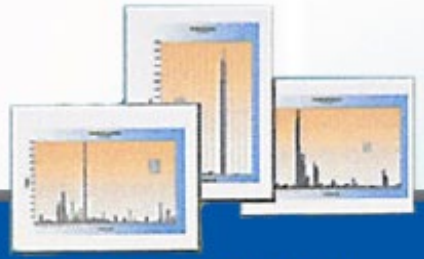
IndonesiaRe
Selaku Administrator Badan Pengelola Pusat Data Asuransi Nasional (BPPDAN)

BUMN
Hadir untuk negeri



STATISTIK
ASURANSI KEBAKARAN INDONESIA



Edisi Desember 2022

PT. Reasuransi Indonesia Utama (Persero)
Jl. Salemba Raya No. 30
Jakarta Pusat 10430, Indonesia
Telp : 62 - 2131934208 , 3920101
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Statistik Asuransi Kebakaran Indonesia Desember 2022

(BPPDAN)

Badan Pengelola Pusat Data Asuransi Nasional

Dikelola Oleh

PT REASURANSI INDONESIA UTAMA (PERSERO)

KATA PENGANTAR

Bapak dan Ibu Direksi Perusahaan asuransi yang saya hormati,

Puji syukur kami panjatkan kehadapan Tuhan Yang Maha Esa atas terwujudnya Statistik Asuransi Kebakaran Indonesia Edisi Desember 2022. Selaku Badan Pengelola Pusat Data Asuransi Nasional (BPPDAN), kami mengucapkan terima kasih kepada seluruh Anggota Asosiasi Asuransi Umum Indonesia yang hingga saat ini terus berpartisipasi sebagai pemberi Sesi Statistik ke BPPDAN sehingga Statistik Asuransi Kebakaran Indonesia dapat terus kami terbitkan.

Statistik Asuransi Kebakaran Indonesia Edisi Desember 2022 diterbitkan sebagai publikasi rutin berisi Risk and Loss Profile dalam 5 (lima) Underwriting Year yakni 2018 sampai dengan 2022. Saat ini softcopy file dapat dibuka lewat link : https://www.indonesiare.co.id/id/solution/bppdan/statistics-bppdan.

Risk and Loss Profile pada Edisi Desember 2022 ini tersaji dalam kode okupasi 2 (dua) digit, untuk 34 provinsi. Disamping itu juga kami tampilkan seluruh kode okupasi hingga 5 (lima) digit.

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

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

Hormat Kami,

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



Adi Putra
Kepala BPPDAN

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RISK AND LOSS PROFILE 2018

1.1 ALL CLASS OF BUSINESS

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

RISK AND LOSS PROFILE
DESEMBER 2022

CLASS OF BUSSINESS : TOTAL FIRE, IAR, LOP, EQ
UNDERWRITING YEAR : 2018
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	343,310	343,310	14.18	14.18	211,954.72	211,954.72	6.06	6.06	1891	1,891	8.10	8.10	117,169.87	117,169.87	8.92	8.92	55.28	55.28
2	50	100	75	184,632	527,942	7.63	21.80	34,746.71	246,701.43	0.99	7.05	396	2,287	1.70	9.80	9,893.90	127,063.77	0.75	9.68	28.47	51.51
3	100	200	150	326,026	853,968	13.47	35.27	174,849.01	421,550.44	5.00	12.04	782	3,069	3.35	13.15	29,071.75	156,135.52	2.21	11.89	16.63	37.04
4	200	300	250	213,223	1,067,191	8.81	44.08	74,038.01	495,588.45	2.12	14.16	433	3,502	1.86	15.01	14,865.46	171,000.98	1.13	13.02	20.08	34.50
5	300	500	400	293,975	1,361,166	12.14	56.22	147,194.36	642,782.81	4.21	18.36	941	4,443	4.03	19.04	27,724.37	198,725.35	2.11	15.13	18.84	30.92
6	500	750	625	200,917	1,562,083	8.30	64.52	144,915.51	787,698.31	4.14	22.50	937	5,380	4.01	23.05	34,086.98	232,812.33	2.60	17.73	23.52	29.56
7	750	1,000	875	177,217	1,739,300	7.32	71.84	159,934.30	947,632.62	4.57	27.07	1396	6,776	5.98	29.03	46,057.18	278,869.51	3.51	21.24	28.80	29.43
8	1,000	1,500	1,250	157,744	1,897,044	6.52	78.35	193,481.71	1,141,114.33	5.53	32.60	1239	8,015	5.31	34.34	57,040.49	335,910.00	4.34	25.58	29.48	29.44
9	1,500	2,000	1,750	88,692	1,985,736	3.66	82.01	223,787.40	1,364,901.73	6.39	38.99	703	8,718	3.01	37.36	65,903.43	401,813.43	5.02	30.60	29.45	29.44
10	2,000	2,500	2,250	52,962	2,038,698	2.19	84.20	120,799.59	1,485,701.32	3.45	42.44	484	9,202	2.07	39.43	31,534.68	433,348.10	2.40	33.00	26.10	29.17
11	2,500	3,000	2,750	43,184	2,081,882	1.78	85.99	137,228.24	1,622,929.56	3.92	46.36	380	9,582	1.63	41.06	36,946.34	470,294.44	2.81	35.81	26.92	28.98
12	3,000	4,000	3,500	53,056	2,134,938	2.19	88.18	148,985.06	1,771,914.63	4.26	50.62	545	10,127	2.34	43.39	49,564.21	519,858.64	3.77	39.59	33.27	29.34
13	4,000	5,000	4,500	37,054	2,171,992	1.53	89.71	151,011.29	1,922,925.91	4.31	54.94	529	10,656	2.27	45.66	47,595.66	567,454.30	3.62	43.21	31.52	29.51
14	5,000	7,500	6,250	53,385	2,225,377	2.20	91.91	201,673.04	2,124,598.95	5.76	60.70	914	11,570	3.92	49.58	69,083.81	636,538.11	5.26	48.47	34.26	29.96
15	7,500	10,000	8,750	32,218	2,257,595	1.33	93.24	156,195.37	2,280,794.33	4.46	65.16	666	12,236	2.85	52.43	97,484.31	734,022.43	7.42	55.90	62.41	32.18
16	10,000	20,000	15,000	54,527	2,312,122	2.25	95.49	290,079.14	2,570,873.46	8.29	73.45	1412	13,648	6.05	58.48	163,301.53	897,323.96	12.44	68.33	56.30	34.90
17	20,000	50,000	35,000	45,894	2,358,016	1.90	97.39	533,730.79	3,104,604.25	15.25	88.69	2120	15,768	9.08	67.56	220,514.12	1,117,838.08	16.79	85.13	41.32	36.01
18	50,000	100,000	75,000	23,709	2,381,725	0.98	98.37	94,079.21	3,198,683.45	2.69	91.38	1297	17,065	5.56	73.12	138,759.13	1,256,597.21	10.57	95.69	147.49	39.28
19	100,000	500,000	300,000	28,358	2,410,083	1.17	99.54	134,163.30	3,332,846.75	3.83	95.21	3150	20,215	13.50	86.62	46,411.14	1,303,008.35	3.53	99.23	34.59	39.10
20	500,000	UP		11,119	2,421,202	0.46	100.00	167,514.55	3,500,361.30	4.79	100.00	3123	23,338	13.38	100.00	10,149.20	1,313,157.55	0.77	100.00	6.06	37.51
TOTAL				2,421,202				3,500,361.31				23,338				1,313,157.56				37.51	

1.2 GROUP BY OF BUSINESS

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

RISK AND LOSS PROFILE
DESEMBER 2022

CLASS OF BUSSINESS : EARTH QUAKE
UNDERWRITING YEAR : 2018
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	51,414	51,414	13.74	13.74	140,491.44	140,491.44	6.87	6.87	106	106	5.78	5.78	16,622.72	16,622.72	7.30	7.30	11.83	11.83
2	50	100	75	21,304	72,718	5.69	19.43	11,370.56	151,862.00	0.56	7.43	13	119	0.71	6.49	508.52	17,131.24	0.22	7.52	4.47	11.28
3	100	200	150	37,372	110,090	9.98	29.41	118,121.29	269,983.28	5.78	13.21	28	147	1.53	8.01	1,866.91	18,998.15	0.82	8.34	1.58	7.04
4	200	300	250	25,457	135,547	6.80	36.21	16,092.51	286,075.80	0.79	13.99	41	188	2.23	10.25	926.12	19,924.27	0.41	8.75	5.75	6.96
5	300	500	400	39,824	175,371	10.64	46.85	34,217.93	320,293.72	1.67	15.67	92	280	5.01	15.26	2,841.18	22,765.45	1.25	10.00	8.30	7.11
6	500	750	625	29,781	205,152	7.96	54.81	35,028.94	355,322.67	1.71	17.38	96	376	5.23	20.49	5,962.78	28,728.24	2.62	12.62	17.02	8.09
7	750	1,000	875	31,314	236,466	8.37	63.18	57,501.71	412,824.38	2.81	20.19	62	438	3.38	23.87	1,836.32	30,564.56	0.81	13.42	3.19	7.40
8	1,000	1,500	1,250	26,191	262,657	7.00	70.18	65,877.31	478,701.69	3.22	23.41	94	532	5.12	28.99	9,675.37	40,239.93	4.25	17.67	14.69	8.41
9	1,500	2,000	1,750	14,698	277,355	3.93	74.10	124,410.23	603,111.92	6.09	29.50	100	632	5.45	34.44	8,026.27	48,266.20	3.52	21.19	6.45	8.00
10	2,000	2,500	2,250	9,778	287,133	2.61	76.71	44,579.38	647,691.30	2.18	31.68	59	691	3.22	37.66	4,818.35	53,084.56	2.12	23.31	10.81	8.20
11	2,500	3,000	2,750	8,390	295,523	2.24	78.96	43,125.43	690,816.73	2.11	33.79	43	734	2.34	40.00	3,900.63	56,985.18	1.71	25.02	9.04	8.25
12	3,000	4,000	3,500	10,904	306,427	2.91	81.87	64,966.72	755,783.45	3.18	36.97	38	772	2.07	42.07	6,103.67	63,088.86	2.68	27.70	9.40	8.35
13	4,000	5,000	4,500	7,411	313,838	1.98	83.85	63,043.64	818,827.09	3.08	40.05	38	810	2.07	44.14	5,463.96	68,552.82	2.40	30.10	8.67	8.37
14	5,000	7,500	6,250	11,452	325,290	3.06	86.91	109,683.70	928,510.80	5.36	45.42	69	879	3.76	47.90	13,647.88	82,200.70	5.99	36.10	12.44	8.85
15	7,500	10,000	8,750	7,359	332,649	1.97	88.88	83,761.43	1,012,272.23	4.10	49.51	70	949	3.81	51.72	16,780.71	98,981.41	7.37	43.46	20.03	9.78
16	10,000	20,000	15,000	12,907	345,556	3.45	92.32	224,874.15	1,237,146.38	11.00	60.51	108	1,057	5.89	57.60	48,460.30	147,441.71	21.28	64.74	21.55	11.92
17	20,000	50,000	35,000	10,850	356,406	2.90	95.22	272,289.17	1,509,435.54	13.32	73.83	167	1,224	9.10	66.70	34,246.55	181,688.26	15.04	79.78	12.58	12.04
18	50,000	100,000	75,000	6,286	362,692	1.68	96.90	135,029.77	1,644,465.32	6.60	80.44	63	1,287	3.43	70.14	39,267.20	220,955.46	17.24	97.03	29.08	13.44
19	100,000	500,000	300,000	7,967	370,659	2.13	99.03	129,696.97	1,774,162.29	6.34	86.78	137	1,424	7.47	77.60	4,476.38	225,431.84	1.97	98.99	3.45	12.71
20	500,000	**UP**		3,627	374,286	0.97	100.00	270,302.26	2,044,464.55	13.22	100.00	411	1,835	22.40	100.00	2,298.00	227,729.84	1.01	100.00	0.85	11.14
					374,286				2,044,464.55				1,835				227,729.84				11.14

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

CLASS OF BUSSINESS : FIRE
UNDERWRITING YEAR : 2018
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	176,639	176,639	13.02	13.02	58,005.94	58,005.94	3.94	3.94	521	521	11.45	11.45	37,826.75	37,826.75	10.09	10.09	65.21	65.21
2	50	100	75	127,849	304,488	9.42	22.44	23,028.34	81,034.28	1.56	5.50	223	744	4.90	16.35	7,801.60	45,628.35	2.08	12.17	33.88	56.31
3	100	200	150	235,297	539,785	17.34	39.78	54,318.03	135,352.31	3.69	9.19	324	1,068	7.12	23.47	12,660.18	58,288.53	3.38	15.55	23.31	43.06
4	200	300	250	151,855	691,640	11.19	50.97	52,104.46	187,456.77	3.54	12.73	196	1,264	4.31	27.78	9,975.79	68,264.32	2.66	18.21	19.15	36.42
5	300	500	400	193,104	884,744	14.23	65.20	98,834.90	286,291.67	6.71	19.44	329	1,593	7.23	35.01	14,805.52	83,069.84	3.95	22.15	14.98	29.02
6	500	750	625	121,903	1,006,647	8.98	74.18	90,066.86	376,358.54	6.12	25.56	291	1,884	6.40	41.41	15,774.20	98,844.04	4.21	26.36	17.51	26.26
7	750	1,000	875	91,109	1,097,756	6.71	80.90	93,251.15	469,609.69	6.33	31.89	435	2,319	9.56	50.97	16,023.75	114,867.79	4.27	30.64	17.18	24.46
8	1,000	1,500	1,250	75,715	1,173,471	5.58	86.48	98,176.69	567,786.38	6.67	38.56	387	2,706	8.51	59.47	18,998.09	133,865.89	5.07	35.70	19.35	23.58
9	1,500	2,000	1,750	43,241	1,216,712	3.19	89.66	76,916.39	644,702.77	5.22	43.78	191	2,897	4.20	63.67	27,772.71	161,638.59	7.41	43.11	36.11	25.07
10	2,000	2,500	2,250	23,348	1,240,060	1.72	91.38	54,883.65	699,586.42	3.73	47.51	107	3,004	2.35	66.02	12,939.62	174,578.21	3.45	46.56	23.58	24.95
11	2,500	3,000	2,750	18,179	1,258,239	1.34	92.72	47,868.10	747,454.52	3.25	50.76	101	3,105	2.22	68.24	15,575.78	190,153.99	4.15	50.71	32.54	25.44
12	3,000	4,000	3,500	20,620	1,278,859	1.52	94.24	68,588.46	816,042.97	4.66	55.42	119	3,224	2.62	70.86	23,970.07	214,124.06	6.39	57.11	34.95	26.24
13	4,000	5,000	4,500	14,151	1,293,010	1.04	95.29	54,865.06	870,908.03	3.73	59.14	105	3,329	2.31	73.16	15,482.10	229,606.16	4.13	61.24	28.22	26.36
14	5,000	7,500	6,250	16,409	1,309,419	1.21	96.50	75,816.27	946,724.30	5.15	64.29	104	3,433	2.29	75.45	13,524.02	243,130.18	3.61	64.84	17.84	25.68
15	7,500	10,000	8,750	9,622	1,319,041	0.71	97.21	56,738.72	1,003,463.03	3.85	68.15	83	3,516	1.82	77.27	16,686.69	259,816.87	4.45	69.29	29.41	25.89
16	10,000	20,000	15,000	14,316	1,333,357	1.06	98.26	96,076.56	1,099,539.59	6.52	74.67	164	3,680	3.60	80.88	22,669.43	282,486.31	6.05	75.34	23.60	25.69
17	20,000	50,000	35,000	11,118	1,344,475	0.82	99.08	372,667.40	1,472,206.99	25.31	99.98	465	4,145	10.22	91.10	49,833.80	332,320.10	13.29	88.63	13.37	22.57
18	50,000	100,000	75,000	5,000	1,349,475	0.37	99.45	21,549.57	1,493,756.56	1.46	101.44	130	4,275	2.86	93.96	33,856.29	366,176.39	9.03	97.66	157.11	24.51
19	100,000	500,000	300,000	5,037	1,354,512	0.37	99.82	7,554.83	1,501,311.39	0.51	101.96	218	4,493	4.79	98.75	8,039.35	374,215.74	2.14	99.80	106.41	24.93
20	500,000	**UP**		2,452	1,356,964	0.18	100.00	28,811.57	1,472,499.82	1.96	100.00	57	4,550	1.25	100.00	736.54	374,952.28	0.20	100.00	2.56	25.46
					1,356,964				1,472,499.82				4,550				374,952.28				25.46

PT. REASURANSI INDONESIA UTAMA (PERSERO)
Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
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RISK AND LOSS PROFILE
DESEMBER 2022

CLASS OF BUSSINESS : IAR
UNDERWRITING YEAR : 2018
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	115,256	115,256	16.71	16.71	13,455.71	13,455.71	50.99	50.99	1,264	1,264	7.46	7.46	62,720.39	62,720.39	8.83	8.83	466.12	466.12
2	50	100	75	35,475	150,731	5.14	21.85	347.19	13,802.90	2.09	53.08	160	1,424	0.94	8.40	1,583.78	64,304.17	0.22	9.05	456.17	465.87
3	100	200	150	53,357	204,088	7.73	29.58	2,409.70	16,212.59	4.50	57.59	430	1,854	2.54	10.94	14,544.66	78,848.83	2.05	11.10	603.59	486.34
4	200	300	250	35,911	239,999	5.20	34.79	5,841.03	22,053.62	5.16	62.75	196	2,050	1.16	12.09	3,963.55	82,812.38	0.56	11.66	67.86	375.50
5	300	500	400	61,046	301,045	8.85	43.63	14,141.06	36,194.68	5.12	67.87	520	2,570	3.07	15.16	10,077.67	92,890.06	1.42	13.07	71.27	256.64
6	500	750	625	49,232	350,277	7.14	50.77	19,819.70	56,014.38	9.30	77.17	550	3,120	3.24	18.40	12,350.00	105,240.05	1.74	14.81	62.31	187.88
7	750	1,000	875	54,794	405,071	7.94	58.71	9,181.44	65,195.82	5.26	82.43	899	4,019	5.30	23.71	28,197.10	133,437.15	3.97	18.78	307.11	204.67
8	1,000	1,500	1,250	55,836	460,907	8.09	66.80	29,427.71	94,623.53	7.13	89.56	758	4,777	4.47	28.18	28,367.03	161,804.18	3.99	22.77	96.40	171.00
9	1,500	2,000	1,750	30,750	491,657	4.46	71.26	22,452.94	117,076.47	3.15	92.71	412	5,189	2.43	30.61	30,104.45	191,908.63	4.24	27.01	134.08	163.92
10	2,000	2,500	2,250	19,836	511,493	2.88	74.14	21,336.57	138,413.03	1.43	94.14	318	5,507	1.88	32.48	13,776.70	205,685.34	1.94	28.95	64.57	148.60
11	2,500	3,000	2,750	16,615	528,108	2.41	76.54	46,234.71	184,647.74	1.00	95.14	236	5,743	1.39	33.88	17,469.93	223,155.27	2.46	31.41	37.79	120.85
12	3,000	4,000	3,500	21,532	549,640	3.12	79.66	15,429.89	200,077.63	0.87	96.26	388	6,131	2.29	36.16	19,490.46	242,645.73	2.74	34.15	126.32	121.28
13	4,000	5,000	4,500	15,492	565,132	2.25	81.91	33,102.59	233,180.22	0.25	96.51	386	6,517	2.28	38.44	26,649.60	269,295.33	3.75	37.90	80.51	115.49
14	5,000	7,500	6,250	25,524	590,656	3.70	85.61	16,173.06	249,353.28	0.35	96.86	741	7,258	4.37	42.81	41,911.91	311,207.23	5.90	43.80	259.15	124.81
15	7,500	10,000	8,750	15,237	605,893	2.21	87.82	15,695.22	265,048.50	0.47	97.33	513	7,771	3.03	45.84	64,016.91	375,224.14	9.01	52.81	407.88	141.57
16	10,000	20,000	15,000	27,304	633,197	3.96	91.78	30,871.57	234,176.93	0.82	98.15	1,140	8,911	6.72	52.56	92,171.80	467,395.94	12.97	65.79	298.57	199.59
17	20,000	50,000	35,000	23,926	657,123	3.47	95.24	111,225.78	345,402.71	0.48	98.63	1,488	10,399	8.78	61.34	136,433.77	603,829.71	19.20	84.99	122.66	491.11
18	50,000	100,000	75,000	12,423	669,546	1.80	97.04	62,500.14	407,902.85	0.20	98.83	1,104	11,503	6.51	67.85	65,635.64	669,465.36	9.24	94.23	105.02	107.45
19	100,000	500,000	300,000	15,354	684,900	2.23	99.27	3,088.50	410,991.35	0.59	99.42	2,795	14,298	16.49	84.34	33,895.42	703,360.78	4.77	99.00	18.72	126.17
20	500,000	**UP**		5,040	689,940	0.73	100.00	73,976.15	484,967.50	0.58	100.00	2,655	16,953	15.66	100.00	7,114.66	710,475.44	1.00	100.00	19.83	146.00
					689,940				484,967.50				16,953				710,475.44				146.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

CLASS OF BUSSINESS : LOP
UNDERWRITING YEAR : 2018
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	8.33	8.33	1.64	1.64	15.50	15.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	5	33.33	41.67	0.61	2.25	5.82	21.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	8.33	50.00	0.48	2.73	4.53	25.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	8.33	58.33	0.00	2.73	0.00	25.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	8.33	66.67	0.00	2.73	0.00	25.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	8.33	75.00	0.00	2.73	0.00	25.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	8.33	83.33	2.43	5.16	23.02	48.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	8.33	91.67	1.79	6.95	16.91	65.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	8.33	100.00	3.62	10.57	34.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	0	12	8.33	100.00	0.00	10.57	34.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	12	8.33	100.00	0.00	10.57	34.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	12	8.33	100.00	0.00	10.57	34.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	12	8.33	100.00	0.00	10.57	34.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	12	8.33	100.00	0.00	10.57	34.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	87,500	0	12	8.33	100.00	0.00	10.57	34.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	12	8.33	100.00	0.00	10.57	34.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	12	8.33	100.00	0.00	10.57	34.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	750,000	0	12	8.33	100.00	0.00	10.57	34.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	12	8.33	100.00	0.00	10.57	34.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	12	8.33	100.00	0.00	10.57	34.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				12				10.57				0				0.00				0.00	
GRAND TOTAL				2,421,202				3,500,361.30				23,338				1,313,157.53					

1.3 GROUP BY OCCUPATION CODE – 2 DIGIT

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 20 MINING (UNDERGROUND OR ABOVE GROUND) OF

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	440	440	9.96	9.96	605.16	605.16	3.26	3.26	10	10	5.68	5.68	2,512.48	2,512.48	24.18	24.18	415.18	415.18
2	50	100	75	170	610	3.85	13.81	46.81	651.97	0.25	3.51	0	10	0.00	5.68	0.00	2,512.48	0.00	24.18	0.00	385.36
3	100	200	150	239	849	5.41	19.23	38.20	690.18	0.21	3.72	2	12	1.14	6.82	0.07	2,512.55	0.00	24.19	0.17	364.04
4	200	300	250	116	965	2.63	21.85	48.41	738.59	0.26	3.98	0	12	0.00	6.82	0.00	2,512.55	0.00	24.19	0.00	340.18
5	300	500	400	116	1,081	2.63	24.48	82.48	821.07	0.44	4.43	2	14	1.14	7.95	141.43	2,653.98	1.36	25.55	171.47	323.23
6	500	750	625	111	1,192	2.51	26.99	64.23	885.30	0.35	4.77	2	16	1.14	9.09	0.04	2,654.01	0.00	25.55	0.06	299.79
7	750	1,000	875	92	1,284	2.08	29.08	91.09	976.39	0.49	5.26	2	18	1.14	10.23	68.83	2,722.85	0.66	26.21	75.57	278.87
8	1,000	1,500	1,250	125	1,409	2.83	31.91	220.55	1,196.94	1.19	6.45	0	18	0.00	10.23	0.00	2,722.85	0.00	26.21	0.00	227.48
9	1,500	2,000	1,750	96	1,505	2.17	34.08	456.28	1,653.22	2.46	8.91	0	18	0.00	10.23	0.00	2,722.85	0.00	26.21	0.00	164.70
10	2,000	2,500	2,250	99	1,604	2.24	36.32	138.38	1,791.60	0.75	9.66	6	24	3.41	13.64	658.80	3,381.65	6.34	32.55	476.08	188.75
11	2,500	3,000	2,750	61	1,665	1.38	37.70	519.51	2,311.11	2.80	12.46	0	24	0.00	13.64	0.00	3,381.65	0.00	32.55	0.00	146.32
12	3,000	4,000	3,500	94	1,759	2.13	39.83	249.01	2,560.12	1.34	13.80	0	24	0.00	13.64	0.00	3,381.65	0.00	32.55	0.00	132.09
13	4,000	5,000	4,500	77	1,836	1.74	41.58	273.73	2,833.85	1.48	15.28	1	25	0.57	14.20	0.60	3,382.25	0.01	32.56	0.22	119.35
14	5,000	7,500	6,250	135	1,971	3.06	44.63	723.86	3,557.71	3.90	19.18	1	26	0.57	14.77	137.39	3,519.64	1.32	33.88	18.98	98.93
15	7,500	10,000	8,750	172	2,143	3.89	48.53	855.08	4,412.79	4.61	23.79	18	44	10.23	25.00	498.86	4,018.50	4.80	38.68	58.34	91.06
16	10,000	20,000	15,000	397	2,540	8.99	57.52	2,450.34	6,863.12	13.21	37.00	2	46	1.14	26.14	132.07	4,150.57	1.27	39.95	5.39	60.48
17	20,000	50,000	35,000	429	2,969	9.71	67.23	2,923.22	9,786.34	15.76	52.75	12	58	6.82	32.95	2,459.66	6,610.24	23.68	63.63	84.14	67.55
18	50,000	100,000	75,000	327	3,296	7.40	74.64	2,170.78	11,957.12	11.70	64.46	21	79	11.93	44.89	110.52	6,720.75	1.06	64.69	5.09	56.21
19	100,000	500,000	300,000	589	3,885	13.34	87.98	5,518.15	17,475.27	29.75	94.20	54	133	30.68	75.57	3,643.79	10,364.54	35.07	99.77	66.03	59.31
20	500,000	**UP**		531	4,416	12.02	100.00	1,075.82	18,551.09	5.80	100.00	43	176	24.43	100.00	24.09	10,388.63	0.23	100.00	2.24	56.00
				4,416				18,551.09				176				10,388.63				56.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 21 STONEEARTH(ANIMAL) BONES OR SHELLS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	681	681	12.05	12.05	5,356.30	5,356.30	20.21	20.21	22	22	8.40	8.40	94.32	94.32	0.36	0.36	1.76	1.76
2	50	100	75	170	851	3.01	15.05	84.25	5,440.55	0.32	20.53	0	22	0.00	8.40	0.00	94.32	0.00	0.36	0.00	1.73
3	100	200	150	173	1,024	3.06	18.11	76.46	5,517.01	0.29	20.82	1	23	0.38	8.78	4.16	98.48	0.02	0.38	5.44	1.79
4	200	300	250	152	1,176	2.69	20.80	92.19	5,609.20	0.35	21.17	6	29	2.29	11.07	2.19	100.68	0.01	0.39	2.38	1.79
5	300	500	400	243	1,419	4.30	25.10	60.10	5,669.30	0.23	21.39	2	31	0.76	11.83	29.79	130.47	0.12	0.50	49.57	2.30
6	500	750	625	232	1,651	4.10	29.21	258.01	5,927.31	0.97	22.37	1	32	0.38	12.21	1.03	131.50	0.00	0.51	0.40	2.22
7	750	1,000	875	164	1,815	2.90	32.11	187.84	6,115.16	0.71	23.08	1	33	0.38	12.60	23.13	154.63	0.09	0.60	12.31	2.53
8	1,000	1,500	1,250	300	2,115	5.31	37.41	841.44	6,956.59	3.18	26.25	2	35	0.76	13.36	14.35	168.98	0.06	0.65	1.70	2.43
9	1,500	2,000	1,750	197	2,312	3.48	40.90	367.29	7,323.88	1.39	27.64	5	40	1.91	15.27	17.78	186.75	0.07	0.72	4.84	2.55
10	2,000	2,500	2,250	138	2,450	2.44	43.34	491.49	7,815.38	1.85	29.49	2	42	0.76	16.03	0.71	187.46	0.00	0.72	0.14	2.40
11	2,500	3,000	2,750	123	2,573	2.18	45.52	876.03	8,691.41	3.31	32.80	0	42	0.00	16.03	0.00	187.46	0.00	0.72	0.00	2.16
12	3,000	4,000	3,500	202	2,775	3.57	49.09	1,074.81	9,766.22	4.06	36.85	1	43	0.38	16.41	4.95	192.41	0.02	0.74	0.46	1.97
13	4,000	5,000	4,500	162	2,937	2.87	51.95	340.59	10,106.82	1.29	38.14	1	44	0.38	16.79	1.62	194.03	0.01	0.75	0.47	1.92
14	5,000	7,500	6,250	277	3,214	4.90	56.85	1,970.62	12,077.44	7.44	45.58	1	45	0.38	17.18	53.50	247.53	0.21	0.96	2.71	2.05
15	7,500	10,000	8,750	165	3,379	2.92	59.77	407.62	12,485.06	1.54	47.11	6	51	2.29	19.47	5,185.65	5,433.18	20.04	21.00	1272.18	43.52
16	10,000	20,000	15,000	459	3,838	8.12	67.89	5,653.12	18,138.18	21.33	68.45	1	52	0.38	19.85	255.00	5,688.18	0.99	21.98	4.51	31.36
17	20,000	50,000	35,000	485	4,323	8.58	76.47	3,523.23	21,661.41	13.30	81.74	8	60	3.05	22.90	203.27	5,891.45	0.79	22.77	5.77	27.20
18	50,000	100,000	75,000	447	4,770	7.91	84.38	2,300.38	23,961.79	8.68	90.42	25	85	9.54	32.44	19,604.16	25,495.61	75.76	98.53	852.21	106.40
19	100,000	500,000	300,000	583	5,353	10.31	94.69	1,729.09	25,690.87	6.52	96.95	46	131	17.56	50.00	285.12	25,780.72	1.10	99.63	16.49	100.35
20	500,000	**UP**		300	5,653	5.31	100.00	808.77	26,499.65	3.05	100.00	131	262	50.00	100.00	96.38	25,877.11	0.37	100.00	11.92	97.65
				5,653				26,499.65				262				25,877.11				97.65	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 22 METALS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,607	1,607	8.05	8.05	4,415.13	4,415.13	5.48	5.48	23	23	6.99	6.99	323.64	323.64	6.47	6.47	7.33	7.33
2	50	100	75	405	2,012	2.03	10.08	93.97	4,509.09	0.12	5.59	0	23	0.00	6.99	0.00	323.64	0.00	6.47	0.00	7.18
3	100	200	150	686	2,698	3.44	13.52	258.25	4,767.35	0.32	5.91	2	25	0.61	7.60	179.22	502.86	3.58	10.05	69.40	10.55
4	200	300	250	491	3,189	2.46	15.98	151.27	4,918.62	0.19	6.10	1	26	0.30	7.90	126.00	628.86	2.52	12.57	83.29	12.79
5	300	500	400	903	4,092	4.52	20.50	142.51	5,061.13	0.18	6.28	7	33	2.13	10.03	1.71	630.58	0.03	12.61	1.20	12.46
6	500	750	625	853	4,945	4.27	24.77	373.75	5,434.88	0.46	6.74	10	43	3.04	13.07	72.49	703.07	1.45	14.06	19.40	12.94
7	750	1,000	875	812	5,757	4.07	28.84	631.08	6,065.96	0.78	7.53	1	44	0.30	13.37	2.86	705.93	0.06	14.11	0.45	11.64
8	1,000	1,500	1,250	917	6,674	4.59	33.44	1,022.69	7,088.65	1.27	8.79	2	46	0.61	13.98	268.70	974.63	5.37	19.49	26.27	13.75
9	1,500	2,000	1,750	735	7,409	3.68	37.12	1,108.08	8,196.73	1.37	10.17	5	51	1.52	15.50	181.52	1,156.15	3.63	23.12	16.38	14.11
10	2,000	2,500	2,250	546	7,955	2.74	39.85	1,122.19	9,318.92	1.39	11.56	5	56	1.52	17.02	94.46	1,250.61	1.89	25.00	8.42	13.42
11	2,500	3,000	2,750	520	8,475	2.61	42.46	1,590.22	10,909.13	1.97	13.53	6	62	1.82	18.84	374.02	1,624.63	7.48	32.48	23.52	14.89
12	3,000	4,000	3,500	844	9,319	4.23	46.69	2,109.16	13,018.29	2.62	16.15	3	65	0.91	19.76	14.08	1,638.72	0.28	32.76	0.67	12.59
13	4,000	5,000	4,500	734	10,053	3.68	50.37	2,484.63	15,502.92	3.08	19.23	1	66	0.30	20.06	34.84	1,673.56	0.70	33.46	1.40	10.80
14	5,000	7,500	6,250	1,219	11,272	6.11	56.47	5,115.43	20,618.35	6.35	25.58	6	72	1.82	21.88	107.97	1,781.53	2.16	35.62	2.11	8.64
15	7,500	10,000	8,750	885	12,157	4.43	60.91	4,868.72	25,487.07	6.04	31.62	7	79	2.13	24.01	284.57	2,066.11	5.69	41.31	5.84	8.11
16	10,000	20,000	15,000	1,870	14,027	9.37	70.28	17,782.66	43,269.74	22.06	53.68	19	98	5.78	29.79	786.15	2,852.25	15.72	57.03	4.42	6.59
17	20,000	50,000	35,000	2,103	16,130	10.54	80.81	19,161.94	62,431.67	23.77	77.45	29	127	8.81	38.60	413.17	3,265.42	8.26	65.29	2.16	5.23
18	50,000	100,000	75,000	1,264	17,394	6.33	87.14	4,236.72	66,668.39	5.26	82.71	43	170	13.07	51.67	874.12	4,139.55	17.48	82.77	20.63	6.21
19	100,000	500,000	300,000	1,729	19,123	8.66	95.81	12,742.39	79,410.78	15.81	98.51	98	268	29.79	81.46	690.95	4,830.50	13.81	96.58	5.42	6.08
20	500,000	**UP**		837	19,960	4.19	100.00	1,198.23	80,609.01	1.49	100.00	61	329	18.54	100.00	171.00	5,001.50	3.42	100.00	14.27	6.20
				19,960				80,609.01				329				5,001.50				6.20	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 23 CHIMECALS/OIL/GAS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,021	2,021	5.80	5.80	7,789.94	7,789.94	4.02	4.02	38	38	6.03	6.03	9,746.74	9,746.74	14.48	14.48	125.12	125.12
2	50	100	75	419	2,440	1.20	7.00	309.82	8,099.76	0.16	4.18	0	38	0.00	6.03	0.00	9,746.74	0.00	14.48	0.00	120.33
3	100	200	150	734	3,174	2.11	9.11	331.00	8,430.76	0.17	4.35	4	42	0.63	6.67	346.55	10,093.29	0.51	15.00	104.70	119.72
4	200	300	250	663	3,837	1.90	11.02	630.20	9,060.97	0.33	4.67	0	42	0.00	6.67	25.00	10,118.29	0.04	15.03	3.97	111.67
5	300	500	400	1,215	5,052	3.49	14.50	1,014.28	10,075.24	0.52	5.20	6	48	0.95	7.62	145.54	10,263.82	0.22	15.25	14.35	101.87
6	500	750	625	984	6,036	2.82	17.33	1,125.70	11,200.94	0.58	5.78	8	56	1.27	8.89	549.94	10,813.76	0.82	16.07	48.85	96.54
7	750	1,000	875	1,117	7,153	3.21	20.54	1,659.12	12,860.06	0.86	6.63	1	57	0.16	9.05	40.64	10,854.40	0.06	16.13	2.45	84.40
8	1,000	1,500	1,250	1,613	8,766	4.63	25.17	3,894.26	16,754.32	2.01	8.64	14	71	2.22	11.27	145.94	11,000.34	0.22	16.35	3.75	65.66
9	1,500	2,000	1,750	1,449	10,215	4.16	29.33	4,944.61	21,698.92	2.55	11.19	8	79	1.27	12.54	1,971.91	12,972.25	2.93	19.28	39.88	59.78
10	2,000	2,500	2,250	1,231	11,446	3.53	32.86	2,286.55	23,985.47	1.18	12.37	21	100	3.33	15.87	1,221.03	14,193.28	1.81	21.09	53.40	59.17
11	2,500	3,000	2,750	1,201	12,647	3.45	36.31	5,424.10	29,409.58	2.80	15.17	11	111	1.75	17.62	2,702.75	16,896.03	4.02	25.11	49.83	57.45
12	3,000	4,000	3,500	1,816	14,463	5.21	41.52	6,040.28	35,449.86	3.12	18.28	13	124	2.06	19.68	4,839.26	21,735.29	7.19	32.30	80.12	61.31
13	4,000	5,000	4,500	1,480	15,943	4.25	45.77	7,502.76	42,952.63	3.87	22.15	5	129	0.79	20.48	28.72	21,764.01	0.04	32.34	0.38	50.67
14	5,000	7,500	6,250	2,587	18,530	7.43	53.20	13,019.67	55,972.29	6.71	28.87	34	163	5.40	25.87	1,011.34	22,775.35	1.50	33.84	7.77	40.69
15	7,500	10,000	8,750	1,946	20,476	5.59	58.78	13,217.43	69,189.72	6.82	35.69	42	205	6.67	32.54	7,939.39	30,714.74	11.80	45.64	60.07	44.39
16	10,000	20,000	15,000	4,374	24,850	12.56	71.34	39,365.88	108,555.60	20.30	55.99	90	295	14.29	46.83	16,097.88	46,812.62	23.92	69.56	40.89	43.12
17	20,000	50,000	35,000	4,217	29,067	12.11	83.45	44,002.24	152,557.84	22.69	78.68	79	374	12.54	59.37	3,777.69	50,590.30	5.61	75.17	8.59	33.16
18	50,000	100,000	75,000	2,227	31,294	6.39	89.84	17,101.90	169,659.74	8.82	87.50	96	470	15.24	74.60	11,988.56	62,578.86	17.81	92.99	70.10	36.88
19	100,000	500,000	300,000	2,506	33,800	7.19	97.03	14,538.94	184,198.68	7.50	95.00	120	590	19.05	93.65	4,017.80	66,596.66	5.97	98.96	27.63	36.15
20	500,000	**UP**		1,033	34,833	2.97	100.00	9,691.37	193,890.05	5.00	100.00	40	630	6.35	100.00	702.89	67,299.55	1.04	100.00	7.25	34.71
				34,833				193,890.05				630				67,299.55				34.71	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 24 TEXTILES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,429	2,429	7.75	7.75	5,655.89	5,655.89	6.87	6.87	55	55	5.95	5.95	1,845.35	1,845.35	2.42	2.42	32.63	32.63
2	50	100	75	770	3,199	2.46	10.21	292.20	5,363.69	0.35	6.51	3	58	0.32	6.28	106.49	1,951.84	0.14	2.56	36.44	36.39
3	100	200	150	1,430	4,629	4.57	14.78	637.24	6,000.92	0.77	7.29	2	60	0.22	6.49	58.07	2,009.91	0.08	2.64	9.11	33.49
4	200	300	250	1,328	5,957	4.24	19.02	729.97	6,730.90	0.89	8.17	1	61	0.11	6.60	202.53	2,212.44	0.27	2.91	27.74	32.87
5	300	500	400	2,044	8,001	6.53	25.54	1,713.70	8,444.60	2.08	10.25	5	66	0.54	7.14	128.10	2,340.54	0.17	3.07	7.48	27.72
6	500	750	625	1,686	9,687	5.38	30.93	2,697.83	11,142.43	3.28	13.53	6	72	0.65	7.79	348.13	2,688.67	0.46	3.53	12.90	24.13
7	750	1,000	875	1,611	11,298	5.14	36.07	2,585.34	13,727.77	3.14	16.67	9	81	0.97	8.77	6,188.80	8,877.47	8.13	11.66	239.38	64.67
8	1,000	1,500	1,250	1,922	13,220	6.14	42.21	4,055.01	17,782.79	4.92	21.59	14	95	1.52	10.28	719.33	9,596.80	0.94	12.60	17.74	53.97
9	1,500	2,000	1,750	1,321	14,541	4.22	46.42	3,446.08	21,228.87	4.18	25.78	2	97	0.22	10.50	1,294.01	10,890.82	1.70	14.30	37.55	51.30
10	2,000	2,500	2,250	921	15,462	2.94	49.36	3,932.10	25,160.97	4.77	30.55	7	104	0.76	11.26	31.38	10,922.20	0.04	14.35	0.80	43.41
11	2,500	3,000	2,750	866	16,328	2.76	52.13	2,104.33	27,265.30	2.56	33.11	7	111	0.76	12.01	57.95	10,980.15	0.08	14.42	2.75	40.27
12	3,000	4,000	3,500	1,105	17,433	3.53	55.66	4,081.68	31,346.99	4.96	38.07	19	130	2.06	14.07	449.09	11,429.23	0.59	15.01	11.00	36.46
13	4,000	5,000	4,500	941	18,374	3.00	58.66	3,942.01	35,289.00	4.79	42.85	44	174	4.76	18.83	7,019.24	18,448.48	9.22	24.23	178.06	52.28
14	5,000	7,500	6,250	1,453	19,827	4.64	63.30	4,328.81	39,617.81	5.26	48.11	23	197	2.49	21.32	4,320.69	22,769.17	5.68	29.91	99.81	57.47
15	7,500	10,000	8,750	1,177	21,004	3.76	67.06	1,080.00	40,697.81	1.31	49.42	22	219	2.38	23.70	3,291.85	26,061.02	4.32	34.23	304.80	64.04
16	10,000	20,000	15,000	2,338	23,342	7.46	74.52	16,668.52	57,366.33	20.24	69.66	87	306	9.42	33.12	10,699.18	36,760.20	14.05	48.28	64.19	64.08
17	20,000	50,000	35,000	2,873	26,215	9.17	83.70	21,033.41	78,399.75	25.54	95.20	157	463	16.99	50.11	26,068.08	62,828.28	34.24	82.52	123.94	80.14
18	50,000	100,000	75,000	1,778	27,993	5.68	89.37	9,534.52	68,865.23	11.58	83.63	36	499	3.90	54.00	518.30	63,346.58	0.68	83.20	5.44	91.99
19	100,000	500,000	300,000	2,416	30,409	7.71	97.09	13,084.48	81,949.70	15.89	99.52	259	758	28.03	82.03	11,339.56	74,686.14	14.89	98.10	86.66	91.14
20	500,000	**UP**		913	31,322	2.91	100.00	399.00	82,348.70	0.48	100.00	166	924	17.97	100.00	1,449.12	76,135.26	1.90	100.00	363.19	92.45
				31,322				82,348.70				924				76,135.26				92.45	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,502	1,502	6.51	6.51	4,175.29	4,175.29	3.99	3.99	61	61	9.90	9.90	687.33	687.33	1.11	1.11	16.46	16.46
2	50	100	75	388	1,890	1.68	8.19	25.45	4,149.85	0.02	3.97	1	62	0.16	10.06	60.00	747.33	0.10	1.21	235.76	18.01
3	100	200	150	698	2,588	3.02	11.21	329.97	3,819.88	0.32	3.65	2	64	0.32	10.39	341.40	1,088.73	0.55	1.76	103.46	28.50
4	200	300	250	818	3,406	3.54	14.75	154.18	3,665.70	0.15	3.51	3	67	0.49	10.88	244.53	1,333.26	0.40	2.16	158.60	36.37
5	300	500	400	1,194	4,600	5.17	19.92	323.13	3,988.83	0.31	3.81	1	68	0.16	11.04	0.00	1,333.26	0.00	2.16	0.00	33.42
6	500	750	625	1,050	5,650	4.55	24.47	897.90	4,886.73	0.86	4.67	3	71	0.49	11.53	17.66	1,350.91	0.03	2.19	1.97	27.64
7	750	1,000	875	1,070	6,720	4.63	29.10	1,377.02	6,263.75	1.32	5.99	0	71	0.00	11.53	0.00	1,350.91	0.00	2.19	0.00	21.57
8	1,000	1,500	1,250	1,295	8,015	5.61	34.71	2,081.81	8,345.57	1.99	7.98	6	77	0.97	12.50	1,985.03	3,335.94	3.22	5.40	95.35	39.97
9	1,500	2,000	1,750	1,164	9,179	5.04	39.75	510.02	7,835.55	0.49	7.49	9	86	1.46	13.96	3,649.04	6,984.98	5.91	11.31	715.47	89.14
10	2,000	2,500	2,250	740	9,919	3.20	42.96	1,394.02	9,229.56	1.33	8.83	6	92	0.97	14.94	540.01	7,524.99	0.87	12.19	38.74	81.53
11	2,500	3,000	2,750	691	10,610	2.99	45.95	2,636.55	11,866.11	2.52	11.35	2	94	0.32	15.26	28.94	7,553.93	0.05	12.23	1.10	63.66
12	3,000	4,000	3,500	1,066	11,676	4.62	50.57	2,991.13	14,857.24	2.86	14.21	13	107	2.11	17.37	2,071.23	9,625.15	3.35	15.59	69.25	64.78
13	4,000	5,000	4,500	833	12,509	3.61	54.18	3,912.11	18,769.35	3.74	17.95	7	114	1.14	18.51	208.91	9,834.06	0.34	15.93	5.34	52.39
14	5,000	7,500	6,250	1,396	13,905	6.05	60.22	6,982.39	25,751.74	6.68	24.63	20	134	3.25	21.75	554.08	10,388.14	0.90	16.82	7.94	40.34
15	7,500	10,000	8,750	1,066	14,971	4.62	64.84	5,148.94	30,900.68	4.92	29.55	20	154	3.25	25.00	543.62	10,931.76	0.88	17.71	10.56	35.38
16	10,000	20,000	15,000	2,170	17,141	9.40	74.24	22,433.72	53,334.40	21.46	51.01	59	213	9.58	34.58	4,636.83	15,568.59	7.51	25.22	20.67	29.19
17	20,000	50,000	35,000	2,459	19,600	10.65	84.89	25,316.67	78,651.07	24.21	75.22	138	351	22.40	56.98	18,634.96	34,203.55	30.18	55.40	73.61	43.49
18	50,000	100,000	75,000	1,400	21,000	6.06	90.95	9,427.68	88,078.75	9.02	84.24	88	439	14.29	71.27	25,362.90	59,566.45	41.08	96.48	269.03	67.63
19	100,000	500,000	300,000	1,598	22,598	6.92	97.87	14,168.30	102,247.05	13.55	97.79	125	564	20.29	91.56	2,155.86	61,722.31	3.49	99.97	15.22	60.37
20	500,000	**UP**		491	23,089	2.13	100.00	2,313.97	104,561.02	2.21	100.00	52	616	8.44	100.00	20.14	61,742.45	0.03	100.00	0.87	59.05
				23,089				104,561.02				616				61,742.45				59.05	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 26 WOOD BAMBOOS AND RATTAN

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,501	1,501	9.91	9.91	4,127.65	4,127.65	4.42	4.42	42	42	6.44	6.44	3,487.53	3,487.53	5.37	5.37	84.49	84.49
2	50	100	75	603	2,104	3.98	13.89	490.74	4,618.38	0.53	4.95	4	46	0.61	7.06	217.14	3,704.66	0.33	5.70	44.25	80.22
3	100	200	150	752	2,856	4.96	18.85	813.61	5,431.99	0.87	5.82	8	54	1.23	8.28	3,627.27	7,331.94	5.58	11.28	445.83	134.98
4	200	300	250	468	3,324	3.09	21.94	1,048.32	6,480.31	1.12	6.94	1	55	0.15	8.44	36.69	7,368.63	0.06	11.34	3.50	113.71
5	300	500	400	595	3,919	3.93	25.86	1,478.91	7,959.22	1.58	8.52	1	56	0.15	8.59	25.00	7,393.63	0.04	11.38	1.69	92.89
6	500	750	625	532	4,451	3.51	29.37	1,351.27	9,310.49	1.45	9.97	1	57	0.15	8.74	138.14	7,531.77	0.21	11.59	10.22	80.90
7	750	1,000	875	561	5,012	3.70	33.08	2,047.41	11,357.90	2.19	12.16	10	67	1.53	10.28	444.15	7,975.92	0.68	12.27	21.69	70.22
8	1,000	1,500	1,250	750	5,762	4.95	38.03	2,629.88	13,987.78	2.82	14.98	3	70	0.46	10.74	281.94	8,257.87	0.43	12.71	10.72	59.04
9	1,500	2,000	1,750	622	6,384	4.10	42.13	3,069.48	17,057.26	3.29	18.27	19	89	2.91	13.65	1,275.18	9,533.04	1.96	14.67	41.54	55.89
10	2,000	2,500	2,250	490	6,874	3.23	45.36	2,560.89	19,618.15	2.74	21.01	36	125	5.52	19.17	3,234.31	12,767.35	4.98	19.65	126.30	65.08
11	2,500	3,000	2,750	466	7,340	3.08	48.44	2,546.08	22,164.23	2.73	23.74	10	135	1.53	20.71	520.17	13,287.52	0.80	20.45	20.43	59.95
12	3,000	4,000	3,500	681	8,021	4.49	52.93	4,126.64	26,290.87	4.42	28.16	14	149	2.15	22.85	463.12	13,750.64	0.71	21.16	11.22	52.30
13	4,000	5,000	4,500	599	8,620	3.95	56.89	965.48	27,256.35	1.03	29.19	20	169	3.07	25.92	4,476.48	18,227.12	6.89	28.05	463.65	66.87
14	5,000	7,500	6,250	976	9,596	6.44	63.33	6,084.35	33,340.70	6.52	35.71	37	206	5.67	31.60	5,655.00	23,882.12	8.70	36.75	92.94	71.63
15	7,500	10,000	8,750	712	10,308	4.70	68.03	7,691.21	41,031.92	8.24	43.95	13	219	1.99	33.59	101.01	23,983.12	0.16	36.91	1.31	58.45
16	10,000	20,000	15,000	1,648	11,956	10.88	78.90	20,511.04	61,542.95	21.97	65.91	137	356	21.01	54.60	11,879.31	35,862.44	18.28	55.19	57.92	58.27
17	20,000	50,000	35,000	1,730	13,686	11.42	90.32	23,326.57	84,869.52	24.98	90.90	155	511	23.77	78.37	22,185.15	58,047.59	34.14	89.33	95.11	68.40
18	50,000	100,000	75,000	744	14,430	4.91	95.23	7,721.94	92,591.46	8.27	99.17	80	591	12.27	90.64	3,567.36	61,614.94	5.49	94.81	46.20	66.54
19	100,000	500,000	300,000	593	15,023	3.91	99.14	5,635.17	98,226.63	6.04	105.20	54	645	8.28	98.93	3,319.34	64,934.28	5.11	99.92	58.90	66.11
20	500,000	**UP**		130	15,153	0.86	100.00	4,857.51	93,369.12	5.20	100.00	7	652	1.07	100.00	50.40	64,984.69	0.08	100.00	1.04	69.60
				15,153				93,369.12				652				64,984.69				69.60	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7,907	7,907	7.81	7.81	6,752.43	6,752.43	2.71	2.71	144	144	5.78	5.78	5,409.16	5,409.16	9.32	9.32	80.11	80.11
2	50	100	75	3,868	11,775	3.82	11.63	821.98	7,574.40	0.33	3.04	31	175	1.24	7.02	369.58	5,778.73	0.64	9.96	44.96	76.29
3	100	200	150	13,157	24,932	12.99	24.62	97,117.49	104,691.89	38.96	42.00	49	224	1.97	8.99	1,397.32	7,176.06	2.41	12.37	1.44	6.85
4	200	300	250	8,338	33,270	8.23	32.85	2,867.66	107,559.55	1.15	43.15	34	258	1.36	10.35	438.19	7,614.25	0.76	13.12	15.28	7.08
5	300	500	400	8,858	42,128	8.75	41.60	3,577.68	111,137.23	1.44	44.59	51	309	2.05	12.40	791.81	8,406.06	1.36	14.49	22.13	7.56
6	500	750	625	5,446	47,574	5.38	46.98	3,888.18	115,025.41	1.56	46.15	51	360	2.05	14.45	1,265.42	9,671.48	2.18	16.67	32.55	8.41
7	750	1,000	875	4,599	52,173	4.54	51.52	5,281.09	120,306.50	2.12	48.27	33	393	1.32	15.77	323.78	9,995.26	0.56	17.22	6.13	8.31
8	1,000	1,500	1,250	4,889	57,062	4.83	56.35	4,050.94	124,357.45	1.63	49.89	60	453	2.41	18.18	3,471.21	13,466.47	5.98	23.21	85.69	10.83
9	1,500	2,000	1,750	3,378	60,440	3.34	59.68	4,536.42	128,893.87	1.82	51.71	44	497	1.77	19.94	4,624.54	18,091.02	7.97	31.17	101.94	14.04
10	2,000	2,500	2,250	3,282	63,722	3.24	62.93	4,323.23	133,217.09	1.73	53.45	19	516	0.76	20.71	310.83	18,401.84	0.54	31.71	7.19	13.81
11	2,500	3,000	2,750	3,349	67,071	3.31	66.23	2,795.05	136,012.14	1.12	54.57	21	537	0.84	21.55	114.27	18,516.11	0.20	31.91	4.09	13.61
12	3,000	4,000	3,500	3,841	70,912	3.79	70.03	3,863.91	139,876.04	1.55	56.12	51	588	2.05	23.60	1,915.72	20,431.83	3.30	35.21	49.58	14.61
13	4,000	5,000	4,500	2,165	73,077	2.14	72.16	5,643.31	145,519.36	2.26	58.38	47	635	1.89	25.48	4,945.23	25,377.06	8.52	43.73	87.63	17.44
14	5,000	7,500	6,250	3,956	77,033	3.91	76.07	12,688.01	158,207.37	5.09	63.47	93	728	3.73	29.21	3,699.46	29,076.51	6.37	50.10	29.16	18.38
15	7,500	10,000	8,750	2,232	79,265	2.20	78.27	8,908.71	167,116.08	3.57	67.05	46	774	1.85	31.06	1,515.11	30,591.63	2.61	52.71	17.01	18.31
16	10,000	20,000	15,000	4,912	84,177	4.85	83.12	22,958.82	190,074.90	9.21	76.26	161	935	6.46	37.52	7,018.61	37,610.23	12.09	64.81	30.57	19.79
17	20,000	50,000	35,000	5,674	89,851	5.60	88.73	26,694.13	216,769.03	10.71	86.97	340	1,275	13.64	51.16	10,861.99	48,472.22	18.72	83.53	40.69	22.36
18	50,000	100,000	75,000	4,121	93,972	4.07	92.80	12,109.91	228,878.94	4.86	91.83	248	1,523	9.95	61.12	2,425.03	50,897.25	4.18	87.71	20.03	22.24
19	100,000	500,000	300,000	5,810	99,782	5.74	98.53	26,277.82	255,156.77	10.54	102.37	623	2,146	25.00	86.12	6,331.53	57,228.79	10.91	98.62	24.09	22.43
20	500,000	**UP**		1,484	101,266	1.47	100.00	5,911.25	249,245.52	2.37	100.00	346	2,492	13.88	100.00	803.52	58,032.31	1.38	100.00	13.59	23.28
					101,266				249,245.52				2,492				58,032.31				23.28

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	470	470	10.82	10.82	2,448.07	2,448.07	11.41	11.41	13	13	4.56	4.56	5,216.43	5,216.43	47.87	47.87	213.08	213.08
2	50	100	75	69	539	1.59	12.41	13.98	2,462.05	0.07	11.47	1	14	0.35	4.91	2.09	5,218.52	0.02	47.88	14.96	211.96
3	100	200	150	86	625	1.98	14.39	109.78	2,352.26	0.51	10.96	0	14	0.00	4.91	0.00	5,218.52	0.00	47.88	0.00	221.85
4	200	300	250	46	671	1.06	15.45	51.35	2,300.91	0.24	10.72	0	14	0.00	4.91	0.00	5,218.52	0.00	47.88	0.00	226.80
5	300	500	400	111	782	2.56	18.00	139.22	2,161.68	0.65	10.07	5	19	1.75	6.67	356.65	5,575.18	3.27	51.16	256.17	257.91
6	500	750	625	99	881	2.28	20.28	106.81	2,268.49	0.50	10.57	0	19	0.00	6.67	0.00	5,575.18	0.00	51.16	0.00	245.77
7	750	1,000	875	105	986	2.42	22.70	178.47	2,446.96	0.83	11.40	2	21	0.70	7.37	22.01	5,597.19	0.20	51.36	12.33	228.74
8	1,000	1,500	1,250	139	1,125	3.20	25.90	45.57	2,401.39	0.21	11.19	0	21	0.00	7.37	0.00	5,597.19	0.00	51.36	0.00	233.08
9	1,500	2,000	1,750	62	1,187	1.43	27.33	125.10	2,526.48	0.58	11.77	0	21	0.00	7.37	0.00	5,597.19	0.00	51.36	0.00	221.54
10	2,000	2,500	2,250	84	1,271	1.93	29.26	193.69	2,720.18	0.90	12.68	41	62	14.39	21.75	286.76	5,883.95	2.63	53.99	148.05	216.31
11	2,500	3,000	2,750	63	1,334	1.45	30.71	104.28	2,824.45	0.49	13.16	0	62	0.00	21.75	0.00	5,883.95	0.00	53.99	0.00	208.32
12	3,000	4,000	3,500	99	1,433	2.28	32.99	257.38	3,081.83	1.20	14.36	2	64	0.70	22.46	2.56	5,886.51	0.02	54.01	1.00	191.01
13	4,000	5,000	4,500	93	1,526	2.14	35.13	343.96	3,425.79	1.60	15.97	0	64	0.00	22.46	0.00	5,886.51	0.00	54.01	0.00	171.83
14	5,000	7,500	6,250	130	1,656	2.99	38.12	691.23	4,117.03	3.22	19.19	5	69	1.75	24.21	245.35	6,131.86	2.25	56.26	35.49	148.94
15	7,500	10,000	8,750	184	1,840	4.24	42.36	781.65	4,898.67	3.64	22.83	2	71	0.70	24.91	37.66	6,169.52	0.35	56.61	4.82	125.94
16	10,000	20,000	15,000	377	2,217	8.68	51.04	2,115.36	7,014.03	9.86	32.69	13	84	4.56	29.47	656.40	6,825.92	6.02	62.63	31.03	97.32
17	20,000	50,000	35,000	563	2,780	12.96	64.00	4,446.32	11,460.35	20.72	53.41	21	105	7.37	36.84	737.41	7,563.34	6.77	69.40	16.58	66.00
18	50,000	100,000	75,000	349	3,129	8.03	72.03	2,233.23	13,693.58	10.41	63.82	13	118	4.56	41.40	569.63	8,132.96	5.23	74.63	25.51	59.39
19	100,000	500,000	300,000	761	3,890	17.52	89.55	5,879.14	19,572.72	27.40	91.21	118	236	41.40	82.81	1,466.79	9,599.76	13.46	88.09	24.95	49.05
20	500,000	**UP**		454	4,344	10.45	100.00	1,885.41	21,458.13	8.79	100.00	49	285	17.19	100.00	1,298.45	10,898.21	11.91	100.00	68.87	50.79
					4,344				21,458.13				285				10,898.21				50.79

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 29 TRNSPORT AND TRAFIC CONSTRUCTION FIRMS MASS COMI

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	321,481	321,481	14.80	14.80	166,980.78	166,980.78	6.41	6.41	1,429	1,429	8.53	8.53	85,500.30	85,500.30	9.22	9.22	51.20	51.20
2	50	100	75	176,675	498,156	8.13	22.93	30,771.09	197,751.87	1.18	7.59	350	1,779	2.09	10.61	8,806.76	94,307.06	0.95	10.17	28.62	47.69
3	100	200	150	307,670	805,826	14.16	37.09	75,636.91	273,388.78	2.90	10.50	712	2,491	4.25	14.86	23,117.69	117,424.75	2.49	12.67	30.56	42.95
4	200	300	250	200,623	1,006,449	9.24	46.33	68,599.00	341,987.78	2.63	13.13	387	2,878	2.31	17.17	13,790.33	131,215.08	1.49	14.16	20.10	38.37
5	300	500	400	278,497	1,284,946	12.82	59.15	138,745.45	480,733.23	5.33	18.46	861	3,739	5.14	22.31	26,104.34	157,319.42	2.82	16.97	18.81	32.72
6	500	750	625	189,817	1,474,763	8.74	67.89	134,056.50	614,789.73	5.15	23.61	855	4,594	5.10	27.41	31,694.13	189,013.54	3.42	20.39	23.64	30.74
7	750	1,000	875	166,999	1,641,762	7.69	75.58	145,822.76	760,612.49	5.60	29.21	1,337	5,931	7.98	35.39	38,942.97	227,956.51	4.20	24.59	26.71	29.97
8	1,000	1,500	1,250	145,603	1,787,365	6.70	82.28	174,608.70	935,221.19	6.71	35.92	1,137	7,068	6.78	42.17	50,140.24	278,096.76	5.41	30.00	28.72	29.74
9	1,500	2,000	1,750	79,426	1,866,791	3.66	85.93	205,977.47	1,141,198.66	7.91	43.83	609	7,677	3.63	45.80	52,888.61	330,985.37	5.71	35.71	25.68	29.00
10	2,000	2,500	2,250	45,233	1,912,024	2.08	88.02	103,992.04	1,245,190.69	3.99	47.82	338	8,015	2.02	47.82	25,155.89	356,141.26	2.71	38.42	24.19	28.60
11	2,500	3,000	2,750	35,692	1,947,716	1.64	89.66	118,311.13	1,363,501.83	4.54	52.36	322	8,337	1.92	49.74	33,147.44	389,288.70	3.58	42.00	28.02	28.55
12	3,000	4,000	3,500	43,143	1,990,859	1.99	91.65	123,970.41	1,487,472.23	4.76	57.13	429	8,766	2.56	52.30	39,777.54	429,066.24	4.29	46.29	32.09	28.85
13	4,000	5,000	4,500	29,868	2,020,727	1.37	93.02	125,501.74	1,612,973.97	4.82	61.95	403	9,169	2.40	54.70	30,880.01	459,946.24	3.33	49.62	24.61	28.52
14	5,000	7,500	6,250	41,014	2,061,741	1.89	94.91	149,305.64	1,762,279.61	5.73	67.68	693	9,862	4.13	58.84	53,298.66	513,244.91	5.75	55.37	35.70	29.12
15	7,500	10,000	8,750	23,469	2,085,210	1.08	95.99	112,000.52	1,874,280.13	4.30	71.98	486	10,348	2.90	61.74	78,010.68	591,255.59	8.42	63.78	69.65	31.55
16	10,000	20,000	15,000	35,567	2,120,777	1.64	97.63	136,981.23	2,011,261.36	5.26	77.24	811	11,159	4.84	66.58	110,182.81	701,438.40	11.89	75.67	80.44	34.88
17	20,000	50,000	35,000	24,736	2,145,513	1.14	98.76	358,844.20	2,370,105.57	13.78	91.02	1,164	12,323	6.94	73.52	134,443.44	835,881.84	14.50	90.17	37.47	35.27
18	50,000	100,000	75,000	10,575	2,156,088	0.49	99.25	42,876.87	2,412,982.43	1.65	92.67	610	12,933	3.64	77.16	72,948.76	908,830.60	7.87	98.04	170.14	37.66
19	100,000	500,000	300,000	11,361	2,167,449	0.52	99.77	30,573.63	2,443,556.06	1.17	93.84	1,612	14,545	9.62	86.78	12,614.82	921,445.43	1.36	99.40	41.26	37.71
20	500,000	**UP**		4,898	2,172,347	0.23	100.00	160,299.63	2,603,855.69	6.16	100.00	2,216	16,761	13.22	100.00	5,517.80	926,963.23	0.60	100.00	3.44	35.60
					2,172,347				2,603,855.69				16,761				926,963.23				35.60

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 30 KINA

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	157	157	14.69	14.69	206.43	206.43	5.09	5.09	1	1	10.00	10.00	44.93	44.93	5.62	5.62	21.76	21.76
2	50	100	75	45	202	4.21	18.90	16.95	223.38	0.42	5.51	1	2	10.00	20.00	27.85	72.77	3.48	9.10	164.29	32.58
3	100	200	150	57	259	5.33	24.23	32.13	255.50	0.79	6.30	0	2	0.00	20.00	0.00	72.77	0.00	9.10	0.00	28.48
4	200	300	250	39	298	3.65	27.88	25.59	281.10	0.63	6.93	0	2	0.00	20.00	0.00	72.77	0.00	9.10	0.00	25.89
5	300	500	400	29	327	2.71	30.59	44.27	325.37	1.09	8.02	0	2	0.00	20.00	0.00	72.77	0.00	9.10	0.00	22.37
6	500	750	625	52	379	4.86	35.45	73.01	398.38	1.80	9.82	0	2	0.00	20.00	0.00	72.77	0.00	9.10	0.00	18.27
7	750	1,000	875	30	409	2.81	38.26	33.88	432.26	0.84	10.66	0	2	0.00	20.00	0.00	72.77	0.00	9.10	0.00	16.84
8	1,000	1,500	1,250	52	461	4.86	43.12	111.17	543.43	2.74	13.40	0	2	0.00	20.00	0.00	72.77	0.00	9.10	0.00	13.39
9	1,500	2,000	1,750	45	506	4.21	47.33	84.27	627.70	2.08	15.47	0	2	0.00	20.00	0.00	72.77	0.00	9.10	0.00	11.59
10	2,000	2,500	2,250	44	550	4.12	51.45	171.40	799.10	4.23	19.70	0	2	0.00	20.00	0.00	72.77	0.00	9.10	0.00	9.11
11	2,500	3,000	2,750	44	594	4.12	55.57	153.28	952.38	3.78	23.48	0	2	0.00	20.00	0.00	72.77	0.00	9.10	0.00	7.64
12	3,000	4,000	3,500	19	613	1.78	57.34	88.94	1,041.32	2.19	25.67	0	2	0.00	20.00	0.00	72.77	0.00	9.10	0.00	6.99
13	4,000	5,000	4,500	26	639	2.43	59.78	114.81	1,156.13	2.83	28.50	0	2	0.00	20.00	0.00	72.77	0.00	9.10	0.00	6.29
14	5,000	7,500	6,250	112	751	10.48	70.25	539.13	1,695.26	13.29	41.79	0	2	0.00	20.00	0.00	72.77	0.00	9.10	0.00	4.29
15	7,500	10,000	8,750	93	844	8.70	78.95	465.90	2,161.17	11.49	53.28	0	2	0.00	20.00	0.00	72.77	0.00	9.10	0.00	3.37
16	10,000	20,000	15,000	165	1,009	15.43	94.39	1,144.78	3,305.95	28.22	81.50	5	7	50.00	70.00	698.38	771.16	87.34	96.44	61.01	23.33
17	20,000	50,000	35,000	38	1,047	3.55	97.94	350.38	3,656.33	8.64	90.14	0	7	0.00	70.00	0.00	771.16	0.00	96.44	0.00	21.09
18	50,000	100,000	75,000	18	1,065	1.68	99.63	304.35	3,960.68	7.50	97.64	0	7	0.00	70.00	0.00	771.16	0.00	96.44	0.00	19.47
19	100,000	500,000	300,000	2	1,067	0.19	99.81	23.06	3,983.74	0.57	98.21	3	10	30.00	100.00	28.45	799.61	3.56	100.00	123.39	20.07
20	500,000	**UP**		2	1,069	0.19	100.00	72.73	4,056.47	1.79	100.00	0	10	0.00	100.00	0.00	799.61	0.00	100.00	0.00	19.71
					1,069				4,056.47				10				799.61				19.71

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 31 PERKEBUNAN SERAT

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,206	2,206	38.29	38.29	3,125.08	3,125.08	18.98	18.98	50	50	30.49	30.49	2,274.14	2,274.14	56.56	56.56	72.77	72.77
2	50	100	75	748	2,954	12.98	51.28	2,305.68	5,430.76	14.00	32.97	5	55	3.05	33.54	304.00	2,578.14	7.56	64.12	13.18	47.47
3	100	200	150	160	3,114	2.78	54.05	233.05	5,663.80	1.42	34.39	0	55	0.00	33.54	0.00	2,578.14	0.00	64.12	0.00	45.52
4	200	300	250	103	3,217	1.79	55.84	6.62	5,657.19	0.04	34.35	0	55	0.00	33.54	0.00	2,578.14	0.00	64.12	0.00	45.57
5	300	500	400	140	3,357	2.43	58.27	113.99	5,771.18	0.69	35.04	0	55	0.00	33.54	0.00	2,578.14	0.00	64.12	0.00	44.67
6	500	750	625	45	3,402	0.78	59.05	14.06	5,785.24	0.09	35.13	0	55	0.00	33.54	0.00	2,578.14	0.00	64.12	0.00	44.56
7	750	1,000	875	49	3,451	0.85	59.90	34.11	5,819.34	0.21	35.33	0	55	0.00	33.54	0.00	2,578.14	0.00	64.12	0.00	44.30
8	1,000	1,500	1,250	128	3,579	2.22	62.12	8.49	5,827.83	0.05	35.39	1	56	0.61	34.15	13.74	2,591.88	0.34	64.46	161.88	44.47
9	1,500	2,000	1,750	175	3,754	3.04	65.16	173.70	6,001.53	1.05	36.44	0	56	0.00	34.15	0.00	2,591.88	0.00	64.46	0.00	43.19
10	2,000	2,500	2,250	124	3,878	2.15	67.31	181.88	6,183.42	1.10	37.55	3	59	1.83	35.98	0.50	2,592.39	0.01	64.47	0.28	41.92
11	2,500	3,000	2,750	78	3,956	1.35	68.67	156.24	6,339.66	0.95	38.49	1	60	0.61	36.59	0.80	2,593.19	0.02	64.49	0.51	40.90
12	3,000	4,000	3,500	132	4,088	2.29	70.96	124.56	6,464.22	0.76	39.25	0	60	0.00	36.59	26.66	2,619.85	0.66	65.16	21.41	40.53
13	4,000	5,000	4,500	70	4,158	1.22	72.17	19.06	6,445.16	0.12	39.13	0	60	0.00	36.59	0.00	2,619.85	0.00	65.16	0.00	40.65
14	5,000	7,500	6,250	121	4,279	2.10	74.28	183.06	6,628.22	1.11	40.25	0	60	0.00	36.59	0.00	2,619.85	0.00	65.16	0.00	39.53
15	7,500	10,000	8,750	106	4,385	1.84	76.12	653.61	7,281.83	3.97	44.21	4	64	2.44	39.02	75.91	2,695.76	1.89	67.04	11.61	37.02
16	10,000	20,000	15,000	218	4,603	3.78	79.90	1,568.73	8,850.57	9.53	53.74	27	91	16.46	55.49	258.91	2,954.67	6.44	73.48	16.50	33.38
17	20,000	50,000	35,000	517	5,120	8.97	88.87	2,584.93	11,435.50	15.70	69.44	16	107	9.76	65.24	721.76	3,676.43	17.95	91.43	27.92	32.15
18	50,000	100,000	75,000	383	5,503	6.65	95.52	2,321.99	13,757.49	14.10	83.53	30	137	18.29	83.54	52.06	3,728.49	1.29	92.73	2.24	27.10
19	100,000	500,000	300,000	232	5,735	4.03	99.55	2,296.07	16,053.56	13.94	97.48	22	159	13.41	96.95	285.18	4,013.67	7.09	99.82	12.42	25.00
20	500,000	**UP**		26	5,761	0.45	100.00	415.79	16,469.35	2.52	100.00	5	164	3.05	100.00	7.18	4,020.85	0.18	100.00	1.73	24.41
				5,761				16,469.35				164				4,020.85				24.41	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 32 REKREASI DAN TEMPAT BERLIBUR

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	8.33	8.33	0.10	0.10	7.08	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	1,000	1,500	1,250	11	12	91.67	100.00	1.31	1.41	92.92	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	1,500	2,000	1,750	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	2,000	2,500	2,250	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	2,500	3,000	2,750	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	3,000	4,000	3,500	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	4,000	5,000	4,500	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	5,000	7,500	6,250	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	7,500	10,000	8,750	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	10,000	20,000	15,000	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	20,000	50,000	35,000	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	50,000	100,000	75,000	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	100,000	500,000	300,000	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	500,000	**UP**		0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					12				1.41				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	908	908	45.93	45.93	316.58	316.58	5.81	5.81	3	3	8.11	8.11	27.52	27.52	2.71	2.71	8.69	8.69
2	50	100	75	302	1,210	15.28	61.20	109.10	425.68	2.00	7.82	0	3	0.00	8.11	0.00	27.52	0.00	2.71	0.00	6.46
3	100	200	150	172	1,382	8.70	69.90	113.01	538.69	2.08	9.89	0	3	0.00	8.11	0.00	27.52	0.00	2.71	0.00	5.11
4	200	300	250	38	1,420	1.92	71.83	57.53	596.23	1.06	10.95	0	3	0.00	8.11	0.00	27.52	0.00	2.71	0.00	4.62
5	300	500	400	30	1,450	1.52	73.34	37.09	633.31	0.68	11.63	0	3	0.00	8.11	0.00	27.52	0.00	2.71	0.00	4.35
6	500	750	625	10	1,460	0.51	73.85	8.25	641.56	0.15	11.78	0	3	0.00	8.11	0.00	27.52	0.00	2.71	0.00	4.29
7	750	1,000	875	8	1,468	0.40	74.25	5.09	646.65	0.09	11.87	0	3	0.00	8.11	0.00	27.52	0.00	2.71	0.00	4.26
8	1,000	1,500	1,250	11	1,479	0.56	74.81	2.34	649.00	0.04	11.92	0	3	0.00	8.11	0.00	27.52	0.00	2.71	0.00	4.24
9	1,500	2,000	1,750	22	1,501	1.11	75.92	8.64	657.64	0.16	12.08	2	5	5.41	13.51	0.84	28.36	0.08	2.80	9.72	4.31
10	2,000	2,500	2,250	30	1,531	1.52	77.44	11.73	669.37	0.22	12.29	0	5	0.00	13.51	0.00	28.36	0.00	2.80	0.00	4.24
11	2,500	3,000	2,750	30	1,561	1.52	78.96	11.44	680.81	0.21	12.50	0	5	0.00	13.51	0.00	28.36	0.00	2.80	0.00	4.17
12	3,000	4,000	3,500	14	1,575	0.71	79.67	7.16	687.97	0.13	12.63	0	5	0.00	13.51	0.00	28.36	0.00	2.80	0.00	4.12
13	4,000	5,000	4,500	6	1,581	0.30	79.97	5.21	693.18	0.10	12.73	0	5	0.00	13.51	0.00	28.36	0.00	2.80	0.00	4.09
14	5,000	7,500	6,250	9	1,590	0.46	80.42	40.83	734.01	0.75	13.48	1	6	2.70	16.22	0.37	28.73	0.04	2.83	0.90	3.91
15	7,500	10,000	8,750	11	1,601	0.56	80.98	115.98	849.99	2.13	15.61	0	6	0.00	16.22	0.00	28.73	0.00	2.83	0.00	3.38
16	10,000	20,000	15,000	32	1,633	1.62	82.60	444.92	1,294.92	8.17	23.78	0	6	0.00	16.22	0.00	28.73	0.00	2.83	0.00	2.22
17	20,000	50,000	35,000	70	1,703	3.54	86.14	1,523.54	2,818.45	27.97	51.75	1	7	2.70	18.92	7.54	36.27	0.74	3.58	0.50	1.29
18	50,000	100,000	75,000	76	1,779	3.84	89.98	807.98	3,626.43	14.84	66.59	7	14	18.92	37.84	737.74	774.00	72.74	76.32	91.31	21.34
19	100,000	500,000	300,000	178	1,957	9.00	98.99	1,697.08	5,323.51	31.16	97.75	16	30	43.24	81.08	231.94	1,005.94	22.87	99.19	13.67	18.90
20	500,000	**UP**		20	1,977	1.01	100.00	122.58	5,446.09	2.25	100.00	7	37	18.92	100.00	8.21	1,014.15	0.81	100.00	6.70	18.62
				1,977				5,446.09				37				1,014.15				18.62	
	GRAND TOTAL			2,421,202.0				3,500,361.3				23,338.0				1,313,157.52					

1.4 ALL OCCUPATION

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 20 MINING (UNDERGROUND OR ABOVE GROUND) OF

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	4	5.71	5.71	0.19	0.19	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	1.43	7.14	11.08	11.27	2.49	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	1.43	8.57	0.75	12.03	0.17	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	1.43	10.00	0.38	12.41	0.09	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	1.43	11.43	0.00	12.41	0.00	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	1.43	12.86	3.55	15.96	0.80	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	1.43	14.29	2.49	18.45	0.56	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	1.43	15.71	0.00	18.45	0.00	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	1.43	17.14	0.00	18.45	0.00	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	1.43	18.57	6.15	24.59	1.38	5.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	1.43	20.00	3.65	28.24	0.82	6.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	1.43	21.43	1.84	30.08	0.41	6.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	19	5.71	27.14	23.21	53.29	5.21	11.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	30	15.71	42.86	82.04	135.33	18.42	30.38	2	2	66.67	66.67	45.78	45.78	99.16	99.16	55.80	33.83
16	10,000	20,000	15,000	7	37	10.00	52.86	48.25	183.58	10.83	41.21	0	2	0.00	66.67	0.00	45.78	0.00	99.16	0.00	24.94
17	20,000	50,000	35,000	7	44	10.00	62.86	65.27	248.85	14.65	55.87	0	2	0.00	66.67	0.00	45.78	0.00	99.16	0.00	18.39
18	50,000	100,000	75,000	14	58	20.00	82.86	33.92	282.78	7.62	63.48	1	3	33.33	100.00	0.39	46.17	0.84	100.00	1.15	16.33
19	100,000	500,000	300,000	1	59	1.43	84.29	148.88	431.66	33.42	96.91	0	3	0.00	100.00	0.00	46.17	0.00	100.00	0.00	10.70
20	500,000	**UP**		11	70	15.71	100.00	13.77	445.43	3.09	100.00	0	3	0.00	100.00	0.00	46.17	0.00	100.00	0.00	10.36
				70				445.43				3				46.17				10.36	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	36	36	10.26	10.26	17.25	17.25	3.02	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	45	2.56	12.82	0.41	17.66	0.07	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	31	76	8.83	21.65	1.36	19.03	0.24	3.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	22	98	6.27	27.92	2.56	21.58	0.45	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	12	110	3.42	31.34	2.06	23.64	0.36	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	118	2.28	33.62	1.06	24.70	0.19	4.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	124	1.71	35.33	0.25	24.95	0.04	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	132	2.28	37.61	6.00	30.95	1.05	5.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	141	2.56	40.17	1.51	32.46	0.26	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	17	158	4.84	45.01	10.46	42.91	1.83	7.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	164	1.71	46.72	2.64	45.56	0.46	7.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	11	175	3.13	49.86	15.75	61.30	2.75	10.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	180	1.42	51.28	7.90	69.20	1.38	12.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	185	1.42	52.71	13.22	82.42	2.31	14.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	191	1.71	54.42	16.15	98.57	2.82	17.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	40	231	11.40	65.81	105.06	203.62	18.38	35.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	12	243	3.42	69.23	68.75	272.37	12.03	47.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	15	258	4.27	73.50	95.53	367.90	16.71	64.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	30	288	8.55	82.05	98.70	466.60	17.27	81.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		63	351	17.95	100.00	104.99	571.59	18.37	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				351				571.59				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 201 ALUMUNIUM WORKS (FOUNDRIES)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	53	53	13.59	13.59	101.79	101.79	5.94	5.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	57	1.03	14.62	0.35	102.14	0.02	5.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	65	2.05	16.67	2.78	104.92	0.16	6.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	72	1.79	18.46	3.41	108.33	0.20	6.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	80	2.05	20.51	3.32	111.66	0.19	6.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	86	1.54	22.05	3.87	115.53	0.23	6.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	97	2.82	24.87	9.05	124.59	0.53	7.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	109	3.08	27.95	11.68	136.26	0.68	7.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	15	124	3.85	31.79	38.44	174.70	2.24	10.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	135	2.82	34.62	23.12	197.83	1.35	11.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	142	1.79	36.41	27.38	225.21	1.60	13.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	12	154	3.08	39.49	36.88	262.09	2.15	15.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	159	1.28	40.77	12.67	274.76	0.74	16.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	20	179	5.13	45.90	91.42	366.18	5.34	21.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	20	199	5.13	51.03	122.72	488.89	7.16	28.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	32	231	8.21	59.23	303.62	792.51	17.73	46.27	1	1	33.33	33.33	0.03	0.03	0.81	0.81	0.01	0.00
17	20,000	50,000	35,000	31	262	7.95	67.18	315.12	1,107.63	18.40	64.66	0	1	0.00	33.33	2.90	2.94	67.06	67.87	0.92	0.27
18	50,000	100,000	75,000	25	287	6.41	73.59	234.42	1,342.04	13.69	78.35	0	1	0.00	33.33	0.00	2.94	0.00	67.87	0.00	0.22
19	100,000	500,000	300,000	67	354	17.18	90.77	310.91	1,652.95	18.15	96.50	0	1	0.00	33.33	0.00	2.94	0.00	67.87	0.00	0.18
20	500,000	**UP**		36	390	9.23	100.00	59.97	1,712.92	3.50	100.00	2	3	66.67	100.00	1.39	4.33	32.13	100.00	2.32	0.25
				390				1,712.92				3				4.33				0.25	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 202 IRON MINES BLAST FURNACES IRON FOUNDRIES IRON WORKS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	3.13	3.13	6.09	6.09	2.54	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	4	3.13	6.25	0.00	6.09	0.00	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	6	3.13	9.38	0.33	6.42	0.14	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	9	4.69	14.06	0.33	6.74	0.14	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	14	7.81	21.88	1.06	7.80	0.44	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	16	3.13	25.00	1.75	9.55	0.73	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	20	6.25	31.25	4.67	14.22	1.95	5.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	26	9.38	40.63	5.74	19.97	2.40	8.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	30	6.25	46.88	3.00	22.97	1.25	9.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	31	1.56	48.44	4.98	27.95	2.08	11.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	32	1.56	50.00	3.66	31.61	1.53	13.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	33	1.56	51.56	2.45	34.06	1.02	14.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	35	3.13	54.69	5.66	39.72	2.37	16.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	37	3.13	57.81	12.31	52.03	5.14	21.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	41	6.25	64.06	18.58	70.60	7.76	29.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	45	6.25	70.31	26.98	97.59	11.28	40.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	48	4.69	75.00	28.09	125.68	11.74	52.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	50	3.13	78.13	26.35	152.03	11.01	63.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	53	4.69	82.81	17.29	169.33	7.23	70.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		11	64	17.19	100.00	69.96	239.28	29.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				64				239.28				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2020 IRON MINES (UNDERGROUND

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	5.61	5.61	1.31	1.31	0.40	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	0.93	6.54	0.04	1.35	0.01	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	10	2.80	9.35	0.11	1.46	0.03	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	16	5.61	14.95	22.57	24.02	6.97	7.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	19	2.80	17.76	1.34	25.37	0.41	7.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	23	3.74	21.50	1.78	27.14	0.55	8.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	28	4.67	26.17	4.32	31.47	1.34	9.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	35	6.54	32.71	2.73	34.19	0.84	10.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	39	3.74	36.45	2.09	36.28	0.65	11.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	44	4.67	41.12	3.53	39.81	1.09	12.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	45	0.93	42.06	0.00	39.81	0.00	12.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	48	2.80	44.86	7.27	47.09	2.25	14.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	49	0.93	45.79	6.75	53.84	2.09	16.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	58	8.41	54.21	13.22	67.06	4.09	20.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	61	2.80	57.01	11.82	78.88	3.65	24.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	31	92	28.97	85.98	100.41	179.29	31.02	55.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	94	1.87	87.85	19.15	198.45	5.92	61.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	95	0.93	88.79	24.80	223.25	7.66	68.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	7	102	6.54	95.33	60.79	284.04	18.78	87.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		5	107	4.67	100.00	39.70	323.74	12.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				107				323.74				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2021 BLAST FURNACES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	10.00	10.00	81.59	81.59	11.00	11.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	17	2.14	12.14	0.27	81.86	0.04	11.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	21	2.86	15.00	13.93	95.79	1.88	12.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	22	0.71	15.71	0.24	96.03	0.03	12.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	23	0.71	16.43	0.41	96.45	0.06	13.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	30	5.00	21.43	4.14	100.59	0.56	13.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	33	2.14	23.57	2.64	103.22	0.36	13.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	35	1.43	25.00	1.59	104.82	0.21	14.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	36	0.71	25.71	2.67	107.49	0.36	14.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	38	1.43	27.14	3.78	111.26	0.51	14.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	39	0.71	27.86	4.33	115.59	0.58	15.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	40	0.71	28.57	0.62	116.21	0.08	15.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	42	1.43	30.00	0.00	116.21	0.00	15.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	46	2.86	32.86	20.52	136.73	2.76	18.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	47	0.71	33.57	9.05	145.78	1.22	19.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	13	60	9.29	42.86	56.25	202.03	7.58	27.23	1	1	6.25	6.25	132.04	132.04	3.93	3.93	234.75	65.36
17	20,000	50,000	35,000	22	82	15.71	58.57	126.75	328.78	17.08	44.31	5	6	31.25	37.50	14.75	146.79	0.44	4.36	11.64	44.65
18	50,000	100,000	75,000	15	97	10.71	69.29	97.79	426.57	13.18	57.49	0	6	0.00	37.50	0.00	146.79	0.00	4.36	0.00	34.41
19	100,000	500,000	300,000	34	131	24.29	93.57	213.79	640.36	28.81	86.30	7	13	43.75	81.25	3,212.34	3,359.13	95.50	99.86	1502.58	524.57
20	500,000	**UP**		9	140	6.43	100.00	101.67	742.03	13.70	100.00	3	16	18.75	100.00	4.58	3,363.70	0.14	100.00	4.50	453.31
				140				742.03				16				3,363.70				453.31	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2022 IRON FOUNDRIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	2.53	2.53	8.63	8.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	0.00	2.53	0.00	8.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	26.75	29.28	91.37	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					3				29.28				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2028 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	6.67	6.67	1.27	1.27	2.88	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	6.67	13.33	0.98	2.25	2.24	5.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	6.67	20.00	5.16	7.41	11.76	16.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	6.67	26.67	14.00	21.41	31.89	48.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	6.67	33.33	0.13	21.28	0.30	48.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	6.67	40.00	0.13	21.41	0.30	48.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	6.67	46.67	0.36	21.06	0.81	47.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	6.67	53.33	1.17	22.22	2.66	50.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	6.67	60.00	15.08	37.31	34.35	84.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	6.67	66.67	0.33	37.64	0.75	85.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	6.67	73.33	0.33	37.97	0.75	86.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	6.67	80.00	1.37	39.34	3.12	89.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	6.67	86.67	1.77	41.11	4.04	93.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	6.67	93.33	1.37	42.48	3.12	96.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	6.67	100.00	1.42	43.91	3.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	43.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	43.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	43.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	15	0.00	100.00	0.00	43.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				15				43.91				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 203 STEELWORKS AND ROLLING MILLS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	27	27	4.90	4.90	61.31	61.31	2.00	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	38	2.00	6.90	3.65	64.97	0.12	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	19	57	3.45	10.34	9.10	74.06	0.30	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	14	71	2.54	12.89	7.26	81.33	0.24	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	23	94	4.17	17.06	22.24	103.57	0.73	3.38	1	1	10.00	10.00	21.33	21.33	62.55	62.55	95.89	20.59
6	500	750	625	17	111	3.09	20.15	15.63	119.20	0.51	3.89	0	1	0.00	10.00	0.00	21.33	0.00	62.55	0.00	17.89
7	750	1,000	875	16	127	2.90	23.05	18.84	138.04	0.61	4.50	0	1	0.00	10.00	0.00	21.33	0.00	62.55	0.00	15.45
8	1,000	1,500	1,250	32	159	5.81	28.86	41.60	179.64	1.36	5.86	0	1	0.00	10.00	0.00	21.33	0.00	62.55	0.00	11.87
9	1,500	2,000	1,750	20	179	3.63	32.49	323.48	503.12	10.54	16.40	0	1	0.00	10.00	0.00	21.33	0.00	62.55	0.00	4.24
10	2,000	2,500	2,250	12	191	2.18	34.66	35.49	538.61	1.16	17.56	0	1	0.00	10.00	0.00	21.33	0.00	62.55	0.00	3.96
11	2,500	3,000	2,750	16	207	2.90	37.57	421.59	960.20	13.74	31.30	0	1	0.00	10.00	0.00	21.33	0.00	62.55	0.00	2.22
12	3,000	4,000	3,500	15	222	2.72	40.29	75.31	1,035.50	2.45	33.75	0	1	0.00	10.00	0.00	21.33	0.00	62.55	0.00	2.06
13	4,000	5,000	4,500	23	245	4.17	44.46	92.35	1,127.85	3.01	36.76	0	1	0.00	10.00	0.00	21.33	0.00	62.55	0.00	1.89
14	5,000	7,500	6,250	15	260	2.72	47.19	94.66	1,222.51	3.09	39.85	0	1	0.00	10.00	0.00	21.33	0.00	62.55	0.00	1.74
15	7,500	10,000	8,750	30	290	5.44	52.63	208.78	1,431.29	6.81	46.66	0	1	0.00	10.00	0.00	21.33	0.00	62.55	0.00	1.49
16	10,000	20,000	15,000	39	329	7.08	59.71	380.95	1,812.24	12.42	59.07	0	1	0.00	10.00	0.00	21.33	0.00	62.55	0.00	1.18
17	20,000	50,000	35,000	57	386	10.34	70.05	636.77	2,449.01	20.76	79.83	1	2	10.00	20.00	6.83	28.16	20.02	82.57	1.07	1.15
18	50,000	100,000	75,000	53	439	9.62	79.67	413.30	2,862.31	13.47	93.30	8	10	80.00	100.00	5.94	34.10	17.43	100.00	1.44	1.19
19	100,000	500,000	300,000	57	496	10.34	90.02	270.27	3,132.58	8.81	102.11	0	10	0.00	100.00	0.00	34.10	0.00	100.00	0.00	1.09
20	500,000	**UP**		55	551	9.98	100.00	64.80	3,067.78	2.11	100.00	0	10	0.00	100.00	0.00	34.10	0.00	100.00	0.00	1.11
				551				3,067.78				10				34.10				1.11	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.40	0.40	3.11	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	2.70	3.09	21.17	24.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	1.22	4.32	9.61	33.89	2	2	50.00	50.00	615.76	615.76	96.07	96.07	50290.98	14256.30
5	300	500	400	1	4	14.29	57.14	2.40	6.72	18.80	52.69	2	4	50.00	100.00	25.20	640.96	3.93	100.00	1051.56	9544.05
6	500	750	625	1	5	14.29	71.43	0.86	7.57	6.71	59.40	0	4	0.00	100.00	0.00	640.96	0.00	100.00	0.00	8466.20
7	750	1,000	875	1	6	14.29	85.71	1.62	9.19	12.67	72.07	0	4	0.00	100.00	0.00	640.96	0.00	100.00	0.00	6977.32
8	1,000	1,500	1,250	1	7	14.29	100.00	3.56	12.75	27.93	100.00	0	4	0.00	100.00	0.00	640.96	0.00	100.00	0.00	5028.68
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	12.75	0.00	100.00	0	4	0.00	100.00	0.00	640.96	0.00	100.00	0.00	5028.68
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	12.75	0.00	100.00	0	4	0.00	100.00	0.00	640.96	0.00	100.00	0.00	5028.68
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	12.75	0.00	100.00	0	4	0.00	100.00	0.00	640.96	0.00	100.00	0.00	5028.68
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	12.75	0.00	100.00	0	4	0.00	100.00	0.00	640.96	0.00	100.00	0.00	5028.68
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	12.75	0.00	100.00	0	4	0.00	100.00	0.00	640.96	0.00	100.00	0.00	5028.68
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	12.75	0.00	100.00	0	4	0.00	100.00	0.00	640.96	0.00	100.00	0.00	5028.68
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	12.75	0.00	100.00	0	4	0.00	100.00	0.00	640.96	0.00	100.00	0.00	5028.68
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	12.75	0.00	100.00	0	4	0.00	100.00	0.00	640.96	0.00	100.00	0.00	5028.68
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	12.75	0.00	100.00	0	4	0.00	100.00	0.00	640.96	0.00	100.00	0.00	5028.68
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	12.75	0.00	100.00	0	4	0.00	100.00	0.00	640.96	0.00	100.00	0.00	5028.68
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	12.75	0.00	100.00	0	4	0.00	100.00	0.00	640.96	0.00	100.00	0.00	5028.68
20	500,000	**UP**		0	7	0.00	100.00	0.00	12.75	0.00	100.00	0	4	0.00	100.00	0.00	640.96	0.00	100.00	0.00	5028.68
					7				12.75				4				640.96				5028.68

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	40.00	40.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	9	5.00	45.00	0.00	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	10	5.00	50.00	0.01	0.02	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	5.00	55.00	23.53	23.54	4.92	4.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	12	5.00	60.00	48.74	72.28	10.20	15.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	13	5.00	65.00	4.03	76.31	0.84	15.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	14	5.00	70.00	89.59	165.90	18.75	34.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	15	5.00	75.00	90.47	256.37	18.93	53.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	16	5.00	80.00	8.34	264.71	1.74	55.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	17	5.00	85.00	0.00	264.71	0.00	55.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	18	5.00	90.00	90.47	355.18	18.93	74.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	19	5.00	95.00	10.51	365.69	2.20	76.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	20	5.00	100.00	112.15	477.84	23.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	20	0.00	100.00	0.00	477.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	20	0.00	100.00	0.00	477.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	20	0.00	100.00	0.00	477.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	20	0.00	100.00	0.00	477.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	20	0.00	100.00	0.00	477.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	477.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	20	0.00	100.00	0.00	477.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				20				477.84				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2042 TRANSPORT INSTALLATIONS FOR PETROLIUM (INCLUDING PIPELINES)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	11.11	11.11	4.26	4.26	24.74	24.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	5.56	16.67	0.11	4.38	0.67	25.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	5.56	22.22	0.69	5.06	3.98	29.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	8	22.22	44.44	2.75	7.81	15.93	45.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	5.56	50.00	4.03	3.78	23.36	21.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	5.56	55.56	1.67	5.46	9.71	31.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	12	11.11	66.67	1.56	7.01	9.03	40.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	13	5.56	72.22	3.35	3.67	19.41	21.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	14	5.56	77.78	5.74	9.41	33.30	54.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	15	5.56	83.33	2.50	11.91	14.52	69.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	5.56	88.89	1.99	13.90	11.57	80.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	17	5.56	94.44	1.65	15.55	9.55	90.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	18	5.56	100.00	1.68	17.23	9.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	18	0.00	100.00	0.00	17.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	18	0.00	100.00	0.00	17.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	18	0.00	100.00	0.00	17.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	18	0.00	100.00	0.00	17.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	17.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	17.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	18	0.00	100.00	0.00	17.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				18				17.23				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	79	79	64.75	64.75	0.09	0.09	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	85	4.92	69.67	0.01	0.11	0.01	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	97	9.84	79.51	0.06	0.17	0.03	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	98	0.82	80.33	5.25	5.42	2.56	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	99	0.82	81.15	0.00	5.42	0.00	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	100	0.82	81.97	2.21	7.63	1.08	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	101	0.82	82.79	3.36	10.99	1.63	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	102	0.82	83.61	0.77	11.76	0.38	5.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	103	0.82	84.43	0.91	12.66	0.44	6.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	104	0.82	85.25	2.85	15.52	1.39	7.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	105	0.82	86.07	0.61	16.13	0.30	7.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	106	0.82	86.89	7.15	23.28	3.48	11.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	107	0.82	87.70	2.42	25.69	1.18	12.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	108	0.82	88.52	3.58	29.27	1.74	14.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	109	0.82	89.34	1.13	30.40	0.55	14.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	112	2.46	91.80	56.94	87.35	27.73	42.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	114	1.64	93.44	5.11	92.45	2.49	45.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	115	0.82	94.26	26.11	118.56	12.72	57.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	116	0.82	95.08	26.54	145.10	12.93	70.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		6	122	4.92	100.00	60.20	205.31	29.32	100.00	3	3	100.00	100.00	7.11	7.11	100.00	100.00	11.82	3.47
				122				205.31				3				7.11				3.47	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.67	1.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.67	3.33	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	33	35	55.00	58.33	0.17	0.18	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	36	1.67	60.00	1.99	2.17	0.55	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	37	1.67	61.67	0.31	2.48	0.08	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	38	1.67	63.33	0.00	2.48	0.00	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	39	1.67	65.00	0.00	2.48	0.00	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	40	1.67	66.67	0.73	3.21	0.20	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	41	1.67	68.33	14.37	17.58	3.96	4.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	42	1.67	70.00	8.97	26.54	2.47	7.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	43	1.67	71.67	7.11	33.65	1.96	9.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	44	1.67	73.33	17.39	51.05	4.80	14.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	45	1.67	75.00	21.95	72.99	6.05	20.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	46	1.67	76.67	3.52	76.51	0.97	21.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	47	1.67	78.33	2.86	79.37	0.79	21.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	48	1.67	80.00	25.74	105.11	7.10	28.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	53	8.33	88.33	96.45	201.56	26.60	55.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	54	1.67	90.00	31.65	233.21	8.73	64.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	58	6.67	96.67	78.68	311.88	21.70	86.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		2	60	3.33	100.00	50.68	362.57	13.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				60				362.57				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2045 TERMINALS FOR CRUDE OIL

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	31.58	31.58	0.01	0.01	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	14	42.11	73.68	0.02	0.03	0.06	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	17	15.79	89.47	0.01	0.04	0.04	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	18	5.26	94.74	0.00	0.04	0.00	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	19	5.26	100.00	34.81	34.85	99.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	19	0.00	100.00	0.00	34.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	19	0.00	100.00	0.00	34.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	19	0.00	100.00	0.00	34.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	19	0.00	100.00	0.00	34.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	19	0.00	100.00	0.00	34.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	19	0.00	100.00	0.00	34.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	19	0.00	100.00	0.00	34.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	19	0.00	100.00	0.00	34.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	19	0.00	100.00	0.00	34.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	19	0.00	100.00	0.00	34.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	19	0.00	100.00	0.00	34.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	19	0.00	100.00	0.00	34.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	19	0.00	100.00	0.00	34.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	19	0.00	100.00	0.00	34.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	19	0.00	100.00	0.00	34.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				19				34.85				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2046 TERMINALS FOR LIQUEFIED GASES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.59	1.59	16.57	16.57	2.54	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.59	3.17	0.06	16.63	0.01	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	1.59	4.76	0.40	17.03	0.06	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	1.59	6.35	0.75	17.78	0.12	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	1.59	7.94	0.36	18.14	0.05	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	7	3.17	11.11	0.77	18.91	0.12	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	9	3.17	14.29	1.75	20.67	0.27	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	13	6.35	20.63	3.15	23.81	0.48	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	14	1.59	22.22	4.43	28.24	0.68	4.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	15	1.59	23.81	1.78	26.46	0.27	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	1.59	25.40	1.78	28.24	0.27	4.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	17	1.59	26.98	4.79	33.03	0.73	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	18	1.59	28.57	0.00	33.03	0.00	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	19	1.59	30.16	7.40	40.43	1.13	6.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	25	9.52	39.68	74.81	115.24	11.45	17.64	1	1	14.29	14.29	13.22	13.22	3.50	3.50	17.67	11.47
16	10,000	20,000	15,000	3	28	4.76	44.44	54.18	169.42	8.29	25.93	0	1	0.00	14.29	0.00	13.22	0.00	3.50	0.00	7.80
17	20,000	50,000	35,000	9	37	14.29	58.73	115.35	284.77	17.65	43.58	0	1	0.00	14.29	0.00	13.22	0.00	3.50	0.00	4.64
18	50,000	100,000	75,000	2	39	3.17	61.90	94.78	379.55	14.50	58.08	0	1	0.00	14.29	0.00	13.22	0.00	3.50	0.00	3.48
19	100,000	500,000	300,000	16	55	25.40	87.30	203.73	583.28	31.18	89.26	6	7	85.71	100.00	364.09	377.31	96.50	100.00	178.71	64.69
20	500,000	**UP**		8	63	12.70	100.00	70.16	653.44	10.74	100.00	0	7	0.00	100.00	0.00	377.31	0.00	100.00	0.00	57.74
				63				653.44				7				377.31				57.74	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2047 TERMINALS FOR OTHER PRODUCTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.01	0.01	0.89	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	0.00	0.01	0.32	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	0.00	0.01	0.00	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	0.91	0.92	98.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					4				0.92				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2048 DEGASIFICATION STATIONS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.01	0.01	29.62	29.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	4	75.00	100.00	0.01	0.02	70.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					4				0.02				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2049 OFF SHORE FACILITIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	66	66	51.97	51.97	0.11	0.11	1.57	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	67	0.79	52.76	0.00	0.11	0.02	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	52	119	40.94	93.70	0.28	0.40	3.95	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	125	4.72	98.43	0.79	1.19	11.04	16.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	126	0.79	99.21	0.20	1.40	2.84	19.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	127	0.79	100.00	5.79	7.19	80.59	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	127	0.00	100.00	0.00	7.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	127	0.00	100.00	0.00	7.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	127	0.00	100.00	0.00	7.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	127	0.00	100.00	0.00	7.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	127	0.00	100.00	0.00	7.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	127	0.00	100.00	0.00	7.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	127	0.00	100.00	0.00	7.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	127	0.00	100.00	0.00	7.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	127	0.00	100.00	0.00	7.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	127	0.00	100.00	0.00	7.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	127	0.00	100.00	0.00	7.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	127	0.00	100.00	0.00	7.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	127	0.00	100.00	0.00	7.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	127	0.00	100.00	0.00	7.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				127				7.19				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 205 MINES NOT OTHERWISE CLASSIFIED

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.55	4.55	0.52	0.52	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.55	9.09	0.30	0.81	0.21	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.55	13.64	0.82	1.63	0.57	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.55	18.18	0.94	2.57	0.65	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	7	13.64	31.82	4.74	7.31	3.28	5.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	4.55	36.36	1.46	8.77	1.01	6.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	4.55	40.91	0.00	8.77	0.00	6.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	4.55	45.45	6.45	15.22	4.46	10.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	4.55	50.00	3.12	18.34	2.16	12.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	4.55	54.55	6.22	24.56	4.31	17.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	4.55	59.09	9.57	34.13	6.62	23.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	4.55	63.64	69.11	103.25	47.83	71.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	4.55	68.18	2.08	105.33	1.44	72.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	4.55	72.73	1.05	106.37	0.73	73.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	17	4.55	77.27	7.26	113.63	5.02	78.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	18	4.55	81.82	1.05	114.68	0.73	79.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	19	4.55	86.36	3.00	117.68	2.08	81.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	20	4.55	90.91	31.75	149.43	21.97	103.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		2	22	9.09	100.00	4.92	144.51	3.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				22				144.51				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2051 EXTRATION AND PROCESSING ABOVE GROUND

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	6.60	6.60	7.88	7.88	17.48	17.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	56	69	28.43	35.03	0.47	8.34	1.03	18.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	81	6.09	41.12	0.99	9.34	2.21	20.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	84	1.52	42.64	0.68	10.02	1.51	22.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	87	1.52	44.16	1.90	11.91	4.20	26.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	92	2.54	46.70	3.69	15.61	8.19	34.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	94	1.02	47.72	6.73	22.34	14.94	49.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	99	2.54	50.25	5.45	27.79	12.08	61.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	102	1.52	51.78	1.86	29.64	4.12	65.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	106	2.03	53.81	7.79	37.44	17.29	83.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	107	0.51	54.31	6.15	43.58	13.63	96.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	111	2.03	56.35	2.28	45.87	5.07	101.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	112	0.51	56.85	0.24	46.11	0.54	102.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	117	2.54	59.39	24.15	70.27	53.58	155.86	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	125	4.06	63.45	52.18	122.45	115.75	271.61	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	133	4.06	67.51	35.30	157.75	78.29	349.90	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	20	153	10.15	77.66	259.27	101.52	575.09	225.18	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	160	3.55	81.22	34.33	67.19	76.16	149.03	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	17	177	8.63	89.85	91.40	24.22	202.75	53.72	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		20	197	10.15	100.00	20.87	45.08	46.28	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
				197				45.08				1				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2052 EXTRATION AND PROCESSING BELOW GROUND

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	9.09	9.09	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	9.09	18.18	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	9.09	27.27	0.27	0.27	0.32	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	9.09	36.36	0.52	0.79	0.60	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	9.09	45.45	1.03	0.24	1.20	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	9.09	54.55	7.41	7.17	8.64	8.36	1	1	100.00	100.00	77.46	77.46	100.00	100.00	1045.74	1080.83
7	750	1,000	875	1	7	9.09	63.64	6.44	13.60	7.51	15.87	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	569.48
8	1,000	1,500	1,250	1	8	9.09	72.73	0.00	13.60	0.00	15.87	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	569.48
9	1,500	2,000	1,750	1	9	9.09	81.82	24.71	38.31	28.83	44.70	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	202.19
10	2,000	2,500	2,250	1	10	9.09	90.91	45.08	83.39	52.60	97.30	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	92.89
11	2,500	3,000	2,750	1	11	9.09	100.00	2.31	85.70	2.70	100.00	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	90.39
12	3,000	4,000	3,500	0	11	0.00	100.00	0.00	85.70	0.00	100.00	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	90.39
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	85.70	0.00	100.00	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	90.39
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	85.70	0.00	100.00	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	90.39
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	85.70	0.00	100.00	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	90.39
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	85.70	0.00	100.00	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	90.39
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	85.70	0.00	100.00	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	90.39
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	85.70	0.00	100.00	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	90.39
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	85.70	0.00	100.00	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	90.39
20	500,000	**UP**		0	11	0.00	100.00	0.00	85.70	0.00	100.00	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	90.39
					11				85.70				1				77.46				90.39

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2058 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	8	24.24	24.24	0.02	0.02	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	9	3.03	27.27	3.19	3.21	18.70	18.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	3.03	30.30	5.60	8.81	32.82	51.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	11	3.03	33.33	6.33	2.49	37.09	14.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	12	3.03	36.36	0.14	2.62	0.80	15.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	13	3.03	39.39	0.06	2.68	0.37	15.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	14	3.03	42.42	4.54	1.85	26.60	10.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	15	3.03	45.45	17.07	15.22	100.06	89.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	16	3.03	48.48	1.43	13.79	8.38	80.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	17	3.03	51.52	1.57	12.21	9.23	71.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	18	3.03	54.55	7.81	4.40	45.77	25.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	19	3.03	57.58	7.32	2.91	42.90	17.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	20	3.03	60.61	1.53	4.44	8.94	26.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	21	3.03	63.64	0.23	4.21	1.36	24.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	22	3.03	66.67	0.51	3.70	2.99	21.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	24	6.06	72.73	6.26	9.96	36.71	58.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	26	6.06	78.79	1.11	8.85	6.51	51.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	7	33	21.21	100.00	8.21	17.06	48.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	33	0.00	100.00	0.00	17.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				33				17.06				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	5.19	5.19	29.06	29.06	4.40	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	8	0.74	5.93	0.00	29.06	0.00	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	9	0.74	6.67	0.00	29.06	0.00	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	12	2.22	8.89	0.59	29.65	0.09	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	14	1.48	10.37	0.28	29.93	0.04	4.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	15	0.74	11.11	0.52	30.44	0.08	4.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	18	2.22	13.33	0.71	31.15	0.11	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	20	1.48	14.81	23.42	54.58	3.54	8.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	23	2.22	17.04	6.22	60.79	0.94	9.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	26	2.22	19.26	7.31	68.10	1.11	10.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	30	2.96	22.22	8.60	76.70	1.30	11.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	32	1.48	23.70	8.80	85.50	1.33	12.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	35	2.22	25.93	16.89	102.39	2.56	15.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	41	4.44	30.37	27.13	129.51	4.10	19.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	45	2.96	33.33	13.74	143.25	2.08	21.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	21	66	15.56	48.89	99.50	242.76	15.05	36.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	37	103	27.41	76.30	192.68	435.43	29.15	65.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	112	6.67	82.96	122.49	557.93	18.53	84.41	1	1	100.00	100.00	16.00	16.00	100.00	100.00	13.06	2.87
19	100,000	500,000	300,000	15	127	11.11	94.07	82.51	640.44	12.48	96.89	0	1	0.00	100.00	0.00	16.00	0.00	100.00	0.00	2.50
20	500,000	**UP**		8	135	5.93	100.00	20.54	660.98	3.11	100.00	0	1	0.00	100.00	0.00	16.00	0.00	100.00	0.00	2.42
				135				660.98				1				16.00				2.42	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 207 HARD COAL AND LIGNITE EXTRACTION ASPHALT MINES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	24	24	8.28	8.28	81.16	81.16	9.04	9.04	2	2	9.09	9.09	413.39	413.39	97.58	97.58	509.34	509.34
2	50	100	75	1	25	0.34	8.62	0.26	80.90	0.03	9.01	0	2	0.00	9.09	0.00	413.39	0.00	97.58	0.00	510.98
3	100	200	150	1	26	0.34	8.97	0.01	80.91	0.00	9.01	0	2	0.00	9.09	0.00	413.39	0.00	97.58	0.00	510.92
4	200	300	250	2	28	0.69	9.66	0.00	80.91	0.00	9.01	0	2	0.00	9.09	0.00	413.39	0.00	97.58	0.00	510.92
5	300	500	400	2	30	0.69	10.34	0.95	81.86	0.11	9.12	0	2	0.00	9.09	0.00	413.39	0.00	97.58	0.00	504.99
6	500	750	625	4	34	1.38	11.72	1.89	83.75	0.21	9.33	0	2	0.00	9.09	0.00	413.39	0.00	97.58	0.00	493.61
7	750	1,000	875	5	39	1.72	13.45	4.84	88.59	0.54	9.87	0	2	0.00	9.09	0.00	413.39	0.00	97.58	0.00	466.63
8	1,000	1,500	1,250	1	40	0.34	13.79	4.05	92.64	0.45	10.32	0	2	0.00	9.09	0.00	413.39	0.00	97.58	0.00	446.22
9	1,500	2,000	1,750	4	44	1.38	15.17	4.99	97.63	0.56	10.88	0	2	0.00	9.09	0.00	413.39	0.00	97.58	0.00	423.43
10	2,000	2,500	2,250	5	49	1.72	16.90	0.77	98.39	0.09	10.96	0	2	0.00	9.09	0.00	413.39	0.00	97.58	0.00	420.14
11	2,500	3,000	2,750	4	53	1.38	18.28	1.51	99.90	0.17	11.13	0	2	0.00	9.09	0.00	413.39	0.00	97.58	0.00	413.80
12	3,000	4,000	3,500	5	58	1.72	20.00	5.75	105.66	0.64	11.77	0	2	0.00	9.09	0.00	413.39	0.00	97.58	0.00	391.26
13	4,000	5,000	4,500	4	62	1.38	21.38	10.26	115.92	1.14	12.91	0	2	0.00	9.09	0.00	413.39	0.00	97.58	0.00	356.63
14	5,000	7,500	6,250	2	64	0.69	22.07	0.27	116.19	0.03	12.94	0	2	0.00	9.09	0.00	413.39	0.00	97.58	0.00	355.79
15	7,500	10,000	8,750	3	67	1.03	23.10	23.08	139.27	2.57	15.51	0	2	0.00	9.09	0.00	413.39	0.00	97.58	0.00	296.83
16	10,000	20,000	15,000	31	98	10.69	33.79	122.05	261.32	13.60	29.11	0	2	0.00	9.09	0.00	413.39	0.00	97.58	0.00	158.19
17	20,000	50,000	35,000	34	132	11.72	45.52	161.09	422.41	17.95	47.06	0	2	0.00	9.09	0.00	413.39	0.00	97.58	0.00	97.87
18	50,000	100,000	75,000	22	154	7.59	53.10	99.55	521.96	11.09	58.15	0	2	0.00	9.09	0.00	413.39	0.00	97.58	0.00	79.20
19	100,000	500,000	300,000	77	231	26.55	79.66	240.79	762.74	26.82	84.97	12	14	54.55	63.64	8.75	422.14	2.07	99.64	3.63	55.35
20	500,000	**UP**		59	290	20.34	100.00	134.93	897.68	15.03	100.00	8	22	36.36	100.00	1.52	423.66	0.36	100.00	1.13	47.20
					290				897.68				22				423.66				47.20

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2071 EXTRATION AND PROCESSING OF HARD COAL ABOVE GROUND

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	90	90	6.23	6.23	195.72	195.72	2.85	2.85	8	8	7.77	7.77	2,099.09	2,099.09	38.89	38.89	1072.48	1072.48
2	50	100	75	43	133	2.98	9.20	37.94	233.67	0.55	3.40	0	8	0.00	7.77	0.00	2,099.09	0.00	38.89	0.00	898.33
3	100	200	150	31	164	2.15	11.35	5.51	239.17	0.08	3.48	2	10	1.94	9.71	0.07	2,099.16	0.00	38.89	1.21	877.67
4	200	300	250	37	201	2.56	13.91	3.90	243.08	0.06	3.53	0	10	0.00	9.71	0.00	2,099.16	0.00	38.89	0.00	863.58
5	300	500	400	42	243	2.91	16.82	30.99	274.06	0.45	3.98	1	11	0.97	10.68	120.10	2,219.25	2.23	41.12	387.57	809.76
6	500	750	625	36	279	2.49	19.31	18.99	293.06	0.28	4.26	2	13	1.94	12.62	0.04	2,219.29	0.00	41.12	0.19	757.29
7	750	1,000	875	24	303	1.66	20.97	25.29	318.35	0.37	4.63	2	15	1.94	14.56	68.83	2,288.12	1.28	42.39	272.16	718.75
8	1,000	1,500	1,250	33	336	2.28	23.25	113.46	431.80	1.65	6.28	0	15	0.00	14.56	0.00	2,288.12	0.00	42.39	0.00	529.90
9	1,500	2,000	1,750	26	362	1.80	25.05	60.05	491.85	0.87	7.15	0	15	0.00	14.56	0.00	2,288.12	0.00	42.39	0.00	465.20
10	2,000	2,500	2,250	32	394	2.21	27.27	34.00	525.85	0.49	7.64	4	19	3.88	18.45	43.04	2,331.17	0.80	43.19	126.60	443.31
11	2,500	3,000	2,750	17	411	1.18	28.44	37.69	563.54	0.55	8.19	0	19	0.00	18.45	0.00	2,331.17	0.00	43.19	0.00	413.66
12	3,000	4,000	3,500	22	433	1.52	29.97	50.23	613.77	0.73	8.92	0	19	0.00	18.45	0.00	2,331.17	0.00	43.19	0.00	379.81
13	4,000	5,000	4,500	22	455	1.52	31.49	53.58	667.35	0.78	9.70	1	20	0.97	19.42	0.60	2,331.77	0.01	43.20	1.13	349.41
14	5,000	7,500	6,250	44	499	3.04	34.53	104.74	772.08	1.52	11.22	0	20	0.00	19.42	137.39	2,469.16	2.55	45.75	131.17	319.80
15	7,500	10,000	8,750	63	562	4.36	38.89	170.70	942.78	2.48	13.70	14	34	13.59	33.01	362.40	2,831.56	6.71	52.46	212.30	300.34
16	10,000	20,000	15,000	128	690	8.86	47.75	588.94	1,531.73	8.56	22.27	0	34	0.00	33.01	0.00	2,831.56	0.00	52.46	0.00	184.86
17	20,000	50,000	35,000	157	847	10.87	58.62	872.68	2,404.41	12.69	34.95	6	40	5.83	38.83	2,435.18	5,266.75	45.12	97.57	279.05	219.05
18	50,000	100,000	75,000	148	995	10.24	68.86	763.56	3,167.96	11.10	46.05	7	47	6.80	45.63	62.80	5,329.55	1.16	98.74	8.22	168.23
19	100,000	500,000	300,000	240	1,235	16.61	85.47	3,500.71	6,668.68	50.89	96.94	29	76	28.16	73.79	58.62	5,388.16	1.09	99.82	1.67	80.80
20	500,000	**UP**		210	1,445	14.53	100.00	210.53	6,879.20	3.06	100.00	27	103	26.21	100.00	9.49	5,397.65	0.18	100.00	4.51	78.46
					1,445				6,879.20				103				5,397.65				78.46

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2072 EXTRATION AND PROCESSING OF COAL BELOW GROUND

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	5.62	5.62	5.33	5.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	21.77	27.39	20.63	25.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	14.31	41.69	13.56	39.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	33.44	75.13	31.70	71.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	30.36	105.50	28.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	7	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					7				105.50				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2073 HARD COAL COKING PLANTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	8	44.44	44.44	0.02	0.02	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	9	5.56	50.00	0.00	0.02	0.00	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	5.56	55.56	5.01	5.03	4.52	4.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	11	5.56	61.11	6.22	11.25	5.62	10.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	12	5.56	66.67	2.81	14.06	2.54	12.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	13	5.56	72.22	12.61	26.66	11.39	24.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	14	5.56	77.78	0.77	27.43	0.69	24.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	15	5.56	83.33	9.66	37.09	8.73	33.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	16	5.56	88.89	43.33	80.43	39.15	72.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	17	5.56	94.44	11.47	91.90	10.36	83.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	18	5.56	100.00	18.79	110.69	16.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	18	0.00	100.00	0.00	110.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	18	0.00	100.00	0.00	110.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	18	0.00	100.00	0.00	110.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	18	0.00	100.00	0.00	110.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	18	0.00	100.00	0.00	110.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	110.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	110.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	18	0.00	100.00	0.00	110.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				18				110.69				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2074 MANUFACTURE OF HARD COAL BRIQUITTES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.56	5.56	0.13	0.13	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.56	11.11	1.69	1.83	1.33	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.56	16.67	1.19	3.02	0.94	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.56	22.22	8.29	11.31	6.52	8.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.56	27.78	9.73	21.04	7.65	16.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.56	33.33	7.69	28.74	6.04	22.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.56	38.89	9.75	38.49	7.66	30.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.56	44.44	0.00	38.49	0.00	30.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	5.56	50.00	11.69	50.17	9.18	39.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	5.56	55.56	22.56	72.73	17.72	57.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	5.56	61.11	3.32	76.05	2.60	59.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	5.56	66.67	0.20	76.25	0.16	59.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	5.56	72.22	0.45	76.71	0.36	60.26	2	2	100.00	100.00	0.18	0.18	100.00	100.00	39.98	0.24
15	7,500	10,000	8,750	1	14	5.56	77.78	14.72	91.43	11.57	71.82	0	2	0.00	100.00	0.00	0.18	0.00	100.00	0.00	0.20
16	10,000	20,000	15,000	1	15	5.56	83.33	30.98	122.41	24.34	96.16	0	2	0.00	100.00	0.00	0.18	0.00	100.00	0.00	0.15
17	20,000	50,000	35,000	1	16	5.56	88.89	3.32	125.73	2.60	98.76	0	2	0.00	100.00	0.00	0.18	0.00	100.00	0.00	0.14
18	50,000	100,000	75,000	1	17	5.56	94.44	1.58	127.30	1.24	100.00	0	2	0.00	100.00	0.00	0.18	0.00	100.00	0.00	0.14
19	100,000	500,000	300,000	1	18	5.56	100.00	0.00	127.30	0.00	100.00	0	2	0.00	100.00	0.00	0.18	0.00	100.00	0.00	0.14
20	500,000	**UP**		0	18	0.00	100.00	0.00	127.30	0.00	100.00	0	2	0.00	100.00	0.00	0.18	0.00	100.00	0.00	0.14
				18				127.30				2				0.18				0.14	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2075 LIGNITE OPEN MINING

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

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

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2078 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	16.67	16.67	0.23	0.23	13.59	13.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	16.67	33.33	0.04	0.28	2.59	16.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	16.67	50.00	0.10	0.38	5.83	22.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	16.67	66.67	0.26	0.63	14.89	36.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	16.67	83.33	0.56	1.20	32.69	69.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	16.67	100.00	0.52	1.72	30.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	6	0.00	100.00	0.00	1.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	1.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	1.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	1.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	1.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	1.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	1.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	1.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	1.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	1.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	1.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	1.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	1.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	6	0.00	100.00	0.00	1.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					6				1.72				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 208 SALT MINES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.04	2.04	0.04	0.04	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	6	10.20	12.24	1.31	1.35	1.37	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	10	8.16	20.41	2.31	3.66	2.41	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	16	12.24	32.65	2.32	5.98	2.41	6.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	23	14.29	46.94	3.58	9.55	3.72	9.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	26	6.12	53.06	0.44	9.99	0.46	10.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	32	12.24	65.31	1.23	11.22	1.28	11.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	33	2.04	67.35	2.08	13.30	2.16	13.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	37	8.16	75.51	1.54	14.84	1.61	15.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	38	2.04	77.55	20.09	34.93	20.92	36.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	39	2.04	79.59	2.17	37.09	2.26	38.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	40	2.04	81.63	21.64	58.74	22.54	61.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	41	2.04	83.67	12.25	70.99	12.76	73.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	42	2.04	85.71	7.45	78.44	7.76	81.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	49	14.29	100.00	17.57	96.01	18.30	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	49	0.00	100.00	0.00	96.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	49	0.00	100.00	0.00	96.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	49	0.00	100.00	0.00	96.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	49	0.00	100.00	0.00	96.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					49				96.01				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	3	11.54	11.54	0.38	0.38	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	8	19.23	30.77	1.25	1.63	0.42	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	3.85	34.62	0.00	1.63	0.00	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	3.85	38.46	0.67	2.30	0.23	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	3.85	42.31	0.96	3.26	0.33	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	3.85	46.15	2.48	5.74	0.84	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	13	3.85	50.00	3.49	9.23	1.19	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	14	3.85	53.85	5.04	14.27	1.71	4.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	15	3.85	57.69	3.50	17.77	1.19	6.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	3.85	61.54	7.15	24.92	2.43	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	17	3.85	65.38	6.77	31.68	2.30	10.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	18	3.85	69.23	0.00	31.68	0.00	10.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	21	11.54	80.77	180.90	212.58	61.53	72.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	22	3.85	84.62	8.48	221.06	2.88	75.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	24	7.69	92.31	34.55	255.60	11.75	86.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	26	7.69	100.00	38.41	294.01	13.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	26	0.00	100.00	0.00	294.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	26	0.00	100.00	0.00	294.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	26	0.00	100.00	0.00	294.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					26				294.01				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2082 SALT EXTRACTION FROM SEA

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	12.50	12.50	0.71	0.71	7.53	7.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	12.50	25.00	0.44	1.15	4.65	12.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	12.50	37.50	0.07	1.23	0.79	12.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	12.50	50.00	0.07	1.30	0.79	13.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	12.50	62.50	3.13	4.43	33.01	46.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	12.50	75.00	0.07	4.51	0.79	47.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	12.50	87.50	1.68	6.19	17.70	65.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	12.50	100.00	3.30	9.48	34.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	8	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					8				9.48				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 209 PEAT EXTRACTION PEAT PROCESSING

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	25.00	25.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	12.50	37.50	34.85	34.85	44.26	44.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	12.50	50.00	16.95	51.80	21.53	65.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	12.50	62.50	3.39	55.19	4.31	70.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	12.50	75.00	1.62	56.81	2.05	72.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	12.50	87.50	13.56	70.37	17.22	89.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	12.50	100.00	8.37	78.73	10.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	8	0.00	100.00	0.00	78.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	78.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	78.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	78.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	78.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	78.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	78.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	78.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	78.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	78.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	78.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	78.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	8	0.00	100.00	0.00	78.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					8				78.73				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2092 MANUFACTURE OF COMPRESSED PEAT

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	1.72	1.72	2.06	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	0.03	1.75	0.03	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	32.12	33.87	38.48	40.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	42.30	76.17	50.67	91.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	0.00	76.17	0.00	91.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	0.00	76.17	0.00	91.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	7.31	83.48	8.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	83.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	83.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	83.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	83.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	83.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	83.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	83.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	83.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	83.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	83.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	83.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	7	0.00	100.00	0.00	83.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				83.48				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 21 STONEEARTH(ANIMAL) BONES OR SHELLS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.94	2.94	0.39	0.39	0.23	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.94	5.88	0.82	1.21	0.49	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.94	8.82	0.35	1.56	0.20	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.94	11.76	0.84	2.40	0.50	1.42	1	1	100.00	100.00	23.13	23.13	100.00	100.00	2753.31	964.57
6	500	750	625	1	5	2.94	14.71	2.72	5.11	1.61	3.02	0	1	0.00	100.00	0.00	23.13	0.00	100.00	0.00	452.20
7	750	1,000	875	1	6	2.94	17.65	0.61	5.72	0.36	3.38	0	1	0.00	100.00	0.00	23.13	0.00	100.00	0.00	404.21
8	1,000	1,500	1,250	3	9	8.82	26.47	3.82	9.54	2.26	5.64	0	1	0.00	100.00	0.00	23.13	0.00	100.00	0.00	242.38
9	1,500	2,000	1,750	1	10	2.94	29.41	1.95	11.49	1.15	6.79	0	1	0.00	100.00	0.00	23.13	0.00	100.00	0.00	201.23
10	2,000	2,500	2,250	3	13	8.82	38.24	7.95	19.45	4.70	11.49	0	1	0.00	100.00	0.00	23.13	0.00	100.00	0.00	118.94
11	2,500	3,000	2,750	1	14	2.94	41.18	1.74	21.18	1.03	12.52	0	1	0.00	100.00	0.00	23.13	0.00	100.00	0.00	109.19
12	3,000	4,000	3,500	2	16	5.88	47.06	8.40	29.59	4.97	17.49	0	1	0.00	100.00	0.00	23.13	0.00	100.00	0.00	78.18
13	4,000	5,000	4,500	1	17	2.94	50.00	4.65	34.24	2.75	20.23	0	1	0.00	100.00	0.00	23.13	0.00	100.00	0.00	67.56
14	5,000	7,500	6,250	2	19	5.88	55.88	27.82	62.06	16.44	36.68	0	1	0.00	100.00	0.00	23.13	0.00	100.00	0.00	37.27
15	7,500	10,000	8,750	1	20	2.94	58.82	4.91	66.97	2.90	39.58	0	1	0.00	100.00	0.00	23.13	0.00	100.00	0.00	34.54
16	10,000	20,000	15,000	5	25	14.71	73.53	22.37	89.33	13.22	52.79	0	1	0.00	100.00	0.00	23.13	0.00	100.00	0.00	25.89
17	20,000	50,000	35,000	4	29	11.76	85.29	53.06	142.39	31.36	84.15	0	1	0.00	100.00	0.00	23.13	0.00	100.00	0.00	16.24
18	50,000	100,000	75,000	4	33	11.76	97.06	23.72	166.11	14.02	98.17	0	1	0.00	100.00	0.00	23.13	0.00	100.00	0.00	13.92
19	100,000	500,000	300,000	1	34	2.94	100.00	3.10	169.21	1.83	100.00	0	1	0.00	100.00	0.00	23.13	0.00	100.00	0.00	13.67
20	500,000	**UP**		0	34	0.00	100.00	0.00	169.21	0.00	100.00	0	1	0.00	100.00	0.00	23.13	0.00	100.00	0.00	13.67
				34				169.21				1				23.13				13.67	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 210 STONE GRAVEL AND SAND EXTRACTION INSTALATIONS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	96	96	21.97	21.97	254.08	254.08	17.03	17.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	100	0.92	22.88	0.21	254.29	0.01	17.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	15	115	3.43	26.32	1.53	255.82	0.10	17.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	124	2.06	28.38	4.31	260.13	0.29	17.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	23	147	5.26	33.64	91.26	168.87	6.12	11.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	15	162	3.43	37.07	23.67	192.54	1.59	12.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	14	176	3.20	40.27	10.75	203.29	0.72	13.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	22	198	5.03	45.31	31.70	234.99	2.12	15.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	209	2.52	47.83	19.42	254.41	1.30	17.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	17	226	3.89	51.72	34.46	288.87	2.31	19.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	16	242	3.66	55.38	42.57	331.44	2.85	22.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	19	261	4.35	59.73	54.79	386.22	3.67	25.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	20	281	4.58	64.30	53.54	439.77	3.59	29.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	31	312	7.09	71.40	122.31	562.07	8.20	37.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	13	325	2.97	74.37	64.72	626.80	4.34	42.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	37	362	8.47	82.84	199.07	825.87	13.34	55.34	1	1	100.00	100.00	255.00	255.00	100.00	100.00	128.10	30.88
17	20,000	50,000	35,000	36	398	8.24	91.08	311.77	1,137.64	20.89	76.23	0	1	0.00	100.00	0.00	255.00	0.00	100.00	0.00	22.41
18	50,000	100,000	75,000	25	423	5.72	96.80	178.50	1,316.14	11.96	88.19	0	1	0.00	100.00	0.00	255.00	0.00	100.00	0.00	19.37
19	100,000	500,000	300,000	14	437	3.20	100.00	176.23	1,492.36	11.81	100.00	0	1	0.00	100.00	0.00	255.00	0.00	100.00	0.00	17.09
20	500,000	**UP**		0	437	0.00	100.00	0.00	1,492.36	0.00	100.00	0	1	0.00	100.00	0.00	255.00	0.00	100.00	0.00	17.09
				437				1,492.36				1				255.00				17.09	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 211 CEMENT CHALK LIME AND GYPSUM WORKS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	88	88	21.15	21.15	76.50	76.50	5.35	5.35	20	20	23.26	23.26	71.87	71.87	0.36	0.36	93.94	93.94
2	50	100	75	17	105	4.09	25.24	0.44	76.06	0.03	5.32	0	20	0.00	23.26	0.00	71.87	0.00	0.36	0.00	94.49
3	100	200	150	7	112	1.68	26.92	5.26	70.80	0.37	4.95	0	20	0.00	23.26	0.00	71.87	0.00	0.36	0.00	101.51
4	200	300	250	10	122	2.40	29.33	0.66	70.15	0.05	4.90	6	26	6.98	30.23	2.19	74.06	0.01	0.37	334.49	105.59
5	300	500	400	2	124	0.48	29.81	0.06	70.08	0.00	4.90	0	26	0.00	30.23	0.00	74.06	0.00	0.37	0.00	105.68
6	500	750	625	2	126	0.48	30.29	24.43	94.51	1.71	6.61	0	26	0.00	30.23	0.00	74.06	0.00	0.37	0.00	78.37
7	750	1,000	875	4	130	0.96	31.25	1.65	96.16	0.12	6.72	0	26	0.00	30.23	0.00	74.06	0.00	0.37	0.00	77.02
8	1,000	1,500	1,250	23	153	5.53	36.78	3.19	99.35	0.22	6.95	0	26	0.00	30.23	0.00	74.06	0.00	0.37	0.00	74.55
9	1,500	2,000	1,750	23	176	5.53	42.31	4.37	103.72	0.31	7.25	0	26	0.00	30.23	0.00	74.06	0.00	0.37	0.00	71.41
10	2,000	2,500	2,250	2	178	0.48	42.79	4.54	99.18	0.32	6.93	0	26	0.00	30.23	0.00	74.06	0.00	0.37	0.00	74.67
11	2,500	3,000	2,750	1	179	0.24	43.03	5.32	104.50	0.37	7.31	0	26	0.00	30.23	0.00	74.06	0.00	0.37	0.00	70.88
12	3,000	4,000	3,500	6	185	1.44	44.47	471.78	576.27	32.98	40.29	0	26	0.00	30.23	0.00	74.06	0.00	0.37	0.00	12.85
13	4,000	5,000	4,500	3	188	0.72	45.19	1.00	577.28	0.07	40.36	0	26	0.00	30.23	0.00	74.06	0.00	0.37	0.00	12.83
14	5,000	7,500	6,250	8	196	1.92	47.12	6.76	584.04	0.47	40.83	0	26	0.00	30.23	0.00	74.06	0.00	0.37	0.00	12.68
15	7,500	10,000	8,750	11	207	2.64	49.76	19.75	603.78	1.38	42.21	0	26	0.00	30.23	0.00	74.06	0.00	0.37	0.00	12.27
16	10,000	20,000	15,000	29	236	6.97	56.73	92.64	696.42	6.48	48.69	0	26	0.00	30.23	0.00	74.06	0.00	0.37	0.00	10.63
17	20,000	50,000	35,000	22	258	5.29	62.02	106.81	803.23	7.47	56.16	0	26	0.00	30.23	0.00	74.06	0.00	0.37	0.00	9.22
18	50,000	100,000	75,000	57	315	13.70	75.72	228.45	1,031.68	15.97	72.13	7	33	8.14	38.37	19,436.65	19,510.71	98.35	98.73	8508.09	1891.16
19	100,000	500,000	300,000	62	377	14.90	90.63	291.38	1,323.06	20.37	92.50	19	52	22.09	60.47	219.06	19,729.77	1.11	99.84	75.18	1491.22
20	500,000	**UP**		39	416	9.38	100.00	107.26	1,430.31	7.50	100.00	34	86	39.53	100.00	32.09	19,761.85	0.16	100.00	29.92	1381.64
				416				1,430.31				86				19,761.85				1381.64	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2111 CHALK LIME AND PLASTER WORK KIESELGUHR KILNS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	10.00	10.00	0.21	0.21	0.77	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	10.00	20.00	0.14	0.35	0.49	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	10.00	30.00	0.19	0.54	0.69	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	10.00	40.00	4.13	4.67	14.88	16.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	10.00	50.00	13.15	17.82	47.38	64.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	10.00	60.00	0.00	17.82	0.00	64.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	10.00	70.00	4.21	22.03	15.16	79.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	10.00	80.00	5.72	27.75	20.61	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	10.00	90.00	0.00	27.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	10.00	100.00	0.00	27.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	27.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	27.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	27.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	27.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	27.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	27.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	27.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	27.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	10	0.00	100.00	0.00	27.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10				27.75				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2112 CEMENT FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	3.83	3.83	64.62	64.62	8.21	8.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	23	2.04	5.87	4.26	68.88	0.54	8.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	28	1.28	7.14	4.56	73.43	0.58	9.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	31	0.77	7.91	2.15	75.59	0.27	9.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	34	0.77	8.67	1.64	77.23	0.21	9.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	16	50	4.08	12.76	6.08	83.31	0.77	10.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	62	3.06	15.82	4.43	87.74	0.56	11.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	23	85	5.87	21.68	4.30	92.04	0.55	11.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	97	3.06	24.74	34.82	126.86	4.42	16.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	22	119	5.61	30.36	6.76	133.62	0.86	16.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	122	0.77	31.12	0.60	134.22	0.08	17.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	132	2.55	33.67	7.22	141.44	0.92	17.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	17	149	4.34	38.01	33.62	175.06	4.27	22.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	16	165	4.08	42.09	15.50	190.55	1.97	24.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	171	1.53	43.62	20.41	210.96	2.59	26.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	37	208	9.44	53.06	119.55	330.51	15.19	41.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	11	219	2.81	55.87	59.42	389.94	7.55	49.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	41	260	10.46	66.33	109.75	499.69	13.94	63.49	2	2	3.64	3.64	46.76	46.76	48.23	48.23	42.61	9.36
19	100,000	500,000	300,000	60	320	15.31	81.63	132.98	632.67	16.90	80.39	4	6	7.27	10.91	26.11	72.88	26.93	75.15	19.64	11.52
20	500,000	**UP**		72	392	18.37	100.00	154.36	787.03	19.61	100.00	49	55	89.09	100.00	24.09	96.97	24.85	100.00	15.61	12.32
				392				787.03				55				96.97				12.32	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 21121 CEMENT FACTORIES WITH

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	3.47	3.47	1,702.26	1,702.26	52.17	52.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	10	0.39	3.86	12.41	1,714.66	0.38	52.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	11	0.39	4.25	0.00	1,714.66	0.00	52.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	12	0.39	4.63	0.00	1,714.66	0.00	52.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	14	0.77	5.41	0.07	1,714.73	0.00	52.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	20	2.32	7.72	0.42	1,715.15	0.01	52.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	21	0.39	8.11	0.77	1,715.93	0.02	52.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	31	3.86	11.97	2.14	1,718.06	0.07	52.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	37	2.32	14.29	0.99	1,719.05	0.03	52.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	38	0.39	14.67	0.37	1,719.42	0.01	52.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	40	0.77	15.44	290.83	2,010.25	8.91	61.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	15	55	5.79	21.24	2.19	2,012.44	0.07	61.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	62	2.70	23.94	1.35	2,013.80	0.04	61.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	25	87	9.65	33.59	713.19	2,726.98	21.86	83.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	10	97	3.86	37.45	14.05	2,741.04	0.43	84.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	24	121	9.27	46.72	3.56	2,737.48	0.11	83.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	22	143	8.49	55.21	123.91	2,861.38	3.80	87.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	55	198	21.24	76.45	225.22	3,086.60	6.90	94.59	2	2	11.11	11.11	8.13	8.13	47.61	47.61	3.61	0.26
19	100,000	500,000	300,000	38	236	14.67	91.12	119.53	3,206.13	3.66	98.25	3	5	16.67	27.78	8.37	16.50	49.00	96.62	7.00	0.51
20	500,000	**UP**		23	259	8.88	100.00	57.03	3,263.17	1.75	100.00	13	18	72.22	100.00	0.58	17.07	3.38	100.00	1.01	0.52
				259				3,263.17				18				17.07				0.52	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 21122 CEMENT FACTORIES WITHOUT

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.23	1.23	0.43	0.43	0.18	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	10	11	12.35	13.58	1.25	1.68	0.53	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	19	9.88	23.46	1.21	2.89	0.51	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	21	2.47	25.93	0.55	3.44	0.23	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	27	7.41	33.33	2.98	6.42	1.27	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	31	4.94	38.27	2.22	8.64	0.94	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	36	6.17	44.44	7.39	16.04	3.14	6.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	43	8.64	53.09	3.33	19.36	1.41	8.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	47	4.94	58.02	10.28	29.65	4.37	12.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	48	1.23	59.26	2.12	31.77	0.90	13.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	52	4.94	64.20	13.22	44.98	5.62	19.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	54	2.47	66.67	7.62	52.61	3.24	22.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	55	1.23	67.90	5.54	58.15	2.35	24.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	56	1.23	69.14	6.63	64.78	2.82	27.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	57	1.23	70.37	12.16	76.93	5.16	32.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	62	6.17	76.54	43.95	120.88	18.67	51.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	68	7.41	83.95	55.99	176.87	23.79	75.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	72	4.94	88.89	39.86	216.73	16.94	92.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	78	7.41	96.30	9.23	225.96	3.92	96.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		3	81	3.70	100.00	9.40	235.36	3.99	100.00	1	1	100.00	100.00	0.04	0.04	100.00	100.00	0.40	0.02
					81				235.36				1				0.04				0.02

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2113 CEMENT AND PLASTER GOODS UNFIRED STONEWARE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	83	83	8.25	8.25	65.27	65.27	2.33	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	37	120	3.68	11.93	5.36	70.63	0.19	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	36	156	3.58	15.51	15.52	86.16	0.55	3.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	36	192	3.58	19.09	12.27	98.43	0.44	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	79	271	7.85	26.94	39.02	137.45	1.39	4.90	2	2	13.33	13.33	29.79	29.79	26.56	26.56	76.34	21.67
6	500	750	625	98	369	9.74	36.68	76.84	214.29	2.74	7.64	0	2	0.00	13.33	0.00	29.79	0.00	26.56	0.00	13.90
7	750	1,000	875	47	416	4.67	41.35	50.59	264.89	1.80	9.44	0	2	0.00	13.33	0.00	29.79	0.00	26.56	0.00	11.25
8	1,000	1,500	1,250	43	459	4.27	45.63	45.78	310.66	1.63	11.07	0	2	0.00	13.33	0.00	29.79	0.00	26.56	0.00	9.59
9	1,500	2,000	1,750	47	506	4.67	50.30	71.67	382.34	2.55	13.63	1	3	6.67	20.00	15.42	45.21	13.75	40.32	21.52	11.83
10	2,000	2,500	2,250	20	526	1.99	52.29	200.30	582.63	7.14	20.77	0	3	0.00	20.00	0.00	45.21	0.00	40.32	0.00	7.76
11	2,500	3,000	2,750	25	551	2.49	54.77	247.17	829.81	8.81	29.58	0	3	0.00	20.00	0.00	45.21	0.00	40.32	0.00	5.45
12	3,000	4,000	3,500	24	575	2.39	57.16	53.59	883.40	1.91	31.49	0	3	0.00	20.00	0.00	45.21	0.00	40.32	0.00	5.12
13	4,000	5,000	4,500	43	618	4.27	61.43	82.19	801.20	2.93	28.56	1	4	6.67	26.67	1.62	46.83	1.44	41.76	1.97	5.85
14	5,000	7,500	6,250	43	661	4.27	65.71	166.01	967.21	5.92	34.47	1	5	6.67	33.33	53.50	100.33	47.70	89.46	32.23	10.37
15	7,500	10,000	8,750	30	691	2.98	68.69	97.74	1,064.95	3.48	37.96	0	5	0.00	33.33	0.00	100.33	0.00	89.46	0.00	9.42
16	10,000	20,000	15,000	85	776	8.45	77.14	579.04	1,643.99	20.64	58.60	0	5	0.00	33.33	0.00	100.33	0.00	89.46	0.00	6.10
17	20,000	50,000	35,000	88	864	8.75	85.88	604.30	2,248.28	21.54	80.14	0	5	0.00	33.33	0.00	100.33	0.00	89.46	0.00	4.46
18	50,000	100,000	75,000	55	919	5.47	91.35	299.70	2,547.99	10.68	90.82	0	5	0.00	33.33	0.00	100.33	0.00	89.46	0.00	3.94
19	100,000	500,000	300,000	72	991	7.16	98.51	208.53	2,756.52	7.43	98.25	5	10	33.33	66.67	10.38	110.71	9.26	98.72	4.98	4.02
20	500,000	**UP**		15	1,006	1.49	100.00	49.06	2,805.58	1.75	100.00	5	15	33.33	100.00	1.43	112.15	1.28	100.00	2.92	4.00
				1,006				2,805.58				15				112.15				4.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2114 FALSE TEETH PRODUCTION

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	14.29	14.29	0.03	0.03	1.12	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	4.76	19.05	0.14	0.17	4.94	6.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	4.76	23.81	0.45	0.62	16.12	22.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	4.76	28.57	0.00	0.62	0.00	22.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	4.76	33.33	1.43	2.04	51.05	73.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	4.76	38.10	0.00	2.04	0.00	73.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	4.76	42.86	0.00	2.04	0.00	73.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	4.76	47.62	0.20	2.24	7.08	80.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	4.76	52.38	0.07	2.31	2.52	82.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	4.76	57.14	0.09	2.40	3.28	86.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	4.76	61.90	0.26	2.66	9.21	95.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	4.76	66.67	0.00	2.66	0.00	95.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	4.76	71.43	0.00	2.66	0.00	95.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	4.76	76.19	0.01	2.67	0.41	95.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	4.76	80.95	0.01	2.68	0.20	95.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	18	4.76	85.71	0.01	2.69	0.41	96.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	19	4.76	90.48	0.01	2.70	0.41	96.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	20	4.76	95.24	0.04	2.74	1.42	98.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	21	4.76	100.00	0.05	2.79	1.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	21	0.00	100.00	0.00	2.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				21				2.79				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2118 OTHERS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	25.00	25.00	0.31	0.31	13.98	13.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	25.00	50.00	0.67	0.97	30.30	44.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	25.00	75.00	1.22	2.20	55.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	25.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				2.20				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	4.69	4.69	11.50	11.50	1.57	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	8	1.56	6.25	0.16	11.66	0.02	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	14	4.69	10.94	0.78	12.44	0.11	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	16	1.56	12.50	0.65	13.09	0.09	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	20	3.13	15.63	4.82	17.91	0.66	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	24	3.13	18.75	3.19	21.09	0.44	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	28	3.13	21.88	5.63	26.72	0.77	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	42	10.94	32.81	25.48	52.21	3.48	7.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	50	6.25	39.06	24.17	76.37	3.30	10.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	54	3.13	42.19	9.13	85.51	1.25	11.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	59	3.91	46.09	32.66	118.17	4.46	16.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	63	3.13	49.22	17.67	135.84	2.41	18.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	65	1.56	50.78	14.70	150.54	2.01	20.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	71	4.69	55.47	38.22	188.76	5.22	25.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	76	3.91	59.38	52.26	241.02	7.14	32.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	81	3.91	63.28	47.63	288.65	6.51	39.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	21	102	16.41	79.69	191.74	480.39	26.20	65.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	13	115	10.16	89.84	106.44	586.83	14.54	80.17	3	3	100.00	100.00	25.98	25.98	100.00	100.00	24.41	4.43
19	100,000	500,000	300,000	11	126	8.59	98.44	129.29	716.12	17.66	97.84	0	3	0.00	100.00	0.00	25.98	0.00	100.00	0.00	3.63
20	500,000	**UP**		2	128	1.56	100.00	15.83	731.95	2.16	100.00	0	3	0.00	100.00	0.00	25.98	0.00	100.00	0.00	3.55
					128				731.95				3				25.98				3.55

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2121 ASBESTOS BOARDASBESTOS FIBRESTONE SLABCONCRETE SLAB

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	40	40	7.27	7.27	176.76	176.76	29.04	29.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	15	55	2.73	10.00	6.31	183.07	1.04	30.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	65	1.82	11.82	2.61	185.68	0.43	30.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	17	82	3.09	14.91	6.49	192.17	1.07	31.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	33	115	6.00	20.91	20.43	212.60	3.36	34.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	27	142	4.91	25.82	25.69	238.30	4.22	39.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	19	161	3.45	29.27	35.14	273.43	5.77	44.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	38	199	6.91	36.18	64.34	337.77	10.57	55.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	18	217	3.27	39.45	40.88	378.65	6.72	62.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	16	233	2.91	42.36	35.57	414.22	5.84	68.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	14	247	2.55	44.91	46.46	460.68	7.63	75.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	55	302	10.00	54.91	120.59	581.27	19.82	95.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	311	1.64	56.55	52.69	633.96	8.66	104.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	37	348	6.73	63.27	277.04	911.00	45.52	149.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	21	369	3.82	67.09	195.34	1,106.35	32.10	181.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	48	417	8.73	75.82	663.58	442.76	109.04	72.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	64	481	11.64	87.45	401.77	844.53	66.02	138.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	32	513	5.82	93.27	234.40	1,078.93	38.52	177.29	3	3	75.00	75.00	17.97	17.97	52.60	52.60	7.67	1.67
19	100,000	500,000	300,000	34	547	6.18	99.45	477.75	601.18	78.50	98.78	1	4	25.00	100.00	16.20	34.16	47.40	100.00	3.39	5.68
20	500,000	**UP**		3	550	0.55	100.00	7.41	608.58	1.22	100.00	0	4	0.00	100.00	0.00	34.16	0.00	100.00	0.00	5.61
				550				608.58				4				34.16				5.61	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	2.27	2.27	4.43	4.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	3.88	6.15	7.59	12.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	10.58	16.73	20.69	32.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	7.09	23.82	13.86	46.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	27.32	51.14	53.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	51.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	51.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	51.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	51.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	51.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	51.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	51.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	51.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	51.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	51.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	51.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	51.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	51.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	5	0.00	100.00	0.00	51.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				51.14				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 21221 (ANIMAL) BONE MEAL MILLS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.22	0.22	10.45	10.45	4	4	100.00	100.00	2.35	2.35	100.00	100.00	1056.28	1056.28
3	100	200	150	1	2	50.00	100.00	1.91	2.13	89.55	100.00	0	4	0.00	100.00	0.00	2.35	0.00	100.00	0.00	110.33
4	200	300	250	0	2	0.00	100.00	0.00	2.13	0.00	100.00	0	4	0.00	100.00	0.00	2.35	0.00	100.00	0.00	110.33
5	300	500	400	0	2	0.00	100.00	0.00	2.13	0.00	100.00	0	4	0.00	100.00	0.00	2.35	0.00	100.00	0.00	110.33
6	500	750	625	0	2	0.00	100.00	0.00	2.13	0.00	100.00	0	4	0.00	100.00	0.00	2.35	0.00	100.00	0.00	110.33
7	750	1,000	875	0	2	0.00	100.00	0.00	2.13	0.00	100.00	0	4	0.00	100.00	0.00	2.35	0.00	100.00	0.00	110.33
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	2.13	0.00	100.00	0	4	0.00	100.00	0.00	2.35	0.00	100.00	0.00	110.33
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	2.13	0.00	100.00	0	4	0.00	100.00	0.00	2.35	0.00	100.00	0.00	110.33
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	2.13	0.00	100.00	0	4	0.00	100.00	0.00	2.35	0.00	100.00	0.00	110.33
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	2.13	0.00	100.00	0	4	0.00	100.00	0.00	2.35	0.00	100.00	0.00	110.33
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	2.13	0.00	100.00	0	4	0.00	100.00	0.00	2.35	0.00	100.00	0.00	110.33
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	2.13	0.00	100.00	0	4	0.00	100.00	0.00	2.35	0.00	100.00	0.00	110.33
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	2.13	0.00	100.00	0	4	0.00	100.00	0.00	2.35	0.00	100.00	0.00	110.33
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	2.13	0.00	100.00	0	4	0.00	100.00	0.00	2.35	0.00	100.00	0.00	110.33
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	2.13	0.00	100.00	0	4	0.00	100.00	0.00	2.35	0.00	100.00	0.00	110.33
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	2.13	0.00	100.00	0	4	0.00	100.00	0.00	2.35	0.00	100.00	0.00	110.33
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	2.13	0.00	100.00	0	4	0.00	100.00	0.00	2.35	0.00	100.00	0.00	110.33
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	2.13	0.00	100.00	0	4	0.00	100.00	0.00	2.35	0.00	100.00	0.00	110.33
20	500,000	**UP**		0	2	0.00	100.00	0.00	2.13	0.00	100.00	0	4	0.00	100.00	0.00	2.35	0.00	100.00	0.00	110.33
				2				2.13				4				2.35				110.33	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2123 MINERAL WOOL

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	11.11	11.11	0.43	0.43	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	11.11	22.22	0.34	0.77	0.24	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	11.11	33.33	0.43	1.20	0.30	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	11.11	44.44	2.98	4.18	2.09	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	11.11	55.56	2.98	7.15	2.09	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	11.11	66.67	69.56	76.72	48.85	53.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	11.11	77.78	34.78	111.50	24.43	78.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	11.11	88.89	0.00	111.50	0.00	78.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	9	11.11	100.00	30.89	142.39	21.69	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	142.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	142.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	142.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	142.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	142.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	142.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	142.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	142.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	142.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	9	0.00	100.00	0.00	142.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				142.39				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 213 BRICK AND TILE WORKS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	22.22	22.22	54.19	54.19	31.32	31.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	18	11.11	33.33	0.45	54.63	0.26	31.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	19	1.85	35.19	0.07	54.70	0.04	31.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	20	1.85	37.04	0.13	54.84	0.08	31.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	23	5.56	42.59	1.05	55.89	0.61	32.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	26	5.56	48.15	2.05	57.94	1.18	33.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	27	1.85	50.00	1.18	59.11	0.68	34.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	28	1.85	51.85	0.61	59.72	0.35	34.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	29	1.85	53.70	0.55	60.27	0.32	34.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	32	5.56	59.26	5.69	65.96	3.29	38.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	33	1.85	61.11	1.84	67.80	1.06	39.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	34	1.85	62.96	4.51	72.31	2.61	41.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	35	1.85	64.81	0.01	72.32	0.01	41.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	37	3.70	68.52	5.59	77.91	3.23	45.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	38	1.85	70.37	4.09	82.00	2.36	47.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	44	11.11	81.48	61.67	143.67	35.64	83.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	50	11.11	92.59	15.07	158.75	8.71	91.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	51	1.85	94.44	0.40	159.15	0.23	91.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	54	5.56	100.00	13.88	173.03	8.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	54	0.00	100.00	0.00	173.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				54				173.03				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2131 FACTORIES WHICH ONLY HAVE TUNNEL KLINS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	54	54	35.76	35.76	32.41	32.41	9.60	9.60	1	1	50.00	50.00	14.84	14.84	78.10	78.10	45.79	45.79
2	50	100	75	15	69	9.93	45.70	1.83	34.25	0.54	10.15	0	1	0.00	50.00	0.00	14.84	0.00	78.10	0.00	43.34
3	100	200	150	17	86	11.26	56.95	3.37	37.61	1.00	11.14	1	2	50.00	100.00	4.16	19.01	21.90	100.00	123.65	50.53
4	200	300	250	13	99	8.61	65.56	5.59	43.20	1.66	12.80	0	2	0.00	100.00	0.00	19.01	0.00	100.00	0.00	43.99
5	300	500	400	4	103	2.65	68.21	1.32	44.52	0.39	13.19	0	2	0.00	100.00	0.00	19.01	0.00	100.00	0.00	42.69
6	500	750	625	5	108	3.31	71.52	3.24	47.76	0.96	14.15	0	2	0.00	100.00	0.00	19.01	0.00	100.00	0.00	39.80
7	750	1,000	875	1	109	0.66	72.19	0.47	48.23	0.14	14.29	0	2	0.00	100.00	0.00	19.01	0.00	100.00	0.00	39.41
8	1,000	1,500	1,250	6	115	3.97	76.16	8.93	57.16	2.65	16.93	0	2	0.00	100.00	0.00	19.01	0.00	100.00	0.00	33.25
9	1,500	2,000	1,750	1	116	0.66	76.82	1.81	58.97	0.54	17.47	0	2	0.00	100.00	0.00	19.01	0.00	100.00	0.00	32.23
10	2,000	2,500	2,250	1	117	0.66	77.48	1.32	60.29	0.39	17.86	0	2	0.00	100.00	0.00	19.01	0.00	100.00	0.00	31.52
11	2,500	3,000	2,750	1	118	0.66	78.15	4.87	65.17	1.44	19.30	0	2	0.00	100.00	0.00	19.01	0.00	100.00	0.00	29.17
12	3,000	4,000	3,500	1	119	0.66	78.81	0.31	65.48	0.09	19.40	0	2	0.00	100.00	0.00	19.01	0.00	100.00	0.00	29.03
13	4,000	5,000	4,500	1	120	0.66	79.47	13.80	79.28	4.09	23.48	0	2	0.00	100.00	0.00	19.01	0.00	100.00	0.00	23.97
14	5,000	7,500	6,250	1	121	0.66	80.13	3.36	82.64	1.00	24.48	0	2	0.00	100.00	0.00	19.01	0.00	100.00	0.00	23.00
15	7,500	10,000	8,750	2	123	1.32	81.46	0.23	82.87	0.07	24.55	0	2	0.00	100.00	0.00	19.01	0.00	100.00	0.00	22.94
16	10,000	20,000	15,000	9	132	5.96	87.42	95.24	178.11	28.21	52.76	0	2	0.00	100.00	0.00	19.01	0.00	100.00	0.00	10.67
17	20,000	50,000	35,000	12	144	7.95	95.36	103.65	281.76	30.71	83.47	0	2	0.00	100.00	0.00	19.01	0.00	100.00	0.00	6.75
18	50,000	100,000	75,000	2	146	1.32	96.69	4.78	286.54	1.42	84.88	0	2	0.00	100.00	0.00	19.01	0.00	100.00	0.00	6.63
19	100,000	500,000	300,000	3	149	1.99	98.68	22.04	308.58	6.53	91.41	0	2	0.00	100.00	0.00	19.01	0.00	100.00	0.00	6.16
20	500,000	**UP**		2	151	1.32	100.00	28.99	337.58	8.59	100.00	0	2	0.00	100.00	0.00	19.01	0.00	100.00	0.00	5.63
				151				337.58				2				19.01				5.63	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	6.28	6.28	38.12	38.12	7.88	7.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	10	24	4.48	10.76	0.57	38.69	0.12	8.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	35	4.93	15.70	0.94	39.64	0.20	8.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	40	2.24	17.94	0.98	40.62	0.20	8.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	46	2.69	20.63	1.74	42.36	0.36	8.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	48	0.90	21.52	0.86	43.22	0.18	8.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	52	1.79	23.32	3.29	46.51	0.68	9.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	63	4.93	28.25	1.94	48.45	0.40	10.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	64	0.45	28.70	0.63	49.08	0.13	10.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	65	0.45	29.15	1.83	50.91	0.38	10.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	68	1.35	30.49	2.64	53.55	0.55	11.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	71	1.35	31.84	2.47	56.01	0.51	11.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	10	81	4.48	36.32	6.87	62.89	1.42	13.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	87	2.69	39.01	1.35	64.23	0.28	13.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	88	0.45	39.46	0.17	64.41	0.04	13.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	27	115	12.11	51.57	116.61	181.01	24.11	37.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	32	147	14.35	65.92	139.47	320.48	28.84	66.28	3	3	100.00	100.00	170.53	170.53	100.00	100.00	122.28	53.21
18	50,000	100,000	75,000	37	184	16.59	82.51	92.32	412.81	19.09	85.37	0	3	0.00	100.00	0.00	170.53	0.00	100.00	0.00	41.31
19	100,000	500,000	300,000	23	207	10.31	92.83	52.48	465.29	10.85	96.22	0	3	0.00	100.00	0.00	170.53	0.00	100.00	0.00	36.65
20	500,000	**UP**		16	223	7.17	100.00	18.27	483.56	3.78	100.00	0	3	0.00	100.00	0.00	170.53	0.00	100.00	0.00	35.27
				223				483.56				3				170.53				35.27	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	3.62	3.62	10.73	10.73	2.65	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	10	0.90	4.52	0.16	10.89	0.04	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	15	2.26	6.79	0.29	11.17	0.07	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	26	4.98	11.76	0.71	11.88	0.18	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	37	4.98	16.74	0.94	12.82	0.23	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	46	4.07	20.81	1.43	14.26	0.35	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	51	2.26	23.08	2.43	16.68	0.60	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	54	1.36	24.43	1.71	18.40	0.42	4.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	57	1.36	25.79	0.15	18.55	0.04	4.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	60	1.36	27.15	0.29	18.85	0.07	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	65	2.26	29.41	2.97	21.82	0.73	5.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	67	0.90	30.32	1.66	23.47	0.41	5.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	69	0.90	31.22	0.00	23.47	0.00	5.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	80	4.98	36.20	3.18	26.65	0.78	6.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	13	93	5.88	42.08	14.32	40.98	3.53	10.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	24	117	10.86	52.94	128.22	169.19	31.61	41.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	23	140	10.41	63.35	27.81	197.00	6.86	48.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	39	179	17.65	81.00	67.36	264.36	16.61	65.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	25	204	11.31	92.31	132.49	396.85	32.66	97.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		17	221	7.69	100.00	8.74	405.59	2.16	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				221				405.59				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 21331 MANUFACTURE OF TRANSPARENT GLAAS: USING ELECTRICITY

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.56	2.56	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.56	5.13	0.21	0.21	1.17	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.56	7.69	0.66	0.87	3.73	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.56	10.26	2.22	3.10	12.47	17.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.56	12.82	7.02	10.11	39.38	56.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.56	15.38	0.00	10.11	0.00	56.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	2.56	17.95	0.01	10.12	0.03	56.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	2.56	20.51	0.01	10.13	0.03	56.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	2.56	23.08	0.00	10.13	0.00	56.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	2.56	25.64	0.01	10.13	0.03	56.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	2.56	28.21	0.01	10.14	0.03	56.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	2.56	30.77	0.01	10.14	0.03	56.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	2.56	33.33	0.01	10.15	0.06	56.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	2.56	35.90	1.93	12.09	10.85	67.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	2.56	38.46	4.79	16.88	26.88	94.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	2.56	41.03	0.01	16.88	0.03	94.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	2.56	43.59	0.01	16.90	0.06	94.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	8	25	20.51	64.10	0.20	17.10	1.14	95.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		14	39	35.90	100.00	0.73	17.83	4.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				39				17.83				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 214 PORCELAIN EARTHENWARE STONEWARE POTTERY AND CLAY REFRACTORIE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	4.26	4.26	160.59	160.59	31.54	31.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	0.71	4.96	0.05	160.54	0.01	31.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	0.71	5.67	0.15	160.39	0.03	31.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	10	1.42	7.09	2.23	158.15	0.44	31.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	11	0.71	7.80	0.85	157.30	0.17	30.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	12	0.71	8.51	0.37	156.92	0.07	30.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	13	0.71	9.22	0.01	156.92	0.00	30.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	14	0.71	9.93	0.01	156.90	0.00	30.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	18	2.84	12.77	1.89	155.01	0.37	30.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	20	1.42	14.18	1.12	153.89	0.22	30.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	21	0.71	14.89	4.55	149.33	0.89	29.33	1	1	11.11	11.11	4.95	4.95	43.90	43.90	108.73	3.31
12	3,000	4,000	3,500	6	27	4.26	19.15	40.34	109.00	7.92	21.41	0	1	0.00	11.11	0.00	4.95	0.00	43.90	0.00	4.54
13	4,000	5,000	4,500	6	33	4.26	23.40	11.63	97.37	2.28	19.12	0	1	0.00	11.11	0.00	4.95	0.00	43.90	0.00	5.08
14	5,000	7,500	6,250	11	44	7.80	31.21	24.33	73.04	4.78	14.35	0	1	0.00	11.11	0.00	4.95	0.00	43.90	0.00	6.78
15	7,500	10,000	8,750	5	49	3.55	34.75	20.92	52.13	4.11	10.24	0	1	0.00	11.11	0.00	4.95	0.00	43.90	0.00	9.50
16	10,000	20,000	15,000	1	50	0.71	35.46	22.65	29.47	4.45	5.79	0	1	0.00	11.11	0.00	4.95	0.00	43.90	0.00	16.79
17	20,000	50,000	35,000	5	55	3.55	39.01	54.26	24.78	10.66	4.87	0	1	0.00	11.11	0.00	4.95	0.00	43.90	0.00	19.97
18	50,000	100,000	75,000	8	63	5.67	44.68	95.06	119.85	18.67	23.54	0	1	0.00	11.11	0.00	4.95	0.00	43.90	0.00	4.13
19	100,000	500,000	300,000	60	123	42.55	87.23	338.74	458.59	66.53	90.07	1	2	11.11	22.22	2.11	7.06	18.75	62.65	0.62	1.54
20	500,000	**UP**		18	141	12.77	100.00	50.58	509.17	9.93	100.00	7	9	77.78	100.00	4.21	11.28	37.35	100.00	8.33	2.21
					141				509.17				9				11.28				2.21

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2141 FACTORIES WHICH ONLY HAVE TUNNEL KILNS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	177	177	46.95	46.95	312.15	312.15	29.90	29.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	23	200	6.10	53.05	35.92	348.07	3.44	33.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	18	218	4.77	57.82	17.65	365.71	1.69	35.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	226	2.12	59.95	47.46	413.17	4.55	39.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	14	240	3.71	63.66	8.40	421.58	0.81	40.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	244	1.06	64.72	30.80	452.38	2.95	43.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	246	0.53	65.25	1.80	454.18	0.17	43.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	13	259	3.45	68.70	87.45	541.63	8.38	51.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	261	0.53	69.23	1.32	540.31	0.13	51.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	262	0.27	69.50	1.87	542.18	0.18	51.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	264	0.53	70.03	2.24	544.43	0.22	52.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	266	0.53	70.56	12.41	556.84	1.19	53.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	271	1.33	71.88	14.27	571.11	1.37	54.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	276	1.33	73.21	23.60	594.72	2.26	56.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	279	0.80	74.01	14.42	609.14	1.38	58.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	15	294	3.98	77.98	64.03	673.16	6.13	64.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	19	313	5.04	83.02	157.97	831.13	15.13	79.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	321	2.12	85.15	53.48	884.62	5.12	84.74	2	2	12.50	12.50	0.12	0.12	1.77	1.77	0.23	0.01
19	100,000	500,000	300,000	46	367	12.20	97.35	110.27	994.89	10.56	95.30	12	14	75.00	87.50	2.75	2.87	40.14	41.90	2.49	0.29
20	500,000	**UP**		10	377	2.65	100.00	49.02	1,043.91	4.70	100.00	2	16	12.50	100.00	3.98	6.84	58.10	100.00	8.11	0.66
				377				1,043.91				16				6.84				0.66	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2142 FACTORIES WITH OTHER TYPES OF KILNS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	3.93	3.93	2,560.85	2,560.85	72.68	72.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	12	0.36	4.29	0.06	2,560.91	0.00	72.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	17	1.79	6.07	5.65	2,566.56	0.16	72.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	19	0.71	6.79	1.46	2,568.02	0.04	72.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	25	2.14	8.93	1.88	2,569.91	0.05	72.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	30	1.79	10.71	1.74	2,571.64	0.05	72.98	1	1	3.23	3.23	1.03	1.03	0.02	0.02	59.36	0.04
7	750	1,000	875	7	37	2.50	13.21	8.11	2,579.75	0.23	73.21	0	1	0.00	3.23	0.00	1.03	0.00	0.02	0.00	0.04
8	1,000	1,500	1,250	7	44	2.50	15.71	20.05	2,599.80	0.57	73.78	2	3	6.45	9.68	14.35	15.38	0.30	0.32	71.56	0.59
9	1,500	2,000	1,750	5	49	1.79	17.50	5.27	2,605.07	0.15	73.93	0	3	0.00	9.68	0.00	15.38	0.00	0.32	0.00	0.59
10	2,000	2,500	2,250	9	58	3.21	20.71	17.85	2,622.92	0.51	74.44	2	5	6.45	16.13	0.71	16.08	0.01	0.33	3.96	0.61
11	2,500	3,000	2,750	13	71	4.64	25.36	49.47	2,672.39	1.40	75.84	0	5	0.00	16.13	0.00	16.08	0.00	0.33	0.00	0.60
12	3,000	4,000	3,500	6	77	2.14	27.50	31.87	2,704.26	0.90	76.75	0	5	0.00	16.13	0.00	16.08	0.00	0.33	0.00	0.59
13	4,000	5,000	4,500	11	88	3.93	31.43	49.05	2,753.32	1.39	78.14	0	5	0.00	16.13	0.00	16.08	0.00	0.33	0.00	0.58
14	5,000	7,500	6,250	13	101	4.64	36.07	32.57	2,785.89	0.92	79.06	0	5	0.00	16.13	0.00	16.08	0.00	0.33	0.00	0.58
15	7,500	10,000	8,750	8	109	2.86	38.93	34.24	2,820.13	0.97	80.04	4	9	12.90	29.03	4,771.01	4,787.09	98.78	99.11	13935.09	169.75
16	10,000	20,000	15,000	29	138	10.36	49.29	202.62	3,022.75	5.75	85.79	0	9	0.00	29.03	0.00	4,787.09	0.00	99.11	0.00	158.37
17	20,000	50,000	35,000	43	181	15.36	64.64	249.43	3,272.18	7.08	92.86	3	12	9.68	38.71	11.55	4,798.64	0.24	99.35	4.63	146.65
18	50,000	100,000	75,000	24	205	8.57	73.21	220.51	3,492.69	6.26	99.12	2	14	6.45	45.16	10.05	4,808.69	0.21	99.56	4.56	137.68
19	100,000	500,000	300,000	53	258	18.93	92.14	57.67	3,435.02	1.64	97.49	1	15	3.23	48.39	0.14	4,808.83	0.00	99.56	0.25	139.99
20	500,000	**UP**		22	280	7.86	100.00	88.58	3,523.61	2.51	100.00	16	31	51.61	100.00	21.22	4,830.06	0.44	100.00	23.96	137.08
				280				3,523.61				31				4,830.06				137.08	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 215 GLASS WORKS GLASS BLOWING PLANTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.89	1.89	12.25	12.25	5.40	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.89	3.77	0.50	12.74	0.22	5.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	1.89	5.66	0.41	13.16	0.18	5.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	1.89	7.55	1.45	14.60	0.64	6.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	1.89	9.43	0.33	14.93	0.14	6.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	1.89	11.32	20.92	35.85	9.23	15.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	1.89	13.21	8.43	44.28	3.72	19.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	1.89	15.09	0.55	44.83	0.24	19.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	1.89	16.98	6.08	50.91	2.68	22.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	1.89	18.87	9.17	60.08	4.05	26.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	1.89	20.75	4.61	64.69	2.03	28.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	1.89	22.64	9.94	74.63	4.39	32.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	1.89	24.53	1.19	75.82	0.53	33.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	1.89	26.42	0.71	76.53	0.31	33.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	1.89	28.30	2.28	78.81	1.01	34.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	18	5.66	33.96	6.61	85.42	2.91	37.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	19	1.89	35.85	0.00	85.42	0.00	37.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	22	5.66	41.51	23.37	108.79	10.31	48.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	8	30	15.09	56.60	16.17	124.96	7.13	55.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		23	53	43.40	100.00	101.71	226.66	44.87	100.00	1	1	100.00	100.00	0.01	0.01	100.00	100.00	0.01	0.01
				53				226.66				1				0.01				0.01	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	6.21	6.21	69.86	69.86	9.99	9.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	10	0.69	6.90	0.37	70.23	0.05	10.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	16	4.14	11.03	1.99	72.22	0.28	10.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	17	0.69	11.72	2.33	74.55	0.33	10.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	21	2.76	14.48	3.94	78.49	0.56	11.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	26	3.45	17.93	1.09	79.58	0.16	11.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	31	3.45	21.38	4.74	84.32	0.68	12.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	41	6.90	28.28	37.58	121.90	5.38	17.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	46	3.45	31.72	21.80	143.70	3.12	20.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	49	2.07	33.79	1.83	141.87	0.26	20.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	54	3.45	37.24	2.26	144.13	0.32	20.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	62	5.52	42.76	32.00	176.13	4.58	25.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	66	2.76	45.52	20.56	196.68	2.94	28.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	72	4.14	49.66	0.67	197.35	0.10	28.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	75	2.07	51.72	49.09	246.44	7.02	35.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	12	87	8.28	60.00	72.02	318.46	10.30	45.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	20	107	13.79	73.79	101.92	420.39	14.58	60.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	11	118	7.59	81.38	85.38	505.77	12.21	72.34	2	2	100.00	100.00	57.37	57.37	100.00	100.00	67.19	11.34
19	100,000	500,000	300,000	24	142	16.55	97.93	156.61	662.38	22.40	94.75	0	2	0.00	100.00	0.00	57.37	0.00	100.00	0.00	8.66
20	500,000	**UP**		3	145	2.07	100.00	36.73	699.11	5.25	100.00	0	2	0.00	100.00	0.00	57.37	0.00	100.00	0.00	8.21
				145				699.11				2				57.37				8.21	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	25	25	14.62	14.62	4.29	4.29	0.09	0.09	1	1	25.00	25.00	7.61	7.61	46.56	46.56	177.21	177.21
2	50	100	75	5	30	2.92	17.54	26.21	30.51	0.57	0.66	0	1	0.00	25.00	0.00	7.61	0.00	46.56	0.00	24.94
3	100	200	150	1	31	0.58	18.13	4.76	35.26	0.10	0.76	0	1	0.00	25.00	0.00	7.61	0.00	46.56	0.00	21.58
4	200	300	250	3	34	1.75	19.88	0.37	35.64	0.01	0.77	0	1	0.00	25.00	0.00	7.61	0.00	46.56	0.00	21.35
5	300	500	400	6	40	3.51	23.39	35.36	71.00	0.76	1.53	0	1	0.00	25.00	0.00	7.61	0.00	46.56	0.00	10.72
6	500	750	625	7	47	4.09	27.49	20.32	91.32	0.44	1.97	0	1	0.00	25.00	0.00	7.61	0.00	46.56	0.00	8.33
7	750	1,000	875	3	50	1.75	29.24	16.31	107.63	0.35	2.33	0	1	0.00	25.00	0.00	7.61	0.00	46.56	0.00	7.07
8	1,000	1,500	1,250	22	72	12.87	42.11	41.68	149.31	0.90	3.23	0	1	0.00	25.00	0.00	7.61	0.00	46.56	0.00	5.10
9	1,500	2,000	1,750	13	85	7.60	49.71	7.70	157.01	0.17	3.39	0	1	0.00	25.00	0.00	7.61	0.00	46.56	0.00	4.85
10	2,000	2,500	2,250	7	92	4.09	53.80	7.78	164.79	0.17	3.56	0	1	0.00	25.00	0.00	7.61	0.00	46.56	0.00	4.62
11	2,500	3,000	2,750	1	93	0.58	54.39	4.35	169.14	0.09	3.66	0	1	0.00	25.00	0.00	7.61	0.00	46.56	0.00	4.50
12	3,000	4,000	3,500	7	100	4.09	58.48	21.95	191.09	0.47	4.13	0	1	0.00	25.00	0.00	7.61	0.00	46.56	0.00	3.98
13	4,000	5,000	4,500	4	104	2.34	60.82	13.44	204.53	0.29	4.42	0	1	0.00	25.00	0.00	7.61	0.00	46.56	0.00	3.72
14	5,000	7,500	6,250	8	112	4.68	65.50	31.24	235.77	0.67	5.09	0	1	0.00	25.00	0.00	7.61	0.00	46.56	0.00	3.23
15	7,500	10,000	8,750	7	119	4.09	69.59	22.50	258.26	0.49	5.58	0	1	0.00	25.00	0.00	7.61	0.00	46.56	0.00	2.95
16	10,000	20,000	15,000	10	129	5.85	75.44	4,060.41	4,318.67	87.75	93.33	0	1	0.00	25.00	0.00	7.61	0.00	46.56	0.00	0.18
17	20,000	50,000	35,000	15	144	8.77	84.21	201.25	4,519.92	4.35	97.68	0	1	0.00	25.00	0.00	7.61	0.00	46.56	0.00	0.17
18	50,000	100,000	75,000	10	154	5.85	90.06	36.11	4,556.03	0.78	98.46	0	1	0.00	25.00	0.00	7.61	0.00	46.56	0.00	0.17
19	100,000	500,000	300,000	7	161	4.09	94.15	47.72	4,603.75	1.03	99.49	0	1	0.00	25.00	0.00	7.61	0.00	46.56	0.00	0.17
20	500,000	**UP**		10	171	5.85	100.00	23.72	4,627.47	0.51	100.00	3	4	75.00	100.00	8.73	16.34	53.44	100.00	36.81	0.35
				171				4,627.47				4				16.34				0.35	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2158 MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.94	2.94	1.12	1.12	1.23	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.94	5.88	0.39	1.51	0.43	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.94	8.82	0.00	1.51	0.00	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.94	11.76	0.00	1.51	0.00	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.94	14.71	1.20	2.70	1.32	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.94	17.65	0.00	2.70	0.00	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	2.94	20.59	2.50	5.21	2.75	5.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	2.94	23.53	3.23	8.44	3.55	9.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	2.94	26.47	10.74	19.17	11.81	21.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	2.94	29.41	0.00	19.17	0.00	21.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	2.94	32.35	5.38	24.56	5.92	27.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	2.94	35.29	17.90	42.45	19.68	46.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	2.94	38.24	14.17	56.62	15.59	62.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	2.94	41.18	19.19	75.82	21.11	83.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	22	23.53	64.71	22.09	97.91	24.30	107.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	30	23.53	88.24	7.00	90.91	7.70	99.99	1	1	100.00	100.00	0.00	0.00	100.00	100.00	0.06	0.00
18	50,000	100,000	75,000	3	33	8.82	97.06	0.01	90.92	0.01	100.00	0	1	0.00	100.00	0.00	0.00	0.00	100.00	0.00	0.00
19	100,000	500,000	300,000	1	34	2.94	100.00	0.00	90.92	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	100.00	0.00	0.00
20	500,000	**UP**		0	34	0.00	100.00	0.00	90.92	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	100.00	0.00	0.00
				34				90.92				1				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 216 GLASS PROCESSING AND MIRRO FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	4.46	4.46	45.40	45.40	7.16	7.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	9	3.57	8.04	1.13	46.53	0.18	7.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	14	4.46	12.50	4.90	51.44	0.77	8.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	25	9.82	22.32	2.13	53.56	0.34	8.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	31	5.36	27.68	6.61	60.17	1.04	9.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	36	4.46	32.14	13.78	73.95	2.17	11.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	37	0.89	33.04	2.57	76.51	0.40	12.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	46	8.04	41.07	343.66	420.18	54.18	66.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	51	4.46	45.54	18.59	438.77	2.93	69.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	53	1.79	47.32	6.20	444.97	0.98	70.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	58	4.46	51.79	14.66	459.63	2.31	72.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	64	5.36	57.14	36.75	496.38	5.79	78.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	69	4.46	61.61	27.55	523.92	4.34	82.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	74	4.46	66.07	54.79	578.72	8.64	91.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	79	4.46	70.54	532.66	46.06	83.98	7.26	2	2	40.00	40.00	414.64	414.64	94.89	94.89	77.84	900.29
16	10,000	20,000	15,000	21	100	18.75	89.29	216.55	262.61	34.14	41.40	0	2	0.00	40.00	0.00	414.64	0.00	94.89	0.00	157.89
17	20,000	50,000	35,000	6	106	5.36	94.64	237.29	499.90	37.41	78.82	1	3	20.00	60.00	21.18	435.82	4.85	99.74	8.92	87.18
18	50,000	100,000	75,000	4	110	3.57	98.21	71.49	571.40	11.27	90.09	2	5	40.00	100.00	1.13	436.95	0.26	100.00	1.58	76.47
19	100,000	500,000	300,000	2	112	1.79	100.00	62.87	634.26	9.91	100.00	0	5	0.00	100.00	0.00	436.95	0.00	100.00	0.00	68.89
20	500,000	**UP**		0	112	0.00	100.00	0.00	634.26	0.00	100.00	0	5	0.00	100.00	0.00	436.95	0.00	100.00	0.00	68.89
				112				634.26				5				436.95				68.89	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 217 PRECIOUS STONE WORKSHOPS AND PROCESSING PLANT

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.22	2.22	0.01	0.01	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	2.22	4.44	0.17	0.18	0.27	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	2.22	6.67	0.01	0.19	0.02	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	7	8.89	15.56	0.09	0.28	0.15	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	2.22	17.78	0.15	0.44	0.25	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	13	11.11	28.89	1.74	2.18	2.79	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	23	22.22	51.11	0.22	2.40	0.35	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	25	4.44	55.56	3.62	6.02	5.80	9.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	30	11.11	66.67	4.36	10.38	6.98	16.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	33	6.67	73.33	4.09	14.47	6.56	23.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	35	4.44	77.78	3.60	18.07	5.76	28.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	37	4.44	82.22	4.06	22.13	6.51	35.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	38	2.22	84.44	1.16	23.29	1.86	37.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	39	2.22	86.67	5.16	28.45	8.26	45.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	43	8.89	95.56	29.68	58.14	47.54	93.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	44	2.22	97.78	0.09	58.22	0.14	93.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	45	2.22	100.00	4.21	62.44	6.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	45	0.00	100.00	0.00	62.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	45	0.00	100.00	0.00	62.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	45	0.00	100.00	0.00	62.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				45				62.44				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 218 EMERY AND ABRASIVE MATERIALS FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	5.71	5.71	1.10	1.10	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	2.86	8.57	0.13	1.23	0.02	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	5	5.71	14.29	0.08	1.30	0.01	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	2.86	17.14	0.22	1.52	0.04	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	9	8.57	25.71	1.03	2.56	0.20	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	2.86	28.57	1.94	4.49	0.38	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	2.86	31.43	0.01	4.51	0.00	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	16	14.29	45.71	12.01	16.52	2.33	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	17	2.86	48.57	37.04	53.56	7.18	10.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	18	2.86	51.43	9.91	63.48	1.92	12.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	19	2.86	54.29	16.59	80.06	3.21	15.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	20	2.86	57.14	14.95	95.02	2.90	18.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	21	2.86	60.00	16.10	111.12	3.12	21.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	22	2.86	62.86	23.42	134.54	4.54	26.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	23	2.86	65.71	8.16	142.70	1.58	27.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	24	2.86	68.57	63.74	206.44	12.35	40.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	32	22.86	91.43	191.80	398.24	37.17	77.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	33	2.86	94.29	35.35	433.59	6.85	84.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	35	5.71	100.00	82.49	516.08	15.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	35	0.00	100.00	0.00	516.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					35				516.08				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 219 TARCOATED CHIPPINGS MANUFACTUREASPHALT AND ROOFING FELT

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	6.42	6.42	23.77	23.77	1.70	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	22	3.67	10.09	0.21	23.98	0.02	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	29	3.21	13.30	3.28	27.26	0.24	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	36	3.21	16.51	2.81	24.45	0.20	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	21	57	9.63	26.15	18.74	43.19	1.34	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	62	2.29	28.44	14.02	57.20	1.00	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	15	77	6.88	35.32	26.54	83.75	1.90	6.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	22	99	10.09	45.41	95.93	179.68	6.87	12.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	13	112	5.96	51.38	89.49	269.17	6.41	19.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	13	125	5.96	57.34	84.55	353.72	6.05	25.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	13	138	5.96	63.30	106.74	460.46	7.64	32.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	16	154	7.34	70.64	120.78	581.24	8.65	41.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	158	1.83	72.48	58.24	639.49	4.17	45.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	33	191	15.14	87.61	341.66	981.14	24.47	70.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	200	4.13	91.74	208.18	1,189.33	14.91	85.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	209	4.13	95.87	112.62	1,301.95	8.06	93.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	215	2.75	98.62	38.61	1,340.56	2.76	95.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	218	1.38	100.00	55.93	1,396.49	4.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	218	0.00	100.00	0.00	1,396.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	218	0.00	100.00	0.00	1,396.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					218				1,396.49				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 22 METALS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	0.68	0.68	0.08	0.08	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	3	1.36	2.04	0.90	0.98	0.12	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	7	2.72	4.76	2.12	3.10	0.27	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	13	4.08	8.84	2.25	5.35	0.29	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	21	5.44	14.29	10.02	15.38	1.30	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	29	5.44	19.73	11.27	26.65	1.46	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	32	2.04	21.77	3.81	30.46	0.49	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	42	6.80	28.57	20.08	50.55	2.60	6.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	47	3.40	31.97	13.46	64.01	1.74	8.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	55	5.44	37.41	37.47	101.48	4.85	13.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	62	4.76	42.18	31.40	132.88	4.07	17.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	71	6.12	48.30	35.66	168.54	4.62	21.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	82	7.48	55.78	73.25	241.78	9.49	31.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	18	100	12.24	68.03	110.08	351.87	14.26	45.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	25	125	17.01	85.03	220.37	572.24	28.55	74.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	18	143	12.24	97.28	149.83	722.07	19.41	93.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	146	2.04	99.32	45.58	767.65	5.91	99.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	147	0.68	100.00	4.21	771.85	0.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	147	0.00	100.00	0.00	771.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					147				771.85				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.04	0.04	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	24.60	24.64	99.86	100.00	1	1	100.00	100.00	62.00	62.00	100.00	100.00	252.04	251.68
4	200	300	250	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	1	0.00	100.00	0.00	62.00	0.00	100.00	0.00	251.68
5	300	500	400	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	1	0.00	100.00	0.00	62.00	0.00	100.00	0.00	251.68
6	500	750	625	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	1	0.00	100.00	0.00	62.00	0.00	100.00	0.00	251.68
7	750	1,000	875	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	1	0.00	100.00	0.00	62.00	0.00	100.00	0.00	251.68
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	1	0.00	100.00	0.00	62.00	0.00	100.00	0.00	251.68
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	1	0.00	100.00	0.00	62.00	0.00	100.00	0.00	251.68
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	1	0.00	100.00	0.00	62.00	0.00	100.00	0.00	251.68
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	1	0.00	100.00	0.00	62.00	0.00	100.00	0.00	251.68
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	1	0.00	100.00	0.00	62.00	0.00	100.00	0.00	251.68
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	1	0.00	100.00	0.00	62.00	0.00	100.00	0.00	251.68
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	1	0.00	100.00	0.00	62.00	0.00	100.00	0.00	251.68
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	1	0.00	100.00	0.00	62.00	0.00	100.00	0.00	251.68
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	1	0.00	100.00	0.00	62.00	0.00	100.00	0.00	251.68
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	1	0.00	100.00	0.00	62.00	0.00	100.00	0.00	251.68
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	1	0.00	100.00	0.00	62.00	0.00	100.00	0.00	251.68
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	1	0.00	100.00	0.00	62.00	0.00	100.00	0.00	251.68
20	500,000	**UP**		0	2	0.00	100.00	0.00	24.64	0.00	100.00	0	1	0.00	100.00	0.00	62.00	0.00	100.00	0.00	251.68
				2				24.64				1				62.00				251.68	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	102	102	4.49	4.49	229.62	229.62	2.73	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	36	138	1.58	6.07	6.68	236.30	0.08	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	47	185	2.07	8.14	16.73	253.04	0.20	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	49	234	2.16	10.29	6.71	259.74	0.08	3.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	92	326	4.05	14.34	51.78	311.52	0.61	3.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	88	414	3.87	18.21	34.34	345.86	0.41	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	99	513	4.36	22.57	60.33	406.19	0.72	4.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	91	604	4.00	26.57	106.75	512.94	1.27	6.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	81	685	3.56	30.14	93.47	606.40	1.11	7.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	56	741	2.46	32.60	100.88	707.28	1.20	8.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	53	794	2.33	34.93	126.28	833.56	1.50	9.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	127	921	5.59	40.52	171.04	1,004.61	2.03	11.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	97	1,018	4.27	44.79	263.95	1,268.56	3.13	15.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	157	1,175	6.91	51.69	491.53	1,760.08	5.84	20.90	2	2	10.00	10.00	53.98	53.98	29.97	29.97	10.98	3.07
15	7,500	10,000	8,750	90	1,265	3.96	55.65	348.52	2,108.60	4.14	25.04	0	2	0.00	10.00	0.00	53.98	0.00	29.97	0.00	2.56
16	10,000	20,000	15,000	221	1,486	9.72	65.38	1,543.36	3,651.96	18.33	43.37	2	4	10.00	20.00	37.29	91.27	20.70	50.67	2.42	2.50
17	20,000	50,000	35,000	278	1,764	12.23	77.61	1,744.35	5,396.31	20.72	64.09	11	15	55.00	75.00	26.00	117.27	14.44	65.11	1.49	2.17
18	50,000	100,000	75,000	175	1,939	7.70	85.31	1,020.53	6,416.85	12.12	76.21	2	17	10.00	85.00	3.27	120.54	1.81	66.93	0.32	1.88
19	100,000	500,000	300,000	246	2,185	10.82	96.13	1,700.19	8,117.04	20.19	96.40	3	20	15.00	100.00	59.57	180.11	33.07	100.00	3.50	2.22
20	500,000	**UP**		88	2,273	3.87	100.00	303.36	8,420.40	3.60	100.00	0	20	0.00	100.00	0.00	180.11	0.00	100.00	0.00	2.14
				2,273				8,420.40				20				180.11				2.14	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2202 METAL POWDER FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	6.35	6.35	29.43	29.43	3.76	3.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	11	2.38	8.73	1.12	30.55	0.14	3.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	14	2.38	11.11	1.12	31.67	0.14	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	17	2.38	13.49	1.55	33.22	0.20	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	26	7.14	20.63	10.54	43.76	1.35	5.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	33	5.56	26.19	13.47	57.23	1.72	7.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	46	10.32	36.51	23.64	80.87	3.02	10.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	58	9.52	46.03	35.53	116.40	4.54	14.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	63	3.97	50.00	30.67	147.07	3.92	18.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	70	5.56	55.56	27.39	174.46	3.50	22.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	73	2.38	57.94	16.07	190.54	2.05	24.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	77	3.17	61.11	33.35	223.89	4.26	28.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	13	90	10.32	71.43	36.14	260.03	4.62	33.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	97	5.56	76.98	55.40	315.43	7.08	40.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	102	3.97	80.95	95.39	410.81	12.19	52.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	110	6.35	87.30	168.26	579.07	21.50	73.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	11	121	8.73	96.03	143.13	722.20	18.29	92.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	122	0.79	96.83	11.81	734.01	1.51	93.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	126	3.17	100.00	48.69	782.70	6.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	126	0.00	100.00	0.00	782.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					126				782.70				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2203 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	8.76	8.76	56.06	56.06	9.34	9.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	16	2.92	11.68	1.57	57.63	0.26	9.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	23	5.11	16.79	0.93	58.56	0.16	9.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	29	4.38	21.17	5.76	64.32	0.96	10.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	38	6.57	27.74	6.73	71.05	1.12	11.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	46	5.84	33.58	6.96	78.01	1.16	13.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	57	8.03	41.61	8.45	86.46	1.41	14.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	66	6.57	48.18	16.63	103.09	2.77	17.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	74	5.84	54.01	18.62	121.70	3.10	20.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	79	3.65	57.66	9.11	130.81	1.52	21.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	84	3.65	61.31	17.25	148.06	2.87	24.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	11	95	8.03	69.34	49.86	197.92	8.31	32.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	100	3.65	72.99	13.20	211.12	2.20	35.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	12	112	8.76	81.75	78.85	289.98	13.14	48.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	118	4.38	86.13	69.16	359.14	11.53	59.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	127	6.57	92.70	82.78	441.92	13.80	73.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	132	3.65	96.35	93.42	535.34	15.57	89.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	134	1.46	97.81	35.88	571.22	5.98	95.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	136	1.46	99.27	14.09	585.31	2.35	97.56	2	2	40.00	40.00	1.06	1.06	2.78	2.78	7.51	0.18
20	500,000	**UP**		1	137	0.73	100.00	14.66	599.97	2.44	100.00	3	5	60.00	100.00	37.02	38.08	97.22	100.00	252.49	6.35
					137				599.97				5				38.08				6.35

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 221 INDUSTRIAL, MINING AND COMMERCIAL MACHINERY,WITHOUT MELTING

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	8.20	8.20	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				8.20				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	79	79	4.76	4.76	939.70	939.70	37.49	37.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	37	116	2.23	7.00	5.47	945.18	0.22	37.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	82	198	4.95	11.94	7.44	952.62	0.30	38.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	45	243	2.71	14.66	10.47	963.09	0.42	38.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	93	336	5.61	20.27	56.60	906.49	2.26	36.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	62	398	3.74	24.00	46.65	859.84	1.86	34.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	69	467	4.16	28.17	36.00	895.84	1.44	35.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	67	534	4.04	32.21	21.58	874.26	0.86	34.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	50	584	3.02	35.22	40.75	915.01	1.63	36.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	35	619	2.11	37.33	83.23	998.24	3.32	39.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	34	653	2.05	39.38	70.20	1,068.44	2.80	42.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	72	725	4.34	43.73	96.16	1,164.60	3.84	46.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	53	778	3.20	46.92	122.02	1,286.61	4.87	51.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	91	869	5.49	52.41	244.53	1,531.15	9.76	61.08	1	1	6.67	6.67	5.91	5.91	19.05	19.05	2.42	0.39
15	7,500	10,000	8,750	70	939	4.22	56.63	204.21	1,735.35	8.15	69.23	1	2	6.67	13.33	8.76	14.67	28.25	47.30	4.29	0.85
16	10,000	20,000	15,000	158	1,097	9.53	66.16	665.81	2,401.17	26.56	95.79	0	2	0.00	13.33	0.00	14.67	0.00	47.30	0.00	0.61
17	20,000	50,000	35,000	204	1,301	12.30	78.47	1,072.35	1,328.82	42.78	53.01	3	5	20.00	33.33	4.43	19.11	14.30	61.60	0.41	1.44
18	50,000	100,000	75,000	117	1,418	7.06	85.52	201.01	1,529.83	8.02	61.03	3	8	20.00	53.33	9.48	28.59	30.57	92.17	4.72	1.87
19	100,000	500,000	300,000	184	1,602	11.10	96.62	734.85	2,264.68	29.32	90.35	7	15	46.67	100.00	0.88	29.46	2.82	94.99	0.12	1.30
20	500,000	**UP**		56	1,658	3.38	100.00	242.02	2,506.70	9.65	100.00	0	15	0.00	100.00	1.55	31.02	5.01	100.00	0.64	1.24
				1,658				2,506.70				15				31.02				1.24	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 22111 MECHANICAL ENGINEERING WITHOUTANY MELTING OF METALS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	811	811	12.40	12.40	1,282.60	1,282.60	5.85	5.85	17	17	16.19	16.19	46.21	46.21	3.15	3.15	3.60	3.60
2	50	100	75	180	991	2.75	15.15	108.88	1,391.49	0.50	6.35	0	17	0.00	16.19	0.00	46.21	0.00	3.15	0.00	3.32
3	100	200	150	236	1,227	3.61	18.76	142.52	1,534.01	0.65	7.00	2	19	1.90	18.10	179.22	225.43	12.21	15.36	125.75	14.70
4	200	300	250	186	1,413	2.84	21.60	86.53	1,620.53	0.39	7.40	0	19	0.00	18.10	0.00	225.43	0.00	15.36	0.00	13.91
5	300	500	400	337	1,750	5.15	26.75	168.73	1,789.26	0.77	8.17	7	26	6.67	24.76	1.71	227.15	0.12	15.48	1.02	12.70
6	500	750	625	287	2,037	4.39	31.14	210.92	2,000.18	0.96	9.13	7	33	6.67	31.43	3.30	230.44	0.22	15.70	1.56	11.52
7	750	1,000	875	237	2,274	3.62	34.76	160.24	2,160.42	0.73	9.86	0	33	0.00	31.43	0.00	230.44	0.00	15.70	0.00	10.67
8	1,000	1,500	1,250	289	2,563	4.42	39.18	615.54	2,775.96	2.81	12.67	0	33	0.00	31.43	0.00	230.44	0.00	15.70	0.00	8.30
9	1,500	2,000	1,750	220	2,783	3.36	42.54	251.46	3,027.42	1.15	13.82	0	33	0.00	31.43	0.00	230.44	0.00	15.70	0.00	7.61
10	2,000	2,500	2,250	145	2,928	2.22	44.76	254.55	3,281.97	1.16	14.98	3	36	2.86	34.29	74.19	304.64	5.06	20.76	29.15	9.28
11	2,500	3,000	2,750	154	3,082	2.35	47.11	273.51	3,555.48	1.25	16.23	0	36	0.00	34.29	0.00	304.64	0.00	20.76	0.00	8.57
12	3,000	4,000	3,500	206	3,288	3.15	50.26	349.92	3,905.40	1.60	17.83	0	36	0.00	34.29	0.00	304.64	0.00	20.76	0.00	7.80
13	4,000	5,000	4,500	210	3,498	3.21	53.47	461.58	4,366.98	2.11	19.93	0	36	0.00	34.29	0.00	304.64	0.00	20.76	0.00	6.98
14	5,000	7,500	6,250	358	3,856	5.47	58.94	1,167.51	5,534.49	5.33	25.26	2	38	1.90	36.19	41.00	345.64	2.79	23.55	3.51	6.25
15	7,500	10,000	8,750	287	4,143	4.39	63.33	986.87	6,521.35	4.50	29.77	3	41	2.86	39.05	53.87	399.51	3.67	27.22	5.46	6.13
16	10,000	20,000	15,000	545	4,688	8.33	71.66	2,636.25	9,157.61	12.03	41.80	4	45	3.81	42.86	272.46	671.97	18.57	45.79	10.34	7.34
17	20,000	50,000	35,000	683	5,371	10.44	82.10	5,747.87	14,905.48	26.24	68.04	9	54	8.57	51.43	307.27	979.25	20.94	66.72	5.35	6.57
18	50,000	100,000	75,000	405	5,776	6.19	88.29	823.56	15,729.03	3.76	71.80	3	57	2.86	54.29	2.29	981.54	0.16	66.88	0.28	6.24
19	100,000	500,000	300,000	546	6,322	8.35	96.64	4,824.84	20,553.87	22.02	93.82	31	88	29.52	83.81	419.18	1,400.72	28.56	95.44	8.69	6.81
20	500,000	**UP**		220	6,542	3.36	100.00	1,353.16	21,907.03	6.18	100.00	17	105	16.19	100.00	66.88	1,467.59	4.56	100.00	4.94	6.70
				6,542				21,907.03				105				1,467.59				6.70	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	62	62	8.47	8.47	104.99	104.99	18.94	18.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	16	78	2.19	10.66	5.42	99.58	0.98	17.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	41	119	5.60	16.26	15.37	114.95	2.77	20.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	30	149	4.10	20.36	98.02	212.97	17.68	38.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	51	200	6.97	27.32	322.87	535.85	58.24	96.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	45	245	6.15	33.47	279.77	815.62	50.46	147.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	56	301	7.65	41.12	151.71	967.33	27.36	174.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	39	340	5.33	46.45	233.12	1,200.45	42.05	216.52	2	2	13.33	13.33	268.70	268.70	31.12	31.12	115.26	22.38
9	1,500	2,000	1,750	27	367	3.69	50.14	53.37	1,253.82	9.63	226.15	0	2	0.00	13.33	0.00	268.70	0.00	31.12	0.00	21.43
10	2,000	2,500	2,250	16	383	2.19	52.32	45.83	1,207.98	8.27	217.88	0	2	0.00	13.33	0.00	268.70	0.00	31.12	0.00	22.24
11	2,500	3,000	2,750	11	394	1.50	53.83	9.14	1,217.12	1.65	219.53	0	2	0.00	13.33	0.00	268.70	0.00	31.12	0.00	22.08
12	3,000	4,000	3,500	30	424	4.10	57.92	56.60	1,160.52	10.21	209.32	0	2	0.00	13.33	0.00	268.70	0.00	31.12	0.00	23.15
13	4,000	5,000	4,500	21	445	2.87	60.79	59.14	1,101.38	10.67	198.65	0	2	0.00	13.33	0.00	268.70	0.00	31.12	0.00	24.40
14	5,000	7,500	6,250	37	482	5.05	65.85	143.98	957.40	25.97	172.68	0	2	0.00	13.33	0.00	268.70	0.00	31.12	0.00	28.07
15	7,500	10,000	8,750	13	495	1.78	67.62	89.00	868.40	16.05	156.63	1	3	6.67	20.00	13.15	281.85	1.52	32.64	14.78	32.46
16	10,000	20,000	15,000	46	541	6.28	73.91	886.96	18.56	159.98	3.35	0	3	0.00	20.00	0.00	281.85	0.00	32.64	0.00	1518.63
17	20,000	50,000	35,000	79	620	10.79	84.70	137.29	155.85	24.76	28.11	0	3	0.00	20.00	0.00	281.85	0.00	32.64	0.00	180.85
18	50,000	100,000	75,000	57	677	7.79	92.49	20.62	176.47	3.72	31.83	7	10	46.67	66.67	409.65	691.50	47.44	80.09	1986.66	391.85
19	100,000	500,000	300,000	44	721	6.01	98.50	248.17	424.64	44.76	76.59	2	12	13.33	80.00	168.80	860.30	19.55	99.64	68.02	202.59
20	500,000	**UP**		11	732	1.50	100.00	129.78	554.42	23.41	100.00	3	15	20.00	100.00	3.13	863.42	0.36	100.00	2.41	155.73
				732				554.42				15				863.42				155.73	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2212 ENAMELLING AND ZINCING PLANTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	35	35	14.06	14.06	31.54	31.54	3.08	3.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	16	51	6.43	20.48	1.37	32.91	36.19	39.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	21	72	8.43	28.92	4.23	37.14	11.31	50.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	79	2.81	31.73	6.21	43.34	3.33	53.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	85	2.41	34.14	8.48	51.82	3.12	57.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	93	3.21	37.35	28.75	80.57	6.76	63.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	101	3.21	40.56	33.51	114.08	2.19	65.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	106	2.01	42.57	15.44	129.52	6.29	72.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	111	2.01	44.58	19.94	149.46	4.85	77.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	117	2.41	46.99	20.29	169.75	4.15	81.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	121	1.61	48.59	32.23	201.98	5.33	86.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	127	2.41	51.00	44.23	246.21	1.00	87.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	14	141	5.62	56.63	65.89	312.10	1.02	88.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	12	153	4.82	61.45	180.78	492.89	0.30	88.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	35	188	14.06	75.50	242.40	735.29	0.80	89.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	18	206	7.23	82.73	241.24	976.53	0.50	90.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	16	222	6.43	89.16	465.98	1,442.51	0.20	90.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	16	238	6.43	95.58	168.19	1,610.70	0.10	90.52	2	2	100.00	100.00	1.27	1.27	100.00	100.00	0.76	0.08
19	100,000	500,000	300,000	9	247	3.61	99.20	1,660.40	49.71	2.10	92.62	0	2	0.00	100.00	0.00	1.27	0.00	100.00	0.00	2.56
20	500,000	**UP**		2	249	0.80	100.00	45.91	3.80	7.38	100.00	0	2	0.00	100.00	0.00	1.27	0.00	100.00	0.00	33.49
				249				3.80				2				1.27				33.49	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2213 GALVANISINGANODISING

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	24	24	7.72	7.72	128.85	128.85	6.32	6.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	31	2.25	9.97	13.06	141.91	0.64	6.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	36	1.61	11.58	0.90	142.81	0.04	7.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	45	2.89	14.47	4.82	147.63	0.24	7.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	15	60	4.82	19.29	8.32	155.95	0.41	7.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	14	74	4.50	23.79	34.45	190.41	1.69	9.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	85	3.54	27.33	17.45	207.86	0.86	10.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	13	98	4.18	31.51	20.90	228.76	1.02	11.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	109	3.54	35.05	17.77	246.53	0.87	12.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	12	121	3.86	38.91	25.23	271.77	1.24	13.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	129	2.57	41.48	29.75	301.51	1.46	14.79	3	3	75.00	75.00	305.49	305.49	99.87	99.87	1026.99	101.32
12	3,000	4,000	3,500	22	151	7.07	48.55	89.69	391.21	4.40	19.18	0	3	0.00	75.00	0.00	305.49	0.00	99.87	0.00	78.09
13	4,000	5,000	4,500	14	165	4.50	53.05	34.02	425.23	1.67	20.85	0	3	0.00	75.00	0.00	305.49	0.00	99.87	0.00	71.84
14	5,000	7,500	6,250	15	180	4.82	57.88	104.52	529.75	5.13	25.98	0	3	0.00	75.00	0.00	305.49	0.00	99.87	0.00	57.67
15	7,500	10,000	8,750	16	196	5.14	63.02	152.39	682.14	7.47	33.45	0	3	0.00	75.00	0.00	305.49	0.00	99.87	0.00	44.78
16	10,000	20,000	15,000	41	237	13.18	76.21	406.47	1,088.61	19.93	53.39	0	3	0.00	75.00	0.00	305.49	0.00	99.87	0.00	28.06
17	20,000	50,000	35,000	27	264	8.68	84.89	337.26	1,425.87	16.54	69.92	0	3	0.00	75.00	0.00	305.49	0.00	99.87	0.00	21.43
18	50,000	100,000	75,000	14	278	4.50	89.39	176.23	1,602.10	8.64	78.57	0	3	0.00	75.00	0.00	305.49	0.00	99.87	0.00	19.07
19	100,000	500,000	300,000	25	303	8.04	97.43	394.76	1,996.86	19.36	97.93	1	4	25.00	100.00	0.39	305.88	0.13	100.00	0.10	15.32
20	500,000	**UP**		8	311	2.57	100.00	42.29	2,039.15	2.07	100.00	0	4	0.00	100.00	0.00	305.88	0.00	100.00	0.00	15.00
				311				2,039.15				4				305.88				15.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2214 METAL/STEEL FURNITURE FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	51	51	7.42	7.42	299.41	299.41	4.33	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	19	70	2.77	10.19	3.89	303.31	0.06	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	28	98	4.08	14.26	11.79	315.10	0.17	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	105	1.02	15.28	5.08	320.18	0.07	4.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	25	130	3.64	18.92	7.57	327.75	0.11	4.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	23	153	3.35	22.27	49.31	377.06	0.71	5.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	51	204	7.42	29.69	54.83	431.89	0.79	6.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	49	253	7.13	36.83	142.24	574.13	2.06	8.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	24	277	3.49	40.32	96.90	671.03	1.40	9.70	2	2	18.18	18.18	90.46	90.46	56.50	56.50	93.35	13.48
10	2,000	2,500	2,250	33	310	4.80	45.12	72.60	743.63	1.05	10.75	0	2	0.00	18.18	0.00	90.46	0.00	56.50	0.00	12.16
11	2,500	3,000	2,750	22	332	3.20	48.33	488.30	1,231.93	7.06	17.80	0	2	0.00	18.18	0.00	90.46	0.00	56.50	0.00	7.34
12	3,000	4,000	3,500	35	367	5.09	53.42	188.00	1,419.92	2.72	20.52	2	4	18.18	36.36	12.88	103.34	8.05	64.55	6.85	7.28
13	4,000	5,000	4,500	35	402	5.09	58.52	212.77	1,632.70	3.08	23.60	0	4	0.00	36.36	0.00	103.34	0.00	64.55	0.00	6.33
14	5,000	7,500	6,250	62	464	9.02	67.54	399.38	2,032.07	5.77	29.37	0	4	0.00	36.36	0.00	103.34	0.00	64.55	0.00	5.09
15	7,500	10,000	8,750	29	493	4.22	71.76	411.54	2,443.62	5.95	35.32	0	4	0.00	36.36	0.00	103.34	0.00	64.55	0.00	4.23
16	10,000	20,000	15,000	79	572	11.50	83.26	1,116.10	3,559.72	16.13	51.45	4	8	36.36	72.73	52.86	156.20	33.02	97.57	4.74	4.39
17	20,000	50,000	35,000	78	650	11.35	94.61	3,015.72	6,575.44	43.58	95.03	1	9	9.09	81.82	0.10	156.30	0.06	97.63	0.00	2.38
18	50,000	100,000	75,000	22	672	3.20	97.82	221.31	6,796.75	3.20	98.23	2	11	18.18	100.00	3.79	160.09	2.37	100.00	1.71	2.36
19	100,000	500,000	300,000	12	684	1.75	99.56	122.46	6,919.21	1.77	100.00	0	11	0.00	100.00	0.00	160.09	0.00	100.00	0.00	2.31
20	500,000	**UP**		3	687	0.44	100.00	0.00	6,919.21	0.00	100.00	0	11	0.00	100.00	0.00	160.09	0.00	100.00	0.00	2.31
					687				6,919.21				11				160.09				2.31

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2215 METAL/STEEL MATTRESSES MANUFACTURING

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	22	22	4.28	4.28	196.92	196.92	5.17	5.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	27	0.97	5.25	0.52	197.44	0.01	5.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	33	1.17	6.42	12.65	210.09	0.33	5.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	17	50	3.31	9.73	7.03	217.12	0.18	5.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	66	3.11	12.84	82.78	299.90	2.17	7.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	16	82	3.11	15.95	42.30	342.19	1.11	8.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	15	97	2.92	18.87	44.24	386.43	1.16	10.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	27	124	5.25	24.12	43.98	430.41	1.15	11.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	26	150	5.06	29.18	25.00	455.41	0.66	11.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	24	174	4.67	33.85	84.55	539.96	2.22	14.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	184	1.95	35.80	71.09	611.05	1.87	16.04	2	2	100.00	100.00	48.21	48.21	100.00	100.00	67.82	7.89
12	3,000	4,000	3,500	40	224	7.78	43.58	237.84	848.89	6.24	22.28	0	2	0.00	100.00	0.00	48.21	0.00	100.00	0.00	5.68
13	4,000	5,000	4,500	35	259	6.81	50.39	323.86	1,172.75	8.50	30.78	0	2	0.00	100.00	0.00	48.21	0.00	100.00	0.00	4.11
14	5,000	7,500	6,250	60	319	11.67	62.06	370.20	1,542.96	9.72	40.49	0	2	0.00	100.00	0.00	48.21	0.00	100.00	0.00	3.12
15	7,500	10,000	8,750	38	357	7.39	69.46	303.27	1,846.23	7.96	48.45	0	2	0.00	100.00	0.00	48.21	0.00	100.00	0.00	2.61
16	10,000	20,000	15,000	65	422	12.65	82.10	834.72	2,680.95	21.91	70.36	0	2	0.00	100.00	0.00	48.21	0.00	100.00	0.00	1.80
17	20,000	50,000	35,000	51	473	9.92	92.02	1,250.13	3,931.07	32.81	103.17	0	2	0.00	100.00	0.00	48.21	0.00	100.00	0.00	1.23
18	50,000	100,000	75,000	24	497	4.67	96.69	283.26	4,214.34	7.43	110.60	0	2	0.00	100.00	0.00	48.21	0.00	100.00	0.00	1.14
19	100,000	500,000	300,000	17	514	3.31	100.00	403.88	3,810.45	10.60	100.00	0	2	0.00	100.00	0.00	48.21	0.00	100.00	0.00	1.27
20	500,000	**UP**		0	514	0.00	100.00	0.00	3,810.45	0.00	100.00	0	2	0.00	100.00	0.00	48.21	0.00	100.00	0.00	1.27
				514				3,810.45				2				48.21				1.27	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2218 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	6.55	6.55	38.26	38.26	2.27	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	14	1.79	8.33	0.77	39.03	0.05	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	18	2.38	10.71	3.53	42.56	0.21	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	23	2.98	13.69	4.03	46.59	0.24	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	30	4.17	17.86	9.90	56.49	0.59	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	38	4.76	22.62	22.45	78.94	1.33	4.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	48	5.95	28.57	48.39	127.33	2.88	7.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	62	8.33	36.90	61.45	188.78	3.65	11.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	74	7.14	44.05	70.69	259.47	4.20	15.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	75	0.60	44.64	4.95	264.42	0.29	15.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	77	1.19	45.83	27.59	292.01	1.64	17.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	81	2.38	48.21	47.56	339.57	2.83	20.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	87	3.57	51.79	87.22	426.79	5.18	25.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	17	104	10.12	61.90	262.32	689.12	15.59	40.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	110	3.57	65.48	89.92	779.04	5.34	46.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	19	129	11.31	76.79	369.99	1,149.03	21.98	68.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	27	156	16.07	92.86	385.79	1,534.82	22.92	91.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	159	1.79	94.64	15.34	1,550.16	0.91	92.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	160	0.60	95.24	32.39	1,582.55	1.92	94.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		8	168	4.76	100.00	100.52	1,683.07	5.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				168				1,683.07				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 222 MANUFACTURE OF ELECTRICAL APPARATUS ACCUMULATORS AND DRY BAT

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.14	0.14	0.58	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	24.49	24.63	99.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	24.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	24.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	24.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	24.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	24.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	24.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	24.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	24.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	24.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	24.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	24.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	24.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	24.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	24.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	24.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	24.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	24.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				24.63				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2221 MANUFACTURE ASSEMBLY AND REPAIR OF ELECTRICAL MACHINES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	92	92	5.14	5.14	267.76	267.76	2.48	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	19	111	1.06	6.20	72.46	195.30	0.67	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	58	169	3.24	9.44	37.50	232.80	0.35	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	49	218	2.74	12.17	39.48	272.28	0.37	2.52	1	1	3.45	3.45	126.00	126.00	19.35	19.35	319.19	46.28
5	300	500	400	99	317	5.53	17.70	71.13	343.41	0.66	3.18	0	1	0.00	3.45	0.00	126.00	0.00	19.35	0.00	36.69
6	500	750	625	93	410	5.19	22.89	133.18	476.59	1.23	4.42	1	2	3.45	6.90	69.00	195.00	10.60	29.94	51.81	40.92
7	750	1,000	875	88	498	4.91	27.81	64.87	541.45	0.60	5.02	0	2	0.00	6.90	0.00	195.00	0.00	29.94	0.00	36.01
8	1,000	1,500	1,250	114	612	6.37	34.17	135.46	676.91	1.26	6.28	0	2	0.00	6.90	0.00	195.00	0.00	29.94	0.00	28.81
9	1,500	2,000	1,750	76	688	4.24	38.41	149.33	826.24	1.38	7.66	0	2	0.00	6.90	0.00	195.00	0.00	29.94	0.00	23.60
10	2,000	2,500	2,250	68	756	3.80	42.21	138.00	964.24	1.28	8.94	0	2	0.00	6.90	0.00	195.00	0.00	29.94	0.00	20.22
11	2,500	3,000	2,750	58	814	3.24	45.45	129.16	1,093.40	1.20	10.14	0	2	0.00	6.90	0.00	195.00	0.00	29.94	0.00	17.83
12	3,000	4,000	3,500	102	916	5.70	51.14	307.19	1,400.59	2.85	12.99	0	2	0.00	6.90	0.00	195.00	0.00	29.94	0.00	13.92
13	4,000	5,000	4,500	59	975	3.29	54.44	316.29	1,716.89	2.93	15.92	0	2	0.00	6.90	0.00	195.00	0.00	29.94	0.00	11.36
14	5,000	7,500	6,250	112	1,087	6.25	60.69	539.35	2,256.23	5.00	20.92	0	2	0.00	6.90	0.00	195.00	0.00	29.94	0.00	8.64
15	7,500	10,000	8,750	56	1,143	3.13	63.82	324.37	2,580.61	3.01	23.93	0	2	0.00	6.90	0.00	195.00	0.00	29.94	0.00	7.56
16	10,000	20,000	15,000	198	1,341	11.06	74.87	3,833.57	6,414.17	35.55	59.48	1	3	3.45	10.34	80.94	275.93	12.43	42.37	2.11	4.30
17	20,000	50,000	35,000	159	1,500	8.88	83.75	1,470.61	7,884.78	13.64	73.12	0	3	0.00	10.34	0.00	275.93	0.00	42.37	0.00	3.50
18	50,000	100,000	75,000	97	1,597	5.42	89.17	2,345.44	10,230.22	21.75	94.87	10	13	34.48	44.83	308.96	584.89	47.45	89.82	13.17	5.72
19	100,000	500,000	300,000	113	1,710	6.31	95.48	3,226.86	13,457.08	29.92	124.79	6	19	20.69	65.52	11.16	596.05	1.71	91.53	0.35	4.43
20	500,000	**UP**		81	1,791	4.52	100.00	2,673.58	10,783.50	24.79	100.00	10	29	34.48	100.00	55.13	651.19	8.47	100.00	2.06	6.04
				1,791				10,783.50				29				651.19				6.04	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2222 ACCUMULATOR AND DRY BATTERY FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	3.43	3.43	43.81	43.81	4.84	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	11	1.29	4.72	0.15	43.96	0.02	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	13	0.86	5.58	0.08	44.04	0.01	4.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	14	0.43	6.01	0.16	44.20	0.02	4.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	22	3.43	9.44	0.85	45.06	0.09	4.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	15	37	6.44	15.88	11.05	56.11	1.22	6.20	2	2	18.18	18.18	0.20	0.20	0.16	0.16	1.80	0.36
7	750	1,000	875	2	39	0.86	16.74	0.56	56.67	0.06	6.26	0	2	0.00	18.18	0.00	0.20	0.00	0.16	0.00	0.35
8	1,000	1,500	1,250	5	44	2.15	18.88	1.59	58.26	0.18	6.44	0	2	0.00	18.18	0.00	0.20	0.00	0.16	0.00	0.34
9	1,500	2,000	1,750	3	47	1.29	20.17	3.31	61.57	0.37	6.80	0	2	0.00	18.18	0.00	0.20	0.00	0.16	0.00	0.32
10	2,000	2,500	2,250	4	51	1.72	21.89	2.10	63.67	0.23	7.03	0	2	0.00	18.18	0.00	0.20	0.00	0.16	0.00	0.31
11	2,500	3,000	2,750	10	61	4.29	26.18	3.94	67.61	0.43	7.47	0	2	0.00	18.18	0.00	0.20	0.00	0.16	0.00	0.29
12	3,000	4,000	3,500	3	64	1.29	27.47	9.26	76.86	1.02	8.49	0	2	0.00	18.18	0.00	0.20	0.00	0.16	0.00	0.26
13	4,000	5,000	4,500	12	76	5.15	32.62	8.13	84.99	0.90	9.39	0	2	0.00	18.18	0.00	0.20	0.00	0.16	0.00	0.23
14	5,000	7,500	6,250	3	79	1.29	33.91	8.36	93.35	0.92	10.31	0	2	0.00	18.18	0.00	0.20	0.00	0.16	0.00	0.21
15	7,500	10,000	8,750	6	85	2.58	36.48	18.48	111.83	2.04	12.36	0	2	0.00	18.18	0.00	0.20	0.00	0.16	0.00	0.18
16	10,000	20,000	15,000	30	115	12.88	49.36	82.27	194.10	9.09	21.44	0	2	0.00	18.18	0.00	0.20	0.00	0.16	0.00	0.10
17	20,000	50,000	35,000	37	152	15.88	65.24	144.71	338.81	15.99	37.43	1	3	9.09	27.27	0.11	0.31	0.09	0.25	0.08	0.09
18	50,000	100,000	75,000	25	177	10.73	75.97	171.43	510.24	18.94	56.37	5	8	45.45	72.73	124.30	124.62	98.70	98.95	72.51	24.42
19	100,000	500,000	300,000	45	222	19.31	95.28	330.85	841.09	36.55	92.92	2	10	18.18	90.91	0.39	125.01	0.31	99.26	0.12	14.86
20	500,000	**UP**		11	233	4.72	100.00	64.04	905.13	7.08	100.00	1	11	9.09	100.00	0.93	125.94	0.74	100.00	1.45	13.91
				233				905.13				11				125.94				13.91	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2223 MANUFACTURE OF MEASURING EQUIPMENT PHOTOGRAPHIC APPARATUS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	5.22	5.22	17.72	17.72	2.16	2.16	1	1	100.00	100.00	4.02	4.02	100.00	100.00	22.66	22.66
2	50	100	75	2	14	0.87	6.09	0.07	17.80	0.01	2.17	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0.00	22.57
3	100	200	150	1	15	0.43	6.52	0.00	17.80	0.00	2.17	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0.00	22.57
4	200	300	250	3	18	1.30	7.83	0.92	18.72	0.11	2.29	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0.00	21.46
5	300	500	400	2	20	0.87	8.70	0.39	19.11	0.05	2.33	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0.00	21.02
6	500	750	625	10	30	4.35	13.04	2.95	22.06	0.36	2.69	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0.00	18.21
7	750	1,000	875	6	36	2.61	15.65	1.65	23.71	0.20	2.89	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0.00	16.94
8	1,000	1,500	1,250	11	47	4.78	20.43	11.67	35.38	1.43	4.32	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0.00	11.35
9	1,500	2,000	1,750	9	56	3.91	24.35	15.88	51.26	1.94	6.26	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0.00	7.84
10	2,000	2,500	2,250	6	62	2.61	26.96	13.86	65.11	1.69	7.95	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0.00	6.17
11	2,500	3,000	2,750	7	69	3.04	30.00	12.73	77.84	1.55	9.51	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0.00	5.16
12	3,000	4,000	3,500	11	80	4.78	34.78	13.40	91.24	1.64	11.14	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0.00	4.40
13	4,000	5,000	4,500	2	82	0.87	35.65	3.35	94.59	0.41	11.55	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0.00	4.25
14	5,000	7,500	6,250	14	96	6.09	41.74	9.08	103.68	1.11	12.66	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0.00	3.87
15	7,500	10,000	8,750	7	103	3.04	44.78	43.72	147.40	5.34	18.00	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0.00	2.73
16	10,000	20,000	15,000	21	124	9.13	53.91	74.01	221.41	9.04	27.03	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0.00	1.81
17	20,000	50,000	35,000	33	157	14.35	68.26	269.81	491.22	32.95	59.98	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0.00	0.82
18	50,000	100,000	75,000	25	182	10.87	79.13	150.92	642.14	18.43	78.41	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0.00	0.63
19	100,000	500,000	300,000	29	211	12.61	91.74	154.68	796.83	18.89	97.30	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0.00	0.50
20	500,000	**UP**		19	230	8.26	100.00	22.14	818.97	2.70	100.00	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0.00	0.49
				230				818.97				1				4.02				0.49	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2228 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	24	24	25.00	25.00	4.44	4.44	1.08	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	28	4.17	29.17	1.01	5.45	0.24	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	34	6.25	35.42	1.90	7.35	0.46	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	36	2.08	37.50	0.83	8.18	0.20	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	39	3.13	40.63	1.55	9.73	0.38	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	41	2.08	42.71	1.54	11.27	0.37	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	45	4.17	46.88	5.50	16.77	1.34	4.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	46	1.04	47.92	1.40	18.18	0.34	4.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	49	3.13	51.04	7.15	25.32	1.74	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	54	5.21	56.25	25.91	51.23	6.31	12.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	57	3.13	59.38	8.78	60.02	2.14	14.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	59	2.08	61.46	10.71	70.72	2.61	17.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	62	3.13	64.58	15.41	86.13	3.75	20.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	67	5.21	69.79	70.05	156.18	17.05	38.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	70	3.13	72.92	41.74	197.92	10.16	48.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	77	7.29	80.21	41.19	239.11	10.02	58.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	85	8.33	88.54	140.13	379.24	34.10	92.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	87	2.08	90.63	0.46	379.70	0.11	92.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	88	1.04	91.67	44.97	334.73	10.94	81.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		8	96	8.33	100.00	76.19	410.92	18.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				96				410.92				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 223 CABLE AND WIRE FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.23	3.23	0.29	0.29	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.23	6.45	0.18	0.47	0.12	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.23	9.68	0.57	1.05	0.39	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.23	12.90	0.50	1.55	0.34	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.23	16.13	1.39	2.94	0.94	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	8	9.68	25.81	4.28	7.22	2.90	4.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	3.23	29.03	3.27	10.50	2.21	7.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	12	9.68	38.71	8.99	19.49	6.08	13.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	3.23	41.94	2.71	22.20	1.84	15.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	3.23	45.16	2.47	24.67	1.67	16.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	3.23	48.39	11.24	35.92	7.61	24.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	16	3.23	51.61	6.30	42.22	4.26	28.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	17	3.23	54.84	6.47	48.69	4.38	32.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	18	3.23	58.06	7.18	55.86	4.85	37.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	26	25.81	83.87	39.77	95.64	26.91	64.70	2	2	100.00	100.00	6.93	6.93	100.00	100.00	17.42	7.25
17	20,000	50,000	35,000	3	29	9.68	93.55	38.15	133.79	25.81	90.51	0	2	0.00	100.00	0.00	6.93	0.00	100.00	0.00	5.18
18	50,000	100,000	75,000	1	30	3.23	96.77	9.91	143.70	6.71	97.22	0	2	0.00	100.00	0.00	6.93	0.00	100.00	0.00	4.82
19	100,000	500,000	300,000	1	31	3.23	100.00	4.11	147.81	2.78	100.00	0	2	0.00	100.00	0.00	6.93	0.00	100.00	0.00	4.69
20	500,000	**UP**		0	31	0.00	100.00	0.00	147.81	0.00	100.00	0	2	0.00	100.00	0.00	6.93	0.00	100.00	0.00	4.69
					31				147.81				2				6.93				4.69

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2231 WIRE FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	44	44	13.58	13.58	80.03	80.03	6.95	6.95	3	3	42.86	42.86	227.34	227.34	50.05	50.05	284.06	284.06
2	50	100	75	2	46	0.62	14.20	4.92	84.95	0.43	7.38	0	3	0.00	42.86	0.00	227.34	0.00	50.05	0.00	267.62
3	100	200	150	3	49	0.93	15.12	0.15	85.10	0.01	7.39	0	3	0.00	42.86	0.00	227.34	0.00	50.05	0.00	267.15
4	200	300	250	4	53	1.23	16.36	0.70	85.79	0.06	7.45	0	3	0.00	42.86	0.00	227.34	0.00	50.05	0.00	264.98
5	300	500	400	8	61	2.47	18.83	13.22	99.01	1.15	8.60	0	3	0.00	42.86	0.00	227.34	0.00	50.05	0.00	229.60
6	500	750	625	6	67	1.85	20.68	10.60	109.61	0.92	9.52	0	3	0.00	42.86	0.00	227.34	0.00	50.05	0.00	207.41
7	750	1,000	875	7	74	2.16	22.84	12.67	122.28	1.10	10.62	0	3	0.00	42.86	0.00	227.34	0.00	50.05	0.00	185.91
8	1,000	1,500	1,250	8	82	2.47	25.31	103.29	18.99	8.97	1.65	0	3	0.00	42.86	0.00	227.34	0.00	50.05	0.00	1197.00
9	1,500	2,000	1,750	5	87	1.54	26.85	10.11	29.10	0.88	2.53	1	4	14.29	57.14	18.05	245.38	3.97	54.03	178.52	843.21
10	2,000	2,500	2,250	8	95	2.47	29.32	30.12	59.22	2.62	5.14	0	4	0.00	57.14	0.00	245.38	0.00	54.03	0.00	414.38
11	2,500	3,000	2,750	10	105	3.09	32.41	49.55	108.76	4.30	9.45	0	4	0.00	57.14	0.00	245.38	0.00	54.03	0.00	225.61
12	3,000	4,000	3,500	12	117	3.70	36.11	67.40	176.16	5.85	15.30	0	4	0.00	57.14	0.00	245.38	0.00	54.03	0.00	139.29
13	4,000	5,000	4,500	14	131	4.32	40.43	79.36	255.52	6.89	22.19	0	4	0.00	57.14	0.00	245.38	0.00	54.03	0.00	96.03
14	5,000	7,500	6,250	22	153	6.79	47.22	61.08	316.60	5.31	27.50	0	4	0.00	57.14	0.00	245.38	0.00	54.03	0.00	77.51
15	7,500	10,000	8,750	11	164	3.40	50.62	84.13	400.73	7.31	34.81	2	6	28.57	85.71	208.79	454.17	45.97	100.00	248.18	113.34
16	10,000	20,000	15,000	41	205	12.65	63.27	222.28	623.01	19.31	54.12	0	6	0.00	85.71	0.00	454.17	0.00	100.00	0.00	72.90
17	20,000	50,000	35,000	38	243	11.73	75.00	9.40	613.61	0.82	53.30	0	6	0.00	85.71	0.00	454.17	0.00	100.00	0.00	74.02
18	50,000	100,000	75,000	21	264	6.48	81.48	152.89	766.50	13.28	66.58	0	6	0.00	85.71	0.00	454.17	0.00	100.00	0.00	59.25
19	100,000	500,000	300,000	45	309	13.89	95.37	290.21	1,056.70	25.21	91.79	1	7	14.29	100.00	0.00	454.17	0.00	100.00	0.00	42.98
20	500,000	**UP**		15	324	4.63	100.00	94.54	1,151.25	8.21	100.00	0	7	0.00	100.00	0.00	454.17	0.00	100.00	0.00	39.45
				324				1,151.25				7				454.17				39.45	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2232 CABLE FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	21	21	5.29	5.29	83.80	83.80	17.82	17.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	22	0.25	5.54	0.45	84.25	0.10	17.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	36	3.53	9.07	0.04	84.21	0.01	17.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	44	2.02	11.08	1.05	85.26	0.22	18.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	48	1.01	12.09	4.81	90.07	1.02	19.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	51	0.76	12.85	4.34	94.41	0.92	20.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	58	1.76	14.61	21.00	115.41	4.47	24.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	63	1.26	15.87	3.75	119.16	0.80	25.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	73	2.52	18.39	12.55	131.71	2.67	28.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	78	1.26	19.65	19.51	151.22	4.15	32.16	1	1	3.03	3.03	6.00	6.00	23.40	23.40	30.76	3.97
11	2,500	3,000	2,750	7	85	1.76	21.41	6.03	157.25	1.28	33.45	0	1	0.00	3.03	0.00	6.00	0.00	23.40	0.00	3.82
12	3,000	4,000	3,500	20	105	5.04	26.45	44.82	202.07	9.53	42.98	0	1	0.00	3.03	0.00	6.00	0.00	23.40	0.00	2.97
13	4,000	5,000	4,500	9	114	2.27	28.72	12.71	214.78	2.70	45.68	0	1	0.00	3.03	0.00	6.00	0.00	23.40	0.00	2.79
14	5,000	7,500	6,250	12	126	3.02	31.74	51.79	266.57	11.01	56.70	0	1	0.00	3.03	0.00	6.00	0.00	23.40	0.00	2.25
15	7,500	10,000	8,750	12	138	3.02	34.76	89.43	356.00	19.02	75.72	0	1	0.00	3.03	0.00	6.00	0.00	23.40	0.00	1.69
16	10,000	20,000	15,000	46	184	11.59	46.35	379.55	735.55	80.73	156.45	0	1	0.00	3.03	0.00	6.00	0.00	23.40	0.00	0.82
17	20,000	50,000	35,000	45	229	11.34	57.68	2,438.75	3,174.30	518.71	675.16	0	1	0.00	3.03	0.00	6.00	0.00	23.40	0.00	0.19
18	50,000	100,000	75,000	41	270	10.33	68.01	3,224.37	50.08	685.81	10.65	6	7	18.18	21.21	3.65	9.65	14.21	37.62	0.11	19.26
19	100,000	500,000	300,000	93	363	23.43	91.44	454.33	404.25	96.63	85.98	26	33	78.79	100.00	16.00	25.65	62.38	100.00	3.52	6.34
20	500,000	**UP**		34	397	8.56	100.00	65.90	470.16	14.02	100.00	0	33	0.00	100.00	0.00	25.65	0.00	100.00	0.00	5.45
				397				470.16				33				25.65				5.45	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2233 NAILSSCREWSBOLTS AND NUTS FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	4.24	4.24	34.02	34.02	3.42	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	10	20	4.24	8.47	6.87	40.89	0.69	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	23	1.27	9.75	0.96	41.85	0.10	4.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	28	2.12	11.86	28.45	70.29	2.86	7.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	12	40	5.08	16.95	8.04	78.33	0.81	7.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	47	2.97	19.92	1.29	79.62	0.13	8.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	59	5.08	25.00	5.23	84.85	0.53	8.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	68	3.81	28.81	19.49	104.33	1.96	10.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	14	82	5.93	34.75	16.03	120.37	1.61	12.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	88	2.54	37.29	11.96	132.33	1.20	13.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	17	105	7.20	44.49	39.46	171.79	3.97	17.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	110	2.12	46.61	20.75	192.54	2.09	19.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	116	2.54	49.15	17.64	210.18	1.78	21.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	127	4.66	53.81	18.07	228.25	1.82	22.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	138	4.66	58.47	58.55	286.80	5.89	28.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	29	167	12.29	70.76	200.83	487.64	20.21	49.06	3	3	100.00	100.00	9.40	9.40	100.00	100.00	4.68	1.93
17	20,000	50,000	35,000	38	205	16.10	86.86	264.90	752.53	26.65	75.71	0	3	0.00	100.00	0.00	9.40	0.00	100.00	0.00	1.25
18	50,000	100,000	75,000	16	221	6.78	93.64	147.75	900.29	14.87	90.58	0	3	0.00	100.00	0.00	9.40	0.00	100.00	0.00	1.04
19	100,000	500,000	300,000	14	235	5.93	99.58	93.65	993.94	9.42	100.00	0	3	0.00	100.00	0.00	9.40	0.00	100.00	0.00	0.95
20	500,000	**UP**		1	236	0.42	100.00	0.00	993.94	0.00	100.00	0	3	0.00	100.00	0.00	9.40	0.00	100.00	0.00	0.95
					236				993.94				3				9.40				0.95

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2238 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	9.01	9.01	28.01	28.01	6.39	6.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	11	0.90	9.91	0.05	28.05	0.01	6.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	13	1.80	11.71	0.28	28.33	0.06	6.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	16	2.70	14.41	0.63	28.96	0.14	6.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	17	0.90	15.32	0.24	29.20	0.05	6.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	19	1.80	17.12	1.30	30.49	0.30	6.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	21	1.80	18.92	0.53	31.02	0.12	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	24	2.70	21.62	6.81	37.83	1.55	8.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	27	2.70	24.32	1.64	39.47	0.37	9.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	28	0.90	25.23	0.00	39.47	0.00	9.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	31	2.70	27.93	8.62	48.09	1.97	10.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	34	2.70	30.63	7.75	55.84	1.77	12.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	38	3.60	34.23	18.08	73.92	4.13	16.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	40	1.80	36.04	17.20	91.13	3.93	20.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	49	8.11	44.14	12.32	103.45	2.81	23.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	59	9.01	53.15	37.00	140.45	8.44	32.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	65	5.41	58.56	83.54	223.99	19.07	51.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	66	0.90	59.46	22.14	246.13	5.05	56.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	37	103	33.33	92.79	187.97	434.10	42.90	99.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		8	111	7.21	100.00	4.08	438.17	0.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				111				438.17				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 224 VEHICLE RAILWAY CARRIAGES AND LOCOMOTIVES AIRCRAFT SHIP CONS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	4.43	4.43	18.91	18.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	18.99	23.42	81.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	23.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	23.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	23.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	23.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	23.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	23.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	23.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	23.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	23.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	23.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	23.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	23.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	23.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	23.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	23.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	23.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	23.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				23.42				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2241 VEHICLE CONSTRUTION PLANTS INCLUDING BICYCLE AND BECAK

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17	17	6.54	6.54	47.49	47.49	1.57	1.57	2	2	13.33	13.33	46.08	46.08	48.99	48.99	97.02	97.02
2	50	100	75	2	19	0.77	7.31	1.34	48.83	0.04	1.61	0	2	0.00	13.33	0.00	46.08	0.00	48.99	0.00	94.37
3	100	200	150	2	21	0.77	8.08	0.59	49.41	0.02	1.63	0	2	0.00	13.33	0.00	46.08	0.00	48.99	0.00	93.25
4	200	300	250	3	24	1.15	9.23	0.15	49.57	0.01	1.64	0	2	0.00	13.33	0.00	46.08	0.00	48.99	0.00	92.96
5	300	500	400	2	26	0.77	10.00	0.27	49.84	0.01	1.65	0	2	0.00	13.33	0.00	46.08	0.00	48.99	0.00	92.45
6	500	750	625	4	30	1.54	11.54	2.10	51.93	0.07	1.72	0	2	0.00	13.33	0.00	46.08	0.00	48.99	0.00	88.72
7	750	1,000	875	9	39	3.46	15.00	3.70	55.64	0.12	1.84	0	2	0.00	13.33	0.00	46.08	0.00	48.99	0.00	82.81
8	1,000	1,500	1,250	8	47	3.08	18.08	4.75	60.39	0.16	2.00	0	2	0.00	13.33	0.00	46.08	0.00	48.99	0.00	76.30
9	1,500	2,000	1,750	6	53	2.31	20.38	30.42	90.81	1.01	3.00	0	2	0.00	13.33	0.00	46.08	0.00	48.99	0.00	50.74
10	2,000	2,500	2,250	15	68	5.77	26.15	22.25	113.06	0.74	3.74	1	3	6.67	20.00	14.27	60.34	15.17	64.16	64.12	53.37
11	2,500	3,000	2,750	10	78	3.85	30.00	22.83	135.89	0.75	4.49	1	4	6.67	26.67	20.31	80.66	21.60	85.75	88.97	59.35
12	3,000	4,000	3,500	3	81	1.15	31.15	8.69	144.58	0.29	4.78	0	4	0.00	26.67	0.00	80.66	0.00	85.75	0.00	55.79
13	4,000	5,000	4,500	10	91	3.85	35.00	13.49	158.08	0.45	5.23	0	4	0.00	26.67	0.00	80.66	0.00	85.75	0.00	51.02
14	5,000	7,500	6,250	24	115	9.23	44.23	99.22	257.30	3.28	8.51	1	5	6.67	33.33	7.08	87.73	7.52	93.28	7.13	34.10
15	7,500	10,000	8,750	16	131	6.15	50.38	59.61	316.91	1.97	10.48	0	5	0.00	33.33	0.00	87.73	0.00	93.28	0.00	27.68
16	10,000	20,000	15,000	31	162	11.92	62.31	2,111.53	2,428.44	69.80	80.28	0	5	0.00	33.33	0.00	87.73	0.00	93.28	0.00	3.61
17	20,000	50,000	35,000	30	192	11.54	73.85	235.42	2,663.86	7.78	88.06	0	5	0.00	33.33	0.00	87.73	0.00	93.28	0.00	3.29
18	50,000	100,000	75,000	16	208	6.15	80.00	172.64	2,836.50	5.71	93.77	0	5	0.00	33.33	0.00	87.73	0.00	93.28	0.00	3.09
19	100,000	500,000	300,000	32	240	12.31	92.31	121.02	2,957.52	4.00	97.77	10	15	66.67	100.00	6.32	94.06	6.72	100.00	5.23	3.18
20	500,000	**UP**		20	260	7.69	100.00	67.46	3,024.98	2.23	100.00	0	15	0.00	100.00	0.00	94.06	0.00	100.00	0.00	3.11
				260				3,024.98				15				94.06				3.11	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2242 CONSTRUCTION OF RAILWAY CARRIAGES AND LOCOMOTIVES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.76	4.76	0.66	0.66	0.68	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.76	9.52	0.37	1.03	0.38	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.76	14.29	1.19	2.22	1.21	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.76	19.05	1.93	4.14	1.97	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.76	23.81	0.00	4.14	0.00	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	4.76	28.57	0.00	4.14	0.00	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	4.76	33.33	4.58	8.72	4.69	8.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	4.76	38.10	5.69	14.41	5.82	14.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	4.76	42.86	0.00	14.41	0.00	14.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	4.76	47.62	13.62	28.03	13.95	28.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	4.76	52.38	23.36	51.39	23.92	52.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	4.76	57.14	0.56	51.95	0.58	53.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	4.76	61.90	0.00	51.95	0.00	53.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	4.76	66.67	12.53	64.48	12.83	66.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	4.76	71.43	4.27	68.75	4.37	70.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	4.76	76.19	12.80	81.54	13.10	83.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	4.76	80.95	13.65	95.19	13.98	97.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	18	4.76	85.71	13.65	108.84	13.98	111.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		3	21	14.29	100.00	11.19	97.66	11.45	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				21				97.66				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2243 AIRCRAFT CONSTRUCTION PLANTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	8.33	8.33	0.51	0.51	0.81	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	8.33	16.67	0.50	1.01	0.80	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	8.33	25.00	0.48	1.49	0.76	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	8.33	33.33	0.88	2.37	1.40	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	8.33	41.67	0.92	3.29	1.46	5.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	8.33	50.00	7.37	10.66	11.72	16.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	8.33	58.33	13.62	24.28	21.67	38.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	8.33	66.67	0.92	25.20	1.46	40.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	8.33	75.00	14.87	40.07	23.65	63.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	8.33	83.33	21.92	61.99	34.87	98.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	8.33	91.67	4.96	66.95	7.88	106.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	8.33	100.00	4.08	62.87	6.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	62.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	62.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	62.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	62.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	62.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	62.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	12	0.00	100.00	0.00	62.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					12				62.87				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2244 SHIP CONSTRUCTIONNAVAL SHIPYARDS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	18	18	5.16	5.16	85.99	85.99	6.62	6.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	10	28	2.87	8.02	0.48	86.47	0.04	6.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	40	3.44	11.46	3.86	90.33	0.30	6.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	43	0.86	12.32	1.08	91.41	0.08	7.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	15	58	4.30	16.62	17.01	108.42	1.31	8.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	70	3.44	20.06	24.39	132.81	1.88	10.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	15	85	4.30	24.36	16.78	149.58	1.29	11.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	19	104	5.44	29.80	61.12	210.71	4.71	16.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	113	2.58	32.38	11.86	222.57	0.91	17.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	121	2.29	34.67	8.75	231.33	0.67	17.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	17	138	4.87	39.54	24.36	255.69	1.88	19.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	37	175	10.60	50.14	34.82	290.51	2.68	22.38	1	1	100.00	100.00	1.20	1.20	100.00	100.00	3.45	0.41
13	4,000	5,000	4,500	10	185	2.87	53.01	23.95	314.46	1.85	24.22	0	1	0.00	100.00	0.00	1.20	0.00	100.00	0.00	0.38
14	5,000	7,500	6,250	26	211	7.45	60.46	97.23	411.70	7.49	31.71	0	1	0.00	100.00	0.00	1.20	0.00	100.00	0.00	0.29
15	7,500	10,000	8,750	16	227	4.58	65.04	79.94	491.64	6.16	37.87	0	1	0.00	100.00	0.00	1.20	0.00	100.00	0.00	0.24
16	10,000	20,000	15,000	29	256	8.31	73.35	268.02	759.66	20.65	58.52	0	1	0.00	100.00	0.00	1.20	0.00	100.00	0.00	0.16
17	20,000	50,000	35,000	30	286	8.60	81.95	17.23	742.43	1.33	57.19	0	1	0.00	100.00	0.00	1.20	0.00	100.00	0.00	0.16
18	50,000	100,000	75,000	23	309	6.59	88.54	314.04	1,056.48	24.19	81.39	0	1	0.00	100.00	0.00	1.20	0.00	100.00	0.00	0.11
19	100,000	500,000	300,000	29	338	8.31	96.85	183.42	1,239.90	14.13	95.52	0	1	0.00	100.00	0.00	1.20	0.00	100.00	0.00	0.10
20	500,000	**UP**		11	349	3.15	100.00	58.22	1,298.12	4.48	100.00	0	1	0.00	100.00	0.00	1.20	0.00	100.00	0.00	0.09
				349				1,298.12				1				1.20				0.09	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2245 VEHICLE ASSEMBLING PLANTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	48	48	5.65	5.65	135.67	135.67	6.15	6.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	49	0.12	5.76	5.12	140.79	0.23	6.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	51	0.24	6.00	2.38	143.17	0.11	6.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	58	0.82	6.82	1.49	144.66	0.07	6.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	15	73	1.76	8.59	7.01	151.67	0.32	6.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	57	130	6.71	15.29	13.00	164.67	0.59	7.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	30	160	3.53	18.82	4.89	169.55	0.22	7.69	1	1	4.55	4.55	2.86	2.86	17.31	17.31	58.51	1.69
8	1,000	1,500	1,250	39	199	4.59	23.41	8.00	177.55	0.36	8.05	0	1	0.00	4.55	0.00	2.86	0.00	17.31	0.00	1.61
9	1,500	2,000	1,750	32	231	3.76	27.18	42.91	220.46	1.95	10.00	0	1	0.00	4.55	0.00	2.86	0.00	17.31	0.00	1.30
10	2,000	2,500	2,250	33	264	3.88	31.06	21.06	241.52	0.95	10.95	0	1	0.00	4.55	0.00	2.86	0.00	17.31	0.00	1.18
11	2,500	3,000	2,750	22	286	2.59	33.65	24.91	266.43	1.13	12.08	0	1	0.00	4.55	0.00	2.86	0.00	17.31	0.00	1.07
12	3,000	4,000	3,500	34	320	4.00	37.65	22.39	288.82	1.02	13.10	0	1	0.00	4.55	0.00	2.86	0.00	17.31	0.00	0.99
13	4,000	5,000	4,500	32	352	3.76	41.41	34.45	323.27	1.56	14.66	0	1	0.00	4.55	0.00	2.86	0.00	17.31	0.00	0.88
14	5,000	7,500	6,250	58	410	6.82	48.24	66.72	389.99	3.03	17.69	0	1	0.00	4.55	0.00	2.86	0.00	17.31	0.00	0.73
15	7,500	10,000	8,750	26	436	3.06	51.29	108.35	498.34	4.91	22.60	0	1	0.00	4.55	0.00	2.86	0.00	17.31	0.00	0.57
16	10,000	20,000	15,000	59	495	6.94	58.24	174.65	672.98	7.92	30.52	0	1	0.00	4.55	0.00	2.86	0.00	17.31	0.00	0.43
17	20,000	50,000	35,000	65	560	7.65	65.88	131.91	804.90	5.98	36.50	0	1	0.00	4.55	0.00	2.86	0.00	17.31	0.00	0.36
18	50,000	100,000	75,000	74	634	8.71	74.59	258.82	1,063.71	11.74	48.24	3	4	13.64	18.18	7.47	10.33	45.20	62.51	2.89	0.97
19	100,000	500,000	300,000	77	711	9.06	83.65	264.47	1,328.18	11.99	60.23	5	9	22.73	40.91	4.61	14.94	27.92	90.42	1.74	1.13
20	500,000	**UP**		139	850	16.35	100.00	876.95	2,205.13	39.77	100.00	13	22	59.09	100.00	1.58	16.52	9.58	100.00	0.18	0.75
				850				2,205.13				22				16.52				0.75	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2248 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	4.00	4.00	12.05	12.05	4.14	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	2.00	6.00	0.13	12.18	0.04	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	6	6.00	12.00	0.65	12.83	0.22	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	9	6.00	18.00	0.67	13.51	0.23	4.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	11	4.00	22.00	0.72	14.23	0.25	4.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	17	12.00	34.00	3.73	17.96	1.28	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	18	2.00	36.00	0.88	18.84	0.30	6.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	21	6.00	42.00	3.83	22.66	1.31	7.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	22	2.00	44.00	2.35	25.01	0.81	8.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	23	2.00	46.00	1.94	26.95	0.67	9.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	24	2.00	48.00	3.44	30.39	1.18	10.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	25	2.00	50.00	5.89	36.28	2.02	12.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	26	2.00	52.00	4.31	40.58	1.48	13.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	31	10.00	62.00	33.05	73.63	11.34	25.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	34	6.00	68.00	32.43	106.07	11.13	36.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	40	12.00	80.00	33.95	140.02	11.65	48.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	45	10.00	90.00	56.56	196.57	19.41	67.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	49	8.00	98.00	47.09	243.66	16.16	83.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	50	2.00	100.00	47.78	291.44	16.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	50	0.00	100.00	0.00	291.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					50				291.44				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 225 MANUFACTURE AND OR ASSEMBLY OF TELECOMUNICATION OR COMPUTER

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.43	1.43	4.72	4.72	0.94	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	1.43	2.86	6.13	10.85	1.22	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	1.43	4.29	9.00	19.85	1.80	3.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	1.43	5.71	10.77	30.62	2.15	6.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	1.43	7.14	12.89	43.51	2.57	8.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	1.43	8.57	13.22	56.73	2.64	11.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	1.43	10.00	13.40	70.14	2.67	13.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	1.43	11.43	11.77	81.90	2.35	16.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	1.43	12.86	12.40	94.30	2.47	18.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	1.43	14.29	11.53	105.83	2.30	21.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	1.43	15.71	14.01	119.84	2.79	23.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	1.43	17.14	12.63	132.47	2.52	26.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	1.43	18.57	13.52	146.00	2.70	29.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	19	32	27.14	45.71	251.05	397.04	50.09	79.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	35	4.29	50.00	42.48	439.53	8.48	87.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	37	2.86	52.86	57.48	497.01	11.47	99.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	38	1.43	54.29	0.13	497.13	0.03	99.19	2	2	22.22	22.22	1.11	1.11	94.59	94.59	876.94	0.22
19	100,000	500,000	300,000	1	39	1.43	55.71	0.13	497.26	0.03	99.22	0	2	0.00	22.22	0.00	1.11	0.00	94.59	0.00	0.22
20	500,000	**UP**		31	70	44.29	100.00	3.91	501.18	0.78	100.00	7	9	77.78	100.00	0.06	1.17	5.41	100.00	1.62	0.23
				70				501.18				9				1.17				0.23	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2251 MANUFACTURE AND OR ASSEMBLY OF TELECOMUNICATION APPARATUS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	5.00	5.00	16.87	16.87	1.81	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	14	30	4.38	9.38	0.36	17.23	0.04	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	66	96	20.63	30.00	3.94	21.17	0.42	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	106	3.13	33.13	2.57	23.74	0.28	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	15	121	4.69	37.81	0.88	24.62	0.09	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	20	141	6.25	44.06	4.34	28.95	0.47	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	151	3.13	47.19	7.56	36.51	0.81	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	162	3.44	50.63	16.66	53.17	1.79	5.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	31	193	9.69	60.31	57.34	110.51	6.15	11.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	201	2.50	62.81	21.59	132.10	2.32	14.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	203	0.63	63.44	3.69	135.78	0.40	14.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	211	2.50	65.94	34.69	170.48	3.72	18.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	212	0.31	66.25	0.00	170.48	0.00	18.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	20	232	6.25	72.50	117.07	287.55	12.56	30.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	16	248	5.00	77.50	70.50	358.05	7.57	38.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	256	2.50	80.00	117.71	475.76	12.63	51.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	26	282	8.13	88.13	275.48	751.24	29.56	80.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	290	2.50	90.63	26.18	777.42	2.81	83.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	14	304	4.38	95.00	110.67	888.09	11.87	95.29	2	2	50.00	50.00	2.58	2.58	66.96	66.96	2.33	0.29
20	500,000	**UP**		16	320	5.00	100.00	43.86	931.95	4.71	100.00	2	4	50.00	100.00	1.27	3.85	33.04	100.00	2.90	0.41
				320				931.95				4				3.85				0.41	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2252 MANUFACTURE AND OR ASSEMBLY OF COMPUTER APPARATUS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	5.26	5.26	8.19	8.19	1.57	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	1.75	7.02	0.28	8.47	0.05	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	1.75	8.77	0.24	8.71	0.05	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	10	8.77	17.54	26.83	35.54	5.15	6.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	13	5.26	22.81	1.41	36.95	0.27	7.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	17	7.02	29.82	12.61	49.56	2.42	9.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	20	5.26	35.09	4.51	54.07	0.87	10.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	23	5.26	40.35	4.44	58.51	0.85	11.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	26	5.26	45.61	3.50	62.01	0.67	11.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	27	1.75	47.37	3.90	65.90	0.75	12.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	29	3.51	50.88	4.07	69.97	0.78	13.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	30	1.75	52.63	3.15	73.13	0.61	14.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	34	7.02	59.65	12.00	85.13	2.30	16.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	38	7.02	66.67	44.20	129.33	8.49	24.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	39	1.75	68.42	18.31	147.64	3.52	28.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	44	8.77	77.19	108.34	255.98	20.80	49.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	45	1.75	78.95	35.89	291.87	6.89	56.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	48	5.26	84.21	43.16	335.03	8.29	64.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	53	8.77	92.98	234.01	569.04	44.93	109.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		4	57	7.02	100.00	48.22	520.82	9.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				57				520.82				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2253 MANUFACTURE OF INTEGRATED (IC) FROM CHIPS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	16.22	16.22	84.35	84.35	25.19	25.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	2.70	18.92	0.00	84.35	0.00	25.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	2.70	21.62	0.70	85.04	0.21	25.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	2.70	24.32	0.65	85.69	0.19	25.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	2.70	27.03	0.88	86.57	0.26	25.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	2.70	29.73	2.35	88.91	0.70	26.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	2.70	32.43	2.67	91.58	0.80	27.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	13	2.70	35.14	1.96	93.54	0.58	27.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	14	2.70	37.84	2.85	96.39	0.85	28.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	16	5.41	43.24	13.00	109.39	3.88	32.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	17	2.70	45.95	4.39	113.78	1.31	33.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	18	2.70	48.65	4.13	117.90	1.23	35.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	21	8.11	56.76	21.68	139.58	6.47	41.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	22	2.70	59.46	10.03	149.62	3.00	44.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	23	2.70	62.16	32.80	182.42	9.80	54.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	24	2.70	64.86	44.71	227.13	13.35	67.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	25	2.70	67.57	0.00	227.13	0.00	67.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	31	16.22	83.78	62.47	289.61	18.66	86.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	34	8.11	91.89	46.97	336.58	14.03	100.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		3	37	8.11	100.00	1.70	334.88	0.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				37				334.88				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	8.33	8.33	1.47	1.47	2.35	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	8.33	16.67	4.31	2.83	6.87	4.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	8.33	25.00	4.48	7.32	7.15	11.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	8.33	33.33	2.13	9.44	3.39	15.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	8.33	41.67	18.00	27.44	28.72	43.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	8.33	50.00	16.48	43.93	26.30	70.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	8.33	58.33	4.29	48.22	6.85	76.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	8.33	66.67	3.97	52.19	6.34	83.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	8.33	75.00	8.62	60.81	13.75	97.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	8.33	83.33	0.00	60.81	0.00	97.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	8.33	91.67	0.60	61.41	0.96	97.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	8.33	100.00	1.26	62.67	2.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	62.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	62.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	62.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	62.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	62.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	62.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	12	0.00	100.00	0.00	62.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					12				62.67				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2261 RADIO AND TELEVISION RECEIVER FACTORIESAUDIO VIDEO RECORDER

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	2.79	2.79	57.96	57.96	4.16	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	13	2.39	5.18	1.16	59.12	0.08	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	18	1.99	7.17	0.87	59.99	0.06	4.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	19	0.40	7.57	0.00	59.99	0.00	4.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	15	34	5.98	13.55	21.95	81.94	1.57	5.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	37	1.20	14.74	1.48	83.42	0.11	5.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	41	1.59	16.33	4.12	87.54	0.30	6.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	49	3.19	19.52	17.26	104.81	1.24	7.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	59	3.98	23.51	18.86	123.67	1.35	8.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	63	1.59	25.10	4.31	127.97	0.31	9.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	18	81	7.17	32.27	25.66	153.63	1.84	11.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	88	2.79	35.06	23.06	176.68	1.65	12.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	22	110	8.76	43.82	34.04	210.72	2.44	15.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	121	4.38	48.21	58.39	269.11	4.19	19.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	132	4.38	52.59	94.16	363.27	6.76	26.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	38	170	15.14	67.73	232.68	595.96	16.69	42.75	2	2	40.00	40.00	264.27	264.27	93.39	93.39	113.58	44.34
17	20,000	50,000	35,000	24	194	9.56	77.29	312.06	908.02	22.39	65.14	2	4	40.00	80.00	18.17	282.44	6.42	99.81	5.82	31.11
18	50,000	100,000	75,000	11	205	4.38	81.67	75.57	983.59	5.42	70.56	0	4	0.00	80.00	0.00	282.44	0.00	99.81	0.00	28.72
19	100,000	500,000	300,000	33	238	13.15	94.82	291.77	1,275.36	20.93	91.49	0	4	0.00	80.00	0.00	282.44	0.00	99.81	0.00	22.15
20	500,000	**UP**		13	251	5.18	100.00	118.58	1,393.94	8.51	100.00	1	5	20.00	100.00	0.54	282.99	0.19	100.00	0.46	20.30
				251				1,393.94				5				282.99				20.30	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	5.43	5.43	77.98	77.98	6.22	6.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	8	0.78	6.20	0.11	78.09	0.01	6.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	11	2.33	8.53	0.59	78.69	0.05	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	14	2.33	10.85	1.61	80.30	0.13	6.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	17	2.33	13.18	4.47	84.76	0.36	6.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	23	4.65	17.83	1.94	86.71	0.15	6.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	24	0.78	18.60	0.00	86.71	0.00	6.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	29	3.88	22.48	5.07	91.77	0.40	7.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	33	3.10	25.58	8.23	100.00	0.66	7.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	39	4.65	30.23	14.89	114.89	1.19	9.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	40	0.78	31.01	3.83	118.73	0.31	9.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	45	3.88	34.88	3.34	122.06	0.27	9.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	51	4.65	39.53	26.44	148.51	2.11	11.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	56	3.88	43.41	48.79	197.30	3.89	15.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	67	8.53	51.94	89.36	286.66	7.13	22.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	11	78	8.53	60.47	137.51	424.17	10.97	33.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	85	5.43	65.89	181.31	605.48	14.46	48.28	2	2	50.00	50.00	57.07	57.07	96.96	96.96	31.48	9.43
18	50,000	100,000	75,000	15	100	11.63	77.52	237.88	843.36	18.97	67.25	0	2	0.00	50.00	0.00	57.07	0.00	96.96	0.00	6.77
19	100,000	500,000	300,000	26	126	20.16	97.67	370.72	1,214.08	29.56	96.81	0	2	0.00	50.00	0.00	57.07	0.00	96.96	0.00	4.70
20	500,000	**UP**		3	129	2.33	100.00	39.95	1,254.02	3.19	100.00	2	4	50.00	100.00	1.79	58.86	3.04	100.00	4.48	4.69
					129				1,254.02				4				58.86				4.69

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 227 LIGHT BULB FACTORIES MANUFACTURE OF ELECTRONIC TUBES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	4.26	4.26	12.06	12.06	1.84	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	10	1.06	5.32	0.26	12.32	0.04	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	16	3.19	8.51	6.96	19.28	1.06	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	20	2.13	10.64	0.81	20.09	0.12	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	25	2.66	13.30	2.86	22.95	0.44	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	31	3.19	16.49	2.32	25.27	0.35	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	36	2.66	19.15	31.77	6.49	4.83	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	19	55	10.11	29.26	1.38	7.88	0.21	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	64	4.79	34.04	18.42	10.54	2.80	1.60	2	2	100.00	100.00	73.02	73.02	100.00	100.00	396.39	692.48
10	2,000	2,500	2,250	9	73	4.79	38.83	10.03	20.57	1.53	3.13	0	2	0.00	100.00	0.00	73.02	0.00	100.00	0.00	354.90
11	2,500	3,000	2,750	7	80	3.72	42.55	13.04	33.61	1.98	5.12	0	2	0.00	100.00	0.00	73.02	0.00	100.00	0.00	217.24
12	3,000	4,000	3,500	13	93	6.91	49.47	36.91	70.52	5.62	10.73	0	2	0.00	100.00	0.00	73.02	0.00	100.00	0.00	103.54
13	4,000	5,000	4,500	2	95	1.06	50.53	29.20	99.73	4.44	15.18	0	2	0.00	100.00	0.00	73.02	0.00	100.00	0.00	73.22
14	5,000	7,500	6,250	7	102	3.72	54.26	19.49	119.21	2.97	18.14	0	2	0.00	100.00	0.00	73.02	0.00	100.00	0.00	61.25
15	7,500	10,000	8,750	9	111	4.79	59.04	29.51	148.72	4.49	22.63	0	2	0.00	100.00	0.00	73.02	0.00	100.00	0.00	49.10
16	10,000	20,000	15,000	20	131	10.64	69.68	201.53	350.25	30.67	53.30	0	2	0.00	100.00	0.00	73.02	0.00	100.00	0.00	20.85
17	20,000	50,000	35,000	28	159	14.89	84.57	234.52	584.77	35.69	88.99	0	2	0.00	100.00	0.00	73.02	0.00	100.00	0.00	12.49
18	50,000	100,000	75,000	13	172	6.91	91.49	2.91	587.67	0.44	89.44	0	2	0.00	100.00	0.00	73.02	0.00	100.00	0.00	12.43
19	100,000	500,000	300,000	14	186	7.45	98.94	62.57	650.24	9.52	98.96	0	2	0.00	100.00	0.00	73.02	0.00	100.00	0.00	11.23
20	500,000	**UP**		2	188	1.06	100.00	6.84	657.08	1.04	100.00	0	2	0.00	100.00	0.00	73.02	0.00	100.00	0.00	11.11
				188				657.08				2				73.02				11.11	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 228 WATCHES AND CLOCKS AND THEIR COMPONENT PARTS FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	5.88	5.88	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	5.88	11.76	1.64	1.64	2.47	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	5.88	17.65	0.09	1.72	0.13	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	5.88	23.53	0.48	2.20	0.72	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	5.88	29.41	0.00	2.20	0.00	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	5.88	35.29	0.00	2.20	0.00	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	5.88	41.18	0.00	2.20	0.00	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	5.88	47.06	0.28	1.92	0.43	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	5.88	52.94	18.23	20.15	27.50	30.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	5.88	58.82	1.49	21.64	2.24	32.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	5.88	64.71	2.97	24.61	4.49	37.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	5.88	70.59	9.18	33.79	13.86	50.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	5.88	76.47	11.99	45.78	18.09	69.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	5.88	82.35	12.81	58.59	19.33	88.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	5.88	88.24	7.69	66.28	11.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	16	5.88	94.12	0.00	66.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	17	5.88	100.00	0.00	66.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	17	0.00	100.00	0.00	66.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	66.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	17	0.00	100.00	0.00	66.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					17				66.28				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 229 METAL JEWELLERY AND PRECIOUS METAL GOODS FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	9.09	9.09	6.50	6.50	2.21	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	4.55	13.64	0.00	6.50	0.00	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	4.55	18.18	0.36	6.86	0.12	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	4.55	22.73	1.08	7.95	0.37	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	4.55	27.27	143.00	150.95	48.71	51.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	4.55	31.82	1.05	151.99	0.36	51.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	4.55	36.36	0.89	152.89	0.30	52.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	4.55	40.91	0.00	152.89	0.00	52.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	4.55	45.45	2.32	155.20	0.79	52.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	4.55	50.00	5.24	160.44	1.78	54.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	4.55	54.55	5.01	165.44	1.70	56.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	4.55	59.09	6.15	171.59	2.09	58.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	4.55	63.64	7.87	179.46	2.68	61.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	4.55	68.18	17.39	196.85	5.92	67.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	4.55	72.73	28.26	225.11	9.63	76.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	17	4.55	77.27	12.88	237.99	4.39	81.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	19	9.09	86.36	41.10	279.09	14.00	95.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	21	9.09	95.45	12.99	292.08	4.43	99.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	22	4.55	100.00	1.52	293.60	0.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	22	0.00	100.00	0.00	293.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				22				293.60				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2299 OTHER INDUSTRIES IN MAIN CATEGORY 22

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	34	34	10.79	10.79	183.02	183.02	12.88	12.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	36	0.63	11.43	0.43	183.45	0.03	12.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	44	2.54	13.97	2.47	185.92	0.17	13.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	49	1.59	15.56	1.08	187.00	0.08	13.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	17	66	5.40	20.95	5.90	192.91	0.42	13.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	16	82	5.08	26.03	11.57	204.48	0.81	14.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	92	3.17	29.21	10.59	215.06	0.75	15.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	24	116	7.62	36.83	16.43	231.49	1.16	16.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	21	137	6.67	43.49	46.97	278.46	3.31	19.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	148	3.49	46.98	22.95	301.41	1.62	21.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	155	2.22	49.21	15.30	316.71	1.08	22.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	158	0.95	50.16	8.22	324.93	0.58	22.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	18	176	5.71	55.87	78.15	403.07	5.50	28.37	1	1	100.00	100.00	34.84	34.84	100.00	100.00	44.59	8.64
14	5,000	7,500	6,250	27	203	8.57	64.44	106.61	509.68	7.51	35.88	0	1	0.00	100.00	0.00	34.84	0.00	100.00	0.00	6.84
15	7,500	10,000	8,750	18	221	5.71	70.16	124.67	634.36	8.78	44.66	0	1	0.00	100.00	0.00	34.84	0.00	100.00	0.00	5.49
16	10,000	20,000	15,000	26	247	8.25	78.41	133.90	768.26	9.43	54.08	0	1	0.00	100.00	0.00	34.84	0.00	100.00	0.00	4.54
17	20,000	50,000	35,000	31	278	9.84	88.25	282.45	1,050.71	19.88	73.97	0	1	0.00	100.00	0.00	34.84	0.00	100.00	0.00	3.32
18	50,000	100,000	75,000	15	293	4.76	93.02	115.72	1,166.43	8.15	82.11	0	1	0.00	100.00	0.00	34.84	0.00	100.00	0.00	2.99
19	100,000	500,000	300,000	14	307	4.44	97.46	161.23	1,327.66	11.35	93.46	0	1	0.00	100.00	0.00	34.84	0.00	100.00	0.00	2.62
20	500,000	**UP**		8	315	2.54	100.00	92.86	1,420.52	6.54	100.00	0	1	0.00	100.00	0.00	34.84	0.00	100.00	0.00	2.45
				315				1,420.52				1				34.84				2.45	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 23 CHIMECALS/OIL/GAS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	2.19	2.19	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	0.73	2.92	0.22	0.21	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	0.73	3.65	0.25	0.46	0.03	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	0.73	4.38	0.72	1.19	0.09	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	8	1.46	5.84	10.34	9.15	1.29	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	11	2.19	8.03	1.05	10.21	0.13	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	15	2.92	10.95	39.57	49.77	4.93	6.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	19	2.92	13.87	2.56	52.34	0.32	6.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	22	2.19	16.06	32.87	85.20	4.09	10.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	25	2.19	18.25	11.54	96.74	1.44	12.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	30	3.65	21.90	12.63	109.37	1.57	13.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	36	4.38	26.28	37.43	146.80	4.66	18.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	45	6.57	32.85	32.55	179.35	4.06	22.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	56	8.03	40.88	65.14	244.49	8.12	30.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	67	8.03	48.91	67.55	312.04	8.42	38.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	22	89	16.06	64.96	158.16	470.20	19.71	58.59	3	3	100.00	100.00	278.99	278.99	100.00	100.00	176.40	59.33
17	20,000	50,000	35,000	18	107	13.14	78.10	235.89	706.09	29.39	87.98	0	3	0.00	100.00	0.00	278.99	0.00	100.00	0.00	39.51
18	50,000	100,000	75,000	7	114	5.11	83.21	54.14	760.23	6.75	94.72	0	3	0.00	100.00	0.00	278.99	0.00	100.00	0.00	36.70
19	100,000	500,000	300,000	4	118	2.92	86.13	11.52	771.75	1.44	96.16	0	3	0.00	100.00	0.00	278.99	0.00	100.00	0.00	36.15
20	500,000	**UP**		19	137	13.87	100.00	30.84	802.59	3.84	100.00	0	3	0.00	100.00	0.00	278.99	0.00	100.00	0.00	34.76
				137				802.59				3				278.99				34.76	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 230 GENERAL CHEMICAL

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	0.06	0.06	0.80	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	0.78	0.85	10.11	10.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	0.98	1.82	12.60	23.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	16.67	66.67	2.44	4.26	31.47	54.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	16.67	83.33	1.71	5.97	22.07	77.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	16.67	100.00	1.78	7.75	22.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	7.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	7.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	7.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	7.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	7.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	7.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	7.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	7.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	7.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	7.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	7.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	7.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	6	0.00	100.00	0.00	7.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					6				7.75				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2300 CHEMICAL PRODUCT PHARMACEUTICAL PRODUCTS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.64	1.64	1.96	1.96	1.02	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	1.64	3.28	0.67	2.63	0.35	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	1.64	4.92	0.11	2.75	0.06	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	1.64	6.56	0.85	3.59	0.44	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	1.64	8.20	0.35	3.94	0.18	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	1.64	9.84	6.90	10.84	3.60	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	1.64	11.48	1.05	11.89	0.55	6.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	9	3.28	14.75	6.46	18.35	3.37	9.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	1.64	16.39	1.89	20.24	0.99	10.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	1.64	18.03	0.47	19.77	0.25	10.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	13	3.28	21.31	1.00	20.78	0.52	10.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	1.64	22.95	1.08	21.85	0.56	11.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	21	11.48	34.43	31.64	53.49	16.50	27.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	22	1.64	36.07	2.58	56.07	1.34	29.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	11	33	18.03	54.10	109.29	165.36	56.98	86.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	10	43	16.39	70.49	7.95	173.31	4.15	90.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	46	4.92	75.41	14.03	187.34	7.31	97.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	12	58	19.67	95.08	4.45	191.80	2.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		3	61	4.92	100.00	0.00	191.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				61				191.80				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 23001 GENERAL CHEMICAL PRODUCT FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	29	29	4.44	4.44	117.98	117.98	1.42	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	34	0.77	5.21	2.66	120.64	0.03	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	39	0.77	5.97	1.61	122.25	0.02	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	49	1.53	7.50	1.76	124.01	0.02	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	50	0.15	7.66	0.58	124.59	0.01	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	18	68	2.76	10.41	13.68	138.27	0.16	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	15	83	2.30	12.71	10.96	149.23	0.13	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	97	2.14	14.85	27.46	176.69	0.33	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	109	1.84	16.69	20.52	197.21	0.25	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	118	1.38	18.07	7.95	205.16	0.10	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	124	0.92	18.99	19.41	224.57	0.23	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	131	1.07	20.06	11.93	236.50	0.14	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	139	1.23	21.29	23.93	260.43	0.29	3.14	1	1	5.56	5.56	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	17	156	2.60	23.89	98.57	359.00	1.19	4.33	0	1	0.00	5.56	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	164	1.23	25.11	53.36	412.36	0.64	4.97	0	1	0.00	5.56	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	25	189	3.83	28.94	354.43	766.79	4.27	9.25	2	3	11.11	16.67	5.49	5.49	3.38	3.38	1.55	0.72
17	20,000	50,000	35,000	42	231	6.43	35.38	637.63	1,404.42	7.69	16.94	0	3	0.00	16.67	0.00	5.49	0.00	3.38	0.00	0.39
18	50,000	100,000	75,000	20	251	3.06	38.44	123.01	1,527.43	1.48	18.42	3	6	16.67	33.33	96.85	102.34	59.68	63.07	78.73	6.70
19	100,000	500,000	300,000	268	519	41.04	79.48	3,180.92	4,708.36	38.36	56.78	11	17	61.11	94.44	59.74	162.09	36.82	99.89	1.88	3.44
20	500,000	**UP**		134	653	20.52	100.00	3,583.55	8,291.91	43.22	100.00	1	18	5.56	100.00	0.18	162.27	0.11	100.00	0.01	1.96
				653				8,291.91				18				162.27				1.96	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 230011 GENERAL CHEMICAL

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	46	46	9.41	9.41	138.57	138.57	3.28	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	49	0.61	10.02	0.45	139.02	0.01	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	52	0.61	10.63	23.71	162.73	0.56	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	57	1.02	11.66	62.14	224.87	1.47	5.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	66	1.84	13.50	9.43	234.30	0.22	5.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	71	1.02	14.52	13.37	247.67	0.32	5.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	14	85	2.86	17.38	24.68	272.35	0.59	6.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	15	100	3.07	20.45	41.75	314.10	0.99	7.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	15	115	3.07	23.52	38.04	352.14	0.90	8.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	124	1.84	25.36	53.85	405.99	1.28	9.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	131	1.43	26.79	43.36	449.35	1.03	10.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	137	1.23	28.02	25.90	475.25	0.61	11.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	146	1.84	29.86	112.88	588.13	2.68	13.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	37	183	7.57	37.42	288.53	876.66	6.84	20.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	17	200	3.48	40.90	115.31	991.97	2.73	23.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	64	264	13.09	53.99	594.23	1,586.20	14.09	37.60	4	4	26.67	26.67	21.83	21.83	17.31	17.31	3.67	1.38
17	20,000	50,000	35,000	60	324	12.27	66.26	707.95	2,294.15	16.78	54.38	4	8	26.67	53.33	76.39	98.22	60.57	77.87	10.79	4.28
18	50,000	100,000	75,000	47	371	9.61	75.87	840.65	3,134.80	19.93	74.31	3	11	20.00	73.33	11.59	109.81	9.19	87.06	1.38	3.50
19	100,000	500,000	300,000	71	442	14.52	90.39	123.15	3,257.95	2.92	77.23	4	15	26.67	100.00	16.31	126.13	12.94	100.00	13.25	3.87
20	500,000	**UP**		47	489	9.61	100.00	960.58	4,218.53	22.77	100.00	0	15	0.00	100.00	0.00	126.13	0.00	100.00	0.00	2.99
				489				4,218.53				15				126.13				2.99	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 230012 GENERAL CHEMICAL

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	46	46	7.23	7.23	133.29	133.29	8.74	8.74	1	1	16.67	16.67	0.44	0.44	0.42	0.42	0.33	0.33
2	50	100	75	3	49	0.47	7.70	0.08	133.37	0.01	8.74	0	1	0.00	16.67	0.00	0.44	0.00	0.42	0.00	0.33
3	100	200	150	12	61	1.89	9.59	0.53	133.89	0.03	8.78	0	1	0.00	16.67	0.00	0.44	0.00	0.42	0.00	0.33
4	200	300	250	7	68	1.10	10.69	0.79	134.68	0.05	8.83	0	1	0.00	16.67	0.00	0.44	0.00	0.42	0.00	0.33
5	300	500	400	6	74	0.94	11.64	0.80	135.48	0.05	8.88	0	1	0.00	16.67	0.00	0.44	0.00	0.42	0.00	0.33
6	500	750	625	30	104	4.72	16.35	4.54	140.02	0.30	9.18	0	1	0.00	16.67	0.00	0.44	0.00	0.42	0.00	0.32
7	750	1,000	875	28	132	4.40	20.75	16.18	156.20	1.06	10.24	0	1	0.00	16.67	0.00	0.44	0.00	0.42	0.00	0.28
8	1,000	1,500	1,250	15	147	2.36	23.11	15.48	171.69	1.02	11.26	0	1	0.00	16.67	0.00	0.44	0.00	0.42	0.00	0.26
9	1,500	2,000	1,750	40	187	6.29	29.40	32.52	204.20	2.13	13.39	1	2	16.67	33.33	0.50	0.94	0.48	0.90	1.54	0.46
10	2,000	2,500	2,250	9	196	1.42	30.82	16.91	221.11	1.11	14.50	0	2	0.00	33.33	0.00	0.94	0.00	0.90	0.00	0.43
11	2,500	3,000	2,750	21	217	3.30	34.12	32.11	253.22	2.11	16.60	0	2	0.00	33.33	0.00	0.94	0.00	0.90	0.00	0.37
12	3,000	4,000	3,500	34	251	5.35	39.47	157.34	410.56	10.32	26.92	0	2	0.00	33.33	0.00	0.94	0.00	0.90	0.00	0.23
13	4,000	5,000	4,500	21	272	3.30	42.77	51.15	461.72	3.35	30.27	0	2	0.00	33.33	0.00	0.94	0.00	0.90	0.00	0.20
14	5,000	7,500	6,250	35	307	5.50	48.27	182.30	644.02	11.95	42.23	0	2	0.00	33.33	0.00	0.94	0.00	0.90	0.00	0.15
15	7,500	10,000	8,750	34	341	5.35	53.62	113.72	757.73	7.46	49.68	0	2	0.00	33.33	0.00	0.94	0.00	0.90	0.00	0.12
16	10,000	20,000	15,000	88	429	13.84	67.45	325.25	1,082.98	21.33	71.01	0	2	0.00	33.33	0.00	0.94	0.00	0.90	0.00	0.09
17	20,000	50,000	35,000	68	497	10.69	78.14	420.49	1,503.47	27.57	98.58	1	3	16.67	50.00	6.74	7.68	6.47	7.38	1.60	0.51
18	50,000	100,000	75,000	61	558	9.59	87.74	436.56	1,940.03	28.62	127.20	3	6	50.00	100.00	96.44	104.12	92.62	100.00	22.09	5.37
19	100,000	500,000	300,000	40	598	6.29	94.03	274.05	2,214.08	17.97	145.17	0	6	0.00	100.00	0.00	104.12	0.00	100.00	0.00	4.70
20	500,000	**UP**		38	636	5.97	100.00	688.90	1,525.19	45.17	100.00	0	6	0.00	100.00	0.00	104.12	0.00	100.00	0.00	6.83
				636				1,525.19				6				104.12				6.83	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 23002 PHARMACEUTICAL PRODUCTS FACTORIES AND MEDICATED PLASTER

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	156	156	8.45	8.45	375.14	375.14	6.06	6.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	21	177	1.14	9.59	4.30	379.43	0.07	6.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	32	209	1.73	11.32	16.46	395.90	0.27	6.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	218	0.49	11.81	2.18	398.07	0.04	6.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	73	291	3.95	15.76	66.40	464.47	1.07	7.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	35	326	1.90	17.66	81.47	383.00	1.32	6.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	44	370	2.38	20.04	27.96	410.96	0.45	6.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	62	432	3.36	23.40	43.78	454.74	0.71	7.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	61	493	3.30	26.71	61.15	515.89	0.99	8.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	41	534	2.22	28.93	105.26	621.15	1.70	10.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	55	589	2.98	31.91	866.25	1,487.40	13.99	24.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	88	677	4.77	36.67	1,020.03	2,507.42	16.47	40.48	2	2	4.08	4.08	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	58	735	3.14	39.82	152.18	2,659.61	2.46	42.94	0	2	0.00	4.08	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	99	834	5.36	45.18	429.12	2,230.49	6.93	36.01	0	2	0.00	4.08	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	66	900	3.58	48.75	335.98	2,566.46	5.42	41.43	0	2	0.00	4.08	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	199	1,099	10.78	59.53	1,230.15	3,796.62	19.86	61.29	2	4	4.08	8.16	1.39	1.39	0.39	0.39	0.11	0.04
17	20,000	50,000	35,000	310	1,409	16.79	76.33	1,964.58	5,761.19	31.72	93.01	8	12	16.33	24.49	168.41	169.80	47.70	48.10	8.57	2.95
18	50,000	100,000	75,000	179	1,588	9.70	86.02	1,697.49	4,063.70	27.40	65.61	4	16	8.16	32.65	6.96	176.76	1.97	50.07	0.41	4.35
19	100,000	500,000	300,000	213	1,801	11.54	97.56	1,969.03	6,032.73	31.79	97.39	29	45	59.18	91.84	173.76	350.52	49.22	99.29	8.82	5.81
20	500,000	**UP**		45	1,846	2.44	100.00	161.41	6,194.13	2.61	100.00	4	49	8.16	100.00	2.52	353.04	0.71	100.00	1.56	5.70
				1,846				6,194.13				49				353.04				5.70	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 23003 NATURAL (TRADITION) DRUGS (JAMU)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	6.58	6.58	87.89	87.89	8.07	8.07	1	1	6.25	6.25	100.00	100.00	11.90	11.90	113.78	113.78
2	50	100	75	1	16	0.44	7.02	0.38	88.27	0.03	8.11	0	1	0.00	6.25	0.00	100.00	0.00	11.90	0.00	113.29
3	100	200	150	2	18	0.88	7.89	0.71	88.98	0.07	8.17	0	1	0.00	6.25	0.00	100.00	0.00	11.90	0.00	112.39
4	200	300	250	5	23	2.19	10.09	1.84	90.82	0.17	8.34	0	1	0.00	6.25	0.00	100.00	0.00	11.90	0.00	110.11
5	300	500	400	6	29	2.63	12.72	3.73	94.55	0.34	8.69	0	1	0.00	6.25	0.00	100.00	0.00	11.90	0.00	105.77
6	500	750	625	13	42	5.70	18.42	13.12	107.67	1.21	9.89	0	1	0.00	6.25	0.00	100.00	0.00	11.90	0.00	92.88
7	750	1,000	875	7	49	3.07	21.49	11.48	119.15	1.05	10.95	0	1	0.00	6.25	0.00	100.00	0.00	11.90	0.00	83.93
8	1,000	1,500	1,250	6	55	2.63	24.12	11.16	130.31	1.03	11.97	0	1	0.00	6.25	0.00	100.00	0.00	11.90	0.00	76.74
9	1,500	2,000	1,750	6	61	2.63	26.75	6.93	137.25	0.64	12.61	0	1	0.00	6.25	0.00	100.00	0.00	11.90	0.00	72.86
10	2,000	2,500	2,250	8	69	3.51	30.26	11.10	148.35	1.02	13.63	0	1	0.00	6.25	0.00	100.00	0.00	11.90	0.00	67.41
11	2,500	3,000	2,750	5	74	2.19	32.46	17.23	165.58	1.58	15.21	0	1	0.00	6.25	0.00	100.00	0.00	11.90	0.00	60.39
12	3,000	4,000	3,500	4	78	1.75	34.21	19.64	185.22	1.80	17.02	0	1	0.00	6.25	0.00	100.00	0.00	11.90	0.00	53.99
13	4,000	5,000	4,500	9	87	3.95	38.16	58.58	243.81	5.38	22.40	0	1	0.00	6.25	0.00	100.00	0.00	11.90	0.00	41.02
14	5,000	7,500	6,250	22	109	9.65	47.81	96.78	340.59	8.89	31.29	0	1	0.00	6.25	0.00	100.00	0.00	11.90	0.00	29.36
15	7,500	10,000	8,750	13	122	5.70	53.51	102.72	443.31	9.44	40.72	1	2	6.25	12.50	91.14	191.14	10.85	22.74	88.73	43.12
16	10,000	20,000	15,000	23	145	10.09	63.60	254.60	697.91	23.39	64.11	0	2	0.00	12.50	0.00	191.14	0.00	22.74	0.00	27.39
17	20,000	50,000	35,000	31	176	13.60	77.19	239.58	937.48	22.01	86.12	2	4	12.50	25.00	79.88	271.02	9.51	32.25	33.34	28.91
18	50,000	100,000	75,000	31	207	13.60	90.79	41.76	979.25	3.84	89.96	0	4	0.00	25.00	0.00	271.02	0.00	32.25	0.00	27.68
19	100,000	500,000	300,000	21	228	9.21	100.00	109.32	1,088.57	10.04	100.00	12	16	75.00	100.00	569.35	840.38	67.75	100.00	520.81	77.20
20	500,000	**UP**		0	228	0.00	100.00	0.00	1,088.57	0.00	100.00	0	16	0.00	100.00	0.00	840.38	0.00	100.00	0.00	77.20
				228				1,088.57				16				840.38				77.20	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 23004 INSECTICIDE AND HERBICIDE FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	31	31	5.18	5.18	184.29	184.29	5.82	5.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	37	1.00	6.18	0.51	184.80	0.02	5.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	51	2.34	8.51	11.79	196.59	0.37	6.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	62	1.84	10.35	1.48	198.06	0.05	6.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	19	81	3.17	13.52	46.59	244.65	1.47	7.73	1	1	100.00	100.00	9.91	9.91	100.00	100.00	21.27	4.05
6	500	750	625	10	91	1.67	15.19	5.77	250.42	0.18	7.91	0	1	0.00	100.00	0.00	9.91	0.00	100.00	0.00	3.96
7	750	1,000	875	16	107	2.67	17.86	32.94	283.36	1.04	8.95	0	1	0.00	100.00	0.00	9.91	0.00	100.00	0.00	3.50
8	1,000	1,500	1,250	11	118	1.84	19.70	4.98	288.34	0.16	9.11	0	1	0.00	100.00	0.00	9.91	0.00	100.00	0.00	3.44
9	1,500	2,000	1,750	22	140	3.67	23.37	6.96	295.30	0.22	9.33	0	1	0.00	100.00	0.00	9.91	0.00	100.00	0.00	3.36
10	2,000	2,500	2,250	7	147	1.17	24.54	32.50	327.79	1.03	10.36	0	1	0.00	100.00	0.00	9.91	0.00	100.00	0.00	3.02
11	2,500	3,000	2,750	20	167	3.34	27.88	15.11	342.91	0.48	10.84	0	1	0.00	100.00	0.00	9.91	0.00	100.00	0.00	2.89
12	3,000	4,000	3,500	32	199	5.34	33.22	48.37	391.27	1.53	12.36	0	1	0.00	100.00	0.00	9.91	0.00	100.00	0.00	2.53
13	4,000	5,000	4,500	26	225	4.34	37.56	58.50	449.77	1.85	14.21	0	1	0.00	100.00	0.00	9.91	0.00	100.00	0.00	2.20
14	5,000	7,500	6,250	26	251	4.34	41.90	95.59	545.36	3.02	17.23	0	1	0.00	100.00	0.00	9.91	0.00	100.00	0.00	1.82
15	7,500	10,000	8,750	27	278	4.51	46.41	57.41	602.77	1.81	19.05	0	1	0.00	100.00	0.00	9.91	0.00	100.00	0.00	1.64
16	10,000	20,000	15,000	96	374	16.03	62.44	336.49	939.27	10.63	29.68	0	1	0.00	100.00	0.00	9.91	0.00	100.00	0.00	1.06
17	20,000	50,000	35,000	54	428	9.02	71.45	1,772.38	2,711.64	56.01	85.69	0	1	0.00	100.00	0.00	9.91	0.00	100.00	0.00	0.37
18	50,000	100,000	75,000	88	516	14.69	86.14	17.23	2,694.42	0.54	85.14	0	1	0.00	100.00	0.00	9.91	0.00	100.00	0.00	0.37
19	100,000	500,000	300,000	63	579	10.52	96.66	350.29	3,044.71	11.07	96.21	0	1	0.00	100.00	0.00	9.91	0.00	100.00	0.00	0.33
20	500,000	**UP**		20	599	3.34	100.00	119.87	3,164.58	3.79	100.00	0	1	0.00	100.00	0.00	9.91	0.00	100.00	0.00	0.31
				599				3,164.58				1				9.91				0.31	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 23005 PAINT AND VARNISH FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	4.59	4.59	167.12	167.12	5.99	5.99	3	3	75.00	75.00	751.30	751.30	99.45	99.45	449.56	449.56
2	50	100	75	2	17	0.61	5.20	2.20	169.32	0.08	6.07	0	3	0.00	75.00	0.00	751.30	0.00	99.45	0.00	443.71
3	100	200	150	6	23	1.83	7.03	9.28	178.60	0.33	6.40	0	3	0.00	75.00	0.00	751.30	0.00	99.45	0.00	420.67
4	200	300	250	6	29	1.83	8.87	30.36	208.96	1.09	7.49	0	3	0.00	75.00	0.00	751.30	0.00	99.45	0.00	359.55
5	300	500	400	7	36	2.14	11.01	23.04	232.00	0.83	8.32	0	3	0.00	75.00	0.00	751.30	0.00	99.45	0.00	323.84
6	500	750	625	9	45	2.75	13.76	22.26	254.26	0.80	9.11	0	3	0.00	75.00	0.00	751.30	0.00	99.45	0.00	295.49
7	750	1,000	875	5	50	1.53	15.29	29.96	284.21	1.07	10.19	0	3	0.00	75.00	0.00	751.30	0.00	99.45	0.00	264.34
8	1,000	1,500	1,250	12	62	3.67	18.96	54.17	338.39	1.94	12.13	0	3	0.00	75.00	0.00	751.30	0.00	99.45	0.00	222.02
9	1,500	2,000	1,750	18	80	5.50	24.46	124.19	462.58	4.45	16.58	0	3	0.00	75.00	0.00	751.30	0.00	99.45	0.00	162.42
10	2,000	2,500	2,250	15	95	4.59	29.05	55.10	517.67	1.98	18.56	0	3	0.00	75.00	0.00	751.30	0.00	99.45	0.00	145.13
11	2,500	3,000	2,750	8	103	2.45	31.50	74.71	592.38	2.68	21.24	0	3	0.00	75.00	0.00	751.30	0.00	99.45	0.00	126.83
12	3,000	4,000	3,500	21	124	6.42	37.92	119.82	712.20	4.30	25.53	0	3	0.00	75.00	0.00	751.30	0.00	99.45	0.00	105.49
13	4,000	5,000	4,500	23	147	7.03	44.95	202.29	914.49	7.25	32.78	0	3	0.00	75.00	0.00	751.30	0.00	99.45	0.00	82.16
14	5,000	7,500	6,250	46	193	14.07	59.02	324.66	1,239.15	11.64	44.42	0	3	0.00	75.00	0.00	751.30	0.00	99.45	0.00	60.63
15	7,500	10,000	8,750	24	217	7.34	66.36	229.55	1,468.70	8.23	52.65	0	3	0.00	75.00	0.00	751.30	0.00	99.45	0.00	51.15
16	10,000	20,000	15,000	40	257	12.23	78.59	368.82	1,837.51	13.22	65.87	1	4	25.00	100.00	4.14	755.44	0.55	100.00	1.12	41.11
17	20,000	50,000	35,000	26	283	7.95	86.54	603.38	2,440.90	21.63	87.50	0	4	0.00	100.00	0.00	755.44	0.00	100.00	0.00	30.95
18	50,000	100,000	75,000	21	304	6.42	92.97	99.79	2,540.69	3.58	91.08	0	4	0.00	100.00	0.00	755.44	0.00	100.00	0.00	29.73
19	100,000	500,000	300,000	19	323	5.81	98.78	108.95	2,649.64	3.91	94.98	0	4	0.00	100.00	0.00	755.44	0.00	100.00	0.00	28.51
20	500,000	**UP**		4	327	1.22	100.00	139.97	2,789.61	5.02	100.00	0	4	0.00	100.00	0.00	755.44	0.00	100.00	0.00	27.08
				327				2,789.61				4				755.44				27.08	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 230051 SOLVENT BASE PRODUCT

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	68	68	8.64	8.64	1,856.48	1,856.48	18.80	18.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	75	0.89	9.53	9.44	1,865.93	0.10	18.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	13	88	1.65	11.18	22.74	1,888.66	0.23	19.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	98	1.27	12.45	12.63	1,901.29	0.13	19.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	12	110	1.52	13.98	29.49	1,930.78	0.30	19.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	27	137	3.43	17.41	56.50	1,987.28	0.57	20.13	3	3	12.50	12.50	545.82	545.82	90.72	90.72	966.09	27.47
7	750	1,000	875	25	162	3.18	20.58	92.43	2,079.70	0.94	21.07	0	3	0.00	12.50	0.00	545.82	0.00	90.72	0.00	26.25
8	1,000	1,500	1,250	39	201	4.96	25.54	253.75	2,333.45	2.57	23.64	0	3	0.00	12.50	0.00	545.82	0.00	90.72	0.00	23.39
9	1,500	2,000	1,750	42	243	5.34	30.88	251.02	2,584.47	2.54	26.18	0	3	0.00	12.50	0.00	545.82	0.00	90.72	0.00	21.12
10	2,000	2,500	2,250	39	282	4.96	35.83	214.16	2,798.63	2.17	28.35	0	3	0.00	12.50	0.00	545.82	0.00	90.72	0.00	19.50
11	2,500	3,000	2,750	19	301	2.41	38.25	248.88	3,047.51	2.52	30.87	0	3	0.00	12.50	0.00	545.82	0.00	90.72	0.00	17.91
12	3,000	4,000	3,500	68	369	8.64	46.89	567.08	3,614.59	5.74	36.61	0	3	0.00	12.50	0.00	545.82	0.00	90.72	0.00	15.10
13	4,000	5,000	4,500	45	414	5.72	52.60	362.85	3,977.44	3.68	40.29	0	3	0.00	12.50	0.00	545.82	0.00	90.72	0.00	13.72
14	5,000	7,500	6,250	78	492	9.91	62.52	544.11	4,521.55	5.51	45.80	0	3	0.00	12.50	0.00	545.82	0.00	90.72	0.00	12.07
15	7,500	10,000	8,750	41	533	5.21	67.73	748.53	5,270.08	7.58	53.38	0	3	0.00	12.50	0.00	545.82	0.00	90.72	0.00	10.36
16	10,000	20,000	15,000	101	634	12.83	80.56	1,618.81	6,888.89	16.40	69.78	20	23	83.33	95.83	55.57	601.39	9.24	99.96	3.43	8.73
17	20,000	50,000	35,000	72	706	9.15	89.71	1,657.60	8,546.49	16.79	86.57	1	24	4.17	100.00	0.23	601.62	0.04	100.00	0.01	7.04
18	50,000	100,000	75,000	60	766	7.62	97.33	1,015.68	9,562.17	10.29	96.86	0	24	0.00	100.00	0.00	601.62	0.00	100.00	0.00	6.29
19	100,000	500,000	300,000	16	782	2.03	99.36	267.49	9,829.66	2.71	99.56	0	24	0.00	100.00	0.00	601.62	0.00	100.00	0.00	6.12
20	500,000	**UP**		5	787	0.64	100.00	42.97	9,872.63	0.44	100.00	0	24	0.00	100.00	0.00	601.62	0.00	100.00	0.00	6.09
					787				9,872.63				24				601.62				6.09

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 230052 WATER BASE PRODUCT

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	6.45	6.45	5.95	5.95	0.41	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	10	1.61	8.06	0.00	5.95	0.00	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	17	5.65	13.71	4.43	10.39	0.31	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	19	1.61	15.32	1.80	12.18	0.12	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	25	4.84	20.16	7.59	19.77	0.53	1.37	3	3	60.00	60.00	82.40	82.40	96.97	96.97	1085.45	416.74
6	500	750	625	16	41	12.90	33.06	10.43	30.20	0.72	2.10	2	5	40.00	100.00	2.57	84.98	3.03	100.00	24.68	281.38
7	750	1,000	875	5	46	4.03	37.10	4.33	34.53	0.30	2.40	0	5	0.00	100.00	0.00	84.98	0.00	100.00	0.00	246.11
8	1,000	1,500	1,250	13	59	10.48	47.58	23.70	58.23	1.64	4.04	0	5	0.00	100.00	0.00	84.98	0.00	100.00	0.00	145.94
9	1,500	2,000	1,750	7	66	5.65	53.23	32.65	90.88	2.27	6.31	0	5	0.00	100.00	0.00	84.98	0.00	100.00	0.00	93.51
10	2,000	2,500	2,250	2	68	1.61	54.84	9.41	100.29	0.65	6.96	0	5	0.00	100.00	0.00	84.98	0.00	100.00	0.00	84.73
11	2,500	3,000	2,750	1	69	0.81	55.65	7.40	107.69	0.51	7.47	0	5	0.00	100.00	0.00	84.98	0.00	100.00	0.00	78.91
12	3,000	4,000	3,500	3	72	2.42	58.06	26.61	134.30	1.85	9.32	0	5	0.00	100.00	0.00	84.98	0.00	100.00	0.00	63.27
13	4,000	5,000	4,500	3	75	2.42	60.48	28.05	162.35	1.95	11.26	0	5	0.00	100.00	0.00	84.98	0.00	100.00	0.00	52.34
14	5,000	7,500	6,250	3	78	2.42	62.90	775.26	937.61	53.79	65.06	0	5	0.00	100.00	0.00	84.98	0.00	100.00	0.00	9.06
15	7,500	10,000	8,750	7	85	5.65	68.55	59.16	996.77	4.10	69.16	0	5	0.00	100.00	0.00	84.98	0.00	100.00	0.00	8.53
16	10,000	20,000	15,000	17	102	13.71	82.26	277.51	1,274.28	19.25	88.41	0	5	0.00	100.00	0.00	84.98	0.00	100.00	0.00	6.67
17	20,000	50,000	35,000	10	112	8.06	90.32	91.29	1,365.57	6.33	94.75	0	5	0.00	100.00	0.00	84.98	0.00	100.00	0.00	6.22
18	50,000	100,000	75,000	1	113	0.81	91.13	6.13	1,371.70	0.43	95.17	0	5	0.00	100.00	0.00	84.98	0.00	100.00	0.00	6.20
19	100,000	500,000	300,000	11	124	8.87	100.00	69.56	1,441.26	4.83	100.00	0	5	0.00	100.00	0.00	84.98	0.00	100.00	0.00	5.90
20	500,000	**UP**		0	124	0.00	100.00	0.00	1,441.26	0.00	100.00	0	5	0.00	100.00	0.00	84.98	0.00	100.00	0.00	5.90
				124				1,441.26				5				84.98				5.90	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 23006 ACID ALKALINE FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	28.95	28.95	25.91	25.91	16.10	16.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	12	2.63	31.58	0.96	26.87	0.60	16.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	13	2.63	34.21	1.60	28.48	1.00	17.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	14	2.63	36.84	0.04	28.52	0.03	17.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	15	2.63	39.47	2.81	31.33	1.75	19.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	16	2.63	42.11	0.07	31.26	0.04	19.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	17	2.63	44.74	0.03	31.29	0.02	19.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	18	2.63	47.37	0.41	31.70	0.26	19.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	19	2.63	50.00	0.11	31.59	0.07	19.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	20	2.63	52.63	0.00	31.59	0.00	19.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	21	2.63	55.26	41.84	73.44	26.00	45.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	22	2.63	57.89	15.73	89.17	9.77	55.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	23	2.63	60.53	40.66	129.83	25.26	80.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	24	2.63	63.16	0.81	130.64	0.50	81.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	25	2.63	65.79	0.34	130.98	0.21	81.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	32	18.42	84.21	7.45	138.43	4.63	86.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	36	10.53	94.74	16.70	155.13	10.38	96.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	37	2.63	97.37	2.82	157.95	1.75	98.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	38	2.63	100.00	3.00	160.96	1.87	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	38	0.00	100.00	0.00	160.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					38				160.96				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 23007 CHLORIALKALI ELECTROLYSIS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	33.33	33.33	19.06	19.06	53.79	53.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	16.67	50.00	1.72	20.78	4.84	58.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	16.67	66.67	5.52	26.30	15.58	74.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	16.67	83.33	3.66	29.96	10.32	84.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	16.67	100.00	5.48	35.44	15.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	6	0.00	100.00	0.00	35.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	6	0.00	100.00	0.00	35.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	35.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	35.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	35.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	35.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	35.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	35.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	35.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	35.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	35.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	35.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	35.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	35.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	6	0.00	100.00	0.00	35.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				35.44				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 23008 AIR SEPARATION GASESEG OXYGENNITROGENHYDROGEN

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	9.09	9.09	15.04	15.04	3.04	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	3.03	12.12	1.56	16.60	0.32	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	3.03	15.15	1.80	18.40	0.36	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	3.03	18.18	3.89	22.28	0.79	4.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	3.03	21.21	4.70	26.98	0.95	5.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	3.03	24.24	5.28	32.26	1.07	6.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	3.03	27.27	1.39	33.65	0.28	6.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	3.03	30.30	2.05	35.70	0.41	7.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	3.03	33.33	33.97	69.67	6.88	14.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	3.03	36.36	9.27	78.93	1.88	15.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	3.03	39.39	3.16	82.09	0.64	16.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	3.03	42.42	9.02	91.12	1.83	18.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	17	9.09	51.52	22.30	113.42	4.51	22.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	23	18.18	69.70	51.96	165.38	10.52	33.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	25	6.06	75.76	0.00	165.38	0.00	33.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	26	3.03	78.79	32.69	198.07	6.62	40.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	27	3.03	81.82	96.34	294.41	19.50	59.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	31	12.12	93.94	134.59	429.00	27.24	86.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	32	3.03	96.97	51.26	480.26	10.37	97.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		1	33	3.03	100.00	13.82	494.08	2.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				33				494.08				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 23009 PEROXIDE MANUFACTURE APPLICATION AND STORAGE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	5.64	5.64	33.33	33.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	22.58	16.93	133.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				16.93				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 23010 OTHERS (EG INORGANIC SALTS)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	3.16	3.16	0.03	0.03	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	6	3.16	6.32	2.53	2.56	0.21	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	14	8.42	14.74	7.25	9.82	0.61	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	26	12.63	27.37	0.31	10.13	0.03	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	28	2.11	29.47	0.00	10.13	0.00	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	32	4.21	33.68	3.60	13.72	0.30	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	34	2.11	35.79	0.00	13.73	0.00	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	36	2.11	37.89	19.94	33.67	1.68	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	43	7.37	45.26	5.61	39.28	0.47	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	44	1.05	46.32	0.00	39.28	0.00	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	45	1.05	47.37	1.33	40.61	0.11	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	46	1.05	48.42	3.08	43.68	0.26	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	47	1.05	49.47	0.27	43.95	0.02	3.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	48	1.05	50.53	0.15	44.10	0.01	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	49	1.05	51.58	0.14	44.25	0.01	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	24	73	25.26	76.84	47.34	91.58	3.99	7.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	11	84	11.58	88.42	474.35	565.94	40.00	47.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	87	3.16	91.58	22.80	588.74	1.92	49.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	92	5.26	96.84	389.34	978.08	32.83	82.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		3	95	3.16	100.00	207.90	1,185.98	17.53	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				95				1,185.98				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 23012 INK FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	1.63	1.63	4.70	4.70	1.16	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	0.81	2.44	0.30	5.00	0.07	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	0.81	3.25	0.53	5.53	0.13	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	0.81	4.07	1.09	6.62	0.27	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	0.81	4.88	0.05	6.67	0.01	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	8	1.63	6.50	0.03	6.70	0.01	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	12	3.25	9.76	3.42	10.12	0.85	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	16	3.25	13.01	4.52	14.65	1.12	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	21	4.07	17.07	2.87	17.52	0.71	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	23	1.63	18.70	0.03	17.55	0.01	4.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	27	3.25	21.95	7.25	24.80	1.79	6.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	35	62	28.46	50.41	15.39	40.19	3.81	9.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	67	4.07	54.47	22.72	62.91	5.62	15.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	76	7.32	61.79	47.43	110.34	11.73	27.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	82	4.88	66.67	41.28	151.62	10.21	37.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	86	3.25	69.92	58.03	209.65	14.35	51.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	95	7.32	77.24	60.94	270.59	15.07	66.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	12	107	9.76	86.99	43.05	313.64	10.64	77.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	14	121	11.38	98.37	11.37	325.01	2.81	80.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		2	123	1.63	100.00	79.42	404.43	19.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				123				404.43				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 230121 INK FACTORIES SOLVENT

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	1.02	1.02	2.96	2.96	0.40	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	4	1.02	2.03	0.66	3.62	0.09	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	12	4.06	6.09	1.21	4.83	0.16	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	16	2.03	8.12	2.85	7.68	0.39	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	18	1.02	9.14	5.30	12.98	0.72	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	29	5.58	14.72	9.02	21.99	1.22	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	39	5.08	19.80	5.87	27.87	0.80	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	17	56	8.63	28.43	26.53	54.39	3.59	7.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	23	79	11.68	40.10	23.65	78.04	3.21	10.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	14	93	7.11	47.21	26.97	105.01	3.66	14.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	12	105	6.09	53.30	25.97	130.98	3.52	17.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	113	4.06	57.36	23.75	154.73	3.22	20.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	17	130	8.63	65.99	7.38	162.11	1.00	21.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	138	4.06	70.05	35.82	197.93	4.85	26.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	146	4.06	74.11	47.06	244.99	6.38	33.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	14	160	7.11	81.22	106.27	351.26	14.40	47.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	17	177	8.63	89.85	175.12	526.38	23.73	71.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	181	2.03	91.88	42.25	568.63	5.73	77.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	9	190	4.57	96.45	131.84	700.47	17.87	94.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		7	197	3.55	100.00	37.40	737.87	5.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				197				737.87				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 230122 INK FACTORIES WATER BASE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	0.83	0.83	9.48	9.48	3.00	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	0.83	1.67	2.91	12.39	0.92	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	0.83	2.50	10.54	22.93	3.33	7.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	0.83	3.33	12.53	35.47	3.96	11.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	6	1.67	5.00	3.07	38.53	0.97	12.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	10	3.33	8.33	1.43	39.96	0.45	12.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	14	3.33	11.67	6.50	46.46	2.06	14.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	18	3.33	15.00	19.44	65.90	6.15	20.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	22	3.33	18.33	7.33	73.23	2.32	23.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	16	38	13.33	31.67	11.32	84.55	3.58	26.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	39	0.83	32.50	3.33	87.88	1.05	27.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	38	77	31.67	64.17	9.16	97.04	2.90	30.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	80	2.50	66.67	15.81	112.86	5.00	35.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	82	1.67	68.33	6.04	118.89	1.91	37.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	88	5.00	73.33	58.14	177.03	18.38	55.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	90	1.67	75.00	17.16	194.19	5.42	61.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	15	105	12.50	87.50	103.28	297.47	32.65	94.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	111	5.00	92.50	5.72	303.19	1.81	95.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	9	120	7.50	100.00	13.11	316.30	4.15	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	120	0.00	100.00	0.00	316.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					120				316.30				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.11	0.11	0.71	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	0.07	0.18	0.48	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	5.86	6.04	38.50	39.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	9.18	15.23	60.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	15.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	15.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	15.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	15.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	15.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	15.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	15.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	15.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	15.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	15.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	15.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	15.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	15.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	15.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	15.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				15.23				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 231 OIL PROCESSING

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	18.75	18.75	6.11	6.11	2.15	2.15	2	2	66.67	66.67	28.07	28.07	97.90	97.90	459.74	459.74
2	50	100	75	1	4	6.25	25.00	2.07	8.18	0.73	2.88	0	2	0.00	66.67	0.00	28.07	0.00	97.90	0.00	343.40
3	100	200	150	1	5	6.25	31.25	5.63	13.80	1.98	4.86	0	2	0.00	66.67	0.00	28.07	0.00	97.90	0.00	203.42
4	200	300	250	1	6	6.25	37.50	5.40	19.20	1.90	6.77	0	2	0.00	66.67	0.00	28.07	0.00	97.90	0.00	146.21
5	300	500	400	1	7	6.25	43.75	8.97	28.17	3.16	9.93	0	2	0.00	66.67	0.00	28.07	0.00	97.90	0.00	99.66
6	500	750	625	1	8	6.25	50.00	20.87	49.03	7.35	17.28	0	2	0.00	66.67	0.00	28.07	0.00	97.90	0.00	57.25
7	750	1,000	875	1	9	6.25	56.25	22.40	71.43	7.89	25.17	0	2	0.00	66.67	0.00	28.07	0.00	97.90	0.00	39.30
8	1,000	1,500	1,250	1	10	6.25	62.50	7.48	78.92	2.64	27.81	0	2	0.00	66.67	0.00	28.07	0.00	97.90	0.00	35.57
9	1,500	2,000	1,750	1	11	6.25	68.75	6.18	85.10	2.18	29.99	0	2	0.00	66.67	0.00	28.07	0.00	97.90	0.00	32.99
10	2,000	2,500	2,250	1	12	6.25	75.00	8.85	93.95	3.12	33.11	1	3	33.33	100.00	0.60	28.68	2.10	100.00	6.81	30.52
11	2,500	3,000	2,750	1	13	6.25	81.25	5.82	99.77	2.05	35.16	0	3	0.00	100.00	0.00	28.68	0.00	100.00	0.00	28.74
12	3,000	4,000	3,500	1	14	6.25	87.50	51.74	151.51	18.23	53.39	0	3	0.00	100.00	0.00	28.68	0.00	100.00	0.00	18.93
13	4,000	5,000	4,500	1	15	6.25	93.75	0.00	151.51	0.00	53.39	0	3	0.00	100.00	0.00	28.68	0.00	100.00	0.00	18.93
14	5,000	7,500	6,250	1	16	6.25	100.00	132.27	283.77	46.61	100.00	0	3	0.00	100.00	0.00	28.68	0.00	100.00	0.00	10.11
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	283.77	0.00	100.00	0	3	0.00	100.00	0.00	28.68	0.00	100.00	0.00	10.11
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	283.77	0.00	100.00	0	3	0.00	100.00	0.00	28.68	0.00	100.00	0.00	10.11
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	283.77	0.00	100.00	0	3	0.00	100.00	0.00	28.68	0.00	100.00	0.00	10.11
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	283.77	0.00	100.00	0	3	0.00	100.00	0.00	28.68	0.00	100.00	0.00	10.11
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	283.77	0.00	100.00	0	3	0.00	100.00	0.00	28.68	0.00	100.00	0.00	10.11
20	500,000	**UP**		0	16	0.00	100.00	0.00	283.77	0.00	100.00	0	3	0.00	100.00	0.00	28.68	0.00	100.00	0.00	10.11
				16				283.77				3				28.68				10.11	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2310 OIL REFINERY,

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	10.71	10.71	61.76	61.76	17.18	17.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	3.57	14.29	0.16	61.92	0.04	17.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	3.57	17.86	2.55	64.46	0.71	17.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	3.57	21.43	51.41	115.87	14.30	32.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	3.57	25.00	12.82	128.69	3.57	35.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	3.57	28.57	4.48	133.18	1.25	37.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	3.57	32.14	0.76	133.93	0.21	37.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	3.57	35.71	15.68	149.61	4.36	41.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	3.57	39.29	1.01	150.63	0.28	41.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	3.57	42.86	3.45	154.07	0.96	42.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	3.57	46.43	53.40	207.47	14.86	57.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	3.57	50.00	43.74	251.21	12.17	69.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	3.57	53.57	7.50	258.71	2.09	71.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	3.57	57.14	23.30	282.00	6.48	78.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	3.57	60.71	6.85	288.85	1.91	80.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	18	3.57	64.29	6.56	295.41	1.82	82.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	19	3.57	67.86	10.24	305.65	2.85	85.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	21	7.14	75.00	15.73	321.38	4.38	89.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	24	10.71	85.71	8.10	329.48	2.25	91.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		4	28	14.29	100.00	29.92	359.40	8.33	100.00	5	5	100.00	100.00	8.75	8.75	100.00	100.00	29.24	2.43
				28				359.40				5				8.75				2.43	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 23101 DISTILLATION OF HYDROCARBONSATMOSPHERIC

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

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

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 23103 REFORMING PLANTS CYCLIZATION (AROMATIZATION)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	11.21	11.21	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	11.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	11.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	11.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	11.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	11.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	11.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	11.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	11.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	11.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	11.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	11.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	11.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	11.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	11.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	11.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	11.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	11.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				11.21				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 23104 POLYMERIZATION OF LOW MOLECULAR HYDROCARBONS INTO FUELS :

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	1.88	1.88	50.00	50.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	1.88	3.76	50.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	3.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	3.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	3.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	3.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	3.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	3.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	3.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	3.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	3.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	3.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	3.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	3.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	3.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	3.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	3.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	3.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	3.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				3.76				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 23108 TREATING PROCESSES INCLUDING AIR BLOWING

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	3.47	3.47	9.96	9.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	1.02	4.49	2.93	12.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	23.49	27.98	67.33	80.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	6.90	34.89	19.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	34.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	34.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	34.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	34.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	34.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	34.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	34.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	34.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	34.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	34.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	34.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	34.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	34.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	34.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	34.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				34.89				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2311 OTHER CHEMICAL AND

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.85	3.85	0.04	0.04	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.85	7.69	0.03	0.01	0.08	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.85	11.54	0.16	0.17	0.49	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.85	15.38	0.12	0.06	0.35	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.85	19.23	0.01	0.07	0.03	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.85	23.08	0.01	0.08	0.03	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	3.85	26.92	0.18	0.10	0.55	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	3.85	30.77	0.03	0.14	0.10	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	3.85	34.62	0.23	0.36	0.69	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	3.85	38.46	0.36	0.00	1.11	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	3.85	42.31	3.20	3.20	9.74	9.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	3.85	46.15	2.88	6.08	8.78	18.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	3.85	50.00	6.94	0.86	21.12	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	3.85	53.85	5.24	6.10	15.97	18.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	3.85	57.69	12.37	18.47	37.69	56.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	3.85	61.54	1.38	19.86	4.21	60.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	3.85	65.38	0.17	20.03	0.52	61.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	18	3.85	69.23	0.17	19.86	0.52	60.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		8	26	30.77	100.00	12.98	32.83	39.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				26				32.83				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	3.45	3.45	4.47	4.47	3.40	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	3.45	6.90	0.06	4.52	0.04	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	4	6.90	13.79	0.42	4.94	0.32	3.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	3.45	17.24	0.00	4.94	0.00	3.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	3.45	20.69	0.51	5.45	0.39	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	3.45	24.14	0.00	5.45	0.00	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	3.45	27.59	2.40	7.85	1.83	5.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	3.45	31.03	0.00	7.86	0.00	5.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	13	13.79	44.83	0.02	7.87	0.01	5.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	3.45	48.28	6.05	13.92	4.61	10.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	3.45	51.72	0.01	13.93	0.01	10.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	16	3.45	55.17	14.54	28.47	11.07	21.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	17	3.45	58.62	17.46	45.93	13.29	34.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	18	3.45	62.07	6.30	52.23	4.79	39.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	19	3.45	65.52	10.00	62.23	7.61	47.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	20	3.45	68.97	5.60	67.83	4.26	51.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	21	3.45	72.41	28.00	95.83	21.32	72.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	22	3.45	75.86	1.40	97.23	1.07	74.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	26	13.79	89.66	12.07	109.30	9.19	83.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		3	29	10.34	100.00	22.05	131.34	16.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				29				131.34				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 23111 HYDROGEN GENERATION FROM NATURAL GAS OF LIQUID HYDROCARBONS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	14.29	14.29	130.48	130.48	24.40	24.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	2.38	16.67	0.04	130.52	0.01	24.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	2.38	19.05	1.67	132.19	0.31	24.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	2.38	21.43	1.16	133.35	0.22	24.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	2.38	23.81	0.00	133.35	0.00	24.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	2.38	26.19	1.97	135.32	0.37	25.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	2.38	28.57	0.42	134.90	0.08	25.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	15	7.14	35.71	7.22	142.12	1.35	26.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	16	2.38	38.10	3.34	145.46	0.62	27.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	18	4.76	42.86	11.88	157.34	2.22	29.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	21	7.14	50.00	47.26	204.60	8.84	38.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	22	2.38	52.38	8.90	213.50	1.66	39.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	23	2.38	54.76	5.00	218.50	0.93	40.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	27	9.52	64.29	17.72	236.22	3.31	44.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	31	9.52	73.81	32.53	268.75	6.08	50.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	35	9.52	83.33	83.72	352.48	15.66	65.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	40	11.90	95.24	84.48	436.96	15.80	81.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	42	4.76	100.00	97.76	534.71	18.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	42	0.00	100.00	0.00	534.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	42	0.00	100.00	0.00	534.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					42				534.71				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 23114 OTHER PLANTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.22	0.22	29.14	29.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	0.53	0.75	70.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				0.75				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 231141 OTHER PLANTS:WORKSHOPS AND STORES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	0.22	0.22	3.33	3.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	1.09	1.31	16.47	19.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	0.62	1.93	9.35	29.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	5	33.33	83.33	2.18	4.10	32.95	62.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	16.67	100.00	2.51	6.61	37.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	6	0.00	100.00	0.00	6.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	6.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	6.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	6.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	6.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	6.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	6.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	6.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	6.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	6.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	6.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	6.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	6.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	6	0.00	100.00	0.00	6.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				6.61				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 231142 OTHER PLANTS:WATER TREATMENT PLANTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	6.67	6.67	0.00	0.00	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	6.67	13.33	0.08	0.08	1.58	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	6.67	20.00	0.05	0.14	1.00	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	6.67	26.67	0.03	0.17	0.67	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	6.67	33.33	0.03	0.20	0.54	3.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	6.67	40.00	0.02	0.22	0.46	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	6.67	46.67	1.09	1.32	21.03	25.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	6.67	53.33	0.09	1.40	1.67	26.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	6.67	60.00	0.13	1.53	2.51	29.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	6.67	66.67	0.38	1.91	7.30	36.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	6.67	73.33	0.98	2.90	18.92	55.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	6.67	80.00	0.42	3.32	8.17	63.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	6.67	86.67	0.28	3.61	5.44	69.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	6.67	93.33	0.45	4.06	8.66	77.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	6.67	100.00	1.15	5.20	22.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	5.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	5.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	5.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	5.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	15	0.00	100.00	0.00	5.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				15				5.20				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	4.79	4.79	23.22	23.22	1.44	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	10	0.53	5.32	1.12	24.34	0.07	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	11	0.53	5.85	1.82	26.16	0.11	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	12	0.53	6.38	0.79	26.95	0.05	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	13	0.53	6.91	0.79	27.74	0.05	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	17	2.13	9.04	3.19	30.93	0.20	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	20	1.60	10.64	5.42	36.35	0.34	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	27	3.72	14.36	23.36	59.71	1.45	3.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	13	40	6.91	21.28	20.92	80.63	1.30	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	41	0.53	21.81	5.86	86.49	0.36	5.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	44	1.60	23.40	4.49	90.97	0.28	5.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	47	1.60	25.00	24.24	115.22	1.50	7.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	50	1.60	26.60	34.91	150.13	2.17	9.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	18	68	9.57	36.17	111.23	261.35	6.90	16.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	16	84	8.51	44.68	169.42	430.78	10.51	26.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	18	102	9.57	54.26	197.29	628.07	12.24	38.96	8	8	42.11	42.11	165.66	165.66	73.76	73.76	83.97	26.38
17	20,000	50,000	35,000	32	134	17.02	71.28	492.91	1,120.98	30.58	69.54	6	14	31.58	73.68	56.21	221.88	25.03	98.79	11.40	19.79
18	50,000	100,000	75,000	9	143	4.79	76.06	138.69	1,259.67	8.60	78.15	1	15	5.26	78.95	0.60	222.48	0.27	99.05	0.43	17.66
19	100,000	500,000	300,000	18	161	9.57	85.64	153.76	1,413.43	9.54	87.69	0	15	0.00	78.95	0.00	222.48	0.00	99.05	0.00	15.74
20	500,000	**UP**		27	188	14.36	100.00	198.46	1,611.90	12.31	100.00	4	19	21.05	100.00	2.12	224.60	0.95	100.00	1.07	13.93
				188				1,611.90				19				224.60				13.93	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 232 PETROCHEMICAL WORKS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	50.00	50.00	5.43	5.43	13.37	13.37	1	1	100.00	100.00	14.16	14.16	100.00	100.00	261.02	261.02
2	50	100	75	1	3	25.00	75.00	31.88	37.31	78.60	91.98	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	37.95
3	100	200	150	1	4	25.00	100.00	3.25	40.56	8.02	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	34.91
4	200	300	250	0	4	0.00	100.00	0.00	40.56	0.00	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	34.91
5	300	500	400	0	4	0.00	100.00	0.00	40.56	0.00	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	34.91
6	500	750	625	0	4	0.00	100.00	0.00	40.56	0.00	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	34.91
7	750	1,000	875	0	4	0.00	100.00	0.00	40.56	0.00	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	34.91
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	40.56	0.00	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	34.91
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	40.56	0.00	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	34.91
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	40.56	0.00	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	34.91
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	40.56	0.00	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	34.91
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	40.56	0.00	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	34.91
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	40.56	0.00	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	34.91
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	40.56	0.00	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	34.91
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	40.56	0.00	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	34.91
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	40.56	0.00	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	34.91
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	40.56	0.00	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	34.91
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	40.56	0.00	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	34.91
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	40.56	0.00	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	34.91
20	500,000	**UP**		0	4	0.00	100.00	0.00	40.56	0.00	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	34.91
				4				40.56				1				14.16				34.91	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	26	26	7.90	7.90	23.42	23.42	2.13	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	33	2.13	10.03	0.98	24.39	0.09	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	43	3.04	13.07	0.47	24.87	0.04	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	51	2.43	15.50	3.96	28.82	0.36	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	53	0.61	16.11	0.00	28.82	0.00	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	54	0.30	16.41	0.29	29.11	0.03	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	64	3.04	19.45	8.68	20.44	0.79	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	69	1.52	20.97	4.46	24.90	0.41	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	75	1.82	22.80	4.36	29.26	0.40	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	82	2.13	24.92	19.05	48.31	1.73	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	83	0.30	25.23	0.49	48.80	0.04	4.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	11	94	3.34	28.57	27.00	75.79	2.45	6.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	98	1.22	29.79	12.09	87.89	1.10	7.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	17	115	5.17	34.95	60.32	148.21	5.48	13.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	10	125	3.04	37.99	46.66	194.87	4.24	17.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	28	153	8.51	46.50	75.46	270.33	6.85	24.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	22	175	6.69	53.19	172.81	443.14	15.70	40.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	27	202	8.21	61.40	159.10	602.24	14.45	54.71	8	8	88.89	88.89	138.50	138.50	100.00	100.00	87.05	23.00
19	100,000	500,000	300,000	62	264	18.84	80.24	260.92	863.16	23.70	78.41	1	9	11.11	100.00	0.00	138.50	0.00	100.00	0.00	16.05
20	500,000	**UP**		65	329	19.76	100.00	237.68	1,100.85	21.59	100.00	0	9	0.00	100.00	0.00	138.50	0.00	100.00	0.00	12.58
				329				1,100.85				9				138.50				12.58	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	6.82	6.82	24.46	24.46	4.75	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	2.27	9.09	0.02	24.48	0.00	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	2.27	11.36	0.63	25.11	0.12	4.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	2.27	13.64	0.25	25.36	0.05	4.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	2.27	15.91	4.58	29.95	0.89	5.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	2.27	18.18	10.37	40.31	2.01	7.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	2.27	20.45	12.44	52.75	2.41	10.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	2.27	22.73	0.53	53.28	0.10	10.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	2.27	25.00	6.94	60.22	1.35	11.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	2.27	27.27	2.96	63.19	0.58	12.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	2.27	29.55	5.88	69.07	1.14	13.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	2.27	31.82	9.35	78.42	1.81	15.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	2.27	34.09	18.55	96.97	3.60	18.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	2.27	36.36	1.34	95.63	0.26	18.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	2.27	38.64	12.44	108.07	2.41	20.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	18	2.27	40.91	36.02	144.09	6.99	27.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	25	15.91	56.82	134.28	278.37	26.06	54.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	31	13.64	70.45	71.71	350.08	13.91	67.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	37	13.64	84.09	103.63	453.70	20.11	88.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		7	44	15.91	100.00	61.63	515.34	11.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				44				515.34				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	22	22	7.53	7.53	66.91	66.91	5.21	5.21	2	2	40.00	40.00	20.02	20.02	78.35	78.35	29.92	29.92
2	50	100	75	1	23	0.34	7.88	2.01	68.92	0.16	5.37	0	2	0.00	40.00	0.00	20.02	0.00	78.35	0.00	29.05
3	100	200	150	5	28	1.71	9.59	2.65	71.57	0.21	5.58	0	2	0.00	40.00	0.00	20.02	0.00	78.35	0.00	27.98
4	200	300	250	2	30	0.68	10.27	4.65	76.21	0.36	5.94	0	2	0.00	40.00	0.00	20.02	0.00	78.35	0.00	26.27
5	300	500	400	1	31	0.34	10.62	0.18	76.04	0.01	5.93	0	2	0.00	40.00	0.00	20.02	0.00	78.35	0.00	26.33
6	500	750	625	1	32	0.34	10.96	0.50	76.54	0.04	5.96	0	2	0.00	40.00	0.00	20.02	0.00	78.35	0.00	26.16
7	750	1,000	875	1	33	0.34	11.30	1.82	78.35	0.14	6.11	0	2	0.00	40.00	0.00	20.02	0.00	78.35	0.00	25.55
8	1,000	1,500	1,250	1	34	0.34	11.64	0.12	78.47	0.01	6.12	0	2	0.00	40.00	0.00	20.02	0.00	78.35	0.00	25.51
9	1,500	2,000	1,750	6	40	2.05	13.70	4.60	83.08	0.36	6.47	0	2	0.00	40.00	0.00	20.02	0.00	78.35	0.00	24.10
10	2,000	2,500	2,250	3	43	1.03	14.73	4.28	87.36	0.33	6.81	0	2	0.00	40.00	0.00	20.02	0.00	78.35	0.00	22.92
11	2,500	3,000	2,750	4	47	1.37	16.10	3.31	90.67	0.26	7.07	0	2	0.00	40.00	0.00	20.02	0.00	78.35	0.00	22.08
12	3,000	4,000	3,500	10	57	3.42	19.52	43.47	134.14	3.39	10.45	0	2	0.00	40.00	0.00	20.02	0.00	78.35	0.00	14.93
13	4,000	5,000	4,500	10	67	3.42	22.95	11.19	145.33	0.87	11.32	0	2	0.00	40.00	0.00	20.02	0.00	78.35	0.00	13.78
14	5,000	7,500	6,250	13	80	4.45	27.40	38.87	106.46	3.03	8.30	0	2	0.00	40.00	0.00	20.02	0.00	78.35	0.00	18.81
15	7,500	10,000	8,750	8	88	2.74	30.14	32.37	138.84	2.52	10.82	0	2	0.00	40.00	0.00	20.02	0.00	78.35	0.00	14.42
16	10,000	20,000	15,000	23	111	7.88	38.01	253.45	392.29	19.75	30.57	0	2	0.00	40.00	0.00	20.02	0.00	78.35	0.00	5.10
17	20,000	50,000	35,000	35	146	11.99	50.00	254.20	646.49	19.81	50.38	0	2	0.00	40.00	0.00	20.02	0.00	78.35	0.00	3.10
18	50,000	100,000	75,000	27	173	9.25	59.25	108.49	754.97	8.45	58.83	0	2	0.00	40.00	0.00	20.02	0.00	78.35	0.00	2.65
19	100,000	500,000	300,000	41	214	14.04	73.29	272.18	1,027.15	21.21	80.04	1	3	20.00	60.00	0.66	20.68	2.59	80.94	0.24	2.01
20	500,000	**UP**		78	292	26.71	100.00	256.15	1,283.30	19.96	100.00	2	5	40.00	100.00	4.87	25.55	19.06	100.00	1.90	1.99
				292				1,283.30				5				25.55				1.99	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	0.29	0.29	1.05	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	0.45	0.75	1.61	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	0.00	0.75	0.00	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	16.67	66.67	7.65	8.40	27.17	29.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	16.67	83.33	12.10	20.50	42.99	72.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	16.67	100.00	7.65	28.14	27.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					6				28.14				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2324 FERTILIZAR FACTORIES ON PETROCHEMICAL BASIS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	40	40	7.86	7.86	5.28	5.28	1.00	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	36	76	7.07	14.93	0.16	5.43	0.03	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	67	143	13.16	28.09	0.94	4.49	0.18	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	19	162	3.73	31.83	2.94	7.43	0.56	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	34	196	6.68	38.51	1.52	8.95	0.29	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	18	214	3.54	42.04	0.92	9.87	0.17	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	223	1.77	43.81	2.10	11.97	0.40	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	25	248	4.91	48.72	4.70	16.67	0.89	3.14	3	3	18.75	18.75	3.16	3.16	26.24	26.24	67.33	18.98
9	1,500	2,000	1,750	12	260	2.36	51.08	3.65	20.32	0.69	3.83	0	3	0.00	18.75	0.00	3.16	0.00	26.24	0.00	15.57
10	2,000	2,500	2,250	16	276	3.14	54.22	12.36	32.67	2.33	6.16	0	3	0.00	18.75	0.00	3.16	0.00	26.24	0.00	9.68
11	2,500	3,000	2,750	4	280	0.79	55.01	0.13	32.81	0.02	6.19	0	3	0.00	18.75	0.00	3.16	0.00	26.24	0.00	9.64
12	3,000	4,000	3,500	21	301	4.13	59.14	11.18	43.98	2.11	8.30	0	3	0.00	18.75	0.00	3.16	0.00	26.24	0.00	7.19
13	4,000	5,000	4,500	10	311	1.96	61.10	0.59	44.57	0.11	8.41	0	3	0.00	18.75	0.00	3.16	0.00	26.24	0.00	7.10
14	5,000	7,500	6,250	38	349	7.47	68.57	8.88	53.46	1.68	10.08	0	3	0.00	18.75	0.00	3.16	0.00	26.24	0.00	5.92
15	7,500	10,000	8,750	21	370	4.13	72.69	7.31	60.77	1.38	11.46	0	3	0.00	18.75	0.00	3.16	0.00	26.24	0.00	5.20
16	10,000	20,000	15,000	53	423	10.41	83.10	20.67	81.44	3.90	15.36	0	3	0.00	18.75	0.00	3.16	0.00	26.24	0.00	3.88
17	20,000	50,000	35,000	17	440	3.34	86.44	91.16	172.60	17.20	32.56	0	3	0.00	18.75	0.00	3.16	0.00	26.24	0.00	1.83
18	50,000	100,000	75,000	7	447	1.38	87.82	68.46	241.06	12.92	45.48	0	3	0.00	18.75	0.00	3.16	0.00	26.24	0.00	1.31
19	100,000	500,000	300,000	17	464	3.34	91.16	33.56	274.63	6.33	51.81	0	3	0.00	18.75	0.00	3.16	0.00	26.24	0.00	1.15
20	500,000	**UP**		45	509	8.84	100.00	255.45	530.08	48.19	100.00	13	16	81.25	100.00	8.89	12.05	73.76	100.00	3.48	2.27
				509				530.08				16				12.05				2.27	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 23241 AMMONIA PRODUCTION AND OR UREA PRODUCTION

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	77	77	6.57	6.57	97.80	97.80	11.38	11.38	1	1	6.67	6.67	0.71	0.71	0.07	0.07	0.73	0.73
2	50	100	75	64	141	5.46	12.03	0.12	97.93	0.01	11.40	0	1	0.00	6.67	0.00	0.71	0.00	0.07	0.00	0.73
3	100	200	150	198	339	16.89	28.92	0.93	98.85	0.11	11.51	0	1	0.00	6.67	0.00	0.71	0.00	0.07	0.00	0.72
4	200	300	250	184	523	15.70	44.62	0.94	99.79	0.11	11.62	0	1	0.00	6.67	0.00	0.71	0.00	0.07	0.00	0.71
5	300	500	400	208	731	17.75	62.37	4.97	104.76	0.58	12.19	0	1	0.00	6.67	0.00	0.71	0.00	0.07	0.00	0.68
6	500	750	625	62	793	5.29	67.66	2.21	106.97	0.26	12.45	0	1	0.00	6.67	0.00	0.71	0.00	0.07	0.00	0.66
7	750	1,000	875	16	809	1.37	69.03	3.90	103.07	0.45	12.00	0	1	0.00	6.67	0.00	0.71	0.00	0.07	0.00	0.69
8	1,000	1,500	1,250	38	847	3.24	72.27	9.19	112.26	1.07	13.07	1	2	6.67	13.33	0.00	0.71	0.00	0.07	0.00	0.63
9	1,500	2,000	1,750	28	875	2.39	74.66	6.35	118.61	0.74	13.81	0	2	0.00	13.33	0.00	0.71	0.00	0.07	0.00	0.60
10	2,000	2,500	2,250	18	893	1.54	76.19	3.25	121.85	0.38	14.18	0	2	0.00	13.33	0.00	0.71	0.00	0.07	0.00	0.58
11	2,500	3,000	2,750	12	905	1.02	77.22	5.95	127.80	0.69	14.88	0	2	0.00	13.33	0.00	0.71	0.00	0.07	0.00	0.56
12	3,000	4,000	3,500	31	936	2.65	79.86	30.30	158.10	3.53	18.40	0	2	0.00	13.33	0.00	0.71	0.00	0.07	0.00	0.45
13	4,000	5,000	4,500	22	958	1.88	81.74	23.23	181.33	2.70	21.11	0	2	0.00	13.33	0.00	0.71	0.00	0.07	0.00	0.39
14	5,000	7,500	6,250	35	993	2.99	84.73	44.22	225.55	5.15	26.25	3	5	20.00	33.33	415.69	416.40	38.24	38.30	939.97	184.61
15	7,500	10,000	8,750	27	1,020	2.30	87.03	55.57	281.13	6.47	32.72	0	5	0.00	33.33	0.00	416.40	0.00	38.30	0.00	148.12
16	10,000	20,000	15,000	38	1,058	3.24	90.27	102.65	383.78	11.95	44.67	2	7	13.33	46.67	16.45	432.85	1.51	39.81	16.03	112.79
17	20,000	50,000	35,000	42	1,100	3.58	93.86	60.38	444.16	7.03	51.70	6	13	40.00	86.67	629.05	1,061.90	57.86	97.68	1041.79	239.08
18	50,000	100,000	75,000	17	1,117	1.45	95.31	118.48	562.64	13.79	65.49	1	14	6.67	93.33	0.00	1,061.90	0.00	97.68	0.00	188.73
19	100,000	500,000	300,000	24	1,141	2.05	97.35	152.70	715.34	17.77	83.26	1	15	6.67	100.00	25.26	1,087.16	2.32	100.00	16.54	151.98
20	500,000	**UP**		31	1,172	2.65	100.00	143.81	859.15	16.74	100.00	0	15	0.00	100.00	0.00	1,087.16	0.00	100.00	0.00	126.54
				1,172				859.15				15				1,087.16				126.54	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	3.23	3.23	1.50	1.50	0.58	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	3.23	6.45	0.70	2.20	0.27	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	3.23	9.68	2.24	4.45	0.87	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	3.23	12.90	17.98	22.43	6.95	8.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	3.23	16.13	3.76	26.19	1.45	10.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	3.23	19.35	3.73	29.91	1.44	11.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	3.23	22.58	9.10	39.02	3.52	15.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	3.23	25.81	2.99	42.01	1.15	16.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	3.23	29.03	14.51	56.52	5.61	21.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	3.23	32.26	8.37	64.89	3.23	25.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	3.23	35.48	3.21	61.68	1.24	23.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	3.23	38.71	0.00	61.68	0.00	23.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	3.23	41.94	0.00	61.68	0.00	23.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	3.23	45.16	0.00	61.68	0.00	23.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	3.23	48.39	24.45	86.12	9.44	33.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	16	3.23	51.61	6.53	92.65	2.52	35.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	23	22.58	74.19	70.34	162.99	27.16	62.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	29	19.35	93.55	90.08	253.06	34.79	97.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	31	6.45	100.00	5.88	258.94	2.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	31	0.00	100.00	0.00	258.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					31				258.94				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2325 SYNTHETIC RUBBER

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	5.26	5.26	16.30	16.30	1.22	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	2.63	7.89	0.03	16.34	0.00	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	5	5.26	13.16	0.59	16.93	0.04	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	2.63	15.79	1.41	18.34	0.11	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	2.63	18.42	47.30	65.64	3.53	4.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	2.63	21.05	18.82	84.46	1.40	6.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	2.63	23.68	5.39	89.85	0.40	6.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	12	7.89	31.58	3.52	93.37	0.26	6.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	2.63	34.21	103.82	197.19	7.74	14.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	2.63	36.84	41.33	238.52	3.08	17.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	16	5.26	42.11	18.65	257.17	1.39	19.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	17	2.63	44.74	16.30	273.46	1.21	20.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	19	5.26	50.00	42.23	315.70	3.15	23.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	23	10.53	60.53	47.91	363.61	3.57	27.10	3	3	100.00	100.00	45.11	45.11	100.00	100.00	94.14	12.41
15	7,500	10,000	8,750	2	25	5.26	65.79	19.48	383.09	1.45	28.55	0	3	0.00	100.00	0.00	45.11	0.00	100.00	0.00	11.77
16	10,000	20,000	15,000	3	28	7.89	73.68	39.18	422.27	2.92	31.47	0	3	0.00	100.00	0.00	45.11	0.00	100.00	0.00	10.68
17	20,000	50,000	35,000	3	31	7.89	81.58	69.23	491.50	5.16	36.63	0	3	0.00	100.00	0.00	45.11	0.00	100.00	0.00	9.18
18	50,000	100,000	75,000	1	32	2.63	84.21	9.00	500.49	0.67	37.30	0	3	0.00	100.00	0.00	45.11	0.00	100.00	0.00	9.01
19	100,000	500,000	300,000	2	34	5.26	89.47	22.57	523.06	1.68	38.99	0	3	0.00	100.00	0.00	45.11	0.00	100.00	0.00	8.62
20	500,000	**UP**		4	38	10.53	100.00	818.58	1,341.64	61.01	100.00	0	3	0.00	100.00	0.00	45.11	0.00	100.00	0.00	3.36
				38				1,341.64				3				45.11				3.36	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2326 LIQUEFACTION OF NATURAL GAS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	20	20	13.89	13.89	79.93	79.93	6.77	6.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	21	0.69	14.58	0.67	80.59	0.06	6.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	22	0.69	15.28	1.12	81.71	0.09	6.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	23	0.69	15.97	1.12	82.83	0.09	7.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	29	4.17	20.14	4.62	87.45	0.39	7.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	30	0.69	20.83	1.76	89.21	0.15	7.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	31	0.69	21.53	0.89	90.10	0.08	7.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	32	0.69	22.22	0.89	91.00	0.08	7.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	40	5.56	27.78	8.89	99.89	0.75	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	41	0.69	28.47	5.07	104.95	0.43	8.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	47	4.17	32.64	18.60	123.56	1.58	10.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	56	6.25	38.89	16.42	139.98	1.39	11.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	10	66	6.94	45.83	23.43	163.41	1.99	13.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	77	7.64	53.47	72.80	236.21	6.17	20.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	85	5.56	59.03	48.35	284.56	4.10	24.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	13	98	9.03	68.06	218.17	502.73	18.49	42.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	29	127	20.14	88.19	457.61	960.34	38.78	81.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	134	4.86	93.06	124.49	1,084.83	10.55	91.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	140	4.17	97.22	38.35	1,123.18	3.25	95.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		4	144	2.78	100.00	56.82	1,180.00	4.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				144				1,180.00				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2327 LIQUEFATION OF PETROLIUM GASES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	1.96	1.96	0.03	0.03	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	0.98	2.94	0.97	1.00	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	0.98	3.92	0.23	1.23	0.03	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	9	4.90	8.82	1.15	2.38	0.13	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	11	1.96	10.78	0.91	3.28	0.10	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	16	4.90	15.69	2.77	6.05	0.31	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	17	0.98	16.67	0.98	7.03	0.11	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	18	0.98	17.65	1.88	8.90	0.21	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	19	0.98	18.63	3.55	12.45	0.39	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	20	0.98	19.61	2.57	15.02	0.28	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	24	3.92	23.53	14.54	29.56	1.60	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	26	1.96	25.49	7.71	37.28	0.85	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	27	0.98	26.47	9.99	47.27	1.10	5.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	28	0.98	27.45	12.56	59.82	1.38	6.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	31	2.94	30.39	45.22	105.04	4.99	11.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	24	55	23.53	53.92	342.38	447.42	37.76	49.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	59	3.92	57.84	97.65	545.08	10.77	60.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	10	69	9.80	67.65	94.29	639.37	10.40	70.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	11	80	10.78	78.43	142.60	781.97	15.73	86.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		22	102	21.57	100.00	124.85	906.82	13.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				102				906.82				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2328 PETROL COKE SOOT GRAPHITE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	11.38	11.38	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				11.38				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2329 LIQUEFACTION AND GASIFICATION OF COAL

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	4.17	4.17	11.75	11.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	7.39	11.57	20.81	32.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	19.18	30.75	54.00	86.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	4.78	35.52	13.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				35.52				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 233 STORAGE TANKS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.26	0.26	1.69	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	0.18	0.44	1.21	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	12.30	12.74	80.77	83.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	2.49	15.23	16.34	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	15.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	15.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	15.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	15.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	15.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	15.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	15.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	15.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	15.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	15.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	15.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	15.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	15.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	15.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	15.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					4				15.23				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2331 CRUDE OIL

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	3.39	3.39	0.14	0.14	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	1.69	5.08	0.34	0.49	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	1.69	6.78	0.90	1.39	0.02	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	1.69	8.47	0.11	1.50	0.00	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	1.69	10.17	0.12	1.62	0.00	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	1.69	11.86	3.67	5.30	0.09	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	1.69	13.56	4.34	9.63	0.10	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	1.69	15.25	0.76	10.39	0.02	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	1.69	16.95	0.82	11.22	0.02	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	1.69	18.64	1.64	12.86	0.04	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	1.69	20.34	2.06	14.92	0.05	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	1.69	22.03	2.88	17.80	0.07	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	15	3.39	25.42	5.63	23.43	0.13	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	20	8.47	33.90	44.34	67.78	1.05	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	23	5.08	38.98	17.06	84.84	0.41	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	13	36	22.03	61.02	2,044.92	2,129.76	48.65	50.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	13	49	22.03	83.05	2,148.83	4,278.59	51.12	101.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	50	1.69	84.75	22.56	4,301.15	0.54	102.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	55	8.47	93.22	34.98	4,336.13	0.83	103.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		4	59	6.78	100.00	132.67	4,203.46	3.16	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				59				4,203.46				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2332 OIL PRODUCTS IN TANKS LOCATED IN HARBOUR AREA

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	25	25	6.07	6.07	110.76	110.76	5.61	5.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	27	0.49	6.55	0.03	110.79	0.00	5.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	31	0.97	7.52	0.67	111.46	0.03	5.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	33	0.49	8.01	0.12	111.58	0.01	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	39	1.46	9.47	5.24	116.82	0.27	5.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	45	1.46	10.92	2.30	119.12	0.12	6.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	50	1.21	12.14	9.28	128.41	0.47	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	27	77	6.55	18.69	31.82	160.23	1.61	8.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	20	97	4.85	23.54	19.40	179.63	0.98	9.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	13	110	3.16	26.70	22.22	201.85	1.12	10.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	120	2.43	29.13	7.36	209.21	0.37	10.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	127	1.70	30.83	16.06	225.27	0.81	11.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	14	141	3.40	34.22	44.61	269.89	2.26	13.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	14	155	3.40	37.62	51.51	321.39	2.61	16.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	20	175	4.85	42.48	79.01	400.41	4.00	20.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	60	235	14.56	57.04	355.30	755.70	17.99	38.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	129	364	31.31	88.35	827.42	1,583.12	41.89	80.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	29	393	7.04	95.39	262.98	1,846.10	13.31	93.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	10	403	2.43	97.82	54.47	1,900.57	2.76	96.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		9	412	2.18	100.00	74.81	1,975.38	3.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				412				1,975.38				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2333 LIQUEFIED GASES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17	17	5.06	5.06	95.83	95.83	3.66	3.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	24	41	7.14	12.20	9.86	105.69	0.38	4.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	46	1.49	13.69	2.08	107.76	0.08	4.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	13	59	3.87	17.56	30.50	138.26	1.17	5.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	30	89	8.93	26.49	31.48	169.74	1.20	6.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	96	2.08	28.57	105.04	274.78	4.01	10.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	107	3.27	31.85	156.86	431.64	6.00	16.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	121	4.17	36.01	50.03	481.67	1.91	18.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	130	2.68	38.69	22.81	504.48	0.87	19.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	12	142	3.57	42.26	51.57	556.05	1.97	21.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	17	159	5.06	47.32	96.37	652.42	3.68	24.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	15	174	4.46	51.79	98.54	750.96	3.77	28.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	12	186	3.57	55.36	53.74	804.70	2.05	30.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	53	239	15.77	71.13	486.26	1,290.97	18.58	49.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	30	269	8.93	80.06	356.92	1,647.88	13.64	62.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	15	284	4.46	84.52	179.32	1,827.20	6.85	69.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	23	307	6.85	91.37	273.22	2,100.42	10.44	80.28	2	2	100.00	100.00	121.64	121.64	100.00	100.00	44.52	5.79
18	50,000	100,000	75,000	7	314	2.08	93.45	154.12	2,254.54	5.89	86.17	0	2	0.00	100.00	0.00	121.64	0.00	100.00	0.00	5.40
19	100,000	500,000	300,000	12	326	3.57	97.02	155.27	2,409.81	5.93	92.10	0	2	0.00	100.00	0.00	121.64	0.00	100.00	0.00	5.05
20	500,000	**UP**		10	336	2.98	100.00	206.68	2,616.49	7.90	100.00	0	2	0.00	100.00	0.00	121.64	0.00	100.00	0.00	4.65
				336				2,616.49				2				121.64				4.65	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2334 PIPELINE FOR CHEMICAL PRODUCTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.76	4.76	4.03	4.03	0.90	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.76	9.52	5.73	9.76	1.28	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.76	14.29	29.41	39.17	6.57	8.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.76	19.05	86.36	125.53	19.31	28.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.76	23.81	29.18	154.71	6.52	34.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	4.76	28.57	23.78	178.49	5.32	39.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	4.76	33.33	23.78	202.28	5.32	45.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	4.76	38.10	15.84	218.12	3.54	48.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	4.76	42.86	0.91	219.03	0.20	48.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	4.76	47.62	40.94	259.97	9.15	58.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	4.76	52.38	30.02	289.99	6.71	64.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	4.76	57.14	32.42	322.41	7.25	72.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	4.76	61.90	55.44	377.85	12.39	84.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	4.76	66.67	39.34	417.18	8.80	93.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	4.76	71.43	15.95	433.14	3.57	96.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	4.76	76.19	2.94	436.07	0.66	97.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	4.76	80.95	3.32	439.39	0.74	98.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	21	19.05	100.00	7.87	447.26	1.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	21	0.00	100.00	0.00	447.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				21				447.26				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	6.07	6.07	137.20	137.20	10.75	10.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	14	0.47	6.54	0.48	137.68	0.04	10.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	15	0.47	7.01	0.06	137.61	0.00	10.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	16	0.47	7.48	0.74	138.36	0.06	10.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	17	0.47	7.94	0.11	138.24	0.01	10.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	18	0.47	8.41	1.23	139.48	0.10	10.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	23	2.34	10.75	8.89	148.37	0.70	11.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	31	3.74	14.49	33.98	182.35	2.66	14.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	33	0.93	15.42	11.02	193.37	0.86	15.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	35	0.93	16.36	7.53	200.90	0.59	15.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	39	1.87	18.22	15.89	216.79	1.25	16.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	42	1.40	19.63	5.53	222.33	0.43	17.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	50	3.74	23.36	29.76	252.09	2.33	19.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	58	3.74	27.10	73.19	325.29	5.74	25.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	19	77	8.88	35.98	152.68	477.97	11.97	37.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	31	108	14.49	50.47	176.78	654.74	13.86	51.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	36	144	16.82	67.29	112.51	767.26	8.82	60.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	26	170	12.15	79.44	198.62	965.88	15.57	75.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	39	209	18.22	97.66	264.00	1,229.88	20.69	96.40	2	2	100.00	100.00	5.62	5.62	100.00	100.00	2.13	0.46
20	500,000	**UP**		5	214	2.34	100.00	45.91	1,275.79	3.60	100.00	0	2	0.00	100.00	0.00	5.62	0.00	100.00	0.00	0.44
				214				1,275.79				2				5.62				0.44	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 234 MANUFACTURE OF PLASTIC ARTICLES FOAM PLASTICS SYNTHETIC RESI

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.72	1.72	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.72	3.45	1.46	1.46	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	1.72	5.17	0.56	2.02	0.08	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	1.72	6.90	0.04	2.05	0.01	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	1.72	8.62	2.15	4.21	0.32	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	1.72	10.34	3.62	7.83	0.54	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	1.72	12.07	7.14	14.97	1.06	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	1.72	13.79	2.63	17.59	0.39	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	1.72	15.52	1.23	18.83	0.18	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	1.72	17.24	2.01	20.84	0.30	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	1.72	18.97	3.43	24.27	0.51	3.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	13	3.45	22.41	1.98	26.25	0.29	3.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	16	5.17	27.59	8.70	34.95	1.29	5.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	21	8.62	36.21	27.14	62.09	4.03	9.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	27	10.34	46.55	57.43	119.52	8.53	17.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	34	12.07	58.62	29.82	149.35	4.43	22.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	10	44	17.24	75.86	110.20	259.54	16.37	38.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	51	12.07	87.93	125.01	384.55	18.58	57.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	52	1.72	89.66	24.81	409.36	3.69	60.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		6	58	10.34	100.00	263.62	672.98	39.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				58				672.98				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2341 MANUFACTURE OF PLASTIC ARTICLES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,080	1,080	5.61	5.61	2,435.72	2,435.72	2.96	2.96	19	19	6.48	6.48	4,483.75	4,483.75	10.25	10.25	184.08	184.08
2	50	100	75	172	1,252	0.89	6.51	211.59	2,647.31	0.26	3.22	0	19	0.00	6.48	0.00	4,483.75	0.00	10.25	0.00	169.37
3	100	200	150	246	1,498	1.28	7.79	171.52	2,818.83	0.21	3.43	4	23	1.37	7.85	346.55	4,830.30	0.79	11.04	202.05	171.36
4	200	300	250	281	1,779	1.46	9.25	336.42	3,155.25	0.41	3.84	0	23	0.00	7.85	25.00	4,855.30	0.06	11.10	7.43	153.88
5	300	500	400	625	2,404	3.25	12.49	500.85	3,656.10	0.61	4.45	2	25	0.68	8.53	53.23	4,908.53	0.12	11.22	10.63	134.26
6	500	750	625	566	2,970	2.94	15.43	385.59	4,041.69	0.47	4.92	1	26	0.34	8.87	1.27	4,909.80	0.00	11.23	0.33	121.48
7	750	1,000	875	709	3,679	3.68	19.12	728.76	4,770.45	0.89	5.80	0	26	0.00	8.87	0.00	4,909.80	0.00	11.23	0.00	102.92
8	1,000	1,500	1,250	1,040	4,719	5.40	24.52	2,327.36	7,097.81	2.83	8.63	5	31	1.71	10.58	108.46	5,018.27	0.25	11.47	4.66	70.70
9	1,500	2,000	1,750	884	5,603	4.59	29.12	3,366.23	10,464.03	4.09	12.73	4	35	1.37	11.95	56.99	5,075.25	0.13	11.60	1.69	48.50
10	2,000	2,500	2,250	810	6,413	4.21	33.33	722.79	11,186.83	0.88	13.61	5	40	1.71	13.65	25.28	5,100.53	0.06	11.66	3.50	45.59
11	2,500	3,000	2,750	803	7,216	4.17	37.50	3,145.27	14,332.10	3.83	17.43	11	51	3.75	17.41	2,702.75	7,803.28	6.18	17.84	85.93	54.45
12	3,000	4,000	3,500	1,070	8,286	5.56	43.06	2,040.82	16,372.92	2.48	19.91	9	60	3.07	20.48	4,838.90	12,642.18	11.06	28.90	237.11	77.21
13	4,000	5,000	4,500	921	9,207	4.79	47.85	4,686.23	21,059.15	5.70	25.61	4	64	1.37	21.84	28.72	12,670.90	0.07	28.97	0.61	60.17
14	5,000	7,500	6,250	1,605	10,812	8.34	56.19	9,668.07	30,727.22	11.76	37.37	25	89	8.53	30.38	375.09	13,045.99	0.86	29.83	3.88	42.46
15	7,500	10,000	8,750	1,193	12,005	6.20	62.39	7,426.70	38,153.92	9.03	46.40	38	127	12.97	43.34	6,089.90	19,135.89	13.92	43.75	82.00	50.15
16	10,000	20,000	15,000	2,541	14,546	13.21	75.60	17,961.72	56,115.64	21.84	68.25	23	150	7.85	51.19	7,733.19	26,869.08	17.68	61.43	43.05	47.88
17	20,000	50,000	35,000	2,293	16,839	11.92	87.51	15,318.77	71,434.41	18.63	86.88	32	182	10.92	62.12	2,002.55	28,871.63	4.58	66.01	13.07	40.42
18	50,000	100,000	75,000	1,207	18,046	6.27	93.78	10,221.39	81,655.80	12.43	99.31	65	247	22.18	84.30	11,117.46	39,989.09	25.42	91.43	108.77	48.97
19	100,000	500,000	300,000	1,054	19,100	5.48	99.26	480.42	81,175.39	0.58	98.72	38	285	12.97	97.27	3,132.36	43,121.45	7.16	98.59	652.01	53.12
20	500,000	**UP**		142	19,242	0.74	100.00	1,050.25	82,225.63	1.28	100.00	8	293	2.73	100.00	617.05	43,738.50	1.41	100.00	58.75	53.19
				19,242				82,225.63				293				43,738.50				53.19	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2342 MANUFACTURE AND PROCESSING OF FOAM PLASTICS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	83	83	4.69	4.69	2,692.81	2,692.81	10.92	10.92	5	5	12.20	12.20	4,216.00	4,216.00	37.75	37.75	156.57	156.57
2	50	100	75	28	111	1.58	6.27	23.22	2,716.03	0.09	11.02	0	5	0.00	12.20	0.00	4,216.00	0.00	37.75	0.00	155.23
3	100	200	150	15	126	0.85	7.12	14.73	2,730.76	0.06	11.08	0	5	0.00	12.20	0.00	4,216.00	0.00	37.75	0.00	154.39
4	200	300	250	17	143	0.96	8.08	16.88	2,747.64	0.07	11.15	0	5	0.00	12.20	0.00	4,216.00	0.00	37.75	0.00	153.44
5	300	500	400	37	180	2.09	10.18	80.41	2,828.05	0.33	11.47	0	5	0.00	12.20	0.00	4,216.00	0.00	37.75	0.00	149.08
6	500	750	625	43	223	2.43	12.61	242.12	3,070.17	0.98	12.45	0	5	0.00	12.20	0.00	4,216.00	0.00	37.75	0.00	137.32
7	750	1,000	875	50	273	2.83	15.43	253.89	3,324.06	1.03	13.48	1	6	2.44	14.63	40.64	4,256.64	0.36	38.11	16.01	128.06
8	1,000	1,500	1,250	56	329	3.17	18.60	389.77	3,713.83	1.58	15.07	1	7	2.44	17.07	5.08	4,261.72	0.05	38.16	1.30	114.75
9	1,500	2,000	1,750	43	372	2.43	21.03	426.09	4,139.93	1.73	16.79	0	7	0.00	17.07	0.00	4,261.72	0.00	38.16	0.00	102.94
10	2,000	2,500	2,250	54	426	3.05	24.08	332.01	4,471.94	1.35	18.14	15	22	36.59	53.66	1,188.97	5,450.69	10.65	48.80	358.12	121.89
11	2,500	3,000	2,750	63	489	3.56	27.64	308.69	4,780.62	1.25	19.39	0	22	0.00	53.66	0.00	5,450.69	0.00	48.80	0.00	114.02
12	3,000	4,000	3,500	131	620	7.41	35.05	1,176.32	5,956.95	4.77	24.17	0	22	0.00	53.66	0.00	5,450.69	0.00	48.80	0.00	91.50
13	4,000	5,000	4,500	98	718	5.54	40.59	672.18	6,629.13	2.73	26.89	0	22	0.00	53.66	0.00	5,450.69	0.00	48.80	0.00	82.22
14	5,000	7,500	6,250	125	843	7.07	47.65	1,565.84	5,063.29	6.35	20.54	2	24	4.88	58.54	116.91	5,567.60	1.05	49.85	7.47	109.96
15	7,500	10,000	8,750	158	1,001	8.93	56.59	1,543.07	6,606.36	6.26	26.80	3	27	7.32	65.85	1,758.35	7,325.95	15.74	65.59	113.95	110.89
16	10,000	20,000	15,000	365	1,366	20.63	77.22	6,084.57	12,690.94	24.68	51.48	12	39	29.27	95.12	3,831.75	11,157.70	34.31	99.90	62.97	87.92
17	20,000	50,000	35,000	318	1,684	17.98	95.20	8,564.82	21,255.75	34.74	86.23	0	39	0.00	95.12	0.00	11,157.70	0.00	99.90	0.00	52.49
18	50,000	100,000	75,000	52	1,736	2.94	98.13	2,167.46	23,423.22	8.79	95.02	0	39	0.00	95.12	0.00	11,157.70	0.00	99.90	0.00	47.64
19	100,000	500,000	300,000	30	1,766	1.70	99.83	1,246.63	24,669.85	5.06	100.08	2	41	4.88	100.00	11.53	11,169.24	0.10	100.00	0.92	45.27
20	500,000	**UP**		3	1,769	0.17	100.00	19.01	24,650.84	0.08	100.00	0	41	0.00	100.00	0.00	11,169.24	0.00	100.00	0.00	45.31
				1,769				24,650.84				41				11,169.24				45.31	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2343 MANUFACTURE OF SYNTHETIC ADHESIVES ALSO CALLED SYNTHETIC RES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	9.38	9.38	8.60	8.60	2.16	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	3.13	12.50	64.42	73.02	16.14	18.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	3.13	15.63	0.15	73.17	0.04	18.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	3.13	18.75	0.59	73.76	0.15	18.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	3.13	21.88	0.30	74.06	0.07	18.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	3.13	25.00	16.41	90.46	4.11	22.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	3.13	28.13	6.07	96.53	1.52	24.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	3.13	31.25	8.09	104.62	2.03	26.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	3.13	34.38	0.96	105.58	0.24	26.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	3.13	37.50	1.28	106.86	0.32	26.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	3.13	40.63	4.04	110.90	1.01	27.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	3.13	43.75	0.83	111.74	0.21	28.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	3.13	46.88	0.00	111.74	0.00	28.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	3.13	50.00	0.00	111.74	0.00	28.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	3.13	53.13	30.12	141.86	7.55	35.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	21	12.50	65.63	32.35	174.21	8.11	43.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	23	6.25	71.88	18.09	192.30	4.53	48.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	25	6.25	78.13	23.76	216.05	5.95	54.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	7	32	21.88	100.00	182.97	399.02	45.85	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	32	0.00	100.00	0.00	399.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				32				399.02				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 23431 USING INFLAMMABLE/COMBUSTIBLE UNDER TARIFF CODE 2343

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	4.44	4.44	0.25	0.25	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	1.11	5.56	0.64	0.89	0.02	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	1.11	6.67	0.21	1.10	0.01	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	1.11	7.78	3.79	4.89	0.11	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	1.11	8.89	9.68	14.56	0.28	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	1.11	10.00	6.20	20.76	0.18	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	1.11	11.11	8.78	29.54	0.25	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	1.11	12.22	1.80	31.34	0.05	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	13	2.22	14.44	20.91	52.25	0.60	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	1.11	15.56	13.35	65.60	0.38	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	1.11	16.67	0.64	66.24	0.02	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	19	4.44	21.11	6.39	72.63	0.18	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	24	5.56	26.67	175.00	247.62	4.98	7.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	26	2.22	28.89	56.06	303.68	1.60	8.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	32	6.67	35.56	143.35	447.03	4.08	12.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	12	44	13.33	48.89	1,537.54	1,984.57	43.76	56.49	5	5	100.00	100.00	3,200.44	3,200.44	100.00	100.00	208.15	161.27
17	20,000	50,000	35,000	24	68	26.67	75.56	895.60	2,880.18	25.49	81.98	0	5	0.00	100.00	0.00	3,200.44	0.00	100.00	0.00	111.12
18	50,000	100,000	75,000	7	75	7.78	83.33	191.42	3,071.60	5.45	87.43	0	5	0.00	100.00	0.00	3,200.44	0.00	100.00	0.00	104.19
19	100,000	500,000	300,000	15	90	16.67	100.00	441.68	3,513.27	12.57	100.00	0	5	0.00	100.00	0.00	3,200.44	0.00	100.00	0.00	91.10
20	500,000	**UP**		0	90	0.00	100.00	0.00	3,513.27	0.00	100.00	0	5	0.00	100.00	0.00	3,200.44	0.00	100.00	0.00	91.10
				90				3,513.27				5				3,200.44				91.10	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 23432 USING LIQUID METHANOLWATER AND AIR CONTINUOUS PROCESS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	3	2.14	2.14	0.84	0.84	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	0.71	2.86	0.07	0.91	0.01	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	0.71	3.57	2.16	3.07	0.29	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	0.71	4.29	0.52	3.59	0.07	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	0.71	5.00	1.13	4.73	0.15	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	14	5.00	10.00	5.55	10.28	0.76	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	32	46	22.86	32.86	71.16	81.44	9.69	11.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	49	2.14	35.00	5.20	86.64	0.71	11.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	50	0.71	35.71	0.38	87.02	0.05	11.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	52	1.43	37.14	28.50	58.51	3.88	7.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	53	0.71	37.86	2.92	61.44	0.40	8.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	58	3.57	41.43	8.92	70.36	1.21	9.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	61	2.14	43.57	12.60	82.96	1.72	11.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	63	1.43	45.00	3.93	86.89	0.53	11.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	28	91	20.00	65.00	100.80	187.69	13.72	25.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	19	110	13.57	78.57	128.56	316.25	17.50	43.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	111	0.71	79.29	8.25	324.51	1.12	44.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	29	140	20.71	100.00	410.01	734.52	55.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	140	0.00	100.00	0.00	734.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					140				734.52				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 235 MANUFACTURE OF ARTIFICIAL FIBRES (PETROCHEMICAL FEEDSTOCK)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	4.72	4.72	33.26	33.26	2.02	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	11	0.47	5.19	0.11	33.37	0.01	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	17	2.83	8.02	2.00	35.37	0.12	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	20	1.42	9.43	1.45	36.83	0.09	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	23	1.42	10.85	2.00	38.83	0.12	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	26	1.42	12.26	4.12	42.95	0.25	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	33	3.30	15.57	14.30	57.25	0.87	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	43	4.72	20.28	19.61	76.87	1.19	4.66	4	4	66.67	66.67	29.24	29.24	98.41	98.41	149.06	38.04
9	1,500	2,000	1,750	5	48	2.36	22.64	17.66	94.53	1.07	5.73	0	4	0.00	66.67	0.00	29.24	0.00	98.41	0.00	30.93
10	2,000	2,500	2,250	10	58	4.72	27.36	12.95	107.48	0.79	6.51	0	4	0.00	66.67	0.00	29.24	0.00	98.41	0.00	27.20
11	2,500	3,000	2,750	4	62	1.89	29.25	13.33	120.82	0.81	7.32	0	4	0.00	66.67	0.00	29.24	0.00	98.41	0.00	24.20
12	3,000	4,000	3,500	5	67	2.36	31.60	22.90	143.72	1.39	8.71	0	4	0.00	66.67	0.00	29.24	0.00	98.41	0.00	20.34
13	4,000	5,000	4,500	2	69	0.94	32.55	7.77	151.49	0.47	9.18	0	4	0.00	66.67	0.00	29.24	0.00	98.41	0.00	19.30
14	5,000	7,500	6,250	18	87	8.49	41.04	153.97	305.46	9.33	18.51	0	4	0.00	66.67	0.00	29.24	0.00	98.41	0.00	9.57
15	7,500	10,000	8,750	5	92	2.36	43.40	68.42	373.88	4.15	22.66	0	4	0.00	66.67	0.00	29.24	0.00	98.41	0.00	7.82
16	10,000	20,000	15,000	21	113	9.91	53.30	314.23	688.11	19.05	41.71	0	4	0.00	66.67	0.00	29.24	0.00	98.41	0.00	4.25
17	20,000	50,000	35,000	14	127	6.60	59.91	280.21	968.32	16.98	58.69	0	4	0.00	66.67	0.00	29.24	0.00	98.41	0.00	3.02
18	50,000	100,000	75,000	11	138	5.19	65.09	147.50	1,115.82	8.94	67.63	0	4	0.00	66.67	0.00	29.24	0.00	98.41	0.00	2.62
19	100,000	500,000	300,000	23	161	10.85	75.94	215.01	1,330.83	13.03	80.66	0	4	0.00	66.67	0.00	29.24	0.00	98.41	0.00	2.20
20	500,000	**UP**		51	212	24.06	100.00	319.02	1,649.85	19.34	100.00	2	6	33.33	100.00	0.47	29.71	1.59	100.00	0.15	1.80
					212				1,649.85				6				29.71				1.80

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	29	29	5.27	5.27	1,779.84	1,779.84	176.82	176.82	3	3	50.00	50.00	132.27	132.27	13.84	13.84	7.43	7.43
2	50	100	75	4	33	0.73	6.00	0.15	1,779.69	0.01	176.80	0	3	0.00	50.00	0.00	132.27	0.00	13.84	0.00	7.43
3	100	200	150	6	39	1.09	7.09	0.81	1,778.87	0.08	176.72	0	3	0.00	50.00	0.00	132.27	0.00	13.84	0.00	7.44
4	200	300	250	5	44	0.91	8.00	1.53	1,777.34	0.15	176.57	0	3	0.00	50.00	0.00	132.27	0.00	13.84	0.00	7.44
5	300	500	400	11	55	2.00	10.00	4.10	1,773.24	0.41	176.16	0	3	0.00	50.00	0.00	132.27	0.00	13.84	0.00	7.46
6	500	750	625	7	62	1.27	11.27	2.40	1,770.84	0.24	175.92	0	3	0.00	50.00	0.00	132.27	0.00	13.84	0.00	7.47
7	750	1,000	875	4	66	0.73	12.00	2.91	1,767.93	0.29	175.63	0	3	0.00	50.00	0.00	132.27	0.00	13.84	0.00	7.48
8	1,000	1,500	1,250	12	78	2.18	14.18	21.64	1,746.29	2.15	173.48	0	3	0.00	50.00	0.00	132.27	0.00	13.84	0.00	7.57
9	1,500	2,000	1,750	4	82	0.73	14.91	1.41	1,744.88	0.14	173.34	0	3	0.00	50.00	0.00	132.27	0.00	13.84	0.00	7.58
10	2,000	2,500	2,250	6	88	1.09	16.00	9.52	1,735.37	0.95	172.40	0	3	0.00	50.00	0.00	132.27	0.00	13.84	0.00	7.62
11	2,500	3,000	2,750	11	99	2.00	18.00	5.38	1,729.98	0.53	171.86	0	3	0.00	50.00	0.00	132.27	0.00	13.84	0.00	7.65
12	3,000	4,000	3,500	22	121	4.00	22.00	20.38	1,709.61	2.02	169.84	0	3	0.00	50.00	0.00	132.27	0.00	13.84	0.00	7.74
13	4,000	5,000	4,500	22	143	4.00	26.00	12.09	1,697.51	1.20	168.64	0	3	0.00	50.00	0.00	132.27	0.00	13.84	0.00	7.79
14	5,000	7,500	6,250	50	193	9.09	35.09	81.53	1,615.99	8.10	160.54	0	3	0.00	50.00	0.00	132.27	0.00	13.84	0.00	8.19
15	7,500	10,000	8,750	20	213	3.64	38.73	15.93	1,600.06	1.58	158.96	0	3	0.00	50.00	0.00	132.27	0.00	13.84	0.00	8.27
16	10,000	20,000	15,000	51	264	9.27	48.00	198.21	1,401.86	19.69	139.27	2	5	33.33	83.33	763.71	895.98	79.93	93.77	385.31	63.91
17	20,000	50,000	35,000	58	322	10.55	58.55	266.14	1,135.72	26.44	112.83	0	5	0.00	83.33	0.00	895.98	0.00	93.77	0.00	78.89
18	50,000	100,000	75,000	45	367	8.18	66.73	135.31	1,000.41	13.44	99.38	0	5	0.00	83.33	0.00	895.98	0.00	93.77	0.00	89.56
19	100,000	500,000	300,000	82	449	14.91	81.64	1,771.27	770.86	175.96	76.58	0	5	0.00	83.33	1.45	897.44	0.15	93.93	0.08	116.42
20	500,000	**UP**		101	550	18.36	100.00	235.75	1,006.61	23.42	100.00	1	6	16.67	100.00	58.03	955.47	6.07	100.00	24.62	94.92
				550				1,006.61				6				955.47				94.92	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2371 MANUFACTURE OF SOAPS DETERGENTS AND POLISHES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	18	18	3.32	3.32	83.62	83.62	4.07	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	25	1.29	4.61	2.61	86.23	0.13	4.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	32	1.29	5.90	1.66	87.88	0.08	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	43	2.03	7.93	11.52	99.40	0.56	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	21	64	3.87	11.81	18.72	118.12	0.91	5.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	73	1.66	13.47	6.75	124.87	0.33	6.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	16	89	2.95	16.42	17.00	141.88	0.83	6.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	16	105	2.95	19.37	17.47	159.35	0.85	7.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	19	124	3.51	22.88	44.43	203.78	2.16	9.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	14	138	2.58	25.46	32.13	235.90	1.56	11.48	1	1	6.25	6.25	6.78	6.78	22.65	22.65	21.12	2.88
11	2,500	3,000	2,750	21	159	3.87	29.34	32.93	268.83	1.60	13.09	0	1	0.00	6.25	0.00	6.78	0.00	22.65	0.00	2.52
12	3,000	4,000	3,500	26	185	4.80	34.13	27.24	296.07	1.33	14.41	0	1	0.00	6.25	0.00	6.78	0.00	22.65	0.00	2.29
13	4,000	5,000	4,500	14	199	2.58	36.72	47.64	343.71	2.32	16.73	0	1	0.00	6.25	0.00	6.78	0.00	22.65	0.00	1.97
14	5,000	7,500	6,250	45	244	8.30	45.02	188.08	531.79	9.16	25.89	0	1	0.00	6.25	0.00	6.78	0.00	22.65	0.00	1.28
15	7,500	10,000	8,750	27	271	4.98	50.00	153.19	684.98	7.46	33.34	0	1	0.00	6.25	0.00	6.78	0.00	22.65	0.00	0.99
16	10,000	20,000	15,000	56	327	10.33	60.33	335.99	1,020.97	16.36	49.70	1	2	6.25	12.50	1.89	8.68	6.32	28.97	0.56	0.85
17	20,000	50,000	35,000	72	399	13.28	73.62	561.78	1,582.76	27.35	77.05	0	2	0.00	12.50	0.00	8.68	0.00	28.97	0.00	0.55
18	50,000	100,000	75,000	18	417	3.32	76.94	81.62	1,664.38	3.97	81.02	0	2	0.00	12.50	0.00	8.68	0.00	28.97	0.00	0.52
19	100,000	500,000	300,000	71	488	13.10	90.04	247.51	1,911.89	12.05	93.07	14	16	87.50	100.00	21.27	29.95	71.03	100.00	8.59	1.57
20	500,000	**UP**		54	542	9.96	100.00	142.40	2,054.29	6.93	100.00	0	16	0.00	100.00	0.00	29.95	0.00	100.00	0.00	1.46
				542				2,054.29				16				29.95				1.46	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2372 MANUFACTURE OF ETHERIC OILSESSENCESPERFUMES AND COSMETIC

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	41	41	5.05	5.05	60.27	60.27	1.28	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	42	0.12	5.17	0.12	60.40	0.00	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	54	1.48	6.65	6.41	66.80	0.14	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	63	1.11	7.76	6.72	73.52	0.14	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	26	89	3.20	10.96	64.02	137.54	1.36	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	32	121	3.94	14.90	192.48	330.02	4.10	7.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	26	147	3.20	18.10	53.82	383.85	1.15	8.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	18	165	2.22	20.32	83.08	466.93	1.77	9.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	45	210	5.54	25.86	62.28	529.20	1.33	11.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	24	234	2.96	28.82	52.61	581.81	1.12	12.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	20	254	2.46	31.28	83.51	665.32	1.78	14.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	21	275	2.59	33.87	83.70	749.02	1.78	15.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	18	293	2.22	36.08	75.97	824.99	1.62	17.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	46	339	5.67	41.75	666.67	1,491.66	14.21	31.79	1	1	5.56	5.56	58.54	58.54	17.28	17.28	8.78	3.92
15	7,500	10,000	8,750	35	374	4.31	46.06	184.23	1,675.89	3.93	35.72	0	1	0.00	5.56	0.00	58.54	0.00	17.28	0.00	3.49
16	10,000	20,000	15,000	127	501	15.64	61.70	988.53	2,664.42	21.07	56.79	4	5	22.22	27.78	16.77	75.31	4.95	22.24	1.70	2.83
17	20,000	50,000	35,000	99	600	12.19	73.89	810.73	3,475.15	17.28	74.07	8	13	44.44	72.22	262.92	338.23	77.63	99.86	32.43	9.73
18	50,000	100,000	75,000	97	697	11.95	85.84	382.64	3,857.78	8.16	82.23	0	13	0.00	72.22	0.00	338.23	0.00	99.86	0.00	8.77
19	100,000	500,000	300,000	109	806	13.42	99.26	720.04	4,577.83	15.35	97.57	5	18	27.78	100.00	0.47	338.70	0.14	100.00	0.06	7.40
20	500,000	**UP**		6	812	0.74	100.00	113.82	4,691.65	2.43	100.00	0	18	0.00	100.00	0.00	338.70	0.00	100.00	0.00	7.22
				812				4,691.65				18				338.70				7.22	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2373 MANUFACTURE OF GLATINE NON SYNTHETIC ADHESIVES STARCHES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	1.99	1.99	9.71	9.71	0.61	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	6	1.00	2.99	0.47	10.18	0.03	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	11	2.49	5.47	15.39	25.58	0.97	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	17	2.99	8.46	4.21	29.78	0.27	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	15	32	7.46	15.92	22.60	52.39	1.42	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	34	1.00	16.92	2.60	54.98	0.16	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	47	6.47	23.38	39.29	94.27	2.47	5.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	23	70	11.44	34.83	67.36	161.63	4.24	10.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	16	86	7.96	42.79	65.64	227.27	4.13	14.31	3	3	42.86	42.86	1,914.42	1,914.42	86.11	86.11	2916.49	842.35
10	2,000	2,500	2,250	16	102	7.96	50.75	55.33	282.60	3.48	17.80	0	3	0.00	42.86	0.00	1,914.42	0.00	86.11	0.00	677.44
11	2,500	3,000	2,750	13	115	6.47	57.21	53.41	336.01	3.36	21.16	0	3	0.00	42.86	0.00	1,914.42	0.00	86.11	0.00	569.75
12	3,000	4,000	3,500	18	133	8.96	66.17	49.41	385.42	3.11	24.27	0	3	0.00	42.86	0.00	1,914.42	0.00	86.11	0.00	496.71
13	4,000	5,000	4,500	9	142	4.48	70.65	13.90	399.32	0.88	25.15	0	3	0.00	42.86	0.00	1,914.42	0.00	86.11	0.00	479.42
14	5,000	7,500	6,250	11	153	5.47	76.12	154.82	554.14	9.75	34.90	0	3	0.00	42.86	0.00	1,914.42	0.00	86.11	0.00	345.48
15	7,500	10,000	8,750	8	161	3.98	80.10	160.46	714.60	10.11	45.00	0	3	0.00	42.86	0.00	1,914.42	0.00	86.11	0.00	267.90
16	10,000	20,000	15,000	13	174	6.47	86.57	245.22	959.82	15.44	60.45	0	3	0.00	42.86	0.00	1,914.42	0.00	86.11	0.00	199.46
17	20,000	50,000	35,000	20	194	9.95	96.52	461.25	1,421.07	29.05	89.49	4	7	57.14	100.00	308.70	2,223.12	13.89	100.00	66.93	156.44
18	50,000	100,000	75,000	5	199	2.49	99.00	32.93	1,454.00	2.07	91.57	0	7	0.00	100.00	0.00	2,223.12	0.00	100.00	0.00	152.90
19	100,000	500,000	300,000	2	201	1.00	100.00	133.88	1,587.89	8.43	100.00	0	7	0.00	100.00	0.00	2,223.12	0.00	100.00	0.00	140.01
20	500,000	**UP**		0	201	0.00	100.00	0.00	1,587.89	0.00	100.00	0	7	0.00	100.00	0.00	2,223.12	0.00	100.00	0.00	140.01
				201				1,587.89				7				2,223.12				140.01	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	9.68	9.68	1.81	1.81	0.49	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	1.61	11.29	0.33	2.14	0.09	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	13	9.68	20.97	0.12	2.25	0.03	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	14	1.61	22.58	0.00	2.25	0.00	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	17	4.84	27.42	2.50	4.75	0.67	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	18	1.61	29.03	0.06	4.82	0.02	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	22	6.45	35.48	14.22	19.03	3.84	5.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	24	3.23	38.71	4.90	23.93	1.32	6.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	26	3.23	41.94	10.54	34.47	2.85	9.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	30	6.45	48.39	0.18	34.65	0.05	9.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	31	1.61	50.00	3.64	38.30	0.98	10.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	32	1.61	51.61	5.47	43.76	1.48	11.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	33	1.61	53.23	9.69	53.45	2.62	14.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	36	4.84	58.06	0.95	54.40	0.26	14.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	42	9.68	67.74	29.82	84.22	8.05	22.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	47	8.06	75.81	36.61	120.83	9.88	32.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	56	14.52	90.32	93.30	214.13	25.19	57.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	57	1.61	91.94	4.01	218.15	1.08	58.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	62	8.06	100.00	152.25	370.40	41.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	62	0.00	100.00	0.00	370.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					62				370.40				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	4.07	4.07	40.52	40.52	5.23	5.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	0.81	4.88	9.41	49.93	1.22	6.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	0.81	5.69	0.01	49.94	0.00	6.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	9	1.63	7.32	0.06	50.01	0.01	6.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	11	1.63	8.94	0.06	50.07	0.01	6.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	14	2.44	11.38	10.81	60.88	1.40	7.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	17	2.44	13.82	9.55	70.43	1.23	9.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	27	8.13	21.95	27.52	97.95	3.55	12.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	34	5.69	27.64	12.20	110.15	1.58	14.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	41	5.69	33.33	10.06	120.21	1.30	15.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	44	2.44	35.77	37.22	157.43	4.81	20.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	48	3.25	39.02	0.62	158.05	0.08	20.41	2	2	33.33	33.33	0.36	0.36	6.05	6.05	57.62	0.23
13	4,000	5,000	4,500	2	50	1.63	40.65	10.52	168.57	1.36	21.77	0	2	0.00	33.33	0.00	0.36	0.00	6.05	0.00	0.21
14	5,000	7,500	6,250	12	62	9.76	50.41	40.88	209.44	5.28	27.04	0	2	0.00	33.33	0.00	0.36	0.00	6.05	0.00	0.17
15	7,500	10,000	8,750	3	65	2.44	52.85	44.81	254.25	5.79	32.83	0	2	0.00	33.33	0.00	0.36	0.00	6.05	0.00	0.14
16	10,000	20,000	15,000	10	75	8.13	60.98	112.35	366.60	14.51	47.34	0	2	0.00	33.33	0.00	0.36	0.00	6.05	0.00	0.10
17	20,000	50,000	35,000	29	104	23.58	84.55	183.47	550.07	23.69	71.03	4	6	66.67	100.00	5.56	5.92	93.95	100.00	3.03	1.08
18	50,000	100,000	75,000	9	113	7.32	91.87	148.16	698.23	19.13	90.16	0	6	0.00	100.00	0.00	5.92	0.00	100.00	0.00	0.85
19	100,000	500,000	300,000	10	123	8.13	100.00	76.23	774.47	9.84	100.00	0	6	0.00	100.00	0.00	5.92	0.00	100.00	0.00	0.76
20	500,000	**UP**		0	123	0.00	100.00	0.00	774.47	0.00	100.00	0	6	0.00	100.00	0.00	5.92	0.00	100.00	0.00	0.76
					123				774.47				6				5.92				0.76

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 23742 USING INFLAMMABLE/COMBUSTIBLE PRODUCING COMBUSTIBLE FINAL

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	7.69	7.69	29.50	29.50	7.73	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	3.85	11.54	0.87	30.37	0.23	7.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	3.85	15.38	0.87	31.25	0.23	8.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	6	7.69	23.08	20.92	52.17	5.48	13.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	9	11.54	34.62	4.94	57.11	1.29	14.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	3.85	38.46	4.38	61.49	1.15	16.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	3.85	42.31	5.41	66.90	1.42	17.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	3.85	46.15	0.00	66.90	0.00	17.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	3.85	50.00	1.60	68.50	0.42	17.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	3.85	53.85	3.10	71.60	0.81	18.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	3.85	57.69	3.72	75.32	0.97	19.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	16	3.85	61.54	26.22	101.54	6.87	26.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	17	3.85	65.38	20.76	122.30	5.44	32.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	18	3.85	69.23	3.28	125.57	0.86	32.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	21	11.54	80.77	30.59	156.17	8.01	40.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	22	3.85	84.62	120.79	276.96	31.64	72.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	24	7.69	92.31	87.40	364.36	22.90	95.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	25	3.85	96.15	9.77	374.13	2.56	98.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	26	3.85	100.00	7.59	381.72	1.99	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	26	0.00	100.00	0.00	381.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					26				381.72				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2378 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	9.52	9.52	54.48	54.48	11.71	11.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	6	4.76	14.29	23.44	77.92	5.04	16.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	2.38	16.67	0.96	78.88	0.21	16.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	2.38	19.05	2.85	81.73	0.61	17.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	2.38	21.43	7.59	89.32	1.63	19.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	2.38	23.81	7.74	97.05	1.66	20.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	2.38	26.19	1.12	98.17	0.24	21.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	2.38	28.57	0.01	98.18	0.00	21.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	2.38	30.95	24.75	122.92	5.32	26.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	2.38	33.33	0.00	122.92	0.00	26.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	2.38	35.71	0.01	122.93	0.00	26.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	16	2.38	38.10	0.00	122.93	0.00	26.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	17	2.38	40.48	0.25	123.18	0.05	26.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	18	2.38	42.86	0.00	123.18	0.00	26.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	19	2.38	45.24	0.01	123.19	0.00	26.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	26	16.67	61.90	57.42	180.61	12.34	38.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	30	9.52	71.43	63.72	244.32	13.69	52.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	39	21.43	92.86	95.33	339.66	20.49	73.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	42	7.14	100.00	125.60	465.25	27.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	42	0.00	100.00	0.00	465.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				42				465.25				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 238 CHEMICAL FERTILIZER FACTORIES (CONVENTIONAL)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	5.16	5.16	59.21	59.21	3.69	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	17	2.82	7.98	0.42	59.64	0.03	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	19	0.94	8.92	0.48	60.12	0.03	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	22	1.41	10.33	1.01	61.13	0.06	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	29	3.29	13.62	1.35	62.48	0.08	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	37	3.76	17.37	4.98	57.50	0.31	3.58	2	2	20.00	20.00	0.27	0.27	0.05	0.05	5.47	0.47
7	750	1,000	875	13	50	6.10	23.47	16.60	74.10	1.03	4.62	0	2	0.00	20.00	0.00	0.27	0.00	0.05	0.00	0.37
8	1,000	1,500	1,250	14	64	6.57	30.05	6.48	80.58	0.40	5.02	0	2	0.00	20.00	0.00	0.27	0.00	0.05	0.00	0.34
9	1,500	2,000	1,750	14	78	6.57	36.62	64.79	145.37	4.04	9.06	0	2	0.00	20.00	0.00	0.27	0.00	0.05	0.00	0.19
10	2,000	2,500	2,250	10	88	4.69	41.31	19.49	164.86	1.21	10.27	0	2	0.00	20.00	0.00	0.27	0.00	0.05	0.00	0.17
11	2,500	3,000	2,750	16	104	7.51	48.83	49.74	214.59	3.10	13.37	0	2	0.00	20.00	0.00	0.27	0.00	0.05	0.00	0.13
12	3,000	4,000	3,500	9	113	4.23	53.05	42.89	257.48	2.67	16.05	0	2	0.00	20.00	0.00	0.27	0.00	0.05	0.00	0.11
13	4,000	5,000	4,500	14	127	6.57	59.62	73.09	330.57	4.55	20.60	0	2	0.00	20.00	0.00	0.27	0.00	0.05	0.00	0.08
14	5,000	7,500	6,250	8	135	3.76	63.38	50.54	381.12	3.15	23.75	0	2	0.00	20.00	0.00	0.27	0.00	0.05	0.00	0.07
15	7,500	10,000	8,750	14	149	6.57	69.95	145.62	526.74	9.07	32.82	0	2	0.00	20.00	0.00	0.27	0.00	0.05	0.00	0.05
16	10,000	20,000	15,000	12	161	5.63	75.59	246.86	773.59	15.38	48.21	0	2	0.00	20.00	0.00	0.27	0.00	0.05	0.00	0.04
17	20,000	50,000	35,000	34	195	15.96	91.55	412.02	1,185.61	25.68	73.88	0	2	0.00	20.00	0.00	0.27	0.00	0.05	0.00	0.02
18	50,000	100,000	75,000	9	204	4.23	95.77	96.08	1,281.69	5.99	79.87	8	10	80.00	100.00	520.15	520.42	99.95	100.00	541.40	40.60
19	100,000	500,000	300,000	7	211	3.29	99.06	100.80	1,382.49	6.28	86.15	0	10	0.00	100.00	0.00	520.42	0.00	100.00	0.00	37.64
20	500,000	**UP**		2	213	0.94	100.00	222.25	1,604.74	13.85	100.00	0	10	0.00	100.00	0.00	520.42	0.00	100.00	0.00	32.43
				213				1,604.74				10				520.42				32.43	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 239 POWDERS EXPLOSIVES MATCHES AND FIREWORK FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.00	5.00	0.67	0.67	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.00	10.00	0.67	1.33	0.08	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.00	15.00	7.65	8.98	0.87	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.00	20.00	15.79	6.81	1.80	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.00	25.00	4.07	2.75	0.46	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.00	30.00	13.83	11.08	1.57	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.00	35.00	17.33	28.41	1.97	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.00	40.00	20.55	48.95	2.34	5.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	11	15.00	55.00	60.77	109.72	6.91	12.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	5.00	60.00	25.08	134.80	2.85	15.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	5.00	65.00	11.41	146.21	1.30	16.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	5.00	70.00	52.51	198.72	5.97	22.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	5.00	75.00	63.13	261.85	7.18	29.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	5.00	80.00	7.78	269.62	0.89	30.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	18	10.00	90.00	263.56	533.19	29.99	60.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	19	5.00	95.00	174.00	707.19	19.80	80.46	1	1	100.00	100.00	59.39	59.39	100.00	100.00	34.13	8.40
18	50,000	100,000	75,000	1	20	5.00	100.00	171.76	878.95	19.54	100.00	0	1	0.00	100.00	0.00	59.39	0.00	100.00	0.00	6.76
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	878.95	0.00	100.00	0	1	0.00	100.00	0.00	59.39	0.00	100.00	0.00	6.76
20	500,000	**UP**		0	20	0.00	100.00	0.00	878.95	0.00	100.00	0	1	0.00	100.00	0.00	59.39	0.00	100.00	0.00	6.76
				20				878.95				1				59.39				6.76	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2399 OTHER INDUSTRIES IN MAIN CATEGORY 23

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	3.81	3.81	25.08	25.08	1.54	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	0.95	4.76	0.87	25.95	0.05	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	10	4.76	9.52	0.83	26.77	0.05	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	0.95	10.48	1.48	28.25	0.09	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	13	1.90	12.38	12.12	40.37	0.74	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	14	0.95	13.33	6.53	46.89	0.40	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	16	1.90	15.24	4.79	51.69	0.29	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	20	3.81	19.05	8.13	59.82	0.50	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	27	6.67	25.71	44.53	104.35	2.73	6.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	35	7.62	33.33	40.44	144.78	2.48	8.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	38	2.86	36.19	20.87	165.65	1.28	10.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	39	0.95	37.14	24.64	190.29	1.51	11.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	43	3.81	40.95	98.88	289.17	6.07	17.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	49	5.71	46.67	80.00	369.17	4.91	22.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	12	61	11.43	58.10	31.19	400.36	1.92	24.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	14	75	13.33	71.43	400.04	800.40	24.56	49.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	24	99	22.86	94.29	424.56	1,224.96	26.07	75.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	100	0.95	95.24	11.59	1,236.55	0.71	75.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	105	4.76	100.00	392.16	1,628.71	24.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	105	0.00	100.00	0.00	1,628.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					105				1,628.71				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 24 TEXTILES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	2.17	2.17	2.76	2.76	0.99	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	0.72	2.90	13.45	16.21	4.84	5.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	0.72	3.62	0.51	16.72	0.18	6.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	8	2.17	5.80	1.50	18.22	0.54	6.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	0.72	6.52	0.85	19.08	0.31	6.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	14	3.62	10.14	3.39	22.47	1.22	8.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	15	0.72	10.87	0.71	23.19	0.26	8.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	23	5.80	16.67	7.97	31.15	2.87	11.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	28	3.62	20.29	15.27	46.42	5.50	16.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	36	5.80	26.09	21.92	68.35	7.90	24.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	43	5.07	31.16	26.62	94.97	9.59	34.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	47	2.90	34.06	9.77	104.74	3.52	37.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	53	4.35	38.41	16.72	121.46	6.02	43.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	63	7.25	45.65	76.24	197.70	27.46	71.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	71	5.80	51.45	44.67	242.37	16.09	87.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	16	87	11.59	63.04	43.70	286.07	15.74	103.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	13	100	9.42	72.46	33.53	252.54	12.08	90.96	2	2	50.00	50.00	5.06	5.06	100.00	100.00	15.09	2.00
18	50,000	100,000	75,000	1	101	0.72	73.19	4.36	256.90	1.57	92.53	0	2	0.00	50.00	0.00	5.06	0.00	100.00	0.00	1.97
19	100,000	500,000	300,000	6	107	4.35	77.54	3.87	260.77	1.39	93.92	0	2	0.00	50.00	0.00	5.06	0.00	100.00	0.00	1.94
20	500,000	**UP**		31	138	22.46	100.00	16.87	277.64	6.08	100.00	2	4	50.00	100.00	0.00	5.06	0.00	100.00	0.00	1.82
				138				277.64				4				5.06				1.82	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 240 SPINNING MILLS PRE SPINNING PROCESS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	50.00	50.00	2.12	2.12	29.58	29.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	16.67	66.67	2.00	4.12	27.90	57.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	16.67	83.33	2.00	6.12	27.90	85.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	16.67	100.00	1.05	7.17	14.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	6	0.00	100.00	0.00	7.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	6	0.00	100.00	0.00	7.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	6	0.00	100.00	0.00	7.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	7.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	7.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	7.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	7.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	7.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	7.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	7.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	7.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	7.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	7.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	7.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	7.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	6	0.00	100.00	0.00	7.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				7.17				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2401 SPINNING MILLSPRE SPINNING : ANIMAL FIBRES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	0.64	0.64	1.34	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	0.63	1.27	1.32	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	1.84	3.11	3.88	6.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	16.67	66.67	19.05	22.16	40.08	46.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	16.67	83.33	11.87	34.03	24.98	71.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	16.67	100.00	13.49	47.52	28.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	47.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	47.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	47.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	47.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	47.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	47.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	47.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	47.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	47.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	47.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	47.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	47.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	6	0.00	100.00	0.00	47.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					6				47.52				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2402 SPINNING MILLSPRE SPINNING : VEGETABLE AND CELLULOSE FIBRES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	75	75	10.07	10.07	143.03	143.03	5.55	5.55	3	3	1.85	1.85	0.72	0.72	0.07	0.07	0.50	0.50
2	50	100	75	4	79	0.54	10.60	0.89	143.92	0.03	5.59	0	3	0.00	1.85	0.00	0.72	0.00	0.07	0.00	0.50
3	100	200	150	4	83	0.54	11.14	2.79	146.71	0.11	5.70	0	3	0.00	1.85	0.00	0.72	0.00	0.07	0.00	0.49
4	200	300	250	1	84	0.13	11.28	0.02	146.73	0.00	5.70	0	3	0.00	1.85	0.00	0.72	0.00	0.07	0.00	0.49
5	300	500	400	4	88	0.54	11.81	0.75	145.98	0.03	5.67	0	3	0.00	1.85	0.00	0.72	0.00	0.07	0.00	0.49
6	500	750	625	2	90	0.27	12.08	0.73	146.70	0.03	5.70	0	3	0.00	1.85	0.00	0.72	0.00	0.07	0.00	0.49
7	750	1,000	875	6	96	0.81	12.89	9.19	155.89	0.36	6.05	0	3	0.00	1.85	0.00	0.72	0.00	0.07	0.00	0.46
8	1,000	1,500	1,250	13	109	1.74	14.63	9.24	165.13	0.36	6.41	2	5	1.23	3.09	0.00	0.72	0.00	0.07	0.00	0.43
9	1,500	2,000	1,750	12	121	1.61	16.24	31.04	196.17	1.20	7.62	0	5	0.00	3.09	0.00	0.72	0.00	0.07	0.00	0.37
10	2,000	2,500	2,250	8	129	1.07	17.32	14.51	210.68	0.56	8.18	0	5	0.00	3.09	0.00	0.72	0.00	0.07	0.00	0.34
11	2,500	3,000	2,750	9	138	1.21	18.52	13.22	223.90	0.51	8.69	0	5	0.00	3.09	0.00	0.72	0.00	0.07	0.00	0.32
12	3,000	4,000	3,500	15	153	2.01	20.54	28.73	252.64	1.12	9.81	0	5	0.00	3.09	0.00	0.72	0.00	0.07	0.00	0.28
13	4,000	5,000	4,500	14	167	1.88	22.42	32.47	285.10	1.26	11.07	0	5	0.00	3.09	0.00	0.72	0.00	0.07	0.00	0.25
14	5,000	7,500	6,250	34	201	4.56	26.98	90.11	375.21	3.50	14.57	3	8	1.85	4.94	19.75	20.47	2.05	2.12	21.92	5.46
15	7,500	10,000	8,750	23	224	3.09	30.07	146.59	521.80	5.69	20.26	0	8	0.00	4.94	0.00	20.47	0.00	2.12	0.00	3.92
16	10,000	20,000	15,000	64	288	8.59	38.66	281.92	803.72	10.95	31.20	15	23	9.26	14.20	20.41	40.88	2.12	4.24	7.24	5.09
17	20,000	50,000	35,000	85	373	11.41	50.07	444.43	1,248.15	17.25	48.46	6	29	3.70	17.90	47.14	88.03	4.89	9.14	10.61	7.05
18	50,000	100,000	75,000	77	450	10.34	60.40	397.89	1,646.04	15.45	63.91	7	36	4.32	22.22	15.68	103.70	1.63	10.77	3.94	6.30
19	100,000	500,000	300,000	154	604	20.67	81.07	522.90	2,168.94	20.30	84.21	40	76	24.69	46.91	282.59	386.29	29.34	40.10	54.04	17.81
20	500,000	**UP**		141	745	18.93	100.00	406.73	2,575.68	15.79	100.00	86	162	53.09	100.00	576.92	963.22	59.90	100.00	141.84	37.40
				745				2,575.68				162				963.22				37.40	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	65	65	5.97	5.97	175.64	175.64	4.86	4.86	3	3	4.05	4.05	334.79	334.79	4.89	4.89	190.61	190.61
2	50	100	75	1	66	0.09	6.06	0.25	175.89	0.01	4.86	0	3	0.00	4.05	0.00	334.79	0.00	4.89	0.00	190.34
3	100	200	150	10	76	0.92	6.98	7.45	183.34	0.21	5.07	0	3	0.00	4.05	0.00	334.79	0.00	4.89	0.00	182.60
4	200	300	250	5	81	0.46	7.44	3.19	186.53	0.09	5.16	0	3	0.00	4.05	0.00	334.79	0.00	4.89	0.00	179.48
5	300	500	400	27	108	2.48	9.92	7.98	194.51	0.22	5.38	0	3	0.00	4.05	0.00	334.79	0.00	4.89	0.00	172.12
6	500	750	625	13	121	1.19	11.11	1.27	195.79	0.04	5.42	0	3	0.00	4.05	0.00	334.79	0.00	4.89	0.00	171.00
7	750	1,000	875	12	133	1.10	12.21	9.69	205.48	0.27	5.68	0	3	0.00	4.05	0.00	334.79	0.00	4.89	0.00	162.93
8	1,000	1,500	1,250	36	169	3.31	15.52	29.75	235.23	0.82	6.51	0	3	0.00	4.05	0.00	334.79	0.00	4.89	0.00	142.32
9	1,500	2,000	1,750	25	194	2.30	17.81	61.48	296.72	1.70	8.21	0	3	0.00	4.05	0.00	334.79	0.00	4.89	0.00	112.83
10	2,000	2,500	2,250	11	205	1.01	18.82	14.50	311.21	0.40	8.61	0	3	0.00	4.05	0.00	334.79	0.00	4.89	0.00	107.58
11	2,500	3,000	2,750	7	212	0.64	19.47	13.71	324.92	0.38	8.99	0	3	0.00	4.05	0.00	334.79	0.00	4.89	0.00	103.04
12	3,000	4,000	3,500	15	227	1.38	20.84	23.75	348.67	0.66	9.64	0	3	0.00	4.05	0.00	334.79	0.00	4.89	0.00	96.02
13	4,000	5,000	4,500	23	250	2.11	22.96	28.83	377.50	0.80	10.44	0	3	0.00	4.05	0.00	334.79	0.00	4.89	0.00	88.69
14	5,000	7,500	6,250	47	297	4.32	27.27	112.07	489.57	3.10	13.54	2	5	2.70	6.76	11.23	346.03	0.16	5.05	10.02	70.68
15	7,500	10,000	8,750	54	351	4.96	32.23	168.54	658.11	4.66	18.20	6	11	8.11	14.86	762.60	1,108.63	11.13	16.18	452.49	168.46
16	10,000	20,000	15,000	92	443	8.45	40.68	356.24	1,014.35	9.85	28.06	2	13	2.70	17.57	26.41	1,135.04	0.39	16.57	7.41	111.90
17	20,000	50,000	35,000	162	605	14.88	55.56	765.05	1,779.40	21.16	49.21	0	13	0.00	17.57	0.00	1,135.04	0.00	16.57	0.00	63.79
18	50,000	100,000	75,000	126	731	11.57	67.13	411.57	2,190.97	11.38	60.60	0	13	0.00	17.57	2.11	1,137.15	0.03	16.60	0.51	51.90
19	100,000	500,000	300,000	278	1,009	25.53	92.65	1,249.10	3,440.07	34.55	95.15	61	74	82.43	100.00	5,713.59	6,850.74	83.40	100.00	457.42	199.15
20	500,000	**UP**		80	1,089	7.35	100.00	175.50	3,615.57	4.85	100.00	0	74	0.00	100.00	0.00	6,850.74	0.00	100.00	0.00	189.48
				1,089				3,615.57				74				6,850.74				189.48	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	57	57	7.39	7.39	217.21	217.21	6.82	6.82	1	1	5.00	5.00	43.74	43.74	30.17	30.17	20.14	20.14
2	50	100	75	1	58	0.13	7.52	0.20	217.41	0.01	6.82	0	1	0.00	5.00	0.00	43.74	0.00	30.17	0.00	20.12
3	100	200	150	3	61	0.39	7.91	2.66	220.07	0.08	6.91	0	1	0.00	5.00	0.00	43.74	0.00	30.17	0.00	19.88
4	200	300	250	1	62	0.13	8.04	4.94	225.01	0.15	7.06	0	1	0.00	5.00	0.00	43.74	0.00	30.17	0.00	19.44
5	300	500	400	10	72	1.30	9.34	7.01	232.02	0.22	7.28	1	2	5.00	10.00	3.27	47.02	2.26	32.42	46.69	20.26
6	500	750	625	7	79	0.91	10.25	3.02	235.04	0.09	7.38	0	2	0.00	10.00	0.00	47.02	0.00	32.42	0.00	20.00
7	750	1,000	875	10	89	1.30	11.54	4.76	239.80	0.15	7.53	0	2	0.00	10.00	0.00	47.02	0.00	32.42	0.00	19.61
8	1,000	1,500	1,250	13	102	1.69	13.23	5.24	245.03	0.16	7.69	0	2	0.00	10.00	0.00	47.02	0.00	32.42	0.00	19.19
9	1,500	2,000	1,750	10	112	1.30	14.53	26.72	271.75	0.84	8.53	0	2	0.00	10.00	0.00	47.02	0.00	32.42	0.00	17.30
10	2,000	2,500	2,250	3	115	0.39	14.92	9.40	281.15	0.30	8.83	0	2	0.00	10.00	0.00	47.02	0.00	32.42	0.00	16.72
11	2,500	3,000	2,750	6	121	0.78	15.69	12.00	293.15	0.38	9.20	0	2	0.00	10.00	0.00	47.02	0.00	32.42	0.00	16.04
12	3,000	4,000	3,500	32	153	4.15	19.84	37.85	330.99	1.19	10.39	1	3	5.00	15.00	0.00	47.02	0.00	32.42	0.00	14.20
13	4,000	5,000	4,500	17	170	2.20	22.05	52.78	383.78	1.66	12.05	0	3	0.00	15.00	0.00	47.02	0.00	32.42	0.00	12.25
14	5,000	7,500	6,250	17	187	2.20	24.25	43.82	427.60	1.38	13.42	0	3	0.00	15.00	0.00	47.02	0.00	32.42	0.00	11.00
15	7,500	10,000	8,750	25	212	3.24	27.50	82.94	510.54	2.60	16.03	0	3	0.00	15.00	0.00	47.02	0.00	32.42	0.00	9.21
16	10,000	20,000	15,000	53	265	6.87	34.37	313.88	824.42	9.85	25.88	3	6	15.00	30.00	89.14	136.16	61.48	93.90	28.40	16.52
17	20,000	50,000	35,000	165	430	21.40	55.77	858.60	1,683.02	26.95	52.83	0	6	0.00	30.00	0.00	136.16	0.00	93.90	0.00	8.09
18	50,000	100,000	75,000	105	535	13.62	69.39	488.03	2,171.05	15.32	68.15	0	6	0.00	30.00	0.00	136.16	0.00	93.90	0.00	6.27
19	100,000	500,000	300,000	141	676	18.29	87.68	566.55	2,737.60	17.78	85.93	12	18	60.00	90.00	7.44	143.60	5.13	99.03	1.31	5.25
20	500,000	**UP**		95	771	12.32	100.00	448.25	3,185.85	14.07	100.00	2	20	10.00	100.00	1.41	145.01	0.97	100.00	0.31	4.55
				771				3,185.85				20				145.01				4.55	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 241 WEAVING PRE WEAVING PROCESS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	8.33	8.33	1.27	1.27	3.25	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	8.33	16.67	1.18	2.45	3.02	6.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	8.33	25.00	0.00	2.45	0.00	6.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	8.33	33.33	3.27	5.72	8.40	14.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	8.33	41.67	0.63	6.35	1.61	16.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	8.33	50.00	4.90	11.25	12.58	28.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	8.33	58.33	2.14	13.39	5.50	34.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	8.33	66.67	8.68	22.07	22.27	56.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	8.33	75.00	2.44	24.51	6.27	62.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	8.33	83.33	1.43	25.94	3.67	66.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	8.33	91.67	3.27	29.21	8.40	74.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	8.33	100.00	9.76	38.97	25.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	38.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	38.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	38.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	38.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	38.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	38.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	38.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	12	0.00	100.00	0.00	38.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					12				38.97				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2411 WEAVINGPRE WEAVING PROCESSES:ANIMAL FIBRES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	10.00	10.00	0.29	0.29	1.49	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	10.00	20.00	0.26	0.54	1.34	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	10.00	30.00	0.62	1.16	3.21	6.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	10.00	40.00	1.36	2.52	7.09	13.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	10.00	50.00	2.62	5.15	13.66	26.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	10.00	60.00	1.96	7.10	10.18	36.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	10.00	70.00	5.25	1.85	27.32	9.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	10.00	80.00	10.01	11.86	52.09	61.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	10.00	90.00	6.67	18.53	34.72	96.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	10.00	100.00	0.68	19.21	3.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	19.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	19.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	19.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	19.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	19.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	19.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	19.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	19.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	10	0.00	100.00	0.00	19.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10				19.21				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2412 WEAVINGPRE WEAVING PROCESSES:VEGETABLE AND CELLULOSE FIBRES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	61	61	8.32	8.32	230.17	230.17	7.86	7.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	66	0.68	9.00	0.76	230.93	0.03	7.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	74	1.09	10.10	1.94	232.87	0.07	7.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	82	1.09	11.19	0.98	233.85	0.03	7.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	98	2.18	13.37	8.90	242.75	0.30	8.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	23	121	3.14	16.51	14.83	257.58	0.51	8.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	134	1.77	18.28	6.91	264.49	0.24	9.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	31	165	4.23	22.51	37.21	301.70	1.27	10.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	23	188	3.14	25.65	28.49	330.19	0.97	11.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	15	203	2.05	27.69	15.22	345.40	0.52	11.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	210	0.95	28.65	17.68	363.08	0.60	12.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	17	227	2.32	30.97	30.45	393.54	1.04	13.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	17	244	2.32	33.29	57.83	451.37	1.98	15.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	44	288	6.00	39.29	128.01	579.38	4.37	19.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	32	320	4.37	43.66	146.06	725.44	4.99	24.78	1	1	12.50	12.50	231.91	231.91	48.46	48.46	158.78	31.97
16	10,000	20,000	15,000	99	419	13.51	57.16	649.52	1,374.96	22.19	46.97	1	2	12.50	25.00	2.34	234.25	0.49	48.95	0.36	17.04
17	20,000	50,000	35,000	82	501	11.19	68.35	574.38	1,949.34	19.62	66.59	6	8	75.00	100.00	244.32	478.57	51.05	100.00	42.54	24.55
18	50,000	100,000	75,000	75	576	10.23	78.58	287.93	2,237.28	9.84	76.42	0	8	0.00	100.00	0.00	478.57	0.00	100.00	0.00	21.39
19	100,000	500,000	300,000	145	721	19.78	98.36	673.53	2,910.81	23.01	99.43	0	8	0.00	100.00	0.00	478.57	0.00	100.00	0.00	16.44
20	500,000	**UP**		12	733	1.64	100.00	16.61	2,927.42	0.57	100.00	0	8	0.00	100.00	0.00	478.57	0.00	100.00	0.00	16.35
				733				2,927.42				8				478.57				16.35	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2413 WEAVINGPRE WEAVING PROCESSES:SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	71	71	7.04	7.04	275.80	275.80	5.79	5.79	7	7	9.09	9.09	104.19	104.19	3.21	3.21	37.78	37.78
2	50	100	75	15	86	1.49	8.52	4.44	280.24	0.09	5.88	0	7	0.00	9.09	0.00	104.19	0.00	3.21	0.00	37.18
3	100	200	150	5	91	0.50	9.02	7.48	287.71	0.16	6.04	0	7	0.00	9.09	0.00	104.19	0.00	3.21	0.00	36.21
4	200	300	250	9	100	0.89	9.91	8.59	296.30	0.18	6.22	0	7	0.00	9.09	0.00	104.19	0.00	3.21	0.00	35.16
5	300	500	400	17	117	1.68	11.60	5.47	301.77	0.11	6.34	0	7	0.00	9.09	0.00	104.19	0.00	3.21	0.00	34.53
6	500	750	625	16	133	1.59	13.18	41.19	342.96	0.87	7.20	0	7	0.00	9.09	0.00	104.19	0.00	3.21	0.00	30.38
7	750	1,000	875	22	155	2.18	15.36	5.16	348.12	0.11	7.31	0	7	0.00	9.09	0.00	104.19	0.00	3.21	0.00	29.93
8	1,000	1,500	1,250	17	172	1.68	17.05	48.87	396.99	1.03	8.34	0	7	0.00	9.09	0.00	104.19	0.00	3.21	0.00	26.24
9	1,500	2,000	1,750	20	192	1.98	19.03	45.39	442.38	0.95	9.29	0	7	0.00	9.09	0.00	104.19	0.00	3.21	0.00	23.55
10	2,000	2,500	2,250	17	209	1.68	20.71	46.24	488.61	0.97	10.26	0	7	0.00	9.09	0.00	104.19	0.00	3.21	0.00	21.32
11	2,500	3,000	2,750	14	223	1.39	22.10	34.69	523.30	0.73	10.99	0	7	0.00	9.09	0.00	104.19	0.00	3.21	0.00	19.91
12	3,000	4,000	3,500	46	269	4.56	26.66	112.89	636.19	2.37	13.36	4	11	5.19	14.29	71.20	175.39	2.19	5.40	63.07	27.57
13	4,000	5,000	4,500	32	301	3.17	29.83	74.70	710.89	1.57	14.93	0	11	0.00	14.29	0.00	175.39	0.00	5.40	0.00	24.67
14	5,000	7,500	6,250	39	340	3.87	33.70	120.63	831.53	2.53	17.46	3	14	3.90	18.18	178.21	353.60	5.49	10.90	147.73	42.52
15	7,500	10,000	8,750	54	394	5.35	39.05	325.21	1,156.74	6.83	24.29	5	19	6.49	24.68	83.19	436.79	2.56	13.46	25.58	37.76
16	10,000	20,000	15,000	153	547	15.16	54.21	753.51	1,910.25	15.82	40.11	1	20	1.30	25.97	381.31	818.11	11.75	25.21	50.61	42.83
17	20,000	50,000	35,000	213	760	21.11	75.32	1,301.69	3,211.93	27.33	67.45	34	54	44.16	70.13	2,414.62	3,232.73	74.41	99.62	185.50	100.65
18	50,000	100,000	75,000	86	846	8.52	83.85	534.65	3,746.58	11.23	78.67	0	54	0.00	70.13	0.00	3,232.73	0.00	99.62	0.00	86.28
19	100,000	500,000	300,000	115	961	11.40	95.24	1,067.01	4,813.59	22.41	101.08	15	69	19.48	89.61	10.39	3,243.12	0.32	99.94	0.97	67.37
20	500,000	**UP**		48	1,009	4.76	100.00	51.37	4,762.22	1.08	100.00	8	77	10.39	100.00	2.10	3,245.21	0.06	100.00	4.08	68.14
				1,009				4,762.22				77				3,245.21				68.14	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	34	34	8.48	8.48	75.51	75.51	3.08	3.08	1	1	5.00	5.00	1.22	1.22	0.04	0.04	1.61	1.61
2	50	100	75	2	36	0.50	8.98	1.31	76.82	0.05	3.13	0	1	0.00	5.00	0.00	1.22	0.00	0.04	0.00	1.58
3	100	200	150	8	44	2.00	10.97	3.29	80.11	0.13	3.27	0	1	0.00	5.00	0.00	1.22	0.00	0.04	0.00	1.52
4	200	300	250	6	50	1.50	12.47	2.56	82.67	0.10	3.37	0	1	0.00	5.00	0.00	1.22	0.00	0.04	0.00	1.47
5	300	500	400	21	71	5.24	17.71	9.76	92.43	0.40	3.77	0	1	0.00	5.00	0.00	1.22	0.00	0.04	0.00	1.32
6	500	750	625	11	82	2.74	20.45	12.47	104.89	0.51	4.28	0	1	0.00	5.00	0.00	1.22	0.00	0.04	0.00	1.16
7	750	1,000	875	10	92	2.49	22.94	6.73	111.63	0.27	4.55	0	1	0.00	5.00	0.00	1.22	0.00	0.04	0.00	1.09
8	1,000	1,500	1,250	30	122	7.48	30.42	41.11	152.74	1.68	6.23	0	1	0.00	5.00	0.00	1.22	0.00	0.04	0.00	0.80
9	1,500	2,000	1,750	5	127	1.25	31.67	25.86	178.60	1.05	7.28	0	1	0.00	5.00	0.00	1.22	0.00	0.04	0.00	0.68
10	2,000	2,500	2,250	9	136	2.24	33.92	68.12	246.72	2.78	10.06	0	1	0.00	5.00	0.00	1.22	0.00	0.04	0.00	0.49
11	2,500	3,000	2,750	11	147	2.74	36.66	70.80	317.52	2.89	12.95	0	1	0.00	5.00	0.00	1.22	0.00	0.04	0.00	0.38
12	3,000	4,000	3,500	10	157	2.49	39.15	56.94	374.46	2.32	15.27	0	1	0.00	5.00	0.00	1.22	0.00	0.04	0.00	0.33
13	4,000	5,000	4,500	15	172	3.74	42.89	69.13	443.59	2.82	18.09	0	1	0.00	5.00	0.00	1.22	0.00	0.04	0.00	0.27
14	5,000	7,500	6,250	20	192	4.99	47.88	139.98	583.56	5.71	23.79	0	1	0.00	5.00	0.00	1.22	0.00	0.04	0.00	0.21
15	7,500	10,000	8,750	14	206	3.49	51.37	162.26	745.82	6.62	30.41	0	1	0.00	5.00	0.00	1.22	0.00	0.04	0.00	0.16
16	10,000	20,000	15,000	48	254	11.97	63.34	459.31	1,205.13	18.73	49.14	11	12	55.00	60.00	3,006.85	3,008.06	99.72	99.76	654.64	249.60
17	20,000	50,000	35,000	51	305	12.72	76.06	523.41	1,728.54	21.34	70.48	8	20	40.00	100.00	7.16	3,015.22	0.24	100.00	1.37	174.44
18	50,000	100,000	75,000	21	326	5.24	81.30	126.82	1,855.37	5.17	75.65	0	20	0.00	100.00	0.00	3,015.22	0.00	100.00	0.00	162.51
19	100,000	500,000	300,000	48	374	11.97	93.27	255.93	2,111.30	10.43	86.08	0	20	0.00	100.00	0.00	3,015.22	0.00	100.00	0.00	142.81
20	500,000	**UP**		27	401	6.73	100.00	341.34	2,452.63	13.92	100.00	0	20	0.00	100.00	0.00	3,015.22	0.00	100.00	0.00	122.94
				401				2,452.63				20				3,015.22				122.94	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	14.29	14.29	0.99	0.99	6.62	6.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	14.29	28.57	0.36	1.35	2.39	9.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	14.29	42.86	0.36	1.71	2.39	11.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	14.29	57.14	0.02	1.73	0.15	11.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	14.29	71.43	9.83	11.56	65.67	77.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	14.29	85.71	2.20	13.76	14.69	91.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	14.29	100.00	1.21	14.97	8.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	14.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	14.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	14.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	14.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	14.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	14.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	14.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	14.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	14.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	14.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	14.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	14.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	7	0.00	100.00	0.00	14.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					7				14.97				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2421 ANIMAL FIBRES (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	11.11	11.11	0.05	0.05	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	5.56	16.67	2.04	2.09	2.11	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	5.56	22.22	2.46	4.55	2.54	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	5.56	27.78	2.39	6.94	2.47	7.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	5.56	33.33	3.11	10.05	3.22	10.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	5.56	38.89	3.48	13.53	3.59	13.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	5.56	44.44	2.17	15.70	2.24	16.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	5.56	50.00	17.66	33.36	18.26	34.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	5.56	55.56	1.50	34.86	1.55	36.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	5.56	61.11	4.38	39.24	4.53	40.57	2	2	33.33	33.33	3.75	3.75	11.58	11.58	85.56	9.55
11	2,500	3,000	2,750	1	12	5.56	66.67	15.33	54.57	15.85	56.42	0	2	0.00	33.33	20.00	23.75	61.82	73.40	130.46	43.51
12	3,000	4,000	3,500	1	13	5.56	72.22	11.15	65.72	11.53	67.94	2	4	33.33	66.67	5.62	29.37	17.37	90.77	50.42	44.69
13	4,000	5,000	4,500	1	14	5.56	77.78	6.57	72.29	6.79	74.73	2	6	33.33	100.00	2.99	32.35	9.23	100.00	45.44	44.75
14	5,000	7,500	6,250	1	15	5.56	83.33	4.29	76.58	4.43	79.17	0	6	0.00	100.00	0.00	32.35	0.00	100.00	0.00	42.25
15	7,500	10,000	8,750	1	16	5.56	88.89	10.01	86.59	10.35	89.52	0	6	0.00	100.00	0.00	32.35	0.00	100.00	0.00	37.36
16	10,000	20,000	15,000	1	17	5.56	94.44	2.86	89.45	2.96	92.47	0	6	0.00	100.00	0.00	32.35	0.00	100.00	0.00	36.17
17	20,000	50,000	35,000	1	18	5.56	100.00	7.28	96.73	7.53	100.00	0	6	0.00	100.00	0.00	32.35	0.00	100.00	0.00	33.45
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	96.73	0.00	100.00	0	6	0.00	100.00	0.00	32.35	0.00	100.00	0.00	33.45
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	96.73	0.00	100.00	0	6	0.00	100.00	0.00	32.35	0.00	100.00	0.00	33.45
20	500,000	**UP**		0	18	0.00	100.00	0.00	96.73	0.00	100.00	0	6	0.00	100.00	0.00	32.35	0.00	100.00	0.00	33.45
					18				96.73				6				32.35				33.45

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	4.95	4.95	8.94	8.94	1.08	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	11	0.50	5.45	0.36	9.31	0.04	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	12	0.50	5.94	0.40	9.71	0.05	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	13	0.50	6.44	1.36	11.07	0.16	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	14	0.50	6.93	1.65	12.72	0.20	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	15	0.50	7.43	0.61	13.33	0.07	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	16	0.50	7.92	1.39	14.71	0.17	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	18	0.99	8.91	1.75	16.46	0.21	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	23	2.48	11.39	9.42	25.89	1.14	3.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	29	2.97	14.36	21.02	46.91	2.54	5.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	35	2.97	17.33	22.60	69.50	2.73	8.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	39	1.98	19.31	14.65	84.15	1.77	10.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	43	1.98	21.29	15.84	99.99	1.91	12.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	15	58	7.43	28.71	79.86	179.86	9.65	21.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	63	2.48	31.19	34.77	214.63	4.20	25.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	22	85	10.89	42.08	196.65	411.27	23.77	49.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	28	113	13.86	55.94	219.38	630.65	26.51	76.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	46	159	22.77	78.71	285.73	916.38	34.53	110.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	40	199	19.80	98.51	91.06	825.32	11.01	99.75	5	5	100.00	100.00	26.80	26.80	100.00	100.00	29.43	3.25
20	500,000	**UP**		3	202	1.49	100.00	2.06	827.38	0.25	100.00	0	5	0.00	100.00	0.00	26.80	0.00	100.00	0.00	3.24
				202				827.38				5				26.80				3.24	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2423 SYNTHETIC FIBRES (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	50	50	6.68	6.68	190.87	190.87	7.59	7.59	4	4	5.41	5.41	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	55	0.67	7.34	1.18	192.05	0.05	7.64	0	4	0.00	5.41	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	56	0.13	7.48	0.27	192.32	0.01	7.65	0	4	0.00	5.41	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	57	0.13	7.61	0.62	192.94	0.02	7.68	0	4	0.00	5.41	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	60	0.40	8.01	2.25	195.19	0.09	7.76	0	4	0.00	5.41	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	61	0.13	8.14	1.27	196.47	0.05	7.82	0	4	0.00	5.41	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	70	1.20	9.35	2.56	199.03	0.10	7.92	0	4	0.00	5.41	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	20	90	2.67	12.02	10.31	209.34	0.41	8.33	0	4	0.00	5.41	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	101	1.47	13.48	8.80	218.14	0.35	8.68	0	4	0.00	5.41	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	105	0.53	14.02	9.42	227.56	0.37	9.05	0	4	0.00	5.41	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	18	123	2.40	16.42	38.60	266.16	1.54	10.59	0	4	0.00	5.41	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	127	0.53	16.96	22.12	288.28	0.88	11.47	0	4	0.00	5.41	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	42	169	5.61	22.56	24.81	313.08	0.99	12.45	0	4	0.00	5.41	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	42	211	5.61	28.17	93.51	406.59	3.72	16.17	1	5	1.35	6.76	55.80	55.80	0.30	0.30	59.68	13.72
15	7,500	10,000	8,750	28	239	3.74	31.91	126.35	532.94	5.03	21.20	0	5	0.00	6.76	0.00	55.80	0.00	0.30	0.00	10.47
16	10,000	20,000	15,000	92	331	12.28	44.19	357.20	890.14	14.21	35.41	6	11	8.11	14.86	3,520.01	3,575.81	18.89	19.19	985.45	401.71
17	20,000	50,000	35,000	116	447	15.49	59.68	431.13	1,321.28	17.15	52.56	32	43	43.24	58.11	14,976.63	18,552.44	80.35	99.54	3473.77	1404.13
18	50,000	100,000	75,000	115	562	15.35	75.03	466.72	1,788.00	18.57	71.13	10	53	13.51	71.62	2.47	18,554.91	0.01	99.55	0.53	1037.75
19	100,000	500,000	300,000	123	685	16.42	91.46	434.40	2,222.40	17.28	88.41	21	74	28.38	100.00	83.25	18,638.16	0.45	100.00	19.16	838.65
20	500,000	**UP**		64	749	8.54	100.00	291.43	2,513.83	11.59	100.00	0	74	0.00	100.00	0.00	18,638.16	0.00	100.00	0.00	741.42
				749				2,513.83				74				18,638.16				741.42	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2428 MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	3.27	3.27	49.26	49.26	2.11	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	9	0.41	3.67	0.37	49.63	0.02	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	10	0.41	4.08	0.72	50.35	0.03	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	0.41	4.49	1.03	51.38	0.04	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	12	0.41	4.90	0.00	51.38	0.00	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	13	0.41	5.31	1.65	53.03	0.07	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	14	0.41	5.71	2.07	55.10	0.09	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	26	4.90	10.61	29.00	84.10	1.24	3.60	2	2	8.70	8.70	8.63	8.63	0.88	0.88	29.78	10.27
9	1,500	2,000	1,750	5	31	2.04	12.65	15.42	99.51	0.66	4.26	0	2	0.00	8.70	0.00	8.63	0.00	0.88	0.00	8.68
10	2,000	2,500	2,250	12	43	4.90	17.55	22.54	122.05	0.96	5.23	0	2	0.00	8.70	0.00	8.63	0.00	0.88	0.00	7.07
11	2,500	3,000	2,750	9	52	3.67	21.22	52.38	174.42	2.24	7.47	0	2	0.00	8.70	0.00	8.63	0.00	0.88	0.00	4.95
12	3,000	4,000	3,500	11	63	4.49	25.71	28.38	202.81	1.22	8.68	0	2	0.00	8.70	0.00	8.63	0.00	0.88	0.00	4.26
13	4,000	5,000	4,500	4	67	1.63	27.35	20.88	223.68	0.89	9.58	0	2	0.00	8.70	0.00	8.63	0.00	0.88	0.00	3.86
14	5,000	7,500	6,250	21	88	8.57	35.92	214.02	437.71	9.16	18.74	0	2	0.00	8.70	0.00	8.63	0.00	0.88	0.00	1.97
15	7,500	10,000	8,750	8	96	3.27	39.18	82.66	520.37	3.54	22.28	0	2	0.00	8.70	0.00	8.63	0.00	0.88	0.00	1.66
16	10,000	20,000	15,000	41	137	16.73	55.92	630.31	1,150.68	26.99	49.27	1	3	4.35	13.04	3.21	11.84	0.33	1.21	0.51	1.03
17	20,000	50,000	35,000	49	186	20.00	75.92	648.75	1,799.43	27.78	77.05	3	6	13.04	26.09	64.96	76.80	6.62	7.83	10.01	4.27
18	50,000	100,000	75,000	30	216	12.24	88.16	253.67	2,053.10	10.86	87.91	0	6	0.00	26.09	0.00	76.80	0.00	7.83	0.00	3.74
19	100,000	500,000	300,000	29	245	11.84	100.00	282.28	2,335.38	12.09	100.00	17	23	73.91	100.00	904.37	981.17	92.17	100.00	320.38	42.01
20	500,000	**UP**		0	245	0.00	100.00	0.00	2,335.38	0.00	100.00	0	23	0.00	100.00	0.00	981.17	0.00	100.00	0.00	42.01
				245				2,335.38				23				981.17				42.01	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.70	3.70	0.03	0.03	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.70	7.41	0.46	0.49	1.34	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.70	11.11	0.05	0.54	0.14	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.70	14.81	0.00	0.54	0.00	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.70	18.52	2.88	3.42	8.37	9.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.70	22.22	6.07	9.49	17.64	27.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	3.70	25.93	0.65	10.14	1.89	29.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	3.70	29.63	3.17	13.31	9.23	38.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	3.70	33.33	0.14	13.45	0.40	39.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	3.70	37.04	2.19	15.64	6.38	45.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	3.70	40.74	1.49	17.13	4.33	49.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	3.70	44.44	0.05	17.18	0.13	49.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	3.70	48.15	0.19	17.37	0.54	50.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	3.70	51.85	0.09	17.45	0.25	50.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	3.70	55.56	4.51	21.96	13.12	63.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	3.70	59.26	0.12	22.09	0.36	64.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	3.70	62.96	0.06	22.15	0.18	64.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	18	3.70	66.67	0.59	22.74	1.71	66.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		9	27	33.33	100.00	11.66	34.40	33.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				27				34.40				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2431 MIXED PROCESSES(SPINNINGWEAVING):ANIMAL FIBRES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	40.00	40.00	3.91	3.91	7.35	7.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	20.00	60.00	2.62	6.54	4.93	12.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	20.00	80.00	33.38	39.92	62.70	74.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	20.00	100.00	13.33	53.24	25.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	5	0.00	100.00	0.00	53.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	5	0.00	100.00	0.00	53.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	53.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	53.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	53.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	53.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	53.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	53.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	53.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	53.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	53.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	53.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	53.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	53.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	53.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	5	0.00	100.00	0.00	53.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				53.24				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	30	30	8.00	8.00	69.17	69.17	4.13	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	31	0.27	8.27	2.78	71.95	0.17	4.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	32	0.27	8.53	0.04	71.99	0.00	4.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	33	0.27	8.80	1.71	73.70	0.10	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	35	0.53	9.33	54.24	127.94	3.24	7.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	41	1.60	10.93	0.32	128.26	0.02	7.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	42	0.27	11.20	1.32	129.58	0.08	7.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	50	2.13	13.33	21.48	151.07	1.28	9.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	52	0.53	13.87	16.77	167.84	1.00	10.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	57	1.33	15.20	10.27	178.12	0.61	10.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	59	0.53	15.73	30.89	209.01	1.85	12.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	19	78	5.07	20.80	86.85	295.86	5.19	17.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	10	88	2.67	23.47	45.81	341.67	2.74	20.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	97	2.40	25.87	0.44	342.11	0.03	20.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	104	1.87	27.73	32.53	374.64	1.94	22.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	37	141	9.87	37.60	336.40	711.04	20.11	42.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	67	208	17.87	55.47	304.79	1,015.83	18.22	60.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	30	238	8.00	63.47	66.46	1,082.29	3.97	64.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	106	344	28.27	91.73	538.67	1,620.96	32.19	96.88	9	9	100.00	100.00	481.19	481.19	100.00	100.00	89.33	29.69
20	500,000	**UP**		31	375	8.27	100.00	52.24	1,673.19	3.12	100.00	0	9	0.00	100.00	0.00	481.19	0.00	100.00	0.00	28.76
				375				1,673.19				9				481.19				28.76	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2433 MIXED PROCESSES(SPINNINGWEAVING):SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	117	117	8.55	8.55	309.56	309.56	6.76	6.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	125	0.58	9.13	6.23	315.79	0.14	6.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	139	1.02	10.15	6.87	322.66	0.15	7.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	148	0.66	10.81	4.91	327.57	0.11	7.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	14	162	1.02	11.83	4.27	331.84	0.09	7.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	175	0.95	12.78	8.62	340.46	0.19	7.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	185	0.73	13.51	5.32	345.78	0.12	7.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	23	208	1.68	15.19	11.01	356.78	0.24	7.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	13	221	0.95	16.14	20.14	376.93	0.44	8.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	18	239	1.31	17.46	17.69	394.61	0.39	8.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	248	0.66	18.12	18.81	413.42	0.41	9.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	11	259	0.80	18.92	24.30	437.73	0.53	9.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	23	282	1.68	20.60	43.68	481.40	0.95	10.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	48	330	3.51	24.11	23.71	505.12	0.52	11.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	47	377	3.43	27.54	121.75	626.87	2.66	13.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	134	511	9.79	37.33	443.29	1,070.16	9.68	23.36	2	2	2.94	2.94	4.02	4.02	1.49	1.49	0.91	0.38
17	20,000	50,000	35,000	198	709	14.46	51.79	974.73	2,044.89	21.28	44.64	10	12	14.71	17.65	100.00	104.02	36.99	38.47	10.26	5.09
18	50,000	100,000	75,000	138	847	10.08	61.87	574.66	2,619.55	12.55	57.19	4	16	5.88	23.53	134.86	238.89	49.88	88.36	23.47	9.12
19	100,000	500,000	300,000	338	1,185	24.69	86.56	1,590.19	4,209.74	34.71	91.90	29	45	42.65	66.18	20.73	259.62	7.67	96.03	1.30	6.17
20	500,000	**UP**		184	1,369	13.44	100.00	370.98	4,580.72	8.10	100.00	23	68	33.82	100.00	10.75	270.36	3.97	100.00	2.90	5.90
				1,369				4,580.72				68				270.36				5.90	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	184	184	16.13	16.13	289.21	289.21	14.77	14.77	13	13	14.29	14.29	15.01	15.01	0.31	0.31	5.19	5.19
2	50	100	75	49	233	4.29	20.42	1.83	291.05	0.09	14.87	3	16	3.30	17.58	106.49	121.50	2.20	2.51	5816.33	41.75
3	100	200	150	11	244	0.96	21.38	0.88	291.93	0.05	14.91	0	16	0.00	17.58	0.00	121.50	0.00	2.51	0.00	41.62
4	200	300	250	20	264	1.75	23.14	2.05	293.98	0.10	15.01	0	16	0.00	17.58	0.00	121.50	0.00	2.51	0.00	41.33
5	300	500	400	40	304	3.51	26.64	7.02	300.99	0.36	15.37	0	16	0.00	17.58	0.00	121.50	0.00	2.51	0.00	40.37
6	500	750	625	11	315	0.96	27.61	8.43	309.42	0.43	15.80	0	16	0.00	17.58	0.00	121.50	0.00	2.51	0.00	39.27
7	750	1,000	875	26	341	2.28	29.89	21.93	331.35	1.12	16.92	0	16	0.00	17.58	0.00	121.50	0.00	2.51	0.00	36.67
8	1,000	1,500	1,250	39	380	3.42	33.30	25.72	357.07	1.31	18.24	0	16	0.00	17.58	0.00	121.50	0.00	2.51	0.00	34.03
9	1,500	2,000	1,750	32	412	2.80	36.11	32.70	389.77	1.67	19.91	0	16	0.00	17.58	0.00	121.50	0.00	2.51	0.00	31.17
10	2,000	2,500	2,250	24	436	2.10	38.21	33.41	423.18	1.71	21.61	0	16	0.00	17.58	0.00	121.50	0.00	2.51	0.00	28.71
11	2,500	3,000	2,750	32	468	2.80	41.02	44.21	467.39	2.26	23.87	6	22	6.59	24.18	34.56	156.06	0.71	3.22	78.18	33.39
12	3,000	4,000	3,500	27	495	2.37	43.38	60.11	527.50	3.07	26.94	1	23	1.10	25.27	1.73	157.80	0.04	3.25	2.88	29.91
13	4,000	5,000	4,500	55	550	4.82	48.20	89.49	616.99	4.57	31.51	3	26	3.30	28.57	246.66	404.46	5.09	8.34	275.64	65.55
14	5,000	7,500	6,250	31	581	2.72	50.92	102.62	719.61	5.24	36.75	0	26	0.00	28.57	0.00	404.46	0.00	8.34	0.00	56.21
15	7,500	10,000	8,750	29	610	2.54	53.46	414.93	304.68	21.19	15.56	0	26	0.00	28.57	5.24	409.70	0.11	8.45	1.26	134.47
16	10,000	20,000	15,000	110	720	9.64	63.10	264.33	40.35	13.50	2.06	3	29	3.30	31.87	1.90	411.60	0.04	8.49	0.72	1020.08
17	20,000	50,000	35,000	173	893	15.16	78.26	758.86	799.21	38.76	40.82	17	46	18.68	50.55	109.24	520.84	2.25	10.74	14.40	65.17
18	50,000	100,000	75,000	71	964	6.22	84.49	309.50	1,108.71	15.81	56.63	0	46	0.00	50.55	2.12	522.96	0.04	10.78	0.69	47.17
19	100,000	500,000	300,000	87	1,051	7.62	92.11	541.98	1,650.69	27.68	84.31	8	54	8.79	59.34	3,469.25	3,992.21	71.53	82.31	640.11	241.85
20	500,000	**UP**		90	1,141	7.89	100.00	307.21	1,957.90	15.69	100.00	37	91	40.66	100.00	857.79	4,850.00	17.69	100.00	279.22	247.72
				1,141				1,957.90				91				4,850.00				247.72	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2441 PROCESSING OF TEXTILE WASTE : ANIMAL FIBRES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	15.73	15.73	21.95	21.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	2.19	17.92	3.05	25.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	2.19	20.10	3.05	28.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	33.30	53.41	46.48	74.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	18.24	71.65	25.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	71.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	71.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	71.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	71.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	71.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	71.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	71.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	71.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	71.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	71.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	71.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	71.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	71.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	5	0.00	100.00	0.00	71.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				71.65				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	10.00	10.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	10.00	20.00	32.50	32.50	16.56	16.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	10.00	30.00	24.87	57.37	12.67	29.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	10.00	40.00	0.33	57.70	0.17	29.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	10.00	50.00	15.85	73.55	8.08	37.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	10.00	60.00	0.33	73.87	0.17	37.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	10.00	70.00	4.65	78.52	2.37	40.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	10.00	80.00	9.50	88.02	4.84	44.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	10.00	90.00	55.58	143.60	28.32	73.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	10.00	100.00	52.67	196.27	26.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	196.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	196.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	196.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	196.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	196.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	196.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	196.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	196.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	10	0.00	100.00	0.00	196.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10				196.27				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2443 PROCESSING OF TEXTILE WASTE : SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	5.96	5.96	45.92	45.92	4.43	4.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	10	0.66	6.62	0.14	46.07	0.01	4.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	11	0.66	7.28	0.45	46.51	0.04	4.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	12	0.66	7.95	0.33	46.85	0.03	4.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	13	0.66	8.61	0.25	47.09	0.02	4.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	14	0.66	9.27	1.62	48.72	0.16	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	15	0.66	9.93	1.28	47.44	0.12	4.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	17	1.32	11.26	7.80	55.24	0.75	5.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	25	5.30	16.56	82.09	137.32	7.91	13.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	27	1.32	17.88	10.46	147.79	1.01	14.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	33	3.97	21.85	8.05	155.83	0.78	15.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	42	5.96	27.81	70.47	226.31	6.79	21.81	1	1	5.56	5.56	84.72	84.72	4.03	4.03	120.21	37.43
13	4,000	5,000	4,500	7	49	4.64	32.45	26.31	252.62	2.54	24.35	0	1	0.00	5.56	0.00	84.72	0.00	4.03	0.00	33.54
14	5,000	7,500	6,250	16	65	10.60	43.05	61.40	314.02	5.92	30.27	0	1	0.00	5.56	0.00	84.72	0.00	4.03	0.00	26.98
15	7,500	10,000	8,750	6	71	3.97	47.02	56.92	370.95	5.49	35.76	0	1	0.00	5.56	0.00	84.72	0.00	4.03	0.00	22.84
16	10,000	20,000	15,000	33	104	21.85	68.87	223.29	594.23	21.52	57.28	17	18	94.44	100.00	2,017.36	2,102.08	95.97	100.00	903.49	353.75
17	20,000	50,000	35,000	22	126	14.57	83.44	298.21	892.44	28.75	86.03	0	18	0.00	100.00	0.00	2,102.08	0.00	100.00	0.00	235.54
18	50,000	100,000	75,000	15	141	9.93	93.38	101.08	993.53	9.74	95.77	0	18	0.00	100.00	0.00	2,102.08	0.00	100.00	0.00	211.58
19	100,000	500,000	300,000	10	151	6.62	100.00	43.89	1,037.42	4.23	100.00	0	18	0.00	100.00	0.00	2,102.08	0.00	100.00	0.00	202.63
20	500,000	**UP**		0	151	0.00	100.00	0.00	1,037.42	0.00	100.00	0	18	0.00	100.00	0.00	2,102.08	0.00	100.00	0.00	202.63
					151				1,037.42				18				2,102.08				202.63

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2448 PROCESSING OF TEXTILE WASTE : MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	36	36	26.47	26.47	11.07	11.07	2.55	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	40	2.94	29.41	0.02	11.08	0.00	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	41	0.74	30.15	1.11	12.19	0.25	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	42	0.74	30.88	1.83	14.02	0.42	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	43	0.74	31.62	2.74	16.76	0.63	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	46	2.21	33.82	5.49	22.25	1.26	5.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	47	0.74	34.56	3.96	26.21	0.91	6.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	48	0.74	35.29	0.00	26.21	0.00	6.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	58	7.35	42.65	11.43	37.64	2.63	8.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	59	0.74	43.38	9.15	46.78	2.10	10.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	67	5.88	49.26	21.24	68.03	4.89	15.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	76	6.62	55.88	48.01	116.04	11.04	26.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	20	96	14.71	70.59	100.95	216.98	23.22	49.90	16	16	100.00	100.00	3,192.82	3,192.82	100.00	100.00	3162.88	1471.45
14	5,000	7,500	6,250	2	98	1.47	72.06	21.03	238.02	4.84	54.74	0	16	0.00	100.00	0.00	3,192.82	0.00	100.00	0.00	1341.42
15	7,500	10,000	8,750	12	110	8.82	80.88	74.34	312.36	17.10	71.84	0	16	0.00	100.00	0.00	3,192.82	0.00	100.00	0.00	1022.16
16	10,000	20,000	15,000	7	117	5.15	86.03	0.44	312.80	0.10	71.94	0	16	0.00	100.00	0.00	3,192.82	0.00	100.00	0.00	1020.72
17	20,000	50,000	35,000	9	126	6.62	92.65	83.05	395.85	19.10	91.04	0	16	0.00	100.00	0.00	3,192.82	0.00	100.00	0.00	806.57
18	50,000	100,000	75,000	3	129	2.21	94.85	23.63	419.49	5.44	96.48	0	16	0.00	100.00	0.00	3,192.82	0.00	100.00	0.00	761.12
19	100,000	500,000	300,000	4	133	2.94	97.79	10.13	429.62	2.33	98.81	0	16	0.00	100.00	0.00	3,192.82	0.00	100.00	0.00	743.17
20	500,000	**UP**		3	136	2.21	100.00	5.19	434.80	1.19	100.00	0	16	0.00	100.00	0.00	3,192.82	0.00	100.00	0.00	734.31
				136				434.80				16				3,192.82				734.31	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 245 ROPEMAKERS STRINGMAKER SACKMAKERS BLANKETS WEAVING MILLS CAR

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.23	0.23	1.09	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	20.52	20.74	98.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				20.74				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2451 ROPEMAKERS STRINGMAKERS AND SACKMAKERS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	4.05	4.05	1.92	1.92	2.91	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	0.68	4.73	0.16	2.08	0.24	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	21	9.46	14.19	10.12	12.20	15.31	18.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	22	0.68	14.86	0.49	12.69	0.75	19.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	27	3.38	18.24	4.13	16.82	6.25	25.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	32	3.38	21.62	11.39	28.22	7.24	32.70	1	1	25.00	25.00	0.33	0.33	18.06	18.06	2.90	1.17
7	750	1,000	875	4	36	2.70	24.32	12.99	41.21	1.66	34.36	0	1	0.00	25.00	0.00	0.33	0.00	18.06	0.00	0.80
8	1,000	1,500	1,250	15	51	10.14	34.46	22.66	63.87	4.29	38.65	0	1	0.00	25.00	0.00	0.33	0.00	18.06	0.00	0.52
9	1,500	2,000	1,750	4	55	2.70	37.16	17.93	81.80	7.14	45.78	0	1	0.00	25.00	0.00	0.33	0.00	18.06	0.00	0.40
10	2,000	2,500	2,250	1	56	0.68	37.84	5.85	87.65	8.85	54.64	0	1	0.00	25.00	0.00	0.33	0.00	18.06	0.00	0.38
11	2,500	3,000	2,750	9	65	6.08	43.92	24.53	112.18	3.11	57.75	0	1	0.00	25.00	0.00	0.33	0.00	18.06	0.00	0.29
12	3,000	4,000	3,500	1	66	0.68	44.59	5.55	117.73	8.39	66.14	0	1	0.00	25.00	0.00	0.33	0.00	18.06	0.00	0.28
13	4,000	5,000	4,500	3	69	2.03	46.62	40.34	158.07	1.05	67.19	0	1	0.00	25.00	0.00	0.33	0.00	18.06	0.00	0.21
14	5,000	7,500	6,250	5	74	3.38	50.00	40.74	198.81	1.65	68.84	0	1	0.00	25.00	0.00	0.33	0.00	18.06	0.00	0.17
15	7,500	10,000	8,750	6	80	4.05	54.05	901.49	702.68	4.05	72.89	0	1	0.00	25.00	0.00	0.33	0.00	18.06	0.00	0.05
16	10,000	20,000	15,000	19	99	12.84	66.89	151.58	551.09	9.37	82.26	2	3	50.00	75.00	1.41	1.74	77.08	95.14	0.93	0.32
17	20,000	50,000	35,000	26	125	17.57	84.46	293.50	257.59	4.12	86.38	0	3	0.00	75.00	0.00	1.74	0.00	95.14	0.00	0.67
18	50,000	100,000	75,000	14	139	9.46	93.92	166.77	90.82	2.35	88.73	1	4	25.00	100.00	0.09	1.83	4.86	100.00	0.05	2.01
19	100,000	500,000	300,000	9	148	6.08	100.00	156.91	66.09	7.43	96.16	0	4	0.00	100.00	0.00	1.83	0.00	100.00	0.00	2.76
20	500,000	**UP**		0	148	0.00	100.00	0.00	66.09	3.84	100.00	0	4	0.00	100.00	0.00	1.83	0.00	100.00	0.00	2.76
				148				66.09				4				1.83				2.76	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2452 BLANKETS WEAVING MILSS AND CARPET MANUFACTURES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	23	23	4.76	4.76	47.81	47.81	2.63	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	26	0.62	5.38	2.27	50.08	0.13	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	32	1.24	6.63	0.87	50.95	0.05	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	34	0.41	7.04	0.35	51.30	0.02	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	12	46	2.48	9.52	8.26	59.56	0.46	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	55	1.86	11.39	2.50	62.06	0.14	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	26	81	5.38	16.77	5.21	67.26	0.29	3.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	26	107	5.38	22.15	27.03	94.30	1.49	5.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	118	2.28	24.43	32.34	126.64	1.78	6.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	17	135	3.52	27.95	11.85	138.49	0.65	7.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	12	147	2.48	30.43	20.80	159.29	1.15	8.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	17	164	3.52	33.95	41.65	200.94	2.30	11.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	172	1.66	35.61	31.38	232.32	1.73	12.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	31	203	6.42	42.03	122.79	355.12	6.77	19.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	22	225	4.55	46.58	109.87	464.98	6.05	25.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	126	351	26.09	72.67	640.58	1,105.56	35.30	60.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	56	407	11.59	84.27	254.38	1,359.94	14.02	74.93	2	2	100.00	100.00	9.96	9.96	100.00	100.00	3.91	0.73
18	50,000	100,000	75,000	23	430	4.76	89.03	213.43	1,573.38	11.76	86.69	0	2	0.00	100.00	0.00	9.96	0.00	100.00	0.00	0.63
19	100,000	500,000	300,000	41	471	8.49	97.52	205.46	1,778.84	11.32	98.01	0	2	0.00	100.00	0.00	9.96	0.00	100.00	0.00	0.56
20	500,000	**UP**		12	483	2.48	100.00	36.05	1,814.89	1.99	100.00	0	2	0.00	100.00	0.00	9.96	0.00	100.00	0.00	0.55
				483				1,814.89				2				9.96				0.55	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 24521 BLANKETS WEAVING MILLS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	15.38	15.38	7.13	7.13	10.81	10.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	7.69	23.08	3.02	10.15	4.58	15.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	7.69	30.77	0.00	10.15	0.00	15.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	7.69	38.46	1.74	11.89	2.63	18.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	7.69	46.15	4.41	16.29	6.68	24.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	7.69	53.85	4.38	20.68	6.64	31.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	7.69	61.54	5.86	26.53	8.87	40.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	7.69	69.23	20.14	46.67	30.53	70.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	7.69	76.92	6.71	53.39	10.18	80.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	7.69	84.62	7.20	60.58	10.91	91.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	7.69	92.31	5.39	65.97	8.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	7.69	100.00	0.00	65.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	13	0.00	100.00	0.00	65.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	65.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	65.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	65.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	65.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	65.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	65.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	13	0.00	100.00	0.00	65.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					13				65.97				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 24522 CARPET MANUFACTURERS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	3.23	3.23	1.60	1.60	1.28	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	3.23	6.45	0.03	1.63	0.02	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	3.23	9.68	0.02	1.65	0.01	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	3.23	12.90	7.76	9.41	6.19	7.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	3.23	16.13	0.37	9.78	0.30	7.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	3.23	19.35	0.12	9.66	0.10	7.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	3.23	22.58	7.15	16.81	5.71	13.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	3.23	25.81	1.60	18.41	1.28	14.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	3.23	29.03	6.22	24.63	4.96	19.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	3.23	32.26	4.60	29.23	3.67	23.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	3.23	35.48	6.72	35.95	5.36	28.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	3.23	38.71	5.04	40.99	4.02	32.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	3.23	41.94	3.76	44.75	3.00	35.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	3.23	45.16	0.78	45.53	0.63	36.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	3.23	48.39	7.14	52.68	5.70	42.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	16	3.23	51.61	4.00	56.68	3.19	45.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	19	9.68	61.29	5.22	61.89	4.16	49.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	25	19.35	80.65	32.65	94.54	26.06	75.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	28	9.68	90.32	15.74	110.29	12.56	88.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		3	31	9.68	100.00	15.03	125.32	12.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				31				125.32				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2458 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	8.62	8.62	5.42	5.42	2.31	2.31	3	3	16.67	16.67	527.96	527.96	13.15	13.15	9742.48	9742.48
2	50	100	75	1	6	1.72	10.34	0.11	5.53	0.05	2.36	0	3	0.00	16.67	0.00	527.96	0.00	13.15	0.00	9545.89
3	100	200	150	1	7	1.72	12.07	0.63	6.16	0.27	2.62	0	3	0.00	16.67	0.00	527.96	0.00	13.15	0.00	8570.75
4	200	300	250	1	8	1.72	13.79	0.87	5.29	0.37	2.25	0	3	0.00	16.67	0.00	527.96	0.00	13.15	0.00	9984.55
5	300	500	400	1	9	1.72	15.52	0.87	6.16	0.37	2.62	0	3	0.00	16.67	0.00	527.96	0.00	13.15	0.00	8570.75
6	500	750	625	1	10	1.72	17.24	1.03	7.19	0.44	3.06	0	3	0.00	16.67	0.00	527.96	0.00	13.15	0.00	7346.01
7	750	1,000	875	5	15	8.62	25.86	2.99	10.18	1.27	4.33	0	3	0.00	16.67	0.00	527.96	0.00	13.15	0.00	5188.46
8	1,000	1,500	1,250	1	16	1.72	27.59	0.00	10.18	0.00	4.33	0	3	0.00	16.67	0.00	527.96	0.00	13.15	0.00	5188.46
9	1,500	2,000	1,750	1	17	1.72	29.31	1.02	11.20	0.44	4.77	0	3	0.00	16.67	0.00	527.96	0.00	13.15	0.00	4715.20
10	2,000	2,500	2,250	3	20	5.17	34.48	1.12	12.32	0.48	5.25	0	3	0.00	16.67	0.00	527.96	0.00	13.15	0.00	4285.72
11	2,500	3,000	2,750	1	21	1.72	36.21	0.00	12.32	0.00	5.25	0	3	0.00	16.67	0.00	527.96	0.00	13.15	0.00	4285.72
12	3,000	4,000	3,500	1	22	1.72	37.93	12.97	25.29	5.52	10.77	0	3	0.00	16.67	0.00	527.96	0.00	13.15	0.00	2087.67
13	4,000	5,000	4,500	1	23	1.72	39.66	40.00	65.29	17.04	27.81	0	3	0.00	16.67	0.00	527.96	0.00	13.15	0.00	808.64
14	5,000	7,500	6,250	6	29	10.34	50.00	10.20	75.49	4.34	32.15	1	4	5.56	22.22	20.88	548.84	0.52	13.67	204.81	727.08
15	7,500	10,000	8,750	4	33	6.90	56.90	28.38	103.87	12.09	44.24	0	4	0.00	22.22	0.00	548.84	0.00	13.67	0.00	528.41
16	10,000	20,000	15,000	11	44	18.97	75.86	37.03	140.89	15.77	60.02	7	11	38.89	61.11	1,377.93	1,926.77	34.32	48.00	3721.30	1367.53
17	20,000	50,000	35,000	11	55	18.97	94.83	93.63	234.52	39.88	99.90	7	18	38.89	100.00	2,087.61	4,014.38	52.00	100.00	2229.73	1711.74
18	50,000	100,000	75,000	3	58	5.17	100.00	0.24	234.76	0.10	100.00	0	18	0.00	100.00	0.00	4,014.38	0.00	100.00	0.00	1710.01
19	100,000	500,000	300,000	0	58	0.00	100.00	0.00	234.76	0.00	100.00	0	18	0.00	100.00	0.00	4,014.38	0.00	100.00	0.00	1710.01
20	500,000	**UP**		0	58	0.00	100.00	0.00	234.76	0.00	100.00	0	18	0.00	100.00	0.00	4,014.38	0.00	100.00	0.00	1710.01
				58				234.76				18				4,014.38				1710.01	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 246 KNITTING MILLS KNITWEAR FACTORIES STOCKINGS FACTORIES GLOVES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	10.00	10.00	1.22	1.22	3.44	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	10.00	20.00	1.03	2.25	2.90	6.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	10.00	30.00	2.45	4.70	6.92	13.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	10.00	40.00	1.76	6.45	4.97	18.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	10.00	50.00	7.25	13.70	20.47	38.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	10.00	60.00	0.52	14.22	1.47	40.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	10.00	70.00	2.15	16.37	6.08	46.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	10.00	80.00	3.07	19.44	8.66	54.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	10.00	90.00	9.75	29.19	27.55	82.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	10	10.00	100.00	6.21	35.40	17.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	35.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	35.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	35.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	35.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	35.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	35.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	35.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	35.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	35.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	10	0.00	100.00	0.00	35.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10				35.40				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2461 KNITING MILLS KNITWEAR FACTORIES STOCKING FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	116	116	5.70	5.70	658.60	658.60	76.69	76.69	3	3	7.89	7.89	34.32	34.32	4.96	4.96	5.21	5.21
2	50	100	75	11	127	0.54	6.24	36.23	694.83	4.22	80.91	0	3	0.00	7.89	0.00	34.32	0.00	4.96	0.00	4.94
3	100	200	150	20	147	0.98	7.22	13.37	708.21	1.56	82.46	0	3	0.00	7.89	0.00	34.32	0.00	4.96	0.00	4.85
4	200	300	250	21	168	1.03	8.25	16.55	724.76	1.93	84.39	0	3	0.00	7.89	0.00	34.32	0.00	4.96	0.00	4.74
5	300	500	400	53	221	2.60	10.85	59.81	784.57	6.96	91.36	0	3	0.00	7.89	0.00	34.32	0.00	4.96	0.00	4.37
6	500	750	625	65	286	3.19	14.05	788.54	1,573.11	0.82	92.18	0	3	0.00	7.89	0.00	34.32	0.00	4.96	0.00	2.18
7	750	1,000	875	47	333	2.31	16.36	106.57	1,679.68	0.01	92.19	0	3	0.00	7.89	0.00	34.32	0.00	4.96	0.00	2.04
8	1,000	1,500	1,250	101	434	4.96	21.32	451.05	2,130.73	0.02	92.21	5	8	13.16	21.05	508.58	542.90	73.43	78.39	112.75	25.48
9	1,500	2,000	1,750	96	530	4.72	26.03	365.28	2,496.01	0.01	92.22	0	8	0.00	21.05	0.00	542.90	0.00	78.39	0.00	21.75
10	2,000	2,500	2,250	104	634	5.11	31.14	328.65	2,824.66	0.01	92.23	5	13	13.16	34.21	2.16	545.06	0.31	78.70	0.66	19.30
11	2,500	3,000	2,750	81	715	3.98	35.12	414.36	3,239.01	0.01	92.26	0	13	0.00	34.21	0.00	545.06	0.00	78.70	0.00	16.83
12	3,000	4,000	3,500	128	843	6.29	41.40	634.42	3,873.44	0.01	92.27	0	13	0.00	34.21	0.00	545.06	0.00	78.70	0.00	14.07
13	4,000	5,000	4,500	76	919	3.73	45.14	838.97	4,712.41	0.01	92.28	0	13	0.00	34.21	0.00	545.06	0.00	78.70	0.00	11.57
14	5,000	7,500	6,250	224	1,143	11.00	56.14	1,516.76	6,229.17	0.01	92.29	0	13	0.00	34.21	0.00	545.06	0.00	78.70	0.00	8.75
15	7,500	10,000	8,750	150	1,293	7.37	63.51	1,306.19	7,535.36	0.01	92.30	0	13	0.00	34.21	0.00	545.06	0.00	78.70	0.00	7.23
16	10,000	20,000	15,000	281	1,574	13.80	77.31	2,978.63	10,513.99	0.01	92.31	9	22	23.68	57.89	40.72	585.79	5.88	84.58	1.37	5.57
17	20,000	50,000	35,000	251	1,825	12.33	89.64	3,145.43	13,659.42	0.01	92.32	3	25	7.89	65.79	24.04	609.83	3.47	88.05	0.76	4.46
18	50,000	100,000	75,000	99	1,924	4.86	94.50	13,790.93	131.52	0.01	92.33	3	28	7.89	73.68	68.69	678.52	9.92	97.97	0.50	515.91
19	100,000	500,000	300,000	93	2,017	4.57	99.07	944.88	813.36	2.38	94.71	2	30	5.26	78.95	13.92	692.43	2.01	99.98	1.47	85.13
20	500,000	**UP**		19	2,036	0.93	100.00	45.44	858.80	5.29	100.00	8	38	21.05	100.00	0.16	692.60	0.02	100.00	0.36	80.65
				2,036				858.80				38				692.60				80.65	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2462 CLOTHING AND UNDERWEAR MANUFACTURESSEWING WORKSFURRIERS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	209	209	5.62	5.62	718.99	718.99	7.06	7.06	1	1	1.52	1.52	11.25	11.25	0.14	0.14	1.56	1.56
2	50	100	75	58	267	1.56	7.18	12.88	731.87	0.13	7.19	0	1	0.00	1.52	0.00	11.25	0.00	0.14	0.00	1.54
3	100	200	150	94	361	2.53	9.71	28.49	760.36	0.28	7.47	0	1	0.00	1.52	0.00	11.25	0.00	0.14	0.00	1.48
4	200	300	250	108	469	2.90	12.61	38.66	799.01	0.38	7.85	0	1	0.00	1.52	0.00	11.25	0.00	0.14	0.00	1.41
5	300	500	400	122	591	3.28	15.90	103.16	902.17	1.01	8.86	0	1	0.00	1.52	0.00	11.25	0.00	0.14	0.00	1.25
6	500	750	625	123	714	3.31	19.20	115.73	1,017.90	1.14	10.00	0	1	0.00	1.52	0.00	11.25	0.00	0.14	0.00	1.11
7	750	1,000	875	89	803	2.39	21.60	149.96	1,167.86	1.47	11.47	6	7	9.09	10.61	5,258.46	5,269.71	63.56	63.70	3506.61	451.23
8	1,000	1,500	1,250	158	961	4.25	25.85	198.24	1,366.10	1.95	13.42	0	7	0.00	10.61	0.00	5,269.71	0.00	63.70	0.00	385.75
9	1,500	2,000	1,750	128	1,089	3.44	29.29	219.90	1,586.00	2.16	15.58	0	7	0.00	10.61	0.00	5,269.71	0.00	63.70	0.00	332.26
10	2,000	2,500	2,250	96	1,185	2.58	31.87	189.12	1,775.12	1.86	17.43	0	7	0.00	10.61	0.00	5,269.71	0.00	63.70	0.00	296.87
11	2,500	3,000	2,750	64	1,249	1.72	33.59	150.27	1,925.39	1.48	18.91	0	7	0.00	10.61	0.00	5,269.71	0.00	63.70	0.00	273.70
12	3,000	4,000	3,500	98	1,347	2.64	36.23	293.68	2,219.07	2.88	21.79	2	9	3.03	13.64	1.40	5,271.11	0.02	63.72	0.48	237.54
13	4,000	5,000	4,500	117	1,464	3.15	39.38	15.30	2,234.37	0.15	21.94	13	22	19.70	33.33	2,107.85	7,378.96	25.48	89.20	13778.48	330.25
14	5,000	7,500	6,250	197	1,661	5.30	44.67	435.10	1,799.27	4.27	17.67	1	23	1.52	34.85	32.40	7,411.36	0.39	89.59	7.45	411.91
15	7,500	10,000	8,750	221	1,882	5.94	50.62	368.62	1,430.65	3.62	14.05	0	23	0.00	34.85	0.00	7,411.36	0.00	89.59	0.00	518.04
16	10,000	20,000	15,000	333	2,215	8.96	59.58	3,061.60	4,492.25	30.07	44.12	4	27	6.06	40.91	153.12	7,564.48	1.85	91.44	5.00	168.39
17	20,000	50,000	35,000	589	2,804	15.84	75.42	4,678.52	9,170.77	45.95	90.06	14	41	21.21	62.12	315.15	7,879.63	3.81	95.25	6.74	85.92
18	50,000	100,000	75,000	446	3,250	12.00	87.41	3,066.52	6,104.25	30.12	59.95	10	51	15.15	77.27	286.53	8,166.16	3.46	98.71	9.34	133.78
19	100,000	500,000	300,000	434	3,684	11.67	99.09	3,801.24	9,905.49	37.33	97.28	15	66	22.73	100.00	106.53	8,272.69	1.29	100.00	2.80	83.52
20	500,000	**UP**		34	3,718	0.91	100.00	276.94	10,182.43	2.72	100.00	0	66	0.00	100.00	0.00	8,272.69	0.00	100.00	0.00	81.24
				3,718				10,182.43				66				8,272.69				81.24	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2463 UMBRELLA FACTORIES FELT GOODS FACTORIES LACE FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	1.41	1.41	37.04	37.04	1.14	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	29	44	2.72	4.13	5.36	42.40	0.17	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	120	164	11.27	15.40	41.21	83.62	1.27	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	208	372	19.53	34.93	129.50	213.12	4.00	6.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	100	472	9.39	44.32	98.05	311.17	3.03	9.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	51	523	4.79	49.11	80.74	391.90	2.49	12.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	72	595	6.76	55.87	103.19	495.10	3.19	15.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	90	685	8.45	64.32	221.61	716.70	6.85	22.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	49	734	4.60	68.92	133.79	850.50	4.13	26.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	38	772	3.57	72.49	146.49	996.98	4.53	30.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	51	823	4.79	77.28	138.75	1,135.74	4.29	35.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	58	881	5.45	82.72	204.38	1,340.12	6.32	41.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	23	904	2.16	84.88	154.24	1,494.37	4.77	46.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	40	944	3.76	88.64	253.00	1,747.37	7.82	53.99	3	3	75.00	75.00	171.69	171.69	94.16	94.16	67.86	9.83
15	7,500	10,000	8,750	19	963	1.78	90.42	204.66	1,952.03	6.32	60.32	0	3	0.00	75.00	0.00	171.69	0.00	94.16	0.00	8.80
16	10,000	20,000	15,000	36	999	3.38	93.80	588.78	2,540.80	18.19	78.51	1	4	25.00	100.00	10.64	182.34	5.84	100.00	1.81	7.18
17	20,000	50,000	35,000	31	1,030	2.91	96.71	528.49	3,069.30	16.33	94.84	0	4	0.00	100.00	0.00	182.34	0.00	100.00	0.00	5.94
18	50,000	100,000	75,000	19	1,049	1.78	98.50	173.33	3,242.62	5.36	100.20	0	4	0.00	100.00	0.00	182.34	0.00	100.00	0.00	5.62
19	100,000	500,000	300,000	15	1,064	1.41	99.91	11.97	3,230.65	0.37	99.83	0	4	0.00	100.00	0.00	182.34	0.00	100.00	0.00	5.64
20	500,000	**UP**		1	1,065	0.09	100.00	5.64	3,236.30	0.17	100.00	0	4	0.00	100.00	0.00	182.34	0.00	100.00	0.00	5.63
				1,065				3,236.30				4				182.34				5.63	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2464 BATIK ESTABLISHMENTS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	31	31	11.88	11.88	33.05	33.05	3.97	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	25	56	9.58	21.46	7.12	40.16	0.85	4.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	18	74	6.90	28.35	5.78	45.94	0.69	5.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	84	3.83	32.18	4.22	50.17	0.51	6.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	21	105	8.05	40.23	7.74	57.91	0.93	6.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	16	121	6.13	46.36	14.74	72.64	1.77	8.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	15	136	5.75	52.11	13.13	85.78	1.58	10.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	147	4.21	56.32	25.46	111.23	3.06	13.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	157	3.83	60.15	24.74	135.97	2.97	16.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	164	2.68	62.84	19.63	155.61	2.36	18.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	172	3.07	65.90	11.85	167.46	1.42	20.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	180	3.07	68.97	41.58	209.04	4.99	25.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	14	194	5.36	74.33	63.07	272.11	7.58	32.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	15	209	5.75	80.08	104.84	376.95	12.59	45.27	3	3	27.27	27.27	12.07	12.07	2.10	2.10	11.51	3.20
15	7,500	10,000	8,750	9	218	3.45	83.52	58.85	435.79	7.07	52.34	0	3	0.00	27.27	0.00	12.07	0.00	2.10	0.00	2.77
16	10,000	20,000	15,000	21	239	8.05	91.57	150.11	585.91	18.03	70.37	0	3	0.00	27.27	0.00	12.07	0.00	2.10	0.00	2.06
17	20,000	50,000	35,000	14	253	5.36	96.93	190.34	776.24	22.86	93.23	2	5	18.18	45.45	422.25	434.31	73.33	75.43	221.84	55.95
18	50,000	100,000	75,000	4	257	1.53	98.47	57.02	833.26	6.85	100.08	0	5	0.00	45.45	0.00	434.31	0.00	75.43	0.00	52.12
19	100,000	500,000	300,000	4	261	1.53	100.00	0.63	832.62	0.08	100.00	6	11	54.55	100.00	141.49	575.80	24.57	100.00	22324.88	69.15
20	500,000	**UP**		0	261	0.00	100.00	0.00	832.62	0.00	100.00	0	11	0.00	100.00	0.00	575.80	0.00	100.00	0.00	69.15
					261				832.62				11				575.80				69.15

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 24641 BATIK TULIS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	27.42	27.42	50.00	50.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	20.57	47.99	37.50	87.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	6.86	54.84	12.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				54.84				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 24642 BATIK CETAK / BATIK CAP

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	12.50	12.50	9.97	9.97	23.12	23.12	4	4	100.00	100.00	66.55	66.55	100.00	100.00	667.84	667.84
2	50	100	75	3	5	18.75	31.25	3.41	13.38	7.92	31.04	0	4	0.00	100.00	0.00	66.55	0.00	100.00	0.00	497.42
3	100	200	150	1	6	6.25	37.50	0.15	13.53	0.35	31.40	0	4	0.00	100.00	0.00	66.55	0.00	100.00	0.00	491.82
4	200	300	250	2	8	12.50	50.00	0.96	14.50	2.24	33.64	0	4	0.00	100.00	0.00	66.55	0.00	100.00	0.00	459.09
5	300	500	400	1	9	6.25	56.25	1.18	15.68	2.75	36.38	0	4	0.00	100.00	0.00	66.55	0.00	100.00	0.00	424.43
6	500	750	625	1	10	6.25	62.50	1.83	17.51	4.26	40.64	0	4	0.00	100.00	0.00	66.55	0.00	100.00	0.00	379.98
7	750	1,000	875	1	11	6.25	68.75	5.77	23.29	13.39	54.03	0	4	0.00	100.00	0.00	66.55	0.00	100.00	0.00	285.79
8	1,000	1,500	1,250	1	12	6.25	75.00	2.92	26.21	6.78	60.81	0	4	0.00	100.00	0.00	66.55	0.00	100.00	0.00	253.95
9	1,500	2,000	1,750	1	13	6.25	81.25	3.22	29.42	7.47	68.27	0	4	0.00	100.00	0.00	66.55	0.00	100.00	0.00	226.17
10	2,000	2,500	2,250	1	14	6.25	87.50	4.04	33.46	9.37	77.64	0	4	0.00	100.00	0.00	66.55	0.00	100.00	0.00	198.88
11	2,500	3,000	2,750	1	15	6.25	93.75	0.00	33.46	0.00	77.64	0	4	0.00	100.00	0.00	66.55	0.00	100.00	0.00	198.88
12	3,000	4,000	3,500	1	16	6.25	100.00	9.64	43.10	22.36	100.00	0	4	0.00	100.00	0.00	66.55	0.00	100.00	0.00	154.42
13	4,000	5,000	4,500	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	4	0.00	100.00	0.00	66.55	0.00	100.00	0.00	154.42
14	5,000	7,500	6,250	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	4	0.00	100.00	0.00	66.55	0.00	100.00	0.00	154.42
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	4	0.00	100.00	0.00	66.55	0.00	100.00	0.00	154.42
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	4	0.00	100.00	0.00	66.55	0.00	100.00	0.00	154.42
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	4	0.00	100.00	0.00	66.55	0.00	100.00	0.00	154.42
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	4	0.00	100.00	0.00	66.55	0.00	100.00	0.00	154.42
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	4	0.00	100.00	0.00	66.55	0.00	100.00	0.00	154.42
20	500,000	**UP**		0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	4	0.00	100.00	0.00	66.55	0.00	100.00	0.00	154.42
				16				43.10				4				66.55				154.42	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2465 GARMENT FACTORIES (KONPEKSI)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	901	901	8.03	8.03	1,508.62	1,508.62	6.81	6.81	4	4	7.14	7.14	601.30	601.30	7.73	7.73	39.86	39.86
2	50	100	75	427	1,328	3.81	11.83	429.10	1,079.53	1.94	4.87	0	4	0.00	7.14	0.00	601.30	0.00	7.73	0.00	55.70
3	100	200	150	851	2,179	7.58	19.42	402.05	1,481.57	1.81	6.68	2	6	3.57	10.71	58.07	659.37	0.75	8.48	14.44	44.50
4	200	300	250	711	2,890	6.34	25.75	310.87	1,792.44	1.40	8.09	0	6	0.00	10.71	0.00	659.37	0.00	8.48	0.00	36.79
5	300	500	400	1,239	4,129	11.04	36.79	987.41	2,779.86	4.45	12.54	4	10	7.14	17.86	124.83	784.20	1.60	10.08	12.64	28.21
6	500	750	625	996	5,125	8.88	45.67	1,210.84	3,990.69	5.46	18.00	2	12	3.57	21.43	252.98	1,037.18	3.25	13.33	20.89	25.99
7	750	1,000	875	984	6,109	8.77	54.44	1,583.46	5,574.16	7.14	25.15	1	13	1.79	23.21	906.21	1,943.39	11.65	24.98	57.23	34.86
8	1,000	1,500	1,250	1,028	7,137	9.16	63.60	2,256.40	7,830.56	10.18	35.33	5	18	8.93	32.14	202.12	2,145.51	2.60	27.58	8.96	27.40
9	1,500	2,000	1,750	714	7,851	6.36	69.96	1,846.42	9,676.98	8.33	43.66	2	20	3.57	35.71	1,294.01	3,439.52	16.63	44.21	70.08	35.54
10	2,000	2,500	2,250	424	8,275	3.78	73.74	2,631.79	12,308.76	11.87	55.53	1	21	1.79	37.50	25.85	3,465.37	0.33	44.54	0.98	28.15
11	2,500	3,000	2,750	392	8,667	3.49	77.23	585.71	12,894.47	2.64	58.18	1	22	1.79	39.29	23.39	3,488.75	0.30	44.84	3.99	27.06
12	3,000	4,000	3,500	460	9,127	4.10	81.33	1,722.99	14,617.46	7.77	65.95	10	32	17.86	57.14	290.03	3,778.79	3.73	48.57	16.83	25.85
13	4,000	5,000	4,500	303	9,430	2.70	84.03	1,616.10	16,233.57	7.29	73.24	4	36	7.14	64.29	1,046.91	4,825.70	13.46	62.03	64.78	29.73
14	5,000	7,500	6,250	413	9,843	3.68	87.71	119.98	16,353.54	0.54	73.78	4	40	7.14	71.43	722.74	5,548.44	9.29	71.32	602.41	33.93
15	7,500	10,000	8,750	318	10,161	2.83	90.55	1,158.22	15,195.32	5.23	68.56	10	50	17.86	89.29	2,208.91	7,757.35	28.39	99.71	190.72	51.05
16	10,000	20,000	15,000	380	10,541	3.39	93.93	3,073.98	18,269.30	13.87	82.42	0	50	0.00	89.29	0.00	7,757.35	0.00	99.71	0.00	42.46
17	20,000	50,000	35,000	333	10,874	2.97	96.90	2,012.22	20,281.52	9.08	91.50	1	51	1.79	91.07	0.30	7,757.65	0.00	99.71	0.01	38.25
18	50,000	100,000	75,000	179	11,053	1.60	98.49	2,129.05	22,410.57	9.61	101.11	1	52	1.79	92.86	5.75	7,763.40	0.07	99.79	0.27	34.64
19	100,000	500,000	300,000	155	11,208	1.38	99.88	104.34	22,514.91	0.47	101.58	4	56	7.14	100.00	16.55	7,779.95	0.21	100.00	15.86	34.55
20	500,000	**UP**		14	11,222	0.12	100.00	350.12	22,164.80	1.58	100.00	0	56	0.00	100.00	0.00	7,779.95	0.00	100.00	0.00	35.10
				11,222				22,164.80				56				7,779.95				35.10	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2466 ZIPPER FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	3.13	3.13	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	3.13	6.25	0.16	0.16	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	3.13	9.38	0.50	0.67	0.16	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	3.13	12.50	1.22	1.88	0.38	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	3.13	15.63	3.69	5.58	1.17	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	3.13	18.75	2.79	8.37	0.88	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	3.13	21.88	0.19	8.55	0.06	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	9	6.25	28.13	4.08	12.63	1.29	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	12	9.38	37.50	9.05	21.68	2.85	6.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	14	6.25	43.75	10.34	32.02	3.26	10.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	17	9.38	53.13	22.08	54.10	6.96	17.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	19	6.25	59.38	12.72	66.82	4.01	21.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	21	6.25	65.63	17.72	84.55	5.59	26.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	23	6.25	71.88	45.53	130.08	14.36	41.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	24	3.13	75.00	5.32	135.40	1.68	42.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	26	6.25	81.25	45.71	181.11	14.41	57.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	29	9.38	90.63	117.04	298.14	36.91	94.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	30	3.13	93.75	9.48	307.62	2.99	97.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	31	3.13	96.88	4.74	312.36	1.49	98.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		1	32	3.13	100.00	4.74	317.10	1.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				32				317.10				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2468 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	28	28	8.92	8.92	47.96	47.96	6.06	6.06	8	8	23.53	23.53	104.31	104.31	16.42	16.42	217.51	217.51
2	50	100	75	3	31	0.96	9.87	2.32	50.28	0.29	6.35	0	8	0.00	23.53	0.00	104.31	0.00	16.42	0.00	207.45
3	100	200	150	5	36	1.59	11.46	1.15	51.43	0.14	6.49	0	8	0.00	23.53	0.00	104.31	0.00	16.42	0.00	202.83
4	200	300	250	3	39	0.96	12.42	3.08	54.50	0.39	6.88	0	8	0.00	23.53	0.00	104.31	0.00	16.42	0.00	191.38
5	300	500	400	12	51	3.82	16.24	8.28	62.78	1.05	7.93	0	8	0.00	23.53	0.00	104.31	0.00	16.42	0.00	166.14
6	500	750	625	8	59	2.55	18.79	10.35	73.13	1.31	9.24	0	8	0.00	23.53	0.00	104.31	0.00	16.42	0.00	142.62
7	750	1,000	875	8	67	2.55	21.34	12.95	86.09	1.64	10.87	0	8	0.00	23.53	0.00	104.31	0.00	16.42	0.00	121.16
8	1,000	1,500	1,250	4	71	1.27	22.61	9.89	95.98	1.25	12.12	0	8	0.00	23.53	0.00	104.31	0.00	16.42	0.00	108.68
9	1,500	2,000	1,750	12	83	3.82	26.43	28.98	124.96	3.66	15.78	0	8	0.00	23.53	0.00	104.31	0.00	16.42	0.00	83.47
10	2,000	2,500	2,250	1	84	0.32	26.75	0.00	124.96	0.00	15.78	0	8	0.00	23.53	0.00	104.31	0.00	16.42	0.00	83.47
11	2,500	3,000	2,750	14	98	4.46	31.21	17.05	142.01	2.15	17.94	0	8	0.00	23.53	0.00	104.31	0.00	16.42	0.00	73.45
12	3,000	4,000	3,500	19	117	6.05	37.26	10.00	152.01	1.26	19.20	0	8	0.00	23.53	0.00	104.31	0.00	16.42	0.00	68.62
13	4,000	5,000	4,500	31	148	9.87	47.13	36.29	188.30	4.58	23.78	8	16	23.53	47.06	425.00	529.31	66.91	83.33	1171.14	281.11
14	5,000	7,500	6,250	21	169	6.69	53.82	69.09	257.39	8.73	32.51	0	16	0.00	47.06	0.00	529.31	0.00	83.33	0.00	205.65
15	7,500	10,000	8,750	9	178	2.87	56.69	39.17	296.55	4.95	37.45	0	16	0.00	47.06	0.00	529.31	0.00	83.33	0.00	178.49
16	10,000	20,000	15,000	54	232	17.20	73.89	189.53	486.08	23.94	61.39	2	18	5.88	52.94	42.38	571.70	6.67	90.01	22.36	117.61
17	20,000	50,000	35,000	35	267	11.15	85.03	96.06	582.14	12.13	73.52	1	19	2.94	55.88	2.00	573.69	0.31	90.32	2.08	98.55
18	50,000	100,000	75,000	28	295	8.92	93.95	133.72	715.86	16.89	90.41	0	19	0.00	55.88	0.00	573.69	0.00	90.32	0.00	80.14
19	100,000	500,000	300,000	18	313	5.73	99.68	74.61	790.47	9.42	99.83	15	34	44.12	100.00	61.48	635.17	9.68	100.00	82.40	80.35
20	500,000	**UP**		1	314	0.32	100.00	1.32	791.79	0.17	100.00	0	34	0.00	100.00	0.00	635.17	0.00	100.00	0.00	80.22
				314				791.79				34				635.17				80.22	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 247 UPSHOLSTERY CUSHIONMAKERS AND SADDLERS WORKSHOPS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	2.57	2.57	219.62	219.62	12.69	12.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	14	0.70	3.27	0.61	220.23	0.04	12.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	40	54	9.35	12.62	0.64	220.87	0.04	12.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	20	74	4.67	17.29	21.69	242.57	1.25	14.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	63	137	14.72	32.01	17.12	259.69	0.99	15.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	40	177	9.35	41.36	15.06	274.74	0.87	15.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	16	193	3.74	45.09	15.82	290.56	0.91	16.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	51	244	11.92	57.01	16.62	307.18	0.96	17.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	18	262	4.21	61.21	47.39	354.57	2.74	20.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	22	284	5.14	66.36	31.07	385.63	1.79	22.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	21	305	4.91	71.26	33.74	419.37	1.95	24.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	14	319	3.27	74.53	19.65	439.02	1.14	25.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	20	339	4.67	79.21	35.51	474.53	2.05	27.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	350	2.57	81.78	135.46	609.99	7.82	35.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	10	360	2.34	84.11	75.27	685.26	4.35	39.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	21	381	4.91	89.02	305.66	990.93	17.65	57.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	38	419	8.88	97.90	678.98	1,669.91	39.22	96.45	3	3	100.00	100.00	5,205.28	5,205.28	100.00	100.00	766.63	311.71
18	50,000	100,000	75,000	8	427	1.87	99.77	60.06	1,729.97	3.47	99.92	0	3	0.00	100.00	0.00	5,205.28	0.00	100.00	0.00	300.89
19	100,000	500,000	300,000	1	428	0.23	100.00	1.36	1,731.33	0.08	100.00	0	3	0.00	100.00	0.00	5,205.28	0.00	100.00	0.00	300.65
20	500,000	**UP**		0	428	0.00	100.00	0.00	1,731.33	0.00	100.00	0	3	0.00	100.00	0.00	5,205.28	0.00	100.00	0.00	300.65
				428				1,731.33				3				5,205.28				300.65	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 248 COTTON WOOL AND CAPOC FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17	17	8.29	8.29	8.73	8.73	1.24	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	23	2.93	11.22	1.69	10.42	0.24	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	37	6.83	18.05	18.15	28.56	2.57	4.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	45	3.90	21.95	3.97	32.54	0.56	4.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	52	3.41	25.37	4.64	37.18	0.66	5.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	61	4.39	29.76	11.63	48.81	1.65	6.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	74	6.34	36.10	22.36	71.17	3.16	10.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	23	97	11.22	47.32	51.88	123.05	7.34	17.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	106	4.39	51.71	17.75	140.80	2.51	19.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	110	1.95	53.66	14.32	155.12	2.03	21.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	17	127	8.29	61.95	50.15	205.27	7.10	29.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	136	4.39	66.34	29.47	234.74	4.17	33.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	11	147	5.37	71.71	51.30	286.05	7.26	40.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	16	163	7.80	79.51	73.27	359.32	10.37	50.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	16	179	7.80	87.32	38.33	397.65	5.43	56.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	187	3.90	91.22	172.61	570.26	24.43	80.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	193	2.93	94.15	82.48	652.74	11.67	92.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	199	2.93	97.07	22.48	675.22	3.18	95.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	205	2.93	100.00	31.32	706.54	4.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	205	0.00	100.00	0.00	706.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				205				706.54				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	14.29	14.29	0.90	0.90	1.29	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	7.14	21.43	0.70	1.60	1.01	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	7.14	28.57	1.35	2.95	1.94	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	7.14	35.71	0.06	2.89	0.09	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	7.14	42.86	3.80	6.69	5.46	9.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	7.14	50.00	0.08	6.77	0.12	9.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	7.14	57.14	0.18	6.59	0.26	9.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	7.14	64.29	0.38	6.97	0.55	10.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	7.14	71.43	0.77	7.74	1.11	11.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	7.14	78.57	16.68	24.42	23.98	35.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	7.14	85.71	7.14	31.56	10.27	45.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	7.14	92.86	0.25	31.81	0.36	45.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	7.14	100.00	37.74	69.55	54.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	14	0.00	100.00	0.00	69.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	69.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	69.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	69.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	69.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	69.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	14	0.00	100.00	0.00	69.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					14				69.55				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2491 LAUNDRIES AND PRESSERS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	229	229	14.21	14.21	221.17	221.17	8.70	8.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	98	327	6.08	20.29	32.48	253.65	1.28	9.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	167	494	10.36	30.65	71.99	325.65	2.83	12.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	151	645	9.37	40.01	134.97	460.61	5.31	18.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	209	854	12.97	52.98	277.54	738.15	10.92	29.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	172	1,026	10.67	63.65	287.96	1,026.11	11.33	40.36	3	3	42.86	42.86	94.82	94.82	2.95	2.95	32.93	9.24
7	750	1,000	875	157	1,183	9.74	73.39	408.55	1,434.67	16.07	56.43	2	5	28.57	71.43	24.14	118.95	0.75	3.70	5.91	8.29
8	1,000	1,500	1,250	115	1,298	7.13	80.52	439.49	1,874.15	17.29	73.72	0	5	0.00	71.43	0.00	118.95	0.00	3.70	0.00	6.35
9	1,500	2,000	1,750	62	1,360	3.85	84.37	225.80	2,099.96	8.88	82.60	0	5	0.00	71.43	0.00	118.95	0.00	3.70	0.00	5.66
10	2,000	2,500	2,250	43	1,403	2.67	87.03	179.85	2,279.80	7.07	89.67	0	5	0.00	71.43	0.00	118.95	0.00	3.70	0.00	5.22
11	2,500	3,000	2,750	29	1,432	1.80	88.83	163.72	2,443.53	6.44	96.11	0	5	0.00	71.43	0.00	118.95	0.00	3.70	0.00	4.87
12	3,000	4,000	3,500	40	1,472	2.48	91.32	342.34	2,785.87	13.47	109.58	0	5	0.00	71.43	0.00	118.95	0.00	3.70	0.00	4.27
13	4,000	5,000	4,500	28	1,500	1.74	93.05	220.87	3,006.74	8.69	118.27	0	5	0.00	71.43	0.00	118.95	0.00	3.70	0.00	3.96
14	5,000	7,500	6,250	51	1,551	3.16	96.22	691.21	3,697.94	27.19	145.46	2	7	28.57	100.00	3,095.91	3,214.86	96.30	100.00	447.90	86.94
15	7,500	10,000	8,750	19	1,570	1.18	97.39	215.95	3,913.90	8.49	153.95	0	7	0.00	100.00	0.00	3,214.86	0.00	100.00	0.00	82.14
16	10,000	20,000	15,000	21	1,591	1.30	98.70	251.76	4,165.66	9.90	163.85	0	7	0.00	100.00	0.00	3,214.86	0.00	100.00	0.00	77.18
17	20,000	50,000	35,000	16	1,607	0.99	99.69	424.13	4,589.79	16.68	180.54	0	7	0.00	100.00	0.00	3,214.86	0.00	100.00	0.00	70.04
18	50,000	100,000	75,000	3	1,610	0.19	99.88	1.96	4,591.75	0.08	180.61	0	7	0.00	100.00	0.00	3,214.86	0.00	100.00	0.00	70.01
19	100,000	500,000	300,000	1	1,611	0.06	99.94	1.85	4,593.60	0.07	180.69	0	7	0.00	100.00	0.00	3,214.86	0.00	100.00	0.00	69.99
20	500,000	**UP**		1	1,612	0.06	100.00	2,051.28	2,542.32	80.69	100.00	0	7	0.00	100.00	0.00	3,214.86	0.00	100.00	0.00	126.45
				1,612				2,542.32				7				3,214.86				126.45	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2492 DRY (CHEMICAL) CLEANING

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	1.96	1.96	16.08	16.08	4.08	4.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	6	0.98	2.94	0.60	16.67	0.15	4.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	9	1.47	4.41	1.86	18.53	0.47	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	16	3.43	7.84	3.95	22.48	1.00	5.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	20	36	9.80	17.65	5.62	28.10	1.43	7.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	61	97	29.90	47.55	22.77	50.87	5.78	12.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	31	128	15.20	62.75	17.87	68.75	4.54	17.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	25	153	12.25	75.00	18.86	87.60	4.79	22.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	163	4.90	79.90	14.57	102.17	3.70	25.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	171	3.92	83.82	7.94	110.12	2.02	27.95	1	1	100.00	100.00	3.37	3.37	100.00	100.00	42.45	3.06
11	2,500	3,000	2,750	5	176	2.45	86.27	19.14	129.25	4.86	32.81	0	1	0.00	100.00	0.00	3.37	0.00	100.00	0.00	2.61
12	3,000	4,000	3,500	10	186	4.90	91.18	28.69	157.94	7.28	40.10	0	1	0.00	100.00	0.00	3.37	0.00	100.00	0.00	2.13
13	4,000	5,000	4,500	4	190	1.96	93.14	44.54	202.48	11.31	51.40	0	1	0.00	100.00	0.00	3.37	0.00	100.00	0.00	1.66
14	5,000	7,500	6,250	8	198	3.92	97.06	83.24	285.72	21.13	72.54	0	1	0.00	100.00	0.00	3.37	0.00	100.00	0.00	1.18
15	7,500	10,000	8,750	3	201	1.47	98.53	65.30	351.03	16.58	89.11	0	1	0.00	100.00	0.00	3.37	0.00	100.00	0.00	0.96
16	10,000	20,000	15,000	1	202	0.49	99.02	22.57	373.60	5.73	94.84	0	1	0.00	100.00	0.00	3.37	0.00	100.00	0.00	0.90
17	20,000	50,000	35,000	1	203	0.49	99.51	20.31	393.91	5.16	100.00	0	1	0.00	100.00	0.00	3.37	0.00	100.00	0.00	0.86
18	50,000	100,000	75,000	1	204	0.49	100.00	0.00	393.91	0.00	100.00	0	1	0.00	100.00	0.00	3.37	0.00	100.00	0.00	0.86
19	100,000	500,000	300,000	0	204	0.00	100.00	0.00	393.91	0.00	100.00	0	1	0.00	100.00	0.00	3.37	0.00	100.00	0.00	0.86
20	500,000	**UP**		0	204	0.00	100.00	0.00	393.91	0.00	100.00	0	1	0.00	100.00	0.00	3.37	0.00	100.00	0.00	0.86
					204				393.91				1				3.37				0.86

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2493 CLEANING OF FEATHERS AND DOWN

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	12.50	12.50	0.07	0.07	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	12.50	25.00	0.42	0.48	1.69	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	12.50	37.50	0.01	0.49	0.02	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	12.50	50.00	13.21	13.70	53.60	55.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	12.50	62.50	4.46	18.16	18.11	73.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	12.50	75.00	1.79	19.94	7.24	80.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	12.50	87.50	4.46	24.41	18.11	99.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	12.50	100.00	0.24	24.64	0.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	8	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					8				24.64				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2498 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	7.59	7.59	7.59	7.59	2.55	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	8	2.53	10.13	0.59	8.19	0.20	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	12	5.06	15.19	2.19	10.38	0.74	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	18	7.59	22.78	6.35	16.73	2.13	5.62	1	1	100.00	100.00	202.53	202.53	100.00	100.00	3191.36	1210.87
5	300	500	400	6	24	7.59	30.38	7.14	23.86	2.40	8.02	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	848.69
6	500	750	625	11	35	13.92	44.30	14.40	38.26	4.84	12.85	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	529.34
7	750	1,000	875	11	46	13.92	58.23	26.90	65.16	9.03	21.89	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	310.83
8	1,000	1,500	1,250	3	49	3.80	62.03	11.48	76.63	3.86	25.74	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	264.28
9	1,500	2,000	1,750	3	52	3.80	65.82	8.48	85.11	2.85	28.59	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	237.95
10	2,000	2,500	2,250	5	57	6.33	72.15	25.62	110.74	8.61	37.20	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	182.89
11	2,500	3,000	2,750	2	59	2.53	74.68	6.62	117.36	2.23	39.42	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	172.57
12	3,000	4,000	3,500	1	60	1.27	75.95	0.00	117.36	0.00	39.42	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	172.57
13	4,000	5,000	4,500	4	64	5.06	81.01	23.79	141.15	7.99	47.41	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	143.49
14	5,000	7,500	6,250	5	69	6.33	87.34	73.42	214.57	24.66	72.08	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	94.39
15	7,500	10,000	8,750	5	74	6.33	93.67	31.51	246.08	10.58	82.66	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	82.30
16	10,000	20,000	15,000	3	77	3.80	97.47	18.97	265.05	6.37	89.03	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	76.41
17	20,000	50,000	35,000	1	78	1.27	98.73	32.65	297.70	10.97	100.00	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	68.03
18	50,000	100,000	75,000	1	79	1.27	100.00	0.00	297.70	0.00	100.00	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	68.03
19	100,000	500,000	300,000	0	79	0.00	100.00	0.00	297.70	0.00	100.00	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	68.03
20	500,000	**UP**		0	79	0.00	100.00	0.00	297.70	0.00	100.00	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	68.03
					79				297.70				1				202.53				68.03

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	0.52	0.52	0.04	0.04	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	0.52	1.03	0.42	0.47	0.06	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	0.52	1.55	0.09	0.55	0.01	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	5	1.03	2.58	0.07	0.49	0.01	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	11	3.09	5.67	2.04	2.53	0.29	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	19	4.12	9.79	6.16	8.69	0.87	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	18	37	9.28	19.07	20.74	29.43	2.93	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	17	54	8.76	27.84	25.35	54.79	3.58	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	66	6.19	34.02	13.78	68.57	1.94	9.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	75	4.64	38.66	41.42	109.99	5.84	15.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	84	4.64	43.30	9.81	119.80	1.38	16.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	12	96	6.19	49.48	38.65	158.45	5.45	22.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	16	112	8.25	57.73	74.27	232.72	10.47	32.81	1	1	33.33	33.33	59.82	59.82	100.00	100.00	80.54	25.70
14	5,000	7,500	6,250	17	129	8.76	66.49	62.47	295.19	8.81	41.62	0	1	0.00	33.33	0.00	59.82	0.00	100.00	0.00	20.26
15	7,500	10,000	8,750	17	146	8.76	75.26	56.42	351.61	7.96	49.58	0	1	0.00	33.33	0.00	59.82	0.00	100.00	0.00	17.01
16	10,000	20,000	15,000	20	166	10.31	85.57	138.36	489.96	19.51	69.09	2	3	66.67	100.00	0.00	59.82	0.00	100.00	0.00	12.21
17	20,000	50,000	35,000	18	184	9.28	94.85	124.93	614.89	17.62	86.70	0	3	0.00	100.00	0.00	59.82	0.00	100.00	0.00	9.73
18	50,000	100,000	75,000	8	192	4.12	98.97	86.21	701.10	12.16	98.86	0	3	0.00	100.00	0.00	59.82	0.00	100.00	0.00	8.53
19	100,000	500,000	300,000	2	194	1.03	100.00	8.09	709.19	1.14	100.00	0	3	0.00	100.00	0.00	59.82	0.00	100.00	0.00	8.43
20	500,000	**UP**		0	194	0.00	100.00	0.00	709.19	0.00	100.00	0	3	0.00	100.00	0.00	59.82	0.00	100.00	0.00	8.43
				194				709.19				3				59.82				8.43	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	2	28.57	28.57	0.07	0.07	2.06	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	14.29	42.86	0.73	0.80	20.45	22.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	14.29	57.14	0.52	1.32	14.51	37.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	14.29	71.43	0.75	2.07	21.11	58.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	14.29	85.71	0.77	2.83	21.61	79.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	14.29	100.00	0.72	3.55	20.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	3.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	3.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	3.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	3.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	3.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	3.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	3.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	3.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	3.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	3.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	3.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	3.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	7	0.00	100.00	0.00	3.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					7				3.55				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2501 WOOD PULP AND CELLULOSE BASED ON WOOD PULP

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	29.63	29.63	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	9	3.70	33.33	0.36	0.36	0.78	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	10	3.70	37.04	0.01	0.35	0.01	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	3.70	40.74	0.02	0.33	0.05	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	12	3.70	44.44	2.22	2.56	4.82	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	13	3.70	48.15	2.22	4.78	4.82	10.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	14	3.70	51.85	0.08	4.70	0.17	10.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	15	3.70	55.56	0.01	4.69	0.02	10.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	16	3.70	59.26	0.30	4.39	0.65	9.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	17	3.70	62.96	13.01	17.40	28.16	37.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	18	3.70	66.67	0.00	17.40	0.00	37.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	19	3.70	70.37	16.23	33.63	35.13	72.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	20	3.70	74.07	0.00	33.63	0.00	72.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	21	3.70	77.78	3.18	36.80	6.88	79.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	22	3.70	81.48	1.62	38.42	3.50	83.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	23	3.70	85.19	0.61	37.81	1.31	81.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	24	3.70	88.89	0.26	37.55	0.56	81.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	25	3.70	92.59	9.11	28.44	19.72	61.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	26	3.70	96.30	15.27	43.71	33.06	94.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		1	27	3.70	100.00	2.48	46.19	5.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				27				46.19				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2502 LINO FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	20.00	20.00	0.22	0.22	5.67	5.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	20.00	40.00	1.11	1.33	28.59	34.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	20.00	60.00	2.21	3.54	57.19	91.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	20.00	80.00	0.18	3.36	4.54	86.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	20.00	100.00	0.51	3.87	13.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	5	0.00	100.00	0.00	3.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	3.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	3.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	3.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	3.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	3.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	3.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	3.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	3.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	3.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	3.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	3.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	3.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	3.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	5	0.00	100.00	0.00	3.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				3.87				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2508 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	0.72	0.72	3.78	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	0.73	1.44	3.82	7.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	17.55	19.00	92.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	19.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	19.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	19.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	19.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	19.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	19.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	19.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	19.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	19.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	19.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	19.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	19.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	19.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	19.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	19.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	19.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				19.00				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 251 PAPER CARDBOARD AND HARDBOARD FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	12.50	12.50	7.90	7.90	15.46	15.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	12.50	25.00	0.34	7.57	0.66	14.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	12.50	37.50	0.33	7.24	0.64	14.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	12.50	50.00	5.40	12.64	10.57	24.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	12.50	62.50	0.62	13.26	1.21	25.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	12.50	75.00	2.37	15.63	4.64	30.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	12.50	87.50	34.98	50.60	68.43	99.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	12.50	100.00	0.51	51.11	0.99	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	51.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	51.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	51.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	51.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	51.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	51.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	51.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	51.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	51.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	51.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	8	0.00	100.00	0.00	51.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				8				51.11				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2511 PAPER MANUFACTURE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	109	109	7.99	7.99	360.91	360.91	4.43	4.43	27	27	35.06	35.06	125.93	125.93	86.63	86.63	34.89	34.89
2	50	100	75	1	110	0.07	8.06	0.12	361.03	0.00	4.43	0	27	0.00	35.06	0.00	125.93	0.00	86.63	0.00	34.88
3	100	200	150	2	112	0.15	8.21	1.19	362.22	0.01	4.45	0	27	0.00	35.06	0.00	125.93	0.00	86.63	0.00	34.77
4	200	300	250	7	119	0.51	8.72	4.78	366.99	0.06	4.51	0	27	0.00	35.06	0.00	125.93	0.00	86.63	0.00	34.31
5	300	500	400	15	134	1.10	9.82	90.97	457.96	1.12	5.62	1	28	1.30	36.36	0.00	125.93	0.00	86.63	0.00	27.50
6	500	750	625	10	144	0.73	10.55	11.12	469.08	0.14	5.76	0	28	0.00	36.36	0.00	125.93	0.00	86.63	0.00	26.85
7	750	1,000	875	18	162	1.32	11.87	46.80	422.28	0.57	5.19	0	28	0.00	36.36	0.00	125.93	0.00	86.63	0.00	29.82
8	1,000	1,500	1,250	13	175	0.95	12.82	35.71	457.99	0.44	5.62	0	28	0.00	36.36	0.00	125.93	0.00	86.63	0.00	27.50
9	1,500	2,000	1,750	30	205	2.20	15.02	53.77	511.76	0.66	6.28	0	28	0.00	36.36	0.00	125.93	0.00	86.63	0.00	24.61
10	2,000	2,500	2,250	10	215	0.73	15.75	35.24	546.99	0.43	6.72	0	28	0.00	36.36	0.00	125.93	0.00	86.63	0.00	23.02
11	2,500	3,000	2,750	23	238	1.68	17.44	59.51	606.51	0.73	7.45	0	28	0.00	36.36	0.00	125.93	0.00	86.63	0.00	20.76
12	3,000	4,000	3,500	53	291	3.88	21.32	142.51	749.01	1.75	9.20	0	28	0.00	36.36	0.00	125.93	0.00	86.63	0.00	16.81
13	4,000	5,000	4,500	41	332	3.00	24.32	278.14	1,027.15	3.42	12.61	1	29	1.30	37.66	5.42	131.36	3.73	90.36	1.95	12.79
14	5,000	7,500	6,250	62	394	4.54	28.86	191.45	1,218.60	2.35	14.96	8	37	10.39	48.05	26.59	157.94	18.29	108.65	13.89	12.96
15	7,500	10,000	8,750	40	434	2.93	31.79	153.28	1,371.88	1.88	16.84	0	37	0.00	48.05	0.00	157.94	0.00	108.65	0.00	11.51
16	10,000	20,000	15,000	188	622	13.77	45.57	716.57	2,088.45	8.80	25.64	6	43	7.79	55.84	59.93	98.01	41.23	67.43	8.36	4.69
17	20,000	50,000	35,000	183	805	13.41	58.97	750.44	2,838.89	9.21	34.86	0	43	0.00	55.84	0.00	98.01	0.00	67.43	0.00	3.45
18	50,000	100,000	75,000	93	898	6.81	65.79	1,894.82	4,733.71	23.27	58.12	0	43	0.00	55.84	0.00	98.01	0.00	67.43	0.00	2.07
19	100,000	500,000	300,000	337	1,235	24.69	90.48	3,147.35	7,881.07	38.65	96.77	14	57	18.18	74.03	38.10	136.11	26.21	93.63	1.21	1.73
20	500,000	**UP**		130	1,365	9.52	100.00	263.11	8,144.17	3.23	100.00	20	77	25.97	100.00	9.25	145.36	6.37	100.00	3.52	1.78
				1,365				8,144.17				77				145.36				1.78	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2512 MANUFACTURE OF CARDBOARD AND HARDBOARD

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	13.16	13.16	72.98	72.98	6.41	6.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	16	0.88	14.04	0.59	73.57	0.05	6.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	18	1.75	15.79	0.03	73.60	0.00	6.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	19	0.88	16.67	0.92	74.52	0.08	6.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	25	5.26	21.93	12.47	86.98	1.09	7.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	32	6.14	28.07	10.80	97.78	0.95	8.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	33	0.88	28.95	0.01	97.79	0.00	8.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	37	3.51	32.46	15.06	112.85	1.32	9.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	39	1.75	34.21	23.14	136.00	2.03	11.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	40	0.88	35.09	6.21	142.21	0.55	12.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	44	3.51	38.60	9.90	152.11	0.87	13.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	50	5.26	43.86	38.62	190.73	3.39	16.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	51	0.88	44.74	17.59	208.32	1.54	18.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	55	3.51	48.25	64.97	273.28	5.71	24.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	56	0.88	49.12	4.22	277.51	0.37	24.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	66	8.77	57.89	87.99	365.49	7.73	32.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	73	6.14	64.04	174.78	540.28	15.35	47.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	20	93	17.54	81.58	172.17	712.45	15.12	62.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	21	114	18.42	100.00	426.10	1,138.55	37.43	100.00	7	7	100.00	100.00	14.02	14.02	100.00	100.00	3.29	1.23
20	500,000	**UP**		0	114	0.00	100.00	0.00	1,138.55	0.00	100.00	0	7	0.00	100.00	0.00	14.02	0.00	100.00	0.00	1.23
					114				1,138.55				7				14.02				1.23

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2518 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	6.25	6.25	7.22	7.22	1.50	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	2.08	8.33	0.74	7.96	0.15	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	2.08	10.42	0.26	8.22	0.05	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	2.08	12.50	1.62	9.84	0.34	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	2.08	14.58	2.36	12.20	0.49	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	2.08	16.67	2.57	14.77	0.53	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	2.08	18.75	0.04	14.80	0.01	3.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	16	14.58	33.33	2.05	16.86	0.43	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	17	2.08	35.42	7.14	24.00	1.48	4.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	18	2.08	37.50	1.61	25.61	0.33	5.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	19	2.08	39.58	4.36	29.97	0.91	6.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	20	2.08	41.67	6.10	36.07	1.27	7.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	21	2.08	43.75	1.92	37.99	0.40	7.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	22	2.08	45.83	6.50	44.49	1.35	9.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	23	2.08	47.92	0.89	45.38	0.18	9.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	24	2.08	50.00	13.13	58.51	2.72	12.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	13	37	27.08	77.08	109.63	168.13	22.75	34.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	45	16.67	93.75	300.10	468.23	62.27	97.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	48	6.25	100.00	13.68	481.91	2.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	48	0.00	100.00	0.00	481.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				48				481.91				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 252 CARTON AND PAPER GOODS FACTORIES BOOKBINDERS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.01	0.01	15.03	15.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	0.07	0.08	84.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	0.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	0.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	0.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	0.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	0.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				0.08				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2521 CARTON MANUFACTURE (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	37	37	6.83	6.83	474.63	474.63	15.46	15.46	7	7	19.44	19.44	57.79	57.79	19.90	19.90	12.18	12.18
2	50	100	75	1	38	0.18	7.01	0.24	474.87	0.01	15.47	0	7	0.00	19.44	0.00	57.79	0.00	19.90	0.00	12.17
3	100	200	150	5	43	0.92	7.93	113.09	587.96	3.68	19.15	0	7	0.00	19.44	0.00	57.79	0.00	19.90	0.00	9.83
4	200	300	250	13	56	2.40	10.33	39.95	627.92	1.30	20.45	0	7	0.00	19.44	0.00	57.79	0.00	19.90	0.00	9.20
5	300	500	400	14	70	2.58	12.92	59.64	687.56	1.94	22.39	0	7	0.00	19.44	0.00	57.79	0.00	19.90	0.00	8.41
6	500	750	625	9	79	1.66	14.58	20.75	708.31	0.68	23.07	0	7	0.00	19.44	0.00	57.79	0.00	19.90	0.00	8.16
7	750	1,000	875	10	89	1.85	16.42	1.53	709.84	0.05	23.12	0	7	0.00	19.44	0.00	57.79	0.00	19.90	0.00	8.14
8	1,000	1,500	1,250	24	113	4.43	20.85	101.59	811.43	3.31	26.43	0	7	0.00	19.44	0.00	57.79	0.00	19.90	0.00	7.12
9	1,500	2,000	1,750	17	130	3.14	23.99	119.44	930.87	3.89	30.32	2	9	5.56	25.00	25.36	83.15	8.73	28.63	21.23	8.93
10	2,000	2,500	2,250	12	142	2.21	26.20	54.24	985.11	1.77	32.09	0	9	0.00	25.00	0.00	83.15	0.00	28.63	0.00	8.44
11	2,500	3,000	2,750	26	168	4.80	31.00	144.51	1,129.62	4.71	36.79	0	9	0.00	25.00	0.00	83.15	0.00	28.63	0.00	7.36
12	3,000	4,000	3,500	23	191	4.24	35.24	190.54	1,320.15	6.21	43.00	0	9	0.00	25.00	0.00	83.15	0.00	28.63	0.00	6.30
13	4,000	5,000	4,500	27	218	4.98	40.22	321.56	1,641.71	10.47	53.47	0	9	0.00	25.00	0.00	83.15	0.00	28.63	0.00	5.06
14	5,000	7,500	6,250	14	232	2.58	42.80	244.46	1,886.18	7.96	61.44	0	9	0.00	25.00	0.00	83.15	0.00	28.63	0.00	4.41
15	7,500	10,000	8,750	34	266	6.27	49.08	1,842.21	43.96	60.00	1.43	4	13	11.11	36.11	5.63	88.78	1.94	30.57	0.31	201.93
16	10,000	20,000	15,000	48	314	8.86	57.93	907.94	951.90	29.57	31.00	10	23	27.78	63.89	137.53	226.31	47.36	77.93	15.15	23.77
17	20,000	50,000	35,000	57	371	10.52	68.45	1,620.67	2,572.57	52.79	83.79	4	27	11.11	75.00	53.90	280.21	18.56	96.49	3.33	10.89
18	50,000	100,000	75,000	102	473	18.82	87.27	1,675.61	896.96	54.58	29.22	9	36	25.00	100.00	10.20	290.40	3.51	100.00	0.61	32.38
19	100,000	500,000	300,000	53	526	9.78	97.05	1,979.99	2,876.95	64.49	93.71	0	36	0.00	100.00	0.00	290.40	0.00	100.00	0.00	10.09
20	500,000	**UP**		16	542	2.95	100.00	193.22	3,070.17	6.29	100.00	0	36	0.00	100.00	0.00	290.40	0.00	100.00	0.00	9.46
				542				3,070.17				36				290.40				9.46	

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

RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2522 PAPER GOODS AND OR CARTON GOODS FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	154	154	7.03	7.03	139.94	139.94	1.31	1.31	1	1	1.27	1.27	0.06	0.06	0.00	0.00	0.05	0.05
2	50	100	75	15	169	0.68	7.71	5.22	145.16	0.05	1.36	0	1	0.00	1.27	0.00	0.06	0.00	0.00	0.00	0.04
3	100	200	150	26	195	1.19	8.90	4.92	150.08	0.05	1.41	0	1	0.00	1.27	0.00	0.06	0.00	0.00	0.00	0.04
4	200	300	250	21	216	0.96	9.86	12.41	162.49	0.12	1.52	0	1	0.00	1.27	0.00	0.06	0.00	0.00	0.00	0.04
5	300	500	400	49	265	2.24	12.09	73.41	235.90	0.69	2.21	0	1	0.00	1.27	0.00	0.06	0.00	0.00	0.00	0.03
6	500	750	625	54	319	2.46	14.56	101.78	337.68	0.95	3.16	0	1	0.00	1.27	0.00	0.06	0.00	0.00	0.00	0.02
7	750	1,000	875	67	386	3.06	17.62	152.56	490.25	1.43	4.59	0	1	0.00	1.27	0.00	0.06	0.00	0.00	0.00	0.01
8	1,000	1,500	1,250	80	466	3.65	21.27	170.85	319.40	1.60	2.99	0	1	0.00	1.27	0.00	0.06	0.00	0.00	0.00	0.02
9	1,500	2,000	1,750	92	558	4.20	25.47	294.86	614.26	2.76	5.75	0	1	0.00	1.27	0.00	0.06	0.00	0.00	0.00	0.01
10	2,000	2,500	2,250	52	610	2.37	27.84	214.62	828.88	2.01	7.76	1	2	1.27	2.53	6.88	6.94	0.04	0.04	3.21	0.84
11	2,500	3,000	2,750	57	667	2.60	30.44	281.24	1,110.12	2.63	10.39	0	2	0.00	2.53	0.00	6.94	0.00	0.04	0.00	0.63
12	3,000	4,000	3,500	85	752	3.88	34.32	448.22	1,558.34	4.20	14.59	1	3	1.27	3.80	0.86	7.81	0.00	0.04	0.19	0.50
13	4,000	5,000	4,500	51	803	2.33	36.65	410.41	1,968.75	3.84	18.43	1	4	1.27	5.06	1.60	9.41	0.01	0.05	0.39	0.48
14	5,000	7,500	6,250	145	948	6.62	43.27	959.99	2,928.74	8.99	27.42	1	5	1.27	6.33	15.72	25.12	0.09	0.14	1.64	0.86
15	7,500	10,000	8,750	145	1,093	6.62	49.89	1,174.37	4,103.10	11.00	38.42	7	12	8.86	15.19	69.84	94.97	0.39	0.54	5.95	2.31
16	10,000	20,000	15,000	207	1,300	9.45	59.33	2,585.12	6,688.22	24.21	62.62	8	20	10.13	25.32	4,034.57	4,129.54	22.74	23.28	156.07	61.74
17	20,000	50,000	35,000	340	1,640	15.52	74.85	1,714.70	8,402.92	16.06	78.68	16	36	20.25	45.57	54.69	4,184.23	0.31	23.59	3.19	49.79
18	50,000	100,000	75,000	217	1,857	9.90	84.76	1,334.79	9,737.71	12.50	91.18	28	64	35.44	81.01	13,212.89	17,397.11	74.49	98.07	989.88	178.66
19	100,000	500,000	300,000	301	2,158	13.74	98.49	878.34	10,616.05	8.22	99.40	15	79	18.99	100.00	341.56	17,738.67	1.93	100.00	38.89	167.09
20	500,000	**UP**		33	2,191	1.51	100.00	63.76	10,679.81	0.60	100.00	0	79	0.00	100.00	0.00	17,738.67	0.00	100.00	0.00	166.10
				2,191				10,679.81				79				17,738.67				166.10	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2523 BOOKBINDERS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	6.41	6.41	99.45	99.45	5.91	5.91	1	1	8.33	8.33	11.93	11.93	7.46	7.46	12.00	12.00
2	50	100	75	1	16	0.43	6.84	1.43	100.88	0.08	6.00	0	1	0.00	8.33	0.00	11.93	0.00	7.46	0.00	11.83
3	100	200	150	6	22	2.56	9.40	4.89	105.77	0.29	6.29	0	1	0.00	8.33	0.00	11.93	0.00	7.46	0.00	11.28
4	200	300	250	5	27	2.14	11.54	5.27	111.05	0.31	6.60	0	1	0.00	8.33	0.00	11.93	0.00	7.46	0.00	10.74
5	300	500	400	6	33	2.56	14.10	30.58	141.62	1.82	8.42	0	1	0.00	8.33	0.00	11.93	0.00	7.46	0.00	8.42
6	500	750	625	7	40	2.99	17.09	25.50	167.12	1.52	9.94	0	1	0.00	8.33	0.00	11.93	0.00	7.46	0.00	7.14
7	750	1,000	875	7	47	2.99	20.09	16.68	183.80	0.99	10.93	0	1	0.00	8.33	0.00	11.93	0.00	7.46	0.00	6.49
8	1,000	1,500	1,250	21	68	8.97	29.06	54.20	237.99	3.22	14.15	0	1	0.00	8.33	0.00	11.93	0.00	7.46	0.00	5.01
9	1,500	2,000	1,750	8	76	3.42	32.48	23.97	261.97	1.43	15.58	0	1	0.00	8.33	0.00	11.93	0.00	7.46	0.00	4.55
10	2,000	2,500	2,250	9	85	3.85	36.32	36.56	298.53	2.17	17.76	0	1	0.00	8.33	0.00	11.93	0.00	7.46	0.00	4.00
11	2,500	3,000	2,750	2	87	0.85	37.18	9.98	308.50	0.59	18.35	0	1	0.00	8.33	0.00	11.93	0.00	7.46	0.00	3.87
12	3,000	4,000	3,500	15	102	6.41	43.59	54.07	362.57	3.22	21.56	0	1	0.00	8.33	0.00	11.93	0.00	7.46	0.00	3.29
13	4,000	5,000	4,500	9	111	3.85	47.44	52.86	415.44	3.14	24.71	0	1	0.00	8.33	0.00	11.93	0.00	7.46	0.00	2.87
14	5,000	7,500	6,250	29	140	12.39	59.83	201.44	616.87	11.98	36.69	3	4	25.00	33.33	44.48	56.41	27.80	35.25	22.08	9.14
15	7,500	10,000	8,750	10	150	4.27	64.10	154.61	771.48	9.20	45.88	0	4	0.00	33.33	0.00	56.41	0.00	35.25	0.00	7.31
16	10,000	20,000	15,000	24	174	10.26	74.36	220.69	992.17	13.13	59.01	0	4	0.00	33.33	0.00	56.41	0.00	35.25	0.00	5.69
17	20,000	50,000	35,000	44	218	18.80	93.16	503.36	1,495.53	29.94	88.95	8	12	66.67	100.00	103.60	160.01	64.75	100.00	20.58	10.70
18	50,000	100,000	75,000	6	224	2.56	95.73	78.15	1,573.68	4.65	93.60	0	12	0.00	100.00	0.00	160.01	0.00	100.00	0.00	10.17
19	100,000	500,000	300,000	10	234	4.27	100.00	107.68	1,681.36	6.40	100.00	0	12	0.00	100.00	0.00	160.01	0.00	100.00	0.00	9.52
20	500,000	**UP**		0	234	0.00	100.00	0.00	1,681.36	0.00	100.00	0	12	0.00	100.00	0.00	160.01	0.00	100.00	0.00	9.52
				234				1,681.36				12				160.01				9.52	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2528 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.27	2.27	0.25	0.25	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	2.27	4.55	0.70	0.96	0.21	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	2.27	6.82	0.87	1.83	0.26	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	2.27	9.09	21.17	23.01	6.43	6.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	2.27	11.36	2.09	25.10	0.63	7.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	2.27	13.64	3.97	29.07	1.20	8.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	2.27	15.91	3.68	32.74	1.12	9.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	9	4.55	20.45	21.50	54.24	6.53	16.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	2.27	22.73	8.03	62.27	2.44	18.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	12	4.55	27.27	0.00	62.27	0.00	18.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	2.27	29.55	33.80	96.07	10.26	29.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	2.27	31.82	82.21	178.28	24.95	54.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	2.27	34.09	1.75	180.02	0.53	54.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	2.27	36.36	0.57	180.60	0.17	54.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	2.27	38.64	0.75	181.35	0.23	55.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	18	2.27	40.91	5.74	187.08	1.74	56.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	19	2.27	43.18	0.57	187.65	0.17	56.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	26	15.91	59.09	6.00	193.65	1.82	58.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	18	44	40.91	100.00	135.83	329.48	41.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	44	0.00	100.00	0.00	329.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				44				329.48				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 253 NEWSPAPER PRINTERS OTHER PRINTERS ART PRINTING WORKS LITHOGR

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.13	3.13	0.10	0.10	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.13	6.25	1.10	1.20	0.58	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.13	9.38	3.65	4.85	1.91	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.13	12.50	11.14	15.99	5.83	8.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.13	15.63	0.12	16.11	0.06	8.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.13	18.75	0.88	17.00	0.46	8.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	3.13	21.88	0.00	17.00	0.00	8.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	3.13	25.00	1.38	18.37	0.72	9.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	3.13	28.13	5.05	23.42	2.64	12.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	3.13	31.25	16.19	39.61	8.47	20.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	3.13	34.38	14.44	54.05	7.56	28.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	3.13	37.50	3.18	57.22	1.66	29.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	3.13	40.63	1.60	58.82	0.84	30.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	3.13	43.75	4.01	62.83	2.10	32.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	3.13	46.88	0.19	63.02	0.10	32.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	22	21.88	68.75	47.33	110.35	24.77	57.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	25	9.38	78.13	39.63	149.99	20.74	78.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	7	32	21.88	100.00	41.10	191.09	21.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	32	0.00	100.00	0.00	191.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				32				191.09				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2531 NEWSPAPER PRINTERS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	2.02	2.02	2.86	2.86	0.18	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	15	0.14	2.17	0.07	2.93	0.00	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	25	1.45	3.61	1.16	4.09	0.07	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	36	1.59	5.20	1.82	5.91	0.12	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	41	77	5.92	11.13	9.00	14.92	0.57	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	25	102	3.61	14.74	10.11	25.03	0.64	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	25	127	3.61	18.35	16.07	41.10	1.02	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	44	171	6.36	24.71	30.70	71.79	1.95	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	27	198	3.90	28.61	40.62	112.41	2.57	7.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	30	228	4.34	32.95	40.28	152.69	2.55	9.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	22	250	3.18	36.13	33.06	185.75	2.10	11.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	49	299	7.08	43.21	72.23	257.98	4.58	16.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	35	334	5.06	48.27	66.56	324.54	4.22	20.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	75	409	10.84	59.10	184.62	509.16	11.70	32.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	79	488	11.42	70.52	190.10	699.26	12.05	44.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	100	588	14.45	84.97	443.53	1,142.79	28.11	72.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	67	655	9.68	94.65	272.38	1,415.17	17.27	89.71	1	1	50.00	50.00	3.33	3.33	86.25	86.25	1.22	0.24
18	50,000	100,000	75,000	15	670	2.17	96.82	65.38	1,480.54	4.14	93.85	0	1	0.00	50.00	0.00	3.33	0.00	86.25	0.00	0.23
19	100,000	500,000	300,000	17	687	2.46	99.28	83.38	1,563.93	5.29	99.14	1	2	50.00	100.00	0.53	3.87	13.75	100.00	0.64	0.25
20	500,000	**UP**		5	692	0.72	100.00	13.63	1,577.56	0.86	100.00	0	2	0.00	100.00	0.00	3.87	0.00	100.00	0.00	0.25
				692				1,577.56				2				3.87				0.25	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2532 OTHER PRINTERS ART PRINTING WORKSLITHOGRAPHERS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	643	643	6.66	6.66	238.07	238.07	2.20	2.20	1	1	1.33	1.33	0.67	0.67	0.01	0.01	0.28	0.28
2	50	100	75	232	875	2.40	9.06	193.71	431.77	1.79	3.99	0	1	0.00	1.33	0.00	0.67	0.00	0.01	0.00	0.15
3	100	200	150	443	1,318	4.59	13.65	809.27	1,241.04	7.48	11.48	2	3	2.67	4.00	341.40	342.07	3.76	3.77	42.19	27.56
4	200	300	250	553	1,871	5.73	19.37	442.63	1,683.67	4.09	15.57	3	6	4.00	8.00	244.53	586.59	2.70	6.47	55.24	34.84
5	300	500	400	820	2,691	8.49	27.86	431.37	2,115.04	3.99	19.56	0	6	0.00	8.00	0.00	586.59	0.00	6.47	0.00	27.73
6	500	750	625	640	3,331	6.63	34.49	342.68	1,772.36	3.17	16.39	1	7	1.33	9.33	15.98	602.57	0.18	6.64	4.66	34.00
7	750	1,000	875	613	3,944	6.35	40.84	524.14	1,248.23	4.85	11.54	0	7	0.00	9.33	0.00	602.57	0.00	6.64	0.00	48.27
8	1,000	1,500	1,250	685	4,629	7.09	47.93	643.20	605.02	5.95	5.60	5	12	6.67	16.00	1,077.83	1,680.40	11.88	18.52	167.57	277.74
9	1,500	2,000	1,750	670	5,299	6.94	54.87	2,317.44	2,922.46	21.43	27.03	2	14	2.67	18.67	745.03	2,425.43	8.21	26.73	32.15	82.99
10	2,000	2,500	2,250	402	5,701	4.16	59.03	116.22	2,806.24	1.07	25.95	1	15	1.33	20.00	2.69	2,428.12	0.03	26.76	2.31	86.53
11	2,500	3,000	2,750	355	6,056	3.68	62.70	856.28	1,949.97	7.92	18.03	2	17	2.67	22.67	28.94	2,457.06	0.32	27.08	3.38	126.01
12	3,000	4,000	3,500	475	6,531	4.92	67.62	48.36	1,998.32	0.45	18.48	0	17	0.00	22.67	0.00	2,457.06	0.00	27.08	0.00	122.96
13	4,000	5,000	4,500	343	6,874	3.55	71.17	1,001.35	996.97	9.26	9.22	0	17	0.00	22.67	0.00	2,457.06	0.00	27.08	0.00	246.45
14	5,000	7,500	6,250	601	7,475	6.22	77.40	1,210.23	213.26	11.19	1.97	2	19	2.67	25.33	362.18	2,819.25	3.99	31.07	29.93	1321.97
15	7,500	10,000	8,750	355	7,830	3.68	81.07	2,020.46	2,233.72	18.69	20.66	7	26	9.33	34.67	309.14	3,128.39	3.41	34.48	15.30	140.05
16	10,000	20,000	15,000	691	8,521	7.15	88.23	4,631.89	6,865.61	42.84	63.49	11	37	14.67	49.33	232.26	3,360.65	2.56	37.04	5.01	48.95
17	20,000	50,000	35,000	598	9,119	6.19	94.42	3,914.27	10,779.88	36.20	99.69	23	60	30.67	80.00	5,490.95	8,851.60	60.52	97.56	140.28	82.11
18	50,000	100,000	75,000	267	9,386	2.76	97.18	984.47	11,764.35	9.10	108.80	3	63	4.00	84.00	143.88	8,995.48	1.59	99.14	14.61	76.46
19	100,000	500,000	300,000	220	9,606	2.28	99.46	291.21	11,473.14	2.69	106.10	11	74	14.67	98.67	70.05	9,065.53	0.77	99.92	24.05	79.02
20	500,000	**UP**		52	9,658	0.54	100.00	660.11	10,813.03	6.10	100.00	1	75	1.33	100.00	7.59	9,073.12	0.08	100.00	1.15	83.91
				9,658				10,813.03				75				9,073.12				83.91	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2533 TYPEPLATE WORKSHOPSBLOCK WORKSHOPS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	5.41	5.41	3.14	3.14	0.77	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	6	2.70	8.11	0.20	3.34	0.05	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	8	2.70	10.81	1.14	4.47	0.28	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	10	2.70	13.51	1.58	6.05	0.39	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	18	10.81	24.32	8.99	15.04	2.20	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	24	8.11	32.43	10.02	25.06	2.46	6.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	31	9.46	41.89	11.84	36.89	2.90	9.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	45	18.92	60.81	30.68	67.58	7.52	16.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	51	8.11	68.92	15.79	83.37	3.87	20.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	52	1.35	70.27	5.13	88.50	1.26	21.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	53	1.35	71.62	1.88	90.38	0.46	22.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	56	4.05	75.68	61.72	152.10	15.13	37.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	57	1.35	77.03	2.49	154.59	0.61	37.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	65	10.81	87.84	160.27	314.86	39.30	77.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	66	1.35	89.19	34.57	349.43	8.48	85.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	68	2.70	91.89	0.52	349.95	0.13	85.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	70	2.70	94.59	43.67	393.62	10.71	96.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	71	1.35	95.95	40.21	433.82	9.86	106.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	73	2.70	98.65	2.58	436.41	0.63	107.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		1	74	1.35	100.00	28.55	407.85	7.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				74				407.85				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2534 PHOTOGRAVURE WORKSHOP

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	4.92	4.92	15.09	15.09	1.19	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	10	23	3.79	8.71	3.16	18.25	0.25	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	21	44	7.95	16.67	8.17	26.42	0.64	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	52	3.03	19.70	4.59	31.01	0.36	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	19	71	7.20	26.89	20.98	52.00	1.66	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	15	86	5.68	32.58	11.48	63.48	0.91	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	14	100	5.30	37.88	26.16	89.64	2.06	7.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	18	118	6.82	44.70	46.38	136.02	3.66	10.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	16	134	6.06	50.76	60.00	196.02	4.73	15.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	141	2.65	53.41	23.83	219.85	1.88	17.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	150	3.41	56.82	480.90	700.75	37.93	55.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	152	0.76	57.58	14.13	714.87	1.11	56.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	11	163	4.17	61.74	74.19	789.06	5.85	62.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	16	179	6.06	67.80	65.64	854.70	5.18	67.41	1	1	2.86	2.86	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	20	199	7.58	75.38	55.11	909.81	4.35	71.76	0	1	0.00	2.86	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	19	218	7.20	82.58	190.89	1,100.70	15.06	86.82	1	2	2.86	5.71	1.59	1.59	0.14	0.14	0.83	0.14
17	20,000	50,000	35,000	36	254	13.64	96.21	115.33	1,216.03	9.10	95.91	20	22	57.14	62.86	82.73	84.32	7.15	7.29	71.74	6.93
18	50,000	100,000	75,000	2	256	0.76	96.97	37.15	1,253.18	2.93	98.84	3	25	8.57	71.43	5.10	89.41	0.44	7.73	13.71	7.13
19	100,000	500,000	300,000	4	260	1.52	98.48	21.15	1,274.33	1.67	100.51	10	35	28.57	100.00	1,067.04	1,156.45	92.27	100.00	5045.37	90.75
20	500,000	**UP**		4	264	1.52	100.00	6.47	1,267.86	0.51	100.00	0	35	0.00	100.00	0.00	1,156.45	0.00	100.00	0.00	91.21
				264				1,267.86				35				1,156.45				91.21	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2538 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	3.45	3.45	63.22	63.22	4.04	4.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	19	1.59	5.04	3.73	66.95	0.24	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	29	2.65	7.69	11.27	78.22	0.72	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	41	3.18	10.88	10.03	88.25	0.64	5.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	21	62	5.57	16.45	13.59	101.84	0.87	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	27	89	7.16	23.61	16.51	118.35	1.05	7.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	21	110	5.57	29.18	36.36	154.71	2.32	9.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	43	153	11.41	40.58	32.05	186.76	2.05	11.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	18	171	4.77	45.36	40.77	227.53	2.60	14.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	27	198	7.16	52.52	66.80	294.33	4.27	18.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	206	2.12	54.64	22.22	316.55	1.42	20.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	215	2.39	57.03	61.36	377.92	3.92	24.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	35	250	9.28	66.31	53.31	431.22	3.40	27.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	41	291	10.88	77.19	180.89	612.12	11.55	39.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	302	2.92	80.11	134.97	747.08	8.62	47.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	30	332	7.96	88.06	202.47	949.55	12.93	60.63	1	1	6.67	6.67	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	31	363	8.22	96.29	425.69	1,375.24	27.18	87.82	0	1	0.00	6.67	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	372	2.39	98.67	135.23	1,510.47	8.64	96.45	0	1	0.00	6.67	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	377	1.33	100.00	55.58	1,566.05	3.55	100.00	14	15	93.33	100.00	212.11	212.11	100.00	100.00	381.64	13.54
20	500,000	**UP**		0	377	0.00	100.00	0.00	1,566.05	0.00	100.00	0	15	0.00	100.00	0.00	212.11	0.00	100.00	0.00	13.54
				377				1,566.05				15				212.11				13.54	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 254 COLOURED PAPER AND WALLPAPER PRINTING WORKS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	20	20	22.22	22.22	59.66	59.66	22.01	22.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	25	5.56	27.78	2.06	61.72	0.76	22.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	30	5.56	33.33	3.60	65.32	1.33	24.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	32	2.22	35.56	1.19	66.51	0.44	24.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	36	4.44	40.00	4.56	71.07	1.68	26.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	39	3.33	43.33	3.28	74.35	1.21	27.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	44	5.56	48.89	10.95	85.30	4.04	31.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	48	4.44	53.33	11.53	96.83	4.26	35.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	53	5.56	58.89	13.02	109.85	4.81	40.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	56	3.33	62.22	10.30	120.15	3.80	44.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	58	2.22	64.44	8.25	128.40	3.04	47.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	62	4.44	68.89	33.78	162.18	12.46	59.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	63	1.11	70.00	13.30	175.48	4.91	64.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	66	3.33	73.33	8.70	184.18	3.21	67.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	67	1.11	74.44	29.25	213.43	10.80	78.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	71	4.44	78.89	39.07	252.50	14.42	93.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	75	4.44	83.33	2.03	254.53	0.75	93.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	80	5.56	88.89	3.98	258.51	1.47	95.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	85	5.56	94.44	1.25	259.76	0.46	95.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		5	90	5.56	100.00	11.23	270.99	4.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				90				270.99				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 255 STRAW AND RUSH GOODS FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	5.21	5.21	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					1				5.21				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 256 LEATHER PRODUCTION AND TANNERIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	4.03	4.03	43.73	43.73	3.29	3.29	2	2	28.57	28.57	35.80	35.80	14.34	14.34	81.87	81.87
2	50	100	75	8	20	2.68	6.71	0.60	44.33	0.04	3.33	0	2	0.00	28.57	0.00	35.80	0.00	14.34	0.00	80.77
3	100	200	150	5	25	1.68	8.39	8.70	53.03	0.65	3.99	0	2	0.00	28.57	0.00	35.80	0.00	14.34	0.00	67.52
4	200	300	250	6	31	2.01	10.40	32.37	85.40	2.43	6.42	0	2	0.00	28.57	0.00	35.80	0.00	14.34	0.00	41.93
5	300	500	400	6	37	2.01	12.42	3.34	88.74	0.25	6.67	0	2	0.00	28.57	0.00	35.80	0.00	14.34	0.00	40.35
6	500	750	625	11	48	3.69	16.11	8.57	97.31	0.64	7.32	0	2	0.00	28.57	0.00	35.80	0.00	14.34	0.00	36.80
7	750	1,000	875	14	62	4.70	20.81	13.54	110.85	1.02	8.33	0	2	0.00	28.57	0.00	35.80	0.00	14.34	0.00	32.30
8	1,000	1,500	1,250	10	72	3.36	24.16	9.26	120.11	0.70	9.03	0	2	0.00	28.57	0.00	35.80	0.00	14.34	0.00	29.81
9	1,500	2,000	1,750	15	87	5.03	29.19	15.35	135.47	1.15	10.19	0	2	0.00	28.57	0.00	35.80	0.00	14.34	0.00	26.43
10	2,000	2,500	2,250	12	99	4.03	33.22	5.66	141.13	0.43	10.61	2	4	28.57	57.14	190.92	226.72	76.46	90.79	3372.63	160.65
11	2,500	3,000	2,750	8	107	2.68	35.91	15.07	156.20	1.13	11.74	0	4	0.00	57.14	0.00	226.72	0.00	90.79	0.00	145.15
12	3,000	4,000	3,500	7	114	2.35	38.26	35.51	191.70	2.67	14.41	0	4	0.00	57.14	0.00	226.72	0.00	90.79	0.00	118.27
13	4,000	5,000	4,500	21	135	7.05	45.30	95.59	287.30	7.19	21.60	1	5	14.29	71.43	10.80	237.53	4.33	95.12	11.30	82.68
14	5,000	7,500	6,250	14	149	4.70	50.00	82.90	370.20	6.23	27.83	0	5	0.00	71.43	0.00	237.53	0.00	95.12	0.00	64.16
15	7,500	10,000	8,750	27	176	9.06	59.06	61.30	431.49	4.61	32.44	0	5	0.00	71.43	0.00	237.53	0.00	95.12	0.00	55.05
16	10,000	20,000	15,000	40	216	13.42	72.48	350.78	782.27	26.37	58.82	2	7	28.57	100.00	12.18	249.71	4.88	100.00	3.47	31.92
17	20,000	50,000	35,000	44	260	14.77	87.25	426.54	1,208.81	32.07	90.89	0	7	0.00	100.00	0.00	249.71	0.00	100.00	0.00	20.66
18	50,000	100,000	75,000	31	291	10.40	97.65	98.54	1,307.36	7.41	98.30	0	7	0.00	100.00	0.00	249.71	0.00	100.00	0.00	19.10
19	100,000	500,000	300,000	7	298	2.35	100.00	22.64	1,329.99	1.70	100.00	0	7	0.00	100.00	0.00	249.71	0.00	100.00	0.00	18.78
20	500,000	**UP**		0	298	0.00	100.00	0.00	1,329.99	0.00	100.00	0	7	0.00	100.00	0.00	249.71	0.00	100.00	0.00	18.78
				298				1,329.99				7				249.71				18.78	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 257 SHOE FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	3.95	3.95	28.13	28.13	5.23	5.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	1.32	5.26	4.56	32.69	0.85	6.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	1.32	6.58	1.34	34.03	0.25	6.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	1.32	7.89	0.60	34.63	0.11	6.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	1.32	9.21	0.88	35.51	0.16	6.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	1.32	10.53	1.30	36.81	0.24	6.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	1.32	11.84	1.30	38.11	0.24	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	12	3.95	15.79	5.64	43.75	1.05	8.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	1.32	17.11	0.00	43.75	0.00	8.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	1.32	18.42	7.52	51.27	1.40	9.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	1.32	19.74	0.20	51.47	0.04	9.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	18	3.95	23.68	20.35	71.82	3.78	13.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	19	1.32	25.00	30.25	102.07	5.62	18.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	23	5.26	30.26	2.14	104.21	0.40	19.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	25	2.63	32.89	32.19	136.41	5.98	25.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	32	9.21	42.11	84.01	220.42	15.61	40.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	38	7.89	50.00	120.57	340.99	22.41	63.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	10	48	13.16	63.16	30.69	371.68	5.70	69.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	11	59	14.47	77.63	48.31	419.99	8.98	78.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		17	76	22.37	100.00	118.14	538.13	21.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				76				538.13				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2571 LEATHER

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	4.36	4.36	241.68	241.68	5.22	5.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	18	0.87	5.23	2.57	244.25	0.06	5.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	30	3.49	8.72	21.80	266.05	0.47	5.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	15	45	4.36	13.08	36.31	302.37	0.78	6.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	20	65	5.81	18.90	48.50	350.86	1.05	7.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	23	88	6.69	25.58	68.39	419.26	1.48	9.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	32	120	9.30	34.88	189.62	608.88	4.09	13.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	17	137	4.94	39.83	106.74	715.61	2.30	15.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	23	160	6.69	46.51	178.84	894.46	3.86	19.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	12	172	3.49	50.00	48.46	942.91	1.05	20.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	15	187	4.36	54.36	102.76	1,045.68	2.22	22.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	21	208	6.10	60.47	183.29	1,228.96	3.96	26.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	12	220	3.49	63.95	157.34	1,386.30	3.40	29.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	18	238	5.23	69.19	300.47	1,686.77	6.49	36.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	14	252	4.07	73.26	330.47	2,017.24	7.13	43.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	28	280	8.14	81.40	648.34	2,665.58	13.99	57.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	32	312	9.30	90.70	1,416.67	4,082.25	30.58	88.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	13	325	3.78	94.48	282.38	4,364.63	6.09	94.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	19	344	5.52	100.00	268.56	4,633.19	5.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	344	0.00	100.00	0.00	4,633.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				344				4,633.19				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2572 RUBBER AND/OR CANVAS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	92	92	7.56	7.56	1,121.00	1,121.00	8.95	8.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	13	105	1.07	8.63	55.85	1,176.85	0.45	9.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	119	1.15	9.78	176.57	1,353.41	1.41	10.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	19	138	1.56	11.34	39.03	1,392.44	0.31	11.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	33	171	2.71	14.05	125.82	1,518.26	1.00	12.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	18	189	1.48	15.53	34.15	1,552.41	0.27	12.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	36	225	2.96	18.49	119.69	1,672.10	0.96	13.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	41	266	3.37	21.86	358.72	2,030.82	2.86	16.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	55	321	4.52	26.38	300.99	2,331.80	2.40	18.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	26	347	2.14	28.51	124.28	2,456.08	0.99	19.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	28	375	2.30	30.81	179.23	2,635.31	1.43	21.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	58	433	4.77	35.58	428.35	3,063.66	3.42	24.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	70	503	5.75	41.33	394.60	3,458.26	3.15	27.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	79	582	6.49	47.82	767.94	4,226.19	6.13	33.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	32	614	2.63	50.45	337.92	4,564.11	2.70	36.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	109	723	8.96	59.41	1,383.92	5,948.03	11.05	47.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	199	922	16.35	75.76	2,800.70	8,748.73	22.37	69.87	55	55	94.83	94.83	12,805.72	12,805.72	100.05	100.05	457.23	146.37
18	50,000	100,000	75,000	106	1,028	8.71	84.47	975.51	9,724.24	7.79	77.66	0	55	0.00	94.83	0.00	12,805.72	0.00	100.05	0.00	131.69
19	100,000	500,000	300,000	127	1,155	10.44	94.91	2,015.51	11,739.75	16.10	93.75	2	57	3.45	98.28	9.03	12,796.69	0.07	99.98	0.45	109.00
20	500,000	**UP**		62	1,217	5.09	100.00	782.01	12,521.75	6.25	100.00	1	58	1.72	100.00	2.58	12,799.27	0.02	100.00	0.33	102.22
				1,217				12,521.75				58				12,799.27				102.22	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	48	48	7.36	7.36	443.66	443.66	4.97	4.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	55	1.07	8.44	59.17	502.83	0.66	5.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	16	71	2.45	10.89	52.89	555.71	0.59	6.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	17	88	2.61	13.50	23.57	579.28	0.26	6.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	20	108	3.07	16.56	87.93	667.22	0.99	7.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	25	133	3.83	20.40	40.57	707.79	0.45	7.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	16	149	2.45	22.85	40.09	747.88	0.45	8.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	39	188	5.98	28.83	168.37	916.24	1.89	10.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	31	219	4.75	33.59	195.98	1,112.23	2.20	12.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	29	248	4.45	38.04	259.28	1,371.50	2.91	15.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	13	261	1.99	40.03	64.63	1,436.14	0.72	16.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	16	277	2.45	42.48	125.71	1,561.85	1.41	17.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	16	293	2.45	44.94	124.20	1,686.05	1.39	18.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	38	331	5.83	50.77	458.83	2,144.88	5.14	24.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	47	378	7.21	57.98	646.82	2,791.70	7.25	31.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	87	465	13.34	71.32	1,742.89	4,534.59	19.53	50.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	98	563	15.03	86.35	2,445.36	6,979.95	27.40	78.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	44	607	6.75	93.10	627.53	7,607.48	7.03	85.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	21	628	3.22	96.32	886.99	8,494.46	9.94	95.18	0	0	0.00	0.00	176.49	176.49	100.00	100.00	19.90	2.08
20	500,000	**UP**		24	652	3.68	100.00	429.73	8,924.19	4.82	100.00	0	0	0.00	0.00	0.00	176.49	0.00	100.00	0.00	1.98
				652				8,924.19				0				176.49				1.98	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 258 LEATHER GOODS FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	2.91	2.91	6.53	6.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	24.71	27.62	55.51	62.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	4.00	31.62	8.98	71.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	16.67	66.67	3.88	35.50	8.72	79.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	16.67	83.33	4.51	40.01	10.13	89.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	16.67	100.00	4.51	44.53	10.13	100.00	1	1	100.00	100.00	4.19	4.19	100.00	100.00	92.83	9.41
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	44.53	0.00	100.00	0	1	0.00	100.00	0.00	4.19	0.00	100.00	0.00	9.41
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	44.53	0.00	100.00	0	1	0.00	100.00	0.00	4.19	0.00	100.00	0.00	9.41
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	44.53	0.00	100.00	0	1	0.00	100.00	0.00	4.19	0.00	100.00	0.00	9.41
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	44.53	0.00	100.00	0	1	0.00	100.00	0.00	4.19	0.00	100.00	0.00	9.41
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	44.53	0.00	100.00	0	1	0.00	100.00	0.00	4.19	0.00	100.00	0.00	9.41
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	44.53	0.00	100.00	0	1	0.00	100.00	0.00	4.19	0.00	100.00	0.00	9.41
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	44.53	0.00	100.00	0	1	0.00	100.00	0.00	4.19	0.00	100.00	0.00	9.41
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	44.53	0.00	100.00	0	1	0.00	100.00	0.00	4.19	0.00	100.00	0.00	9.41
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	44.53	0.00	100.00	0	1	0.00	100.00	0.00	4.19	0.00	100.00	0.00	9.41
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	44.53	0.00	100.00	0	1	0.00	100.00	0.00	4.19	0.00	100.00	0.00	9.41
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	44.53	0.00	100.00	0	1	0.00	100.00	0.00	4.19	0.00	100.00	0.00	9.41
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	44.53	0.00	100.00	0	1	0.00	100.00	0.00	4.19	0.00	100.00	0.00	9.41
20	500,000	**UP**		0	6	0.00	100.00	0.00	44.53	0.00	100.00	0	1	0.00	100.00	0.00	4.19	0.00	100.00	0.00	9.41
					6				44.53				1				4.19				9.41

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2581 LEATHER GOODS FACTORIES (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	8.08	8.08	107.90	107.90	22.45	22.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	11	3.03	11.11	0.20	107.70	0.04	22.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	13	2.02	13.13	0.37	107.34	0.08	22.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	19	6.06	19.19	2.47	104.86	0.51	21.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	22	3.03	22.22	1.51	103.35	0.31	21.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	30	8.08	30.30	6.18	97.17	1.29	20.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	36	6.06	36.36	7.82	89.35	1.63	18.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	43	7.07	43.43	21.01	68.34	4.37	14.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	52	9.09	52.53	23.35	44.99	4.86	9.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	56	4.04	56.57	13.14	31.85	2.73	6.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	57	1.01	57.58	5.04	26.81	1.05	5.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	62	5.05	62.63	12.00	14.81	2.50	3.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	66	4.04	66.67	12.67	2.14	2.64	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	69	3.03	69.70	19.57	17.43	4.07	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	70	1.01	70.71	6.76	24.19	1.41	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	78	8.08	78.79	90.41	114.60	18.81	23.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	87	9.09	87.88	161.01	275.60	33.50	57.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	95	8.08	95.96	158.77	434.38	33.03	90.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	97	2.02	97.98	30.54	464.91	6.35	96.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		2	99	2.02	100.00	15.72	480.63	3.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				99				480.63				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2582 IMITATION LEATHER GOODS FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	6.97	6.97	39.72	39.72	3.05	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	23	4.48	11.44	1.97	41.69	0.15	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	32	4.48	15.92	6.41	48.10	0.49	3.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	40	3.98	19.90	7.40	55.50	0.57	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	56	7.96	27.86	13.30	68.80	1.02	5.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	69	6.47	34.33	21.79	90.59	1.68	6.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	22	91	10.95	45.27	35.79	126.38	2.75	9.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	13	104	6.47	51.74	24.66	151.04	1.90	11.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	114	4.98	56.72	45.03	196.06	3.46	15.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	122	3.98	60.70	31.79	227.85	2.44	17.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	132	4.98	65.67	6.21	234.06	0.48	17.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	138	2.99	68.66	30.41	264.47	2.34	20.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	146	3.98	72.64	50.50	314.97	3.88	24.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	152	2.99	75.62	103.81	418.79	7.98	32.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	160	3.98	79.60	77.39	496.18	5.95	38.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	17	177	8.46	88.06	241.55	737.73	18.57	56.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	17	194	8.46	96.52	409.25	1,146.98	31.46	88.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	195	0.50	97.01	3.19	1,150.18	0.25	88.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	199	1.99	99.00	67.07	1,217.25	5.16	93.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		2	201	1.00	100.00	83.64	1,300.89	6.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				201				1,300.89				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2588 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	5.22	5.22	74.04	74.04	5.53	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	0.87	6.09	0.25	74.28	0.02	5.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	11	3.48	9.57	1.00	75.28	0.07	5.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	15	3.48	13.04	2.70	77.98	0.20	5.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	20	4.35	17.39	6.67	84.65	0.50	6.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	26	5.22	22.61	9.18	93.83	0.69	7.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	34	6.96	29.57	16.81	110.65	1.26	8.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	41	6.09	35.65	18.78	129.42	1.40	9.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	46	4.35	40.00	19.98	149.41	1.49	11.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	50	3.48	43.48	16.39	165.80	1.23	12.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	58	6.96	50.43	48.29	214.09	3.61	16.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	64	5.22	55.65	70.45	284.54	5.26	21.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	14	78	12.17	67.83	85.93	370.47	6.42	27.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	12	90	10.43	78.26	210.05	580.52	15.70	43.38	1	1	33.33	33.33	98.78	98.78	44.71	44.71	47.02	17.02
15	7,500	10,000	8,750	9	99	7.83	86.09	171.08	751.61	12.79	56.17	0	1	0.00	33.33	0.00	98.78	0.00	44.71	0.00	13.14
16	10,000	20,000	15,000	11	110	9.57	95.65	385.27	1,136.88	28.79	84.96	2	3	66.67	100.00	122.18	220.96	55.29	100.00	31.71	19.44
17	20,000	50,000	35,000	4	114	3.48	99.13	201.23	1,338.10	15.04	100.00	0	3	0.00	100.00	0.00	220.96	0.00	100.00	0.00	16.51
18	50,000	100,000	75,000	1	115	0.87	100.00	0.00	1,338.10	0.00	100.00	0	3	0.00	100.00	0.00	220.96	0.00	100.00	0.00	16.51
19	100,000	500,000	300,000	0	115	0.00	100.00	0.00	1,338.10	0.00	100.00	0	3	0.00	100.00	0.00	220.96	0.00	100.00	0.00	16.51
20	500,000	**UP**		0	115	0.00	100.00	0.00	1,338.10	0.00	100.00	0	3	0.00	100.00	0.00	220.96	0.00	100.00	0.00	16.51
				115				1,338.10				3				220.96				16.51	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 259 RUBBER GOODS FACTORIES FOAMED RUBBER FACTORIES TYRE FACTORIE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	9.09	9.09	0.47	0.47	1.61	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	9.09	18.18	3.48	3.95	11.81	13.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	9.09	27.27	3.48	7.43	11.81	25.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	9.09	36.36	1.28	8.71	4.35	29.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	9.09	45.45	1.17	9.88	3.99	33.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	9.09	54.55	1.25	11.13	4.26	37.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	9.09	63.64	1.39	12.53	4.74	42.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	9.09	72.73	0.05	12.58	0.18	42.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	9.09	81.82	0.03	12.61	0.10	42.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	9.09	90.91	12.33	24.94	41.88	84.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	9.09	100.00	4.50	29.44	15.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	29.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	29.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	29.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	29.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	29.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	29.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	29.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	11	0.00	100.00	0.00	29.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					11				29.44				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2591 RUBBER GOODS FACTORIES (EXCLUDING FOAMED RUBBER)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	122	122	7.71	7.71	452.66	452.66	4.27	4.27	6	6	8.11	8.11	58.95	58.95	7.60	7.60	13.02	13.02
2	50	100	75	34	156	2.15	9.86	1.96	454.62	0.02	4.29	0	6	0.00	8.11	0.00	58.95	0.00	7.60	0.00	12.97
3	100	200	150	55	211	3.48	13.34	10.62	465.24	0.10	4.39	0	6	0.00	8.11	0.00	58.95	0.00	7.60	0.00	12.67
4	200	300	250	37	248	2.34	15.68	4.63	469.86	0.04	4.44	0	6	0.00	8.11	0.00	58.95	0.00	7.60	0.00	12.55
5	300	500	400	22	270	1.39	17.07	62.04	531.91	0.59	5.02	0	6	0.00	8.11	0.00	58.95	0.00	7.60	0.00	11.08
6	500	750	625	74	344	4.68	21.74	79.19	611.09	0.75	5.77	0	6	0.00	8.11	0.00	58.95	0.00	7.60	0.00	9.65
7	750	1,000	875	47	391	2.97	24.72	84.68	695.78	0.80	6.57	0	6	0.00	8.11	0.00	58.95	0.00	7.60	0.00	8.47
8	1,000	1,500	1,250	61	452	3.86	28.57	127.35	823.13	1.20	7.77	0	6	0.00	8.11	0.00	58.95	0.00	7.60	0.00	7.16
9	1,500	2,000	1,750	47	499	2.97	31.54	119.11	942.24	1.12	8.90	0	6	0.00	8.11	0.00	58.95	0.00	7.60	0.00	6.26
10	2,000	2,500	2,250	30	529	1.90	33.44	107.35	1,049.59	1.01	9.91	0	6	0.00	8.11	0.00	58.95	0.00	7.60	0.00	5.62
11	2,500	3,000	2,750	30	559	1.90	35.34	131.48	1,181.07	1.24	11.15	0	6	0.00	8.11	0.00	58.95	0.00	7.60	0.00	4.99
12	3,000	4,000	3,500	92	651	5.82	41.15	438.83	1,619.90	4.14	15.30	4	10	5.41	13.51	104.22	163.17	13.43	21.03	23.75	10.07
13	4,000	5,000	4,500	63	714	3.98	45.13	321.76	1,941.67	3.04	18.34	3	13	4.05	17.57	131.26	294.43	16.92	37.96	40.80	15.16
14	5,000	7,500	6,250	87	801	5.50	50.63	756.81	2,698.48	7.15	25.48	2	15	2.70	20.27	6.33	300.76	0.82	38.77	0.84	11.15
15	7,500	10,000	8,750	95	896	6.01	56.64	174.48	2,872.96	1.65	27.13	2	17	2.70	22.97	159.01	459.77	20.50	59.27	91.13	16.00
16	10,000	20,000	15,000	205	1,101	12.96	69.60	1,996.97	4,869.93	18.86	45.99	1	18	1.35	24.32	24.45	484.22	3.15	62.42	1.22	9.94
17	20,000	50,000	35,000	203	1,304	12.83	82.43	2,498.15	7,368.07	23.59	69.58	2	20	2.70	27.03	12.80	497.02	1.65	64.07	0.51	6.75
18	50,000	100,000	75,000	106	1,410	6.70	89.13	1,271.53	8,639.60	12.01	81.59	24	44	32.43	59.46	93.71	590.73	12.08	76.15	7.37	6.84
19	100,000	500,000	300,000	143	1,553	9.04	98.17	1,684.80	10,324.40	15.91	97.50	30	74	40.54	100.00	185.00	775.73	23.85	100.00	10.98	7.51
20	500,000	**UP**		29	1,582	1.83	100.00	265.12	10,589.52	2.50	100.00	0	74	0.00	100.00	0.00	775.73	0.00	100.00	0.00	7.33
				1,582				10,589.52				74				775.73				7.33	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2592 FOAMED RUBBER FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	24	24	8.28	8.28	227.65	227.65	7.05	7.05	7	7	25.93	25.93	331.21	331.21	2.34	2.34	145.49	145.49
2	50	100	75	1	25	0.34	8.62	2.17	229.82	0.07	7.12	1	8	3.70	29.63	60.00	391.21	0.42	2.77	2761.03	170.22
3	100	200	150	1	26	0.34	8.97	0.10	229.93	0.00	7.13	0	8	0.00	29.63	0.00	391.21	0.00	2.77	0.00	170.14
4	200	300	250	2	28	0.69	9.66	9.95	239.87	0.31	7.43	0	8	0.00	29.63	0.00	391.21	0.00	2.77	0.00	163.09
5	300	500	400	1	29	0.34	10.00	0.00	239.87	0.00	7.43	0	8	0.00	29.63	0.00	391.21	0.00	2.77	0.00	163.09
6	500	750	625	4	33	1.38	11.38	16.81	256.68	0.52	7.95	0	8	0.00	29.63	0.00	391.21	0.00	2.77	0.00	152.41
7	750	1,000	875	6	39	2.07	13.45	22.13	278.81	0.69	8.64	0	8	0.00	29.63	0.00	391.21	0.00	2.77	0.00	140.32
8	1,000	1,500	1,250	8	47	2.76	16.21	79.17	357.97	2.45	11.09	0	8	0.00	29.63	0.00	391.21	0.00	2.77	0.00	109.28
9	1,500	2,000	1,750	15	62	5.17	21.38	107.92	465.89	3.34	14.44	0	8	0.00	29.63	0.00	391.21	0.00	2.77	0.00	83.97
10	2,000	2,500	2,250	12	74	4.14	25.52	56.20	522.09	1.74	16.18	0	8	0.00	29.63	0.00	391.21	0.00	2.77	0.00	74.93
11	2,500	3,000	2,750	25	99	8.62	34.14	84.73	606.82	2.63	18.81	0	8	0.00	29.63	0.00	391.21	0.00	2.77	0.00	64.47
12	3,000	4,000	3,500	23	122	7.93	42.07	181.16	787.98	5.61	24.42	2	10	7.41	37.04	1,961.79	2,353.00	13.87	16.64	1082.91	298.61
13	4,000	5,000	4,500	21	143	7.24	49.31	102.73	890.71	3.18	27.60	0	10	0.00	37.04	0.00	2,353.00	0.00	16.64	0.00	264.17
14	5,000	7,500	6,250	28	171	9.66	58.97	318.71	1,209.41	9.88	37.48	0	10	0.00	37.04	0.00	2,353.00	0.00	16.64	0.00	194.56
15	7,500	10,000	8,750	19	190	6.55	65.52	363.24	1,572.66	11.26	48.74	0	10	0.00	37.04	0.00	2,353.00	0.00	16.64	0.00	149.62
16	10,000	20,000	15,000	44	234	15.17	80.69	644.30	2,216.96	19.97	68.70	0	10	0.00	37.04	0.00	2,353.00	0.00	16.64	0.00	106.14
17	20,000	50,000	35,000	25	259	8.62	89.31	515.32	2,732.28	15.97	84.67	0	10	0.00	37.04	0.00	2,353.00	0.00	16.64	0.00	86.12
18	50,000	100,000	75,000	18	277	6.21	95.52	368.85	3,101.13	11.43	96.10	17	27	62.96	100.00	11,788.34	14,141.34	83.36	100.00	3195.98	456.01
19	100,000	500,000	300,000	13	290	4.48	100.00	125.73	3,226.85	3.90	100.00	0	27	0.00	100.00	0.00	14,141.34	0.00	100.00	0.00	438.24
20	500,000	**UP**		0	290	0.00	100.00	0.00	3,226.85	0.00	100.00	0	27	0.00	100.00	0.00	14,141.34	0.00	100.00	0.00	438.24
				290				3,226.85				27				14,141.34				438.24	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2593 TYRE FACTORIES VULCANIZING WORKS RUBBER FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	3.63	3.63	9.55	9.55	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	21	1.45	5.08	11.76	21.31	0.27	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	33	2.91	7.99	4.20	25.51	0.10	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	41	1.94	9.93	4.43	29.93	0.10	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	14	55	3.39	13.32	6.83	36.77	0.16	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	66	2.66	15.98	11.59	48.36	0.27	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	16	82	3.87	19.85	32.01	80.36	0.74	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	19	101	4.60	24.46	21.69	102.05	0.50	2.38	1	1	7.69	7.69	907.20	907.20	20.93	20.93	4182.11	888.93
9	1,500	2,000	1,750	21	122	5.08	29.54	32.89	134.95	0.77	3.14	5	6	38.46	46.15	2,878.65	3,785.85	66.40	87.33	8751.79	2805.43
10	2,000	2,500	2,250	12	134	2.91	32.45	25.48	160.43	0.59	3.73	2	8	15.38	61.54	339.52	4,125.37	7.83	95.16	1332.42	2571.47
11	2,500	3,000	2,750	11	145	2.66	35.11	22.05	182.48	0.51	4.25	0	8	0.00	61.54	0.00	4,125.37	0.00	95.16	0.00	2260.74
12	3,000	4,000	3,500	33	178	7.99	43.10	137.27	319.75	3.19	7.44	2	10	15.38	76.92	4.12	4,129.49	0.10	95.25	3.00	1291.49
13	4,000	5,000	4,500	13	191	3.15	46.25	84.05	403.80	1.96	9.40	0	10	0.00	76.92	0.00	4,129.49	0.00	95.25	0.00	1022.66
14	5,000	7,500	6,250	28	219	6.78	53.03	174.58	578.38	4.06	13.46	0	10	0.00	76.92	0.00	4,129.49	0.00	95.25	0.00	713.98
15	7,500	10,000	8,750	17	236	4.12	57.14	30.49	608.86	0.71	14.17	0	10	0.00	76.92	0.00	4,129.49	0.00	95.25	0.00	678.23
16	10,000	20,000	15,000	45	281	10.90	68.04	2,569.03	3,177.89	59.80	73.97	2	12	15.38	92.31	100.34	4,229.83	2.31	97.57	3.91	133.10
17	20,000	50,000	35,000	34	315	8.23	76.27	240.62	3,418.51	5.60	79.57	0	12	0.00	92.31	0.00	4,229.83	0.00	97.57	0.00	123.73
18	50,000	100,000	75,000	26	341	6.30	82.57	270.08	3,688.58	6.29	85.85	1	13	7.69	100.00	105.46	4,335.29	2.43	100.00	39.05	117.53
19	100,000	500,000	300,000	38	379	9.20	91.77	180.98	3,869.56	4.21	90.07	0	13	0.00	100.00	0.00	4,335.29	0.00	100.00	0.00	112.04
20	500,000	**UP**		34	413	8.23	100.00	426.78	4,296.34	9.93	100.00	0	13	0.00	100.00	0.00	4,335.29	0.00	100.00	0.00	100.91
				413				4,296.34				13				4,335.29				100.91	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.67	0.67	5.39	5.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	0.66	1.33	5.25	10.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	6.43	7.76	51.54	62.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	4.72	12.49	37.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	12.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	12.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	12.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	12.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	12.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	12.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	12.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	12.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	12.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	12.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	12.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	12.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	12.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	12.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	12.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					4				12.49				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2594 REMILLING FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.22	2.22	1.68	1.68	0.38	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	2.22	4.44	4.87	6.56	1.11	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	5	6.67	11.11	7.25	13.81	1.65	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	2.22	13.33	1.47	15.28	0.33	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	2.22	15.56	0.00	15.28	0.00	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	2.22	17.78	0.13	15.41	0.03	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	2.22	20.00	0.64	16.05	0.15	3.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	2.22	22.22	7.90	23.95	1.80	5.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	2.22	24.44	6.14	30.09	1.40	6.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	2.22	26.67	0.60	30.69	0.14	6.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	2.22	28.89	1.21	31.90	0.28	7.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	23	22.22	51.11	20.46	52.36	4.66	11.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	24	2.22	53.33	3.14	55.51	0.72	12.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	25	2.22	55.56	18.44	73.95	4.20	16.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	26	2.22	57.78	56.74	130.69	12.93	29.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	14	40	31.11	88.89	195.70	326.39	44.58	74.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	41	2.22	91.11	7.38	319.01	1.68	72.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	42	2.22	93.33	16.40	335.41	3.74	76.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	43	2.22	95.56	55.69	391.10	12.69	89.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		2	45	4.44	100.00	47.84	438.93	10.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				45				438.93				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2595 SMOKE HOUSES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	4.45	4.45	2.63	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	0.70	5.15	0.41	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	37.80	42.95	22.31	25.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	126.51	169.46	74.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	169.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	169.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	169.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	169.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	169.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	169.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	169.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	169.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	169.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	169.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	169.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	169.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	169.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	169.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	169.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				169.46				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2596 CRUMB RUBBER FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	89	89	5.55	5.55	538.22	538.22	4.61	4.61	9	9	9.78	9.78	64.99	64.99	35.00	35.00	12.07	12.07
2	50	100	75	23	112	1.43	6.98	1.67	539.90	0.01	4.62	0	9	0.00	9.78	0.00	64.99	0.00	35.00	0.00	12.04
3	100	200	150	19	131	1.18	8.17	17.98	557.88	0.15	4.78	0	9	0.00	9.78	0.00	64.99	0.00	35.00	0.00	11.65
4	200	300	250	35	166	2.18	10.35	39.85	597.73	0.34	5.12	0	9	0.00	9.78	0.00	64.99	0.00	35.00	0.00	10.87
5	300	500	400	36	202	2.24	12.59	38.41	636.14	0.33	5.45	0	9	0.00	9.78	0.00	64.99	0.00	35.00	0.00	10.22
6	500	750	625	26	228	1.62	14.21	18.20	654.35	0.16	5.60	2	11	2.17	11.96	1.68	66.66	0.90	35.91	9.23	10.19
7	750	1,000	875	45	273	2.81	17.02	26.49	680.84	0.23	5.83	0	11	0.00	11.96	0.00	66.66	0.00	35.91	0.00	9.79
8	1,000	1,500	1,250	65	338	4.05	21.07	106.26	787.09	0.91	6.74	0	11	0.00	11.96	0.00	66.66	0.00	35.91	0.00	8.47
9	1,500	2,000	1,750	27	365	1.68	22.76	65.97	853.06	0.56	7.30	0	11	0.00	11.96	0.00	66.66	0.00	35.91	0.00	7.81
10	2,000	2,500	2,250	18	383	1.12	23.88	26.23	879.30	0.22	7.53	0	11	0.00	11.96	0.00	66.66	0.00	35.91	0.00	7.58
11	2,500	3,000	2,750	22	405	1.37	25.25	52.33	931.62	0.45	7.98	0	11	0.00	11.96	0.00	66.66	0.00	35.91	0.00	7.16
12	3,000	4,000	3,500	36	441	2.24	27.49	181.62	1,113.24	1.56	9.53	4	15	4.35	16.30	0.23	66.90	0.12	36.03	0.13	6.01
13	4,000	5,000	4,500	15	456	0.94	28.43	73.12	1,186.35	0.63	10.16	0	15	0.00	16.30	0.00	66.90	0.00	36.03	0.00	5.64
14	5,000	7,500	6,250	35	491	2.18	30.61	151.57	1,337.93	1.30	11.46	2	17	2.17	18.48	0.00	66.90	0.00	36.03	0.00	5.00
15	7,500	10,000	8,750	48	539	2.99	33.60	575.33	1,913.25	4.93	16.38	0	17	0.00	18.48	0.00	66.90	0.00	36.03	0.00	3.50
16	10,000	20,000	15,000	175	714	10.91	44.51	1,651.85	3,565.10	14.14	30.53	13	30	14.13	32.61	31.66	98.56	17.05	53.09	1.92	2.76
17	20,000	50,000	35,000	360	1,074	22.44	66.96	3,922.99	7,488.09	33.59	64.12	9	39	9.78	42.39	27.23	125.79	14.67	67.76	0.69	1.68
18	50,000	100,000	75,000	265	1,339	16.52	83.48	1,848.72	9,336.81	15.83	79.95	3	42	3.26	45.65	3.33	129.12	1.79	69.55	0.18	1.38
19	100,000	500,000	300,000	204	1,543	12.72	96.20	2,165.36	11,502.16	18.54	98.49	20	62	21.74	67.39	55.81	184.94	30.06	99.61	2.58	1.61
20	500,000	**UP**		61	1,604	3.80	100.00	176.87	11,679.04	1.51	100.00	30	92	32.61	100.00	0.72	185.66	0.39	100.00	0.41	1.59
				1,604				11,679.04				92				185.66				1.59	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2598 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	1.28	1.28	0.08	0.08	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	0.64	1.92	0.63	0.55	0.11	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	6	1.92	3.85	10.15	10.70	1.85	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	21	27	13.46	17.31	1.16	11.86	0.21	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	30	1.92	19.23	4.75	16.61	0.86	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	39	5.77	25.00	3.56	20.17	0.65	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	48	5.77	30.77	0.22	19.95	0.04	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	21	69	13.46	44.23	134.74	154.69	24.52	28.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	70	0.64	44.87	0.00	154.69	0.00	28.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	71	0.64	45.51	1.50	156.19	0.27	28.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	72	0.64	46.15	0.37	156.56	0.07	28.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	78	3.85	50.00	7.37	163.93	1.34	29.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	79	0.64	50.64	1.31	165.24	0.24	30.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	15	94	9.62	60.26	11.61	176.85	2.11	32.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	28	122	17.95	78.21	75.85	252.70	13.80	45.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	19	141	12.18	90.38	58.81	311.51	10.70	56.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	14	155	8.97	99.36	224.95	536.46	40.94	97.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	156	0.64	100.00	13.01	549.48	2.37	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	156	0.00	100.00	0.00	549.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	156	0.00	100.00	0.00	549.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					156				549.48				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 26 WOOD BAMBOOS AND RATTAN

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	0.95	0.95	0.26	0.26	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	0.95	1.90	0.42	0.69	0.05	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	0.95	2.86	0.00	0.69	0.00	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	0.95	3.81	0.36	1.05	0.04	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	0.95	4.76	2.28	3.33	0.25	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	8	2.86	7.62	6.03	9.36	0.65	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	18	26	17.14	24.76	37.04	46.41	3.99	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	34	7.62	32.38	22.85	69.25	2.46	7.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	39	4.76	37.14	38.73	107.98	4.17	11.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	43	3.81	40.95	35.09	143.07	3.78	15.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	50	6.67	47.62	27.85	170.92	3.00	18.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	58	7.62	55.24	68.46	239.38	7.37	25.77	3	3	60.00	60.00	286.08	286.08	91.34	91.34	417.90	119.51
14	5,000	7,500	6,250	3	61	2.86	58.10	32.23	271.60	3.47	29.23	0	3	0.00	60.00	0.00	286.08	0.00	91.34	0.00	105.33
15	7,500	10,000	8,750	15	76	14.29	72.38	143.56	415.16	15.45	44.69	0	3	0.00	60.00	0.00	286.08	0.00	91.34	0.00	68.91
16	10,000	20,000	15,000	10	86	9.52	81.90	243.62	658.79	26.22	70.91	0	3	0.00	60.00	0.00	286.08	0.00	91.34	0.00	43.43
17	20,000	50,000	35,000	12	98	11.43	93.33	213.49	872.27	22.98	93.89	2	5	40.00	100.00	27.11	313.19	8.66	100.00	12.70	35.91
18	50,000	100,000	75,000	7	105	6.67	100.00	56.80	929.07	6.11	100.00	0	5	0.00	100.00	0.00	313.19	0.00	100.00	0.00	33.71
19	100,000	500,000	300,000	0	105	0.00	100.00	0.00	929.07	0.00	100.00	0	5	0.00	100.00	0.00	313.19	0.00	100.00	0.00	33.71
20	500,000	**UP**		0	105	0.00	100.00	0.00	929.07	0.00	100.00	0	5	0.00	100.00	0.00	313.19	0.00	100.00	0.00	33.71
					105				929.07				5				313.19				33.71

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 260 SAWMILLS CARPENTERS SHOPS PARQUET FACTORIES SAWING AND CUTTI

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	4.35	4.35	0.33	0.33	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	4.35	8.70	0.50	0.83	0.25	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	4.35	13.04	7.73	8.56	3.89	4.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	4.35	17.39	0.66	9.22	0.33	4.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	4.35	21.74	0.66	9.87	0.33	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	4.35	26.09	1.54	11.41	0.77	5.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	4.35	30.43	28.32	16.91	14.23	8.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	4.35	34.78	2.85	14.06	1.43	7.07	1	1	100.00	100.00	139.55	139.55	100.00	100.00	4902.36	992.44
9	1,500	2,000	1,750	1	9	4.35	39.13	34.97	20.90	17.57	10.50	0	1	0.00	100.00	0.00	139.55	0.00	100.00	0.00	667.59
10	2,000	2,500	2,250	1	10	4.35	43.48	3.07	23.98	1.54	12.05	0	1	0.00	100.00	0.00	139.55	0.00	100.00	0.00	582.04
11	2,500	3,000	2,750	1	11	4.35	47.83	14.29	38.26	7.18	19.23	0	1	0.00	100.00	0.00	139.55	0.00	100.00	0.00	364.72
12	3,000	4,000	3,500	1	12	4.35	52.17	15.44	53.70	7.76	26.98	0	1	0.00	100.00	0.00	139.55	0.00	100.00	0.00	259.86
13	4,000	5,000	4,500	1	13	4.35	56.52	1.20	54.90	0.60	27.59	0	1	0.00	100.00	0.00	139.55	0.00	100.00	0.00	254.18
14	5,000	7,500	6,250	1	14	4.35	60.87	35.86	90.76	18.02	45.60	0	1	0.00	100.00	0.00	139.55	0.00	100.00	0.00	153.76
15	7,500	10,000	8,750	1	15	4.35	65.22	35.86	126.62	18.02	63.62	0	1	0.00	100.00	0.00	139.55	0.00	100.00	0.00	110.22
16	10,000	20,000	15,000	2	17	8.70	73.91	11.52	138.14	5.79	69.41	0	1	0.00	100.00	0.00	139.55	0.00	100.00	0.00	101.02
17	20,000	50,000	35,000	6	23	26.09	100.00	60.88	199.02	30.59	100.00	0	1	0.00	100.00	0.00	139.55	0.00	100.00	0.00	70.12
18	50,000	100,000	75,000	0	23	0.00	100.00	0.00	199.02	0.00	100.00	0	1	0.00	100.00	0.00	139.55	0.00	100.00	0.00	70.12
19	100,000	500,000	300,000	0	23	0.00	100.00	0.00	199.02	0.00	100.00	0	1	0.00	100.00	0.00	139.55	0.00	100.00	0.00	70.12
20	500,000	**UP**		0	23	0.00	100.00	0.00	199.02	0.00	100.00	0	1	0.00	100.00	0.00	139.55	0.00	100.00	0.00	70.12
				23				199.02				1				139.55				70.12	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	197	197	14.25	14.25	660.78	660.78	5.75	5.75	4	4	10.81	10.81	194.46	194.46	10.29	10.29	29.43	29.43
2	50	100	75	113	310	8.18	22.43	123.76	784.54	1.08	6.83	2	6	5.41	16.22	146.18	340.64	7.73	18.02	118.11	43.42
3	100	200	150	146	456	10.56	33.00	225.00	1,009.54	1.96	8.79	2	8	5.41	21.62	80.69	421.33	4.27	22.29	35.86	41.74
4	200	300	250	70	526	5.07	38.06	189.64	1,199.18	1.65	10.44	0	8	0.00	21.62	0.00	421.33	0.00	22.29	0.00	35.14
5	300	500	400	95	621	6.87	44.93	270.54	1,469.72	2.36	12.79	0	8	0.00	21.62	0.00	421.33	0.00	22.29	0.00	28.67
6	500	750	625	58	679	4.20	49.13	283.89	1,753.60	2.47	15.27	0	8	0.00	21.62	0.00	421.33	0.00	22.29	0.00	24.03
7	750	1,000	875	44	723	3.18	52.32	255.83	2,009.43	2.23	17.49	0	8	0.00	21.62	0.00	421.33	0.00	22.29	0.00	20.97
8	1,000	1,500	1,250	58	781	4.20	56.51	369.62	2,379.05	3.22	20.71	0	8	0.00	21.62	0.00	421.33	0.00	22.29	0.00	17.71
9	1,500	2,000	1,750	57	838	4.12	60.64	470.01	2,849.06	4.09	24.80	0	8	0.00	21.62	0.00	421.33	0.00	22.29	0.00	14.79
10	2,000	2,500	2,250	59	897	4.27	64.91	443.20	3,292.25	3.86	28.66	13	21	35.14	56.76	1,092.78	1,514.11	57.82	80.12	246.57	45.99
11	2,500	3,000	2,750	28	925	2.03	66.93	348.15	3,640.41	3.03	31.69	2	23	5.41	62.16	43.06	1,557.17	2.28	82.39	12.37	42.77
12	3,000	4,000	3,500	43	968	3.11	70.04	441.07	4,081.47	3.84	35.53	0	23	0.00	62.16	0.00	1,557.17	0.00	82.39	0.00	38.15
13	4,000	5,000	4,500	42	1,010	3.04	73.08	394.18	4,475.65	3.43	38.96	0	23	0.00	62.16	0.00	1,557.17	0.00	82.39	0.00	34.79
14	5,000	7,500	6,250	58	1,068	4.20	77.28	794.19	5,269.84	6.91	45.88	0	23	0.00	62.16	0.00	1,557.17	0.00	82.39	0.00	29.55
15	7,500	10,000	8,750	75	1,143	5.43	82.71	674.47	5,944.31	5.87	51.75	0	23	0.00	62.16	0.00	1,557.17	0.00	82.39	0.00	26.20
16	10,000	20,000	15,000	104	1,247	7.53	90.23	1,945.57	7,889.88	16.94	68.68	8	31	21.62	83.78	234.18	1,791.35	12.39	94.79	12.04	22.70
17	20,000	50,000	35,000	109	1,356	7.89	98.12	3,003.17	10,893.05	26.14	94.83	6	37	16.22	100.00	98.56	1,889.91	5.21	100.00	3.28	17.35
18	50,000	100,000	75,000	22	1,378	1.59	99.71	464.67	11,357.73	4.05	98.87	0	37	0.00	100.00	0.00	1,889.91	0.00	100.00	0.00	16.64
19	100,000	500,000	300,000	4	1,382	0.29	100.00	129.38	11,487.11	1.13	100.00	0	37	0.00	100.00	0.00	1,889.91	0.00	100.00	0.00	16.45
20	500,000	**UP**		0	1,382	0.00	100.00	0.00	11,487.11	0.00	100.00	0	37	0.00	100.00	0.00	1,889.91	0.00	100.00	0.00	16.45
				1,382				11,487.11				37				1,889.91				16.45	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2602 CARPENTERS SHOPS PARQUET FACTORIES SAWING AND CUTTING

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	64	64	7.16	7.16	303.40	303.40	4.94	4.94	3	3	10.34	10.34	320.12	320.12	4.19	4.19	105.51	105.51
2	50	100	75	25	89	2.80	9.96	7.21	310.60	0.12	5.06	0	3	0.00	10.34	0.00	320.12	0.00	4.19	0.00	103.06
3	100	200	150	51	140	5.70	15.66	34.46	345.06	0.56	5.62	0	3	0.00	10.34	0.00	320.12	0.00	4.19	0.00	92.77
4	200	300	250	29	169	3.24	18.90	27.67	372.73	0.45	6.07	0	3	0.00	10.34	0.00	320.12	0.00	4.19	0.00	85.88
5	300	500	400	41	210	4.59	23.49	43.61	416.34	0.71	6.78	0	3	0.00	10.34	0.00	320.12	0.00	4.19	0.00	76.89
6	500	750	625	20	230	2.24	25.73	78.15	494.49	1.27	8.06	0	3	0.00	10.34	0.00	320.12	0.00	4.19	0.00	64.74
7	750	1,000	875	34	264	3.80	29.53	103.97	598.46	1.69	9.75	0	3	0.00	10.34	0.00	320.12	0.00	4.19	0.00	53.49
8	1,000	1,500	1,250	44	308	4.92	34.45	140.87	739.33	2.30	12.05	0	3	0.00	10.34	0.00	320.12	0.00	4.19	0.00	43.30
9	1,500	2,000	1,750	31	339	3.47	37.92	122.61	861.94	2.00	14.05	0	3	0.00	10.34	0.00	320.12	0.00	4.19	0.00	37.14
10	2,000	2,500	2,250	30	369	3.36	41.28	121.87	983.82	1.99	16.03	0	3	0.00	10.34	0.00	320.12	0.00	4.19	0.00	32.54
11	2,500	3,000	2,750	12	381	1.34	42.62	46.88	1,030.69	0.76	16.80	0	3	0.00	10.34	0.00	320.12	0.00	4.19	0.00	31.06
12	3,000	4,000	3,500	40	421	4.47	47.09	209.02	1,239.71	3.41	20.20	0	3	0.00	10.34	0.00	320.12	0.00	4.19	0.00	25.82
13	4,000	5,000	4,500	31	452	3.47	50.56	233.76	1,473.47	3.81	24.01	0	3	0.00	10.34	0.00	320.12	0.00	4.19	0.00	21.73
14	5,000	7,500	6,250	58	510	6.49	57.05	566.07	2,039.54	9.22	33.24	2	5	6.90	17.24	170.78	490.90	2.24	6.43	30.17	24.07
15	7,500	10,000	8,750	43	553	4.81	61.86	389.35	2,428.89	6.34	39.58	0	5	0.00	17.24	0.00	490.90	0.00	6.43	0.00	20.21
16	10,000	20,000	15,000	113	666	12.64	74.50	1,513.20	3,942.09	24.66	64.24	0	5	0.00	17.24	0.00	490.90	0.00	6.43	0.00	12.45
17	20,000	50,000	35,000	133	799	14.88	89.37	1,352.85	5,294.94	22.05	86.29	24	29	82.76	100.00	7,149.56	7,640.46	93.57	100.00	528.48	144.30
18	50,000	100,000	75,000	68	867	7.61	96.98	700.48	5,995.42	11.41	97.70	0	29	0.00	100.00	0.00	7,640.46	0.00	100.00	0.00	127.44
19	100,000	500,000	300,000	17	884	1.90	98.88	89.46	6,084.88	1.46	99.16	0	29	0.00	100.00	0.00	7,640.46	0.00	100.00	0.00	125.56
20	500,000	**UP**		10	894	1.12	100.00	51.60	6,136.48	0.84	100.00	0	29	0.00	100.00	0.00	7,640.46	0.00	100.00	0.00	124.51
				894				6,136.48				29				7,640.46				124.51	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2603 BADMINTONTABLE TENNIS AND TENNIS RACKET FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	1.65	1.65	23.25	23.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	2.04	3.68	28.78	52.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	1.84	5.52	25.95	77.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	2.63	8.15	37.09	115.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	0.00	8.15	0.00	115.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	0.00	8.15	0.00	115.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	1.07	7.08	15.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	7.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	7.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	7.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	7.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	7.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	7.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	7.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	7.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	7.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	7.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	7.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	7	0.00	100.00	0.00	7.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				7.08				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	9.56	9.56	182.42	182.42	15.97	15.97	1	1	20.00	20.00	54.91	54.91	52.82	52.82	30.10	30.10
2	50	100	75	1	14	0.74	10.29	2.24	184.67	0.20	16.16	0	1	0.00	20.00	0.00	54.91	0.00	52.82	0.00	29.73
3	100	200	150	1	15	0.74	11.03	9.44	194.11	0.83	16.99	0	1	0.00	20.00	0.00	54.91	0.00	52.82	0.00	28.29
4	200	300	250	1	16	0.74	11.76	5.99	200.10	0.52	17.51	0	1	0.00	20.00	0.00	54.91	0.00	52.82	0.00	27.44
5	300	500	400	3	19	2.21	13.97	4.62	204.72	0.40	17.92	0	1	0.00	20.00	0.00	54.91	0.00	52.82	0.00	26.82
6	500	750	625	4	23	2.94	16.91	8.78	213.50	0.77	18.68	0	1	0.00	20.00	0.00	54.91	0.00	52.82	0.00	25.72
7	750	1,000	875	1	24	0.74	17.65	1.98	215.48	0.17	18.86	0	1	0.00	20.00	0.00	54.91	0.00	52.82	0.00	25.48
8	1,000	1,500	1,250	2	26	1.47	19.12	11.12	226.61	0.97	19.83	0	1	0.00	20.00	0.00	54.91	0.00	52.82	0.00	24.23
9	1,500	2,000	1,750	4	30	2.94	22.06	4.34	222.27	0.38	19.45	0	1	0.00	20.00	0.00	54.91	0.00	52.82	0.00	24.70
10	2,000	2,500	2,250	3	33	2.21	24.26	16.21	238.47	1.42	20.87	0	1	0.00	20.00	0.00	54.91	0.00	52.82	0.00	23.02
11	2,500	3,000	2,750	7	40	5.15	29.41	39.07	277.54	3.42	24.29	0	1	0.00	20.00	0.00	54.91	0.00	52.82	0.00	19.78
12	3,000	4,000	3,500	19	59	13.97	43.38	49.98	327.52	4.37	28.66	0	1	0.00	20.00	0.00	54.91	0.00	52.82	0.00	16.76
13	4,000	5,000	4,500	13	72	9.56	52.94	80.95	408.48	7.08	35.75	0	1	0.00	20.00	0.00	54.91	0.00	52.82	0.00	13.44
14	5,000	7,500	6,250	17	89	12.50	65.44	198.23	606.71	17.35	53.10	1	2	20.00	40.00	41.25	96.16	39.68	92.50	20.81	15.85
15	7,500	10,000	8,750	8	97	5.88	71.32	90.82	697.53	7.95	61.05	0	2	0.00	40.00	0.00	96.16	0.00	92.50	0.00	13.79
16	10,000	20,000	15,000	15	112	11.03	82.35	203.75	901.28	17.83	78.88	1	3	20.00	60.00	0.21	96.37	0.20	92.70	0.10	10.69
17	20,000	50,000	35,000	13	125	9.56	91.91	116.14	1,017.42	10.16	89.04	0	3	0.00	60.00	0.00	96.37	0.00	92.70	0.00	9.47
18	50,000	100,000	75,000	3	128	2.21	94.12	31.65	1,049.07	2.77	91.81	0	3	0.00	60.00	0.00	96.37	0.00	92.70	0.00	9.19
19	100,000	500,000	300,000	8	136	5.88	100.00	93.57	1,142.64	8.19	100.00	2	5	40.00	100.00	7.59	103.96	7.30	100.00	8.11	9.10
20	500,000	**UP**		0	136	0.00	100.00	0.00	1,142.64	0.00	100.00	0	5	0.00	100.00	0.00	103.96	0.00	100.00	0.00	9.10
				136				1,142.64				5				103.96				9.10	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2605 TOOTHPICKCHOPSTICKS FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	2	9.52	9.52	1.20	1.20	0.68	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	4	9.52	19.05	3.87	5.07	2.17	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	4.76	23.81	1.90	6.97	1.07	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	4.76	28.57	8.89	15.87	4.99	8.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	4.76	33.33	0.98	16.85	0.55	9.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	4.76	38.10	12.41	29.26	6.97	16.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	4.76	42.86	12.09	41.35	6.79	23.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	4.76	47.62	32.71	74.06	18.36	41.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	4.76	52.38	4.14	78.20	2.32	43.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	4.76	57.14	10.34	88.54	5.80	49.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	4.76	61.90	4.14	92.67	2.32	52.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	4.76	66.67	8.25	100.92	4.63	56.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	20	28.57	95.24	42.91	143.83	24.08	80.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	21	4.76	100.00	34.33	178.16	19.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	21	0.00	100.00	0.00	178.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	21	0.00	100.00	0.00	178.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	21	0.00	100.00	0.00	178.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	21	0.00	100.00	0.00	178.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	21	0.00	100.00	0.00	178.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				21				178.16				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2606 RATTAN DRYING & PEELING MILLS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	5.56	5.56	20.19	20.19	9.57	9.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	4	5.56	11.11	2.84	23.03	1.35	10.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	8	11.11	22.22	0.25	22.78	0.12	10.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	10	5.56	27.78	2.49	25.27	1.18	11.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	12	5.56	33.33	3.58	28.85	1.70	13.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	14	5.56	38.89	1.01	27.84	0.48	13.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	18	11.11	50.00	19.60	47.44	9.29	22.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	26	22.22	72.22	4.66	52.10	2.21	24.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	27	2.78	75.00	21.28	73.38	10.09	34.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	28	2.78	77.78	31.05	104.43	14.72	49.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	29	2.78	80.56	0.00	104.43	0.00	49.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	30	2.78	83.33	14.66	119.09	6.95	56.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	31	2.78	86.11	0.00	119.09	0.00	56.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	34	8.33	94.44	76.68	195.78	36.36	92.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	35	2.78	97.22	9.85	205.62	4.67	97.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	36	2.78	100.00	5.28	210.90	2.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	36	0.00	100.00	0.00	210.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	36	0.00	100.00	0.00	210.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	36	0.00	100.00	0.00	210.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	36	0.00	100.00	0.00	210.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					36				210.90				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2608 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	2.27	2.27	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					1				2.27				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 261 FURNITURE MANUFACTURE CABINETMAKERS WOOODEN BOAT BUILDERS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	893	893	11.51	11.51	51.22	51.22	0.14	0.14	12	12	4.88	4.88	1,838.39	1,838.39	6.43	6.43	3588.98	3588.98
2	50	100	75	370	1,263	4.77	16.28	273.27	222.04	0.76	0.62	2	14	0.81	5.69	70.96	1,909.35	0.25	6.68	25.97	859.91
3	100	200	150	454	1,717	5.85	22.13	420.45	642.49	1.17	1.79	6	20	2.44	8.13	3,546.58	5,455.93	12.40	19.08	843.52	849.18
4	200	300	250	265	1,982	3.42	25.55	537.82	1,180.31	1.50	3.30	0	20	0.00	8.13	0.00	5,455.93	0.00	19.08	0.00	462.25
5	300	500	400	347	2,329	4.47	30.02	863.37	2,043.68	2.41	5.71	0	20	0.00	8.13	0.00	5,455.93	0.00	19.08	0.00	266.97
6	500	750	625	311	2,640	4.01	34.03	711.30	2,754.98	1.99	7.69	1	21	0.41	8.54	138.14	5,594.08	0.48	19.56	19.42	203.05
7	750	1,000	875	354	2,994	4.56	38.60	974.36	3,729.34	2.72	10.41	5	26	2.03	10.57	410.37	6,004.44	1.44	21.00	42.12	161.01
8	1,000	1,500	1,250	459	3,453	5.92	44.51	1,521.64	5,250.98	4.25	14.66	1	27	0.41	10.98	261.00	6,265.44	0.91	21.91	17.15	119.32
9	1,500	2,000	1,750	354	3,807	4.56	49.08	1,501.38	6,752.36	4.19	18.86	2	29	0.81	11.79	29.40	6,294.84	0.10	22.01	1.96	93.22
10	2,000	2,500	2,250	282	4,089	3.64	52.71	1,584.20	8,336.56	4.42	23.28	19	48	7.72	19.51	1,145.02	7,439.86	4.00	26.02	72.28	89.24
11	2,500	3,000	2,750	286	4,375	3.69	56.40	1,541.06	9,877.62	4.30	27.58	8	56	3.25	22.76	477.10	7,916.96	1.67	27.69	30.96	80.15
12	3,000	4,000	3,500	377	4,752	4.86	61.26	2,512.45	12,390.07	7.02	34.60	12	68	4.88	27.64	462.29	8,379.25	1.62	29.30	18.40	67.63
13	4,000	5,000	4,500	331	5,083	4.27	65.53	2,289.78	14,679.85	6.39	40.99	11	79	4.47	32.11	3,535.19	11,914.44	12.36	41.67	154.39	81.16
14	5,000	7,500	6,250	472	5,555	6.08	71.61	1,751.27	16,431.13	4.89	45.89	23	102	9.35	41.46	365.94	12,280.38	1.28	42.95	20.90	74.74
15	7,500	10,000	8,750	359	5,914	4.63	76.24	3,143.89	19,575.02	8.78	54.67	12	114	4.88	46.34	100.39	12,380.77	0.35	43.30	3.19	63.25
16	10,000	20,000	15,000	759	6,673	9.78	86.03	9,660.52	29,235.54	26.98	81.64	57	171	23.17	69.51	10,083.49	22,464.26	35.26	78.56	104.38	76.84
17	20,000	50,000	35,000	586	7,259	7.55	93.58	7,864.79	37,100.33	21.96	103.61	48	219	19.51	89.02	3,730.71	26,194.97	13.05	91.61	47.44	70.61
18	50,000	100,000	75,000	300	7,559	3.87	97.45	2,948.56	40,048.89	8.23	111.84	26	245	10.57	99.59	2,396.58	28,591.54	8.38	99.99	81.28	71.39
19	100,000	500,000	300,000	174	7,733	2.24	99.69	1,823.55	41,872.44	5.09	116.93	1	246	0.41	100.00	2.09	28,593.63	0.01	100.00	0.11	68.29
20	500,000	**UP**		24	7,757	0.31	100.00	6,063.53	35,808.91	16.93	100.00	0	246	0.00	100.00	0.00	28,593.63	0.00	100.00	0.00	79.85
				7,757				35,808.91				246				28,593.63				79.85	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.56	1.56	0.60	0.60	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	3	3.13	4.69	5.58	6.18	0.97	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	1.56	6.25	2.68	8.86	0.46	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	1.56	7.81	6.70	15.56	1.16	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	1.56	9.38	1.06	16.62	0.18	2.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	1.56	10.94	0.51	17.13	0.09	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	9	3.13	14.06	1.01	18.14	0.17	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	13	6.25	20.31	20.58	38.72	3.56	6.69	3	3	21.43	21.43	43.52	43.52	3.20	3.20	211.50	112.41
10	2,000	2,500	2,250	1	14	1.56	21.88	2.88	41.59	0.50	7.19	0	3	0.00	21.43	0.00	43.52	0.00	3.20	0.00	104.64
11	2,500	3,000	2,750	1	15	1.56	23.44	14.14	55.73	2.45	9.64	0	3	0.00	21.43	0.00	43.52	0.00	3.20	0.00	78.09
12	3,000	4,000	3,500	4	19	6.25	29.69	40.77	96.51	7.05	16.69	0	3	0.00	21.43	0.00	43.52	0.00	3.20	0.00	45.10
13	4,000	5,000	4,500	4	23	6.25	35.94	21.53	118.04	3.72	20.41	0	3	0.00	21.43	0.00	43.52	0.00	3.20	0.00	36.87
14	5,000	7,500	6,250	4	27	6.25	42.19	12.09	130.13	2.09	22.50	0	3	0.00	21.43	0.00	43.52	0.00	3.20	0.00	33.45
15	7,500	10,000	8,750	4	31	6.25	48.44	29.56	159.69	5.11	27.61	0	3	0.00	21.43	0.00	43.52	0.00	3.20	0.00	27.25
16	10,000	20,000	15,000	15	46	23.44	71.88	171.83	331.52	29.71	57.32	0	3	0.00	21.43	0.00	43.52	0.00	3.20	0.00	13.13
17	20,000	50,000	35,000	13	59	20.31	92.19	195.35	526.88	33.78	91.10	11	14	78.57	100.00	1,318.09	1,361.61	96.80	100.00	674.72	258.43
18	50,000	100,000	75,000	5	64	7.81	100.00	51.48	578.36	8.90	100.00	0	14	0.00	100.00	0.00	1,361.61	0.00	100.00	0.00	235.43
19	100,000	500,000	300,000	0	64	0.00	100.00	0.00	578.36	0.00	100.00	0	14	0.00	100.00	0.00	1,361.61	0.00	100.00	0.00	235.43
20	500,000	**UP**		0	64	0.00	100.00	0.00	578.36	0.00	100.00	0	14	0.00	100.00	0.00	1,361.61	0.00	100.00	0.00	235.43
				64				578.36				14				1,361.61				235.43	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2621 MANUFACTURE OF FIBREBOARDHARBOARDMASONITE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	4.90	4.90	6.14	6.14	1.00	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	16	1.63	6.53	10.81	16.96	1.77	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	21	2.04	8.57	4.65	21.60	0.76	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	26	2.04	10.61	8.05	29.65	1.31	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	32	2.45	13.06	12.67	42.32	2.07	6.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	37	2.04	15.10	8.27	50.59	1.35	8.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	46	3.67	18.78	10.85	61.45	1.77	10.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	48	0.82	19.59	4.36	65.81	0.71	10.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	15	63	6.12	25.71	17.98	83.79	2.94	13.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	13	76	5.31	31.02	11.44	95.23	1.87	15.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	84	3.27	34.29	29.40	65.84	4.80	10.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	90	2.45	36.73	15.03	80.87	2.45	13.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	96	2.45	39.18	20.64	101.50	3.37	16.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	13	109	5.31	44.49	54.24	155.74	8.86	25.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	17	126	6.94	51.43	135.67	20.07	22.16	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	133	2.86	54.29	107.47	127.55	17.55	20.83	1	1	6.25	6.25	9.12	9.12	10.57	10.57	8.49	7.15
17	20,000	50,000	35,000	33	166	13.47	67.76	226.19	353.74	36.94	57.77	14	15	87.50	93.75	77.11	86.23	89.34	99.91	34.09	24.38
18	50,000	100,000	75,000	2	168	0.82	68.57	0.00	353.74	0.00	57.77	0	15	0.00	93.75	0.00	86.23	0.00	99.91	0.00	24.38
19	100,000	500,000	300,000	58	226	23.67	92.24	239.10	592.84	39.05	96.82	0	15	0.00	93.75	0.00	86.23	0.00	99.91	0.00	14.55
20	500,000	**UP**		19	245	7.76	100.00	19.49	612.33	3.18	100.00	1	16	6.25	100.00	0.08	86.31	0.09	100.00	0.39	14.10
				245				612.33				16				86.31				14.10	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2622 MANUFACTURE OF WOOD CHIPBOARD PARTICLE BOARD PRESSED WOOD

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19	19	3.57	3.57	95.62	95.62	2.26	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	22	0.56	4.14	1.73	97.34	0.04	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	33	2.07	6.20	20.42	117.76	0.48	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	13	46	2.44	8.65	138.75	256.51	3.27	6.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	49	0.56	9.21	3.36	259.88	0.08	6.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	17	66	3.20	12.41	7.50	267.37	0.18	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	78	2.26	14.66	7.83	275.20	0.18	6.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	18	96	3.38	18.05	18.30	293.49	0.43	6.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	17	113	3.20	21.24	44.83	338.32	1.06	7.98	5	5	20.00	20.00	286.53	286.53	8.78	8.78	639.21	84.69
10	2,000	2,500	2,250	10	123	1.88	23.12	22.06	360.38	0.52	8.50	0	5	0.00	20.00	0.00	286.53	0.00	8.78	0.00	79.51
11	2,500	3,000	2,750	12	135	2.26	25.38	35.62	396.01	0.84	9.34	0	5	0.00	20.00	0.00	286.53	0.00	8.78	0.00	72.35
12	3,000	4,000	3,500	19	154	3.57	28.95	34.34	430.35	0.81	10.15	2	7	8.00	28.00	0.83	287.35	0.03	8.80	2.41	66.77
13	4,000	5,000	4,500	10	164	1.88	30.83	60.86	491.21	1.44	11.59	0	7	0.00	28.00	0.00	287.35	0.00	8.80	0.00	58.50
14	5,000	7,500	6,250	46	210	8.65	39.47	305.41	796.62	7.20	18.79	0	7	0.00	28.00	0.00	287.35	0.00	8.80	0.00	36.07
15	7,500	10,000	8,750	35	245	6.58	46.05	404.33	1,200.95	9.54	28.33	0	7	0.00	28.00	0.00	287.35	0.00	8.80	0.00	23.93
16	10,000	20,000	15,000	89	334	16.73	62.78	716.86	1,917.81	16.91	45.24	11	18	44.00	72.00	489.68	777.03	15.00	23.81	68.31	40.52
17	20,000	50,000	35,000	137	471	25.75	88.53	1,359.45	3,277.26	32.07	77.30	7	25	28.00	100.00	2,486.64	3,263.67	76.19	100.00	182.92	99.59
18	50,000	100,000	75,000	32	503	6.02	94.55	335.63	3,612.89	7.92	85.22	0	25	0.00	100.00	0.00	3,263.67	0.00	100.00	0.00	90.33
19	100,000	500,000	300,000	22	525	4.14	98.68	438.07	4,050.96	10.33	95.55	0	25	0.00	100.00	0.00	3,263.67	0.00	100.00	0.00	80.57
20	500,000	**UP**		7	532	1.32	100.00	188.47	4,239.43	4.45	100.00	0	25	0.00	100.00	0.00	3,263.67	0.00	100.00	0.00	76.98
				532				4,239.43				25				3,263.67				76.98	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 26221 USING SYNTHETIC ADHESIVES OTHER THAN FORMALDEHYDE SYNTHETIC

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	11.11	11.11	1.95	1.95	2.63	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	11.11	22.22	4.88	6.83	6.58	9.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	11.11	33.33	4.88	1.95	6.58	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	11.11	44.44	2.14	4.09	2.89	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	11.11	55.56	39.07	43.16	52.75	58.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	11.11	66.67	11.57	54.73	15.62	73.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	11.11	77.78	17.13	71.86	23.14	97.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	11.11	88.89	0.88	72.74	1.19	98.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	9	11.11	100.00	1.32	74.06	1.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	74.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	74.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	74.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	74.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	74.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	74.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	74.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	74.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	74.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	9	0.00	100.00	0.00	74.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				74.06				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 26222 USING FORMALDEHYDE SYNTHETIC RESIN ADHESIVES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

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

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	189	189	7.15	7.15	2,582.02	2,582.02	10.31	10.31	22	22	8.70	8.70	1,079.64	1,079.64	5.97	5.97	41.81	41.81
2	50	100	75	39	228	1.48	8.63	46.51	2,628.53	0.19	10.49	0	22	0.00	8.70	0.00	1,079.64	0.00	5.97	0.00	41.07
3	100	200	150	38	266	1.44	10.07	80.62	2,709.15	0.32	10.82	0	22	0.00	8.70	0.00	1,079.64	0.00	5.97	0.00	39.85
4	200	300	250	52	318	1.97	12.04	115.78	2,824.93	0.46	11.28	0	22	0.00	8.70	0.00	1,079.64	0.00	5.97	0.00	38.22
5	300	500	400	64	382	2.42	14.46	178.92	3,003.85	0.71	11.99	1	23	0.40	9.09	0.00	1,079.64	0.00	5.97	0.00	35.94
6	500	750	625	56	438	2.12	16.58	128.69	3,132.54	0.51	12.51	0	23	0.00	9.09	0.00	1,079.64	0.00	5.97	0.00	34.47
7	750	1,000	875	54	492	2.04	18.62	528.98	3,661.52	2.11	14.62	5	28	1.98	11.07	33.79	1,113.43	0.19	6.16	6.39	30.41
8	1,000	1,500	1,250	89	581	3.37	21.99	423.31	4,084.82	1.69	16.31	2	30	0.79	11.86	20.94	1,134.38	0.12	6.27	4.95	27.77
9	1,500	2,000	1,750	73	654	2.76	24.75	632.51	4,717.33	2.53	18.83	8	38	3.16	15.02	769.33	1,903.71	4.25	10.53	121.63	40.36
10	2,000	2,500	2,250	43	697	1.63	26.38	274.76	4,992.09	1.10	19.93	0	38	0.00	15.02	0.00	1,903.71	0.00	10.53	0.00	38.13
11	2,500	3,000	2,750	54	751	2.04	28.43	384.63	5,376.72	1.54	21.46	0	38	0.00	15.02	0.00	1,903.71	0.00	10.53	0.00	35.41
12	3,000	4,000	3,500	94	845	3.56	31.98	532.33	5,909.04	2.13	23.59	0	38	0.00	15.02	0.00	1,903.71	0.00	10.53	0.00	32.22
13	4,000	5,000	4,500	105	950	3.97	35.96	2,441.84	3,467.20	9.75	13.84	6	44	2.37	17.39	655.21	2,558.92	3.62	14.15	26.83	73.80
14	5,000	7,500	6,250	188	1,138	7.12	43.07	1,658.44	5,125.64	6.62	20.46	6	50	2.37	19.76	4,431.85	6,990.78	24.50	38.65	267.23	136.39
15	7,500	10,000	8,750	106	1,244	4.01	47.09	2,555.69	7,681.33	10.20	30.66	1	51	0.40	20.16	0.62	6,991.39	0.00	38.65	0.02	91.02
16	10,000	20,000	15,000	416	1,660	15.75	62.83	4,428.55	12,109.88	17.68	48.34	55	106	21.74	41.90	996.32	7,987.71	5.51	44.16	22.50	65.96
17	20,000	50,000	35,000	475	2,135	17.98	80.81	7,676.55	19,786.43	30.65	78.99	43	149	17.00	58.89	7,297.37	15,285.09	40.35	84.51	95.06	77.25
18	50,000	100,000	75,000	221	2,356	8.36	89.17	2,639.80	22,426.23	10.54	89.53	54	203	21.34	80.24	1,168.44	16,453.53	6.46	90.97	44.26	73.37
19	100,000	500,000	300,000	234	2,590	8.86	98.03	1,791.00	24,217.23	7.15	96.68	49	252	19.37	99.60	1,591.34	18,044.87	8.80	99.77	88.85	74.51
20	500,000	**UP**		52	2,642	1.97	100.00	832.07	25,049.31	3.32	100.00	1	253	0.40	100.00	42.33	18,087.20	0.23	100.00	5.09	72.21
					2,642				25,049.31				253				18,087.20				72.21

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2624 SIRAP FACTORIES (DISCOUNTS/LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	15.76	15.76	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				15.76				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2628 MIXED (DISCOUNT/LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.70	3.70	1.74	1.74	0.89	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.70	7.41	0.00	1.74	0.00	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.70	11.11	3.54	5.28	1.82	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.70	14.81	5.78	11.06	2.97	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.70	18.52	8.74	19.80	4.49	10.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.70	22.22	10.05	29.85	5.16	15.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	3.70	25.93	15.26	45.11	7.84	23.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	3.70	29.63	13.55	58.67	6.96	30.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	3.70	33.33	13.02	71.69	6.69	36.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	3.70	37.04	3.81	75.50	1.96	38.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	3.70	40.74	4.00	79.50	2.05	40.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	3.70	44.44	19.29	98.79	9.91	50.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	3.70	48.15	0.00	98.79	0.00	50.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	3.70	51.85	2.00	100.79	1.03	51.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	3.70	55.56	9.32	110.10	4.79	56.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	17	7.41	62.96	10.71	120.81	5.50	62.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	19	7.41	70.37	11.44	132.26	5.88	67.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	8	27	29.63	100.00	62.42	194.68	32.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	27	0.00	100.00	0.00	194.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					27				194.68				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 263 TUNERS SHOPCOACBUILDERS SHAOPPIPESWALKING STICKS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	45	45	7.51	7.51	146.23	146.23	9.68	9.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	52	1.17	8.68	4.03	150.26	0.27	9.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	66	2.34	11.02	3.59	153.85	0.24	10.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	75	1.50	12.52	3.94	157.79	0.26	10.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	79	0.67	13.19	3.63	161.43	0.24	10.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	90	1.84	15.03	4.40	165.82	0.29	10.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	14	104	2.34	17.36	13.65	179.47	0.90	11.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	21	125	3.51	20.87	22.71	202.18	1.50	13.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	25	150	4.17	25.04	36.27	238.45	2.40	15.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	35	185	5.84	30.88	24.70	263.15	1.63	17.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	34	219	5.68	36.56	22.67	285.82	1.50	18.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	33	252	5.51	42.07	41.09	326.91	2.72	21.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	10	262	1.67	43.74	15.88	342.79	1.05	22.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	56	318	9.35	53.09	107.06	449.84	7.09	29.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	26	344	4.34	57.43	101.01	550.85	6.69	36.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	56	400	9.35	66.78	296.89	847.74	19.65	56.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	121	521	20.20	86.98	304.48	1,152.22	20.15	76.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	40	561	6.68	93.66	117.25	1,269.47	7.76	84.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	30	591	5.01	98.66	239.46	1,508.93	15.85	99.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		8	599	1.34	100.00	2.01	1,510.93	0.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				599				1,510.93				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.95	0.95	4.16	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	0.00	0.95	0.00	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	0.16	1.11	0.70	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	21.69	22.79	95.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	22.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	22.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	22.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	22.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	22.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	22.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	22.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	22.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	22.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	22.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	22.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	22.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	22.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	22.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	22.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				22.79				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	16.67	16.67	3.35	3.35	1.91	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	5.56	22.22	0.32	3.68	0.18	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	5.56	27.78	2.34	6.02	1.34	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	5.56	33.33	3.03	9.05	1.73	5.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	5.56	38.89	4.87	13.92	2.78	7.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	5.56	44.44	5.23	19.15	2.98	10.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	5.56	50.00	6.35	25.50	3.62	14.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	5.56	55.56	2.29	27.78	1.30	15.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	12	11.11	66.67	2.29	30.07	1.30	17.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	5.56	72.22	16.08	46.15	9.17	26.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	5.56	77.78	64.98	111.13	37.03	63.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	5.56	83.33	23.01	134.15	13.12	76.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	16	5.56	88.89	23.01	157.16	13.12	89.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	17	5.56	94.44	14.74	171.91	8.40	97.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	18	5.56	100.00	3.57	175.47	2.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	18	0.00	100.00	0.00	175.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	18	0.00	100.00	0.00	175.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	175.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	175.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	18	0.00	100.00	0.00	175.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					18				175.47				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	4.32	4.32	42.42	42.42	6.89	6.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	13	20	8.02	12.35	1.00	43.43	0.16	7.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	23	1.85	14.20	1.07	44.50	0.17	7.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	27	2.47	16.67	1.87	46.37	0.30	7.53	1	1	100.00	100.00	36.69	36.69	100.00	100.00	1963.57	79.12
5	300	500	400	3	30	1.85	18.52	0.64	47.01	0.10	7.63	0	1	0.00	100.00	0.00	36.69	0.00	100.00	0.00	78.04
6	500	750	625	23	53	14.20	32.72	12.89	59.91	2.09	9.73	0	1	0.00	100.00	0.00	36.69	0.00	100.00	0.00	61.25
7	750	1,000	875	16	69	9.88	42.59	8.82	68.73	1.43	11.16	0	1	0.00	100.00	0.00	36.69	0.00	100.00	0.00	53.39
8	1,000	1,500	1,250	3	72	1.85	44.44	6.07	74.80	0.99	12.15	0	1	0.00	100.00	0.00	36.69	0.00	100.00	0.00	49.05
9	1,500	2,000	1,750	7	79	4.32	48.77	20.94	95.74	3.40	15.55	0	1	0.00	100.00	0.00	36.69	0.00	100.00	0.00	38.32
10	2,000	2,500	2,250	2	81	1.23	50.00	3.38	99.13	0.55	16.10	0	1	0.00	100.00	0.00	36.69	0.00	100.00	0.00	37.01
11	2,500	3,000	2,750	3	84	1.85	51.85	12.99	112.11	2.11	18.20	0	1	0.00	100.00	0.00	36.69	0.00	100.00	0.00	32.73
12	3,000	4,000	3,500	11	95	6.79	58.64	68.09	180.21	11.06	29.26	0	1	0.00	100.00	0.00	36.69	0.00	100.00	0.00	20.36
13	4,000	5,000	4,500	5	100	3.09	61.73	13.29	193.49	2.16	31.42	0	1	0.00	100.00	0.00	36.69	0.00	100.00	0.00	18.96
14	5,000	7,500	6,250	20	120	12.35	74.07	113.32	306.82	18.40	49.82	0	1	0.00	100.00	0.00	36.69	0.00	100.00	0.00	11.96
15	7,500	10,000	8,750	11	131	6.79	80.86	82.25	389.06	13.35	63.18	0	1	0.00	100.00	0.00	36.69	0.00	100.00	0.00	9.43
16	10,000	20,000	15,000	9	140	5.56	86.42	158.68	547.74	25.77	88.94	0	1	0.00	100.00	0.00	36.69	0.00	100.00	0.00	6.70
17	20,000	50,000	35,000	21	161	12.96	99.38	42.52	590.26	6.90	95.85	0	1	0.00	100.00	0.00	36.69	0.00	100.00	0.00	6.22
18	50,000	100,000	75,000	1	162	0.62	100.00	25.59	615.85	4.15	100.00	0	1	0.00	100.00	0.00	36.69	0.00	100.00	0.00	5.96
19	100,000	500,000	300,000	0	162	0.00	100.00	0.00	615.85	0.00	100.00	0	1	0.00	100.00	0.00	36.69	0.00	100.00	0.00	5.96
20	500,000	**UP**		0	162	0.00	100.00	0.00	615.85	0.00	100.00	0	1	0.00	100.00	0.00	36.69	0.00	100.00	0.00	5.96
					162				615.85				1				36.69				5.96

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 267 TIMBER IMPREGNATION INSTALLATIONS (DISCOUNT/LOADINGS)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	21.43	21.43	0.25	0.25	0.64	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	6	21.43	42.86	0.79	1.04	2.03	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	9	21.43	64.29	0.55	1.59	1.42	4.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	7.14	71.43	0.00	1.59	0.00	4.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	13	21.43	92.86	24.27	25.86	62.40	66.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	14	7.14	100.00	13.04	38.90	33.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	14	0.00	100.00	0.00	38.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	14	0.00	100.00	0.00	38.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	14	0.00	100.00	0.00	38.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	14	0.00	100.00	0.00	38.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	14	0.00	100.00	0.00	38.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	14	0.00	100.00	0.00	38.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	14	0.00	100.00	0.00	38.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	14	0.00	100.00	0.00	38.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	38.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	38.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	38.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	38.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	38.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	14	0.00	100.00	0.00	38.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					14				38.90				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 268 WOODEN MUSICAL INSTRUMENTS FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	34	34	18.78	18.78	85.59	85.59	5.05	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	12	46	6.63	25.41	14.70	100.29	0.87	5.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	52	3.31	28.73	1.36	101.66	0.08	6.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	59	3.87	32.60	4.83	106.48	0.28	6.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	62	1.66	34.25	3.48	109.96	0.21	6.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	64	1.10	35.36	6.17	116.14	0.36	6.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	67	1.66	37.02	2.16	118.30	0.13	6.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	72	2.76	39.78	7.99	126.28	0.47	7.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	75	1.66	41.44	72.59	198.88	4.28	11.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	76	0.55	41.99	8.29	207.17	0.49	12.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	77	0.55	42.54	8.43	215.60	0.50	12.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	79	1.10	43.65	0.01	215.61	0.00	12.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	80	0.55	44.20	11.44	227.04	0.67	13.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	88	4.42	48.62	82.30	309.34	4.86	18.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	89	0.55	49.17	0.50	309.84	0.03	18.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	12	101	6.63	55.80	171.79	481.63	10.14	28.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	20	121	11.05	66.85	372.91	854.54	22.00	50.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	26	147	14.36	81.22	223.19	1,077.73	13.17	63.59	0	0	0.00	0.00	2.34	2.34	23.96	23.96	1.05	0.22
19	100,000	500,000	300,000	29	176	16.02	97.24	507.02	1,584.75	29.92	93.51	0	0	0.00	0.00	0.00	2.34	0.00	23.96	0.00	0.15
20	500,000	**UP**		5	181	2.76	100.00	109.97	1,694.72	6.49	100.00	1	1	100.00	100.00	7.42	9.76	76.04	100.00	6.75	0.58
				181				1,694.72				1				9.76				0.58	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19	19	8.09	8.09	50.14	50.14	2.39	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	26	2.98	11.06	0.22	50.35	0.01	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	33	2.98	14.04	5.48	55.84	0.26	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	40	2.98	17.02	13.17	69.01	0.63	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	14	54	5.96	22.98	45.56	114.57	2.17	5.47	0	0	0.00	0.00	25.00	25.00	0.96	0.96	54.88	21.82
6	500	750	625	9	63	3.83	26.81	58.08	172.64	2.77	8.24	0	0	0.00	0.00	0.00	25.00	0.00	0.96	0.00	14.48
7	750	1,000	875	5	68	2.13	28.94	89.51	262.15	4.27	12.51	0	0	0.00	0.00	0.00	25.00	0.00	0.96	0.00	9.54
8	1,000	1,500	1,250	13	81	5.53	34.47	36.31	298.47	1.73	14.25	0	0	0.00	0.00	0.00	25.00	0.00	0.96	0.00	8.38
9	1,500	2,000	1,750	14	95	5.96	40.43	45.57	344.04	2.18	16.42	1	1	6.25	6.25	146.40	171.40	5.63	6.59	321.25	49.82
10	2,000	2,500	2,250	4	99	1.70	42.13	20.95	364.98	1.00	17.42	0	1	0.00	6.25	0.00	171.40	0.00	6.59	0.00	46.96
11	2,500	3,000	2,750	11	110	4.68	46.81	37.24	402.22	1.78	19.20	0	1	0.00	6.25	0.00	171.40	0.00	6.59	0.00	42.61
12	3,000	4,000	3,500	14	124	5.96	52.77	39.38	441.60	1.88	21.08	0	1	0.00	6.25	0.00	171.40	0.00	6.59	0.00	38.81
13	4,000	5,000	4,500	22	146	9.36	62.13	155.40	597.00	7.42	28.50	0	1	0.00	6.25	0.00	171.40	0.00	6.59	0.00	28.71
14	5,000	7,500	6,250	13	159	5.53	67.66	220.15	817.15	10.51	39.00	5	6	31.25	37.50	645.17	816.57	24.80	31.39	293.05	99.93
15	7,500	10,000	8,750	7	166	2.98	70.64	77.14	894.29	3.68	42.69	0	6	0.00	37.50	0.00	816.57	0.00	31.39	0.00	91.31
16	10,000	20,000	15,000	33	199	14.04	84.68	720.80	1,615.09	34.40	77.09	4	10	25.00	62.50	66.31	882.88	2.55	33.93	9.20	54.66
17	20,000	50,000	35,000	23	222	9.79	94.47	256.83	1,871.92	12.26	89.35	0	10	0.00	62.50	0.00	882.88	0.00	33.93	0.00	47.16
18	50,000	100,000	75,000	3	225	1.28	95.74	19.14	1,891.06	0.91	90.26	0	10	0.00	62.50	0.00	882.88	0.00	33.93	0.00	46.69
19	100,000	500,000	300,000	7	232	2.98	98.72	203.83	2,094.89	9.73	99.99	2	12	12.50	75.00	1,718.32	2,601.20	66.04	99.98	843.03	124.17
20	500,000	**UP**		3	235	1.28	100.00	0.20	2,095.09	0.01	100.00	4	16	25.00	100.00	0.57	2,601.77	0.02	100.00	279.62	124.18
				235				2,095.09				16				2,601.77				124.18	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.75	1.75	1.61	1.61	0.46	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	1.75	3.51	1.61	3.21	0.46	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	1.75	5.26	1.06	4.27	0.30	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	1.75	7.02	0.00	4.27	0.00	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	1.75	8.77	6.36	10.63	1.82	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	1.75	10.53	5.63	16.26	1.61	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	1.75	12.28	14.81	31.07	4.24	8.89	3	3	100.00	100.00	856.96	856.96	100.00	100.00	5787.76	2758.54
9	1,500	2,000	1,750	1	8	1.75	14.04	9.23	40.29	2.64	11.53	0	3	0.00	100.00	0.00	856.96	0.00	100.00	0.00	2126.75
10	2,000	2,500	2,250	1	9	1.75	15.79	1.22	41.51	0.35	11.88	0	3	0.00	100.00	0.00	856.96	0.00	100.00	0.00	2064.23
11	2,500	3,000	2,750	1	10	1.75	17.54	1.22	42.74	0.35	12.23	0	3	0.00	100.00	0.00	856.96	0.00	100.00	0.00	2005.29
12	3,000	4,000	3,500	6	16	10.53	28.07	26.78	69.52	7.66	19.90	0	3	0.00	100.00	0.00	856.96	0.00	100.00	0.00	1232.74
13	4,000	5,000	4,500	4	20	7.02	35.09	46.22	23.30	13.23	6.67	0	3	0.00	100.00	0.00	856.96	0.00	100.00	0.00	3678.29
14	5,000	7,500	6,250	2	22	3.51	38.60	0.17	23.13	0.05	6.62	0	3	0.00	100.00	0.00	856.96	0.00	100.00	0.00	3704.92
15	7,500	10,000	8,750	1	23	1.75	40.35	13.68	36.81	3.91	10.53	0	3	0.00	100.00	0.00	856.96	0.00	100.00	0.00	2328.24
16	10,000	20,000	15,000	4	27	7.02	47.37	14.66	51.46	4.19	14.73	0	3	0.00	100.00	0.00	856.96	0.00	100.00	0.00	1665.21
17	20,000	50,000	35,000	18	45	31.58	78.95	201.68	253.15	57.72	72.45	0	3	0.00	100.00	0.00	856.96	0.00	100.00	0.00	338.53
18	50,000	100,000	75,000	12	57	21.05	100.00	96.25	349.40	27.55	100.00	0	3	0.00	100.00	0.00	856.96	0.00	100.00	0.00	245.27
19	100,000	500,000	300,000	0	57	0.00	100.00	0.00	349.40	0.00	100.00	0	3	0.00	100.00	0.00	856.96	0.00	100.00	0.00	245.27
20	500,000	**UP**		0	57	0.00	100.00	0.00	349.40	0.00	100.00	0	3	0.00	100.00	0.00	856.96	0.00	100.00	0.00	245.27
				57				349.40				3				856.96				245.27	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	2	1.06	1.06	2.20	2.20	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	6	2.12	3.17	12.79	14.99	1.31	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	0.53	3.70	0.25	15.24	0.03	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	11	2.12	5.82	18.65	33.89	1.91	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	21	5.29	11.11	12.42	46.31	1.27	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	14	35	7.41	18.52	35.64	81.95	3.64	8.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	46	5.82	24.34	51.17	133.11	5.23	13.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	54	4.23	28.57	14.43	147.54	1.47	15.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	62	4.23	32.80	20.26	167.81	2.07	17.14	1	1	11.11	11.11	6.65	6.65	0.40	0.40	32.81	3.96
11	2,500	3,000	2,750	5	67	2.65	35.45	7.45	175.25	0.76	17.90	0	1	0.00	11.11	0.00	6.65	0.00	0.40	0.00	3.79
12	3,000	4,000	3,500	8	75	4.23	39.68	21.13	196.39	2.16	20.06	2	3	22.22	33.33	64.76	71.41	3.86	4.25	306.43	36.36
13	4,000	5,000	4,500	7	82	3.70	43.39	24.88	221.27	2.54	22.60	0	3	0.00	33.33	0.00	71.41	0.00	4.25	0.00	32.27
14	5,000	7,500	6,250	13	95	6.88	50.26	79.48	300.75	8.12	30.72	0	3	0.00	33.33	0.00	71.41	0.00	4.25	0.00	23.74
15	7,500	10,000	8,750	9	104	4.76	55.03	47.29	348.04	4.83	35.54	0	3	0.00	33.33	0.00	71.41	0.00	4.25	0.00	20.52
16	10,000	20,000	15,000	28	132	14.81	69.84	173.23	521.27	17.69	53.24	3	6	33.33	66.67	1,448.37	1,519.78	86.29	90.55	836.09	291.55
17	20,000	50,000	35,000	42	174	22.22	92.06	380.76	902.04	38.89	92.12	0	6	0.00	66.67	0.00	1,519.78	0.00	90.55	0.00	168.48
18	50,000	100,000	75,000	7	181	3.70	95.77	67.23	969.26	6.87	98.99	3	9	33.33	100.00	158.67	1,678.45	9.45	100.00	236.03	173.17
19	100,000	500,000	300,000	2	183	1.06	96.83	3.04	972.30	0.31	99.30	0	9	0.00	100.00	0.00	1,678.45	0.00	100.00	0.00	172.63
20	500,000	**UP**		6	189	3.17	100.00	6.85	979.16	0.70	100.00	0	9	0.00	100.00	0.00	1,678.45	0.00	100.00	0.00	171.42
				189				979.16				9				1,678.45				171.42	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 270 CORN MILLS PADDY (RICE) GAMBIR

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	33.33	33.33	0.43	0.43	1.96	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	33.33	66.67	0.08	0.51	0.35	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	33.33	100.00	21.65	22.16	97.69	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				22.16				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2701 CORN MILLS (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	46	46	6.99	6.99	142.32	142.32	9.48	9.48	2	2	12.50	12.50	6.25	6.25	2.54	2.54	4.39	4.39
2	50	100	75	9	55	1.37	8.36	0.53	142.85	0.04	9.51	1	3	6.25	18.75	1.90	8.15	0.77	3.31	359.96	5.70
3	100	200	150	13	68	1.98	10.33	3.24	146.08	0.22	9.73	0	3	0.00	18.75	0.00	8.15	0.00	3.31	0.00	5.58
4	200	300	250	21	89	3.19	13.53	0.82	146.91	0.05	9.78	0	3	0.00	18.75	0.00	8.15	0.00	3.31	0.00	5.54
5	300	500	400	6	95	0.91	14.44	3.49	150.40	0.23	10.01	0	3	0.00	18.75	0.00	8.15	0.00	3.31	0.00	5.42
6	500	750	625	15	110	2.28	16.72	6.28	156.68	0.42	10.43	0	3	0.00	18.75	0.00	8.15	0.00	3.31	0.00	5.20
7	750	1,000	875	7	117	1.06	17.78	10.88	167.56	0.72	11.16	0	3	0.00	18.75	0.00	8.15	0.00	3.31	0.00	4.86
8	1,000	1,500	1,250	12	129	1.82	19.60	16.36	183.92	1.09	12.25	0	3	0.00	18.75	0.00	8.15	0.00	3.31	0.00	4.43
9	1,500	2,000	1,750	20	149	3.04	22.64	23.78	207.70	1.58	13.83	0	3	0.00	18.75	0.00	8.15	0.00	3.31	0.00	3.92
10	2,000	2,500	2,250	27	176	4.10	26.75	21.03	228.73	1.40	15.23	0	3	0.00	18.75	0.00	8.15	0.00	3.31	0.00	3.56
11	2,500	3,000	2,750	17	193	2.58	29.33	32.36	261.09	2.15	17.38	0	3	0.00	18.75	0.00	8.15	0.00	3.31	0.00	3.12
12	3,000	4,000	3,500	42	235	6.38	35.71	57.11	318.20	3.80	21.19	1	4	6.25	25.00	19.97	28.11	8.12	11.43	34.97	8.84
13	4,000	5,000	4,500	46	281	6.99	42.71	66.26	384.45	4.41	25.60	0	4	0.00	25.00	0.00	28.11	0.00	11.43	0.00	7.31
14	5,000	7,500	6,250	58	339	8.81	51.52	93.96	478.41	6.26	31.85	2	6	12.50	37.50	188.14	216.26	76.51	87.94	200.25	45.20
15	7,500	10,000	8,750	36	375	5.47	56.99	79.45	557.86	5.29	37.14	2	8	12.50	50.00	18.68	234.94	7.60	95.53	23.52	42.11
16	10,000	20,000	15,000	82	457	12.46	69.45	210.19	768.04	13.99	51.14	2	10	12.50	62.50	0.73	235.67	0.30	95.83	0.35	30.68
17	20,000	50,000	35,000	119	576	18.09	87.54	366.18	1,134.22	24.38	75.52	5	15	31.25	93.75	10.22	245.89	4.16	99.99	2.79	21.68
18	50,000	100,000	75,000	51	627	7.75	95.29	300.07	1,434.29	19.98	95.49	0	15	0.00	93.75	0.00	245.89	0.00	99.99	0.00	17.14
19	100,000	500,000	300,000	22	649	3.34	98.63	49.97	1,484.26	3.33	98.82	0	15	0.00	93.75	0.00	245.89	0.00	99.99	0.00	16.57
20	500,000	**UP**		9	658	1.37	100.00	17.70	1,501.96	1.18	100.00	1	16	6.25	100.00	0.03	245.92	0.01	100.00	0.17	16.37
				658				1,501.96				16				245.92				16.37	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2702 FODDER MILLS (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	117	117	7.06	7.06	444.92	444.92	9.18	9.18	8	8	4.65	4.65	139.78	139.78	13.97	13.97	31.42	31.42
2	50	100	75	9	126	0.54	7.60	16.60	461.52	0.34	9.52	0	8	0.00	4.65	0.00	139.78	0.00	13.97	0.00	30.29
3	100	200	150	21	147	1.27	8.87	18.20	479.72	0.38	9.90	0	8	0.00	4.65	0.00	139.78	0.00	13.97	0.00	29.14
4	200	300	250	19	166	1.15	10.01	5.65	485.37	0.12	10.01	0	8	0.00	4.65	0.00	139.78	0.00	13.97	0.00	28.80
5	300	500	400	64	230	3.86	13.87	36.25	521.62	0.75	10.76	1	9	0.58	5.23	1.03	140.81	0.10	14.08	2.83	26.99
6	500	750	625	30	260	1.81	15.68	16.65	538.27	0.34	11.11	0	9	0.00	5.23	0.00	140.81	0.00	14.08	0.00	26.16
7	750	1,000	875	20	280	1.21	16.89	57.81	596.08	1.19	12.30	0	9	0.00	5.23	0.00	140.81	0.00	14.08	0.00	23.62
8	1,000	1,500	1,250	34	314	2.05	18.94	289.86	885.95	5.98	18.28	4	13	2.33	7.56	12.93	153.73	1.29	15.37	4.46	17.35
9	1,500	2,000	1,750	14	328	0.84	19.78	24.90	910.84	0.51	18.79	0	13	0.00	7.56	0.00	153.73	0.00	15.37	0.00	16.88
10	2,000	2,500	2,250	25	353	1.51	21.29	13.34	924.18	0.28	19.07	1	14	0.58	8.14	91.27	245.01	9.13	24.49	684.43	26.51
11	2,500	3,000	2,750	30	383	1.81	23.10	49.10	973.28	1.01	20.08	0	14	0.00	8.14	0.00	245.01	0.00	24.49	0.00	25.17
12	3,000	4,000	3,500	48	431	2.90	26.00	79.56	1,052.83	1.64	21.72	2	16	1.16	9.30	63.05	308.06	6.30	30.80	79.25	29.26
13	4,000	5,000	4,500	34	465	2.05	28.05	65.95	1,118.78	1.36	23.08	1	17	0.58	9.88	0.01	308.07	0.00	30.80	0.02	27.54
14	5,000	7,500	6,250	64	529	3.86	31.91	171.91	1,290.69	3.55	26.63	3	20	1.74	11.63	9.09	317.16	0.91	31.71	5.28	24.57
15	7,500	10,000	8,750	58	587	3.50	35.40	145.27	1,435.96	3.00	29.63	16	36	9.30	20.93	2.29	319.45	0.23	31.94	1.58	22.25
16	10,000	20,000	15,000	187	774	11.28	46.68	725.64	2,161.61	14.97	44.60	26	62	15.12	36.05	182.11	501.56	18.21	50.14	25.10	23.20
17	20,000	50,000	35,000	210	984	12.67	59.35	818.32	2,979.93	16.88	61.48	32	94	18.60	54.65	51.21	552.77	5.12	55.26	6.26	18.55
18	50,000	100,000	75,000	212	1,196	12.79	72.14	551.15	3,531.08	11.37	72.85	7	101	4.07	58.72	17.97	570.74	1.80	57.06	3.26	16.16
19	100,000	500,000	300,000	378	1,574	22.80	94.93	1,082.51	4,613.59	22.33	95.19	52	153	30.23	88.95	424.92	995.66	42.48	99.54	39.25	21.58
20	500,000	**UP**		84	1,658	5.07	100.00	233.35	4,846.94	4.81	100.00	19	172	11.05	100.00	4.58	1,000.24	0.46	100.00	1.96	20.64
				1,658				4,846.94				172				1,000.24				20.64	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2703 GAPLEK MILLS (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	7.69	7.69	2.22	2.22	0.66	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	12	22	9.23	16.92	0.36	2.58	0.11	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	32	7.69	24.62	0.57	3.15	0.17	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	39	5.38	30.00	1.38	4.53	0.41	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	49	7.69	37.69	4.00	8.53	1.19	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	59	7.69	45.38	12.95	21.49	3.86	6.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	64	3.85	49.23	1.58	23.06	0.47	6.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	67	2.31	51.54	4.03	27.10	1.20	8.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	78	8.46	60.00	12.66	39.75	3.77	11.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	80	1.54	61.54	2.00	41.76	0.60	12.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	84	3.08	64.62	8.39	50.15	2.50	14.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	89	3.85	68.46	59.46	109.60	17.70	32.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	94	3.85	72.31	22.87	132.47	6.81	39.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	12	106	9.23	81.54	44.32	176.79	13.20	52.64	12	12	100.00	100.00	549.92	549.92	100.00	100.00	1240.67	311.05
15	7,500	10,000	8,750	3	109	2.31	83.85	21.20	197.99	6.31	58.95	0	12	0.00	100.00	0.00	549.92	0.00	100.00	0.00	277.75
16	10,000	20,000	15,000	7	116	5.38	89.23	15.17	213.16	4.52	63.47	0	12	0.00	100.00	0.00	549.92	0.00	100.00	0.00	257.99
17	20,000	50,000	35,000	11	127	8.46	97.69	76.39	289.55	22.75	86.22	0	12	0.00	100.00	0.00	549.92	0.00	100.00	0.00	189.92
18	50,000	100,000	75,000	1	128	0.77	98.46	45.00	334.55	13.40	99.62	0	12	0.00	100.00	0.00	549.92	0.00	100.00	0.00	164.38
19	100,000	500,000	300,000	2	130	1.54	100.00	1.29	335.84	0.38	100.00	0	12	0.00	100.00	0.00	549.92	0.00	100.00	0.00	163.74
20	500,000	**UP**		0	130	0.00	100.00	0.00	335.84	0.00	100.00	0	12	0.00	100.00	0.00	549.92	0.00	100.00	0.00	163.74
					130				335.84				12				549.92				163.74

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2704 GAMBIR FACTORIES (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	6.25	6.25	0.14	0.14	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	6.25	12.50	1.67	1.80	0.75	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	6.25	18.75	5.06	6.86	2.26	3.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	6.25	25.00	4.51	11.37	2.02	5.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	6.25	31.25	6.59	17.96	2.95	8.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	6.25	37.50	7.43	25.39	3.32	11.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	6.25	43.75	5.08	30.47	2.27	13.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	6.25	50.00	10.77	41.24	4.82	18.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	6.25	56.25	4.03	45.28	1.80	20.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	6.25	62.50	7.22	52.50	3.23	23.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	6.25	68.75	4.90	57.40	2.19	25.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	6.25	75.00	0.00	57.40	0.00	25.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	6.25	81.25	0.00	57.40	0.00	25.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	6.25	87.50	56.20	113.60	25.13	50.79	1	1	100.00	100.00	63.60	63.60	100.00	100.00	113.16	55.99
15	7,500	10,000	8,750	1	15	6.25	93.75	70.16	183.76	31.37	82.16	0	1	0.00	100.00	0.00	63.60	0.00	100.00	0.00	34.61
16	10,000	20,000	15,000	1	16	6.25	100.00	39.89	223.65	17.84	100.00	0	1	0.00	100.00	0.00	63.60	0.00	100.00	0.00	28.44
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	223.65	0.00	100.00	0	1	0.00	100.00	0.00	63.60	0.00	100.00	0.00	28.44
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	223.65	0.00	100.00	0	1	0.00	100.00	0.00	63.60	0.00	100.00	0.00	28.44
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	223.65	0.00	100.00	0	1	0.00	100.00	0.00	63.60	0.00	100.00	0.00	28.44
20	500,000	**UP**		0	16	0.00	100.00	0.00	223.65	0.00	100.00	0	1	0.00	100.00	0.00	63.60	0.00	100.00	0.00	28.44
				16				223.65				1				63.60				28.44	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2705 FLOUR MILLS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	76	76	9.93	9.93	104.93	104.93	11.73	11.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	87	1.44	11.37	0.43	105.36	0.05	11.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	15	102	1.96	13.33	5.15	110.50	0.58	12.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	17	119	2.22	15.56	22.20	132.71	2.48	14.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	14	133	1.83	17.39	5.62	138.32	0.63	15.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	16	149	2.09	19.48	12.48	150.80	1.39	16.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	14	163	1.83	21.31	11.49	162.29	1.28	18.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	25	188	3.27	24.58	23.01	185.30	2.57	20.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	197	1.18	25.75	116.41	68.89	13.01	7.70	2	2	12.50	12.50	1,197.46	1,197.46	69.74	69.74	1028.63	1738.24
10	2,000	2,500	2,250	20	217	2.61	28.37	14.40	83.29	1.61	9.31	0	2	0.00	12.50	0.00	1,197.46	0.00	69.74	0.00	1437.63
11	2,500	3,000	2,750	6	223	0.78	29.15	22.67	105.97	2.53	11.84	0	2	0.00	12.50	0.00	1,197.46	0.00	69.74	0.00	1130.05
12	3,000	4,000	3,500	22	245	2.88	32.03	129.66	23.69	14.49	2.65	0	2	0.00	12.50	0.00	1,197.46	0.00	69.74	0.00	5053.72
13	4,000	5,000	4,500	28	273	3.66	35.69	248.32	272.01	27.75	30.40	0	2	0.00	12.50	0.00	1,197.46	0.00	69.74	0.00	440.23
14	5,000	7,500	6,250	42	315	5.49	41.18	700.95	428.94	78.33	47.93	3	5	18.75	31.25	62.71	1,260.17	3.65	73.39	8.95	293.79
15	7,500	10,000	8,750	21	336	2.75	43.92	408.43	20.50	45.64	2.29	0	5	0.00	31.25	0.00	1,260.17	0.00	73.39	0.00	6145.73
16	10,000	20,000	15,000	85	421	11.11	55.03	168.41	147.91	18.82	16.53	3	8	18.75	50.00	406.84	1,667.01	23.69	97.08	241.57	1127.05
17	20,000	50,000	35,000	104	525	13.59	68.63	667.42	519.51	74.58	58.06	1	9	6.25	56.25	0.00	1,667.01	0.00	97.08	0.00	320.88
18	50,000	100,000	75,000	71	596	9.28	77.91	396.71	916.22	44.33	102.39	0	9	0.00	56.25	0.00	1,667.01	0.00	97.08	0.00	181.95
19	100,000	500,000	300,000	116	712	15.16	93.07	83.74	832.48	9.36	93.03	7	16	43.75	100.00	50.13	1,717.14	2.92	100.00	59.86	206.27
20	500,000	**UP**		53	765	6.93	100.00	62.37	894.85	6.97	100.00	0	16	0.00	100.00	0.00	1,717.14	0.00	100.00	0.00	191.89
				765				894.85				16				1,717.14				191.89	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2708 MIXED (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	2.74	2.74	0.17	0.17	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	1.37	4.11	0.22	0.39	0.03	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	6	4.11	8.22	3.54	3.93	0.54	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	8	2.74	10.96	1.84	5.77	0.28	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	12	5.48	16.44	4.82	10.59	0.73	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	15	4.11	20.55	2.99	13.57	0.45	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	17	2.74	23.29	10.19	23.77	1.55	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	20	4.11	27.40	9.67	33.44	1.47	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	25	6.85	34.25	13.70	47.14	2.08	7.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	27	2.74	36.99	10.68	57.82	1.62	8.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	30	4.11	41.10	17.07	74.88	2.59	11.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	35	6.85	47.95	9.43	84.31	1.43	12.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	37	2.74	50.68	17.31	101.62	2.62	15.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	45	10.96	61.64	66.13	167.75	10.03	25.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	53	10.96	72.60	73.84	241.59	11.20	36.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	14	67	19.18	91.78	273.65	515.23	41.50	78.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	68	1.37	93.15	50.00	565.23	7.58	85.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	69	1.37	94.52	24.10	589.33	3.65	89.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	73	5.48	100.00	70.07	659.40	10.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	73	0.00	100.00	0.00	659.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					73				659.40				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2709 PADDY & HULLING MILLS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	680	680	13.35	13.35	222.63	222.63	3.86	3.86	5	5	17.24	17.24	541.02	541.02	39.47	39.47	243.01	243.01
2	50	100	75	522	1,202	10.25	23.59	84.46	307.09	1.46	5.32	1	6	3.45	20.69	54.29	595.31	3.96	43.43	64.28	193.86
3	100	200	150	787	1,989	15.45	39.04	231.41	538.50	4.01	9.33	1	7	3.45	24.14	121.33	716.63	8.85	52.29	52.43	133.08
4	200	300	250	480	2,469	9.42	48.46	184.43	722.93	3.20	12.53	0	7	0.00	24.14	0.00	716.63	0.00	52.29	0.00	99.13
5	300	500	400	515	2,984	10.11	58.57	346.78	1,069.71	6.01	18.54	3	10	10.34	34.48	18.04	734.67	1.32	53.60	5.20	68.68
6	500	750	625	312	3,296	6.12	64.69	284.99	1,354.70	4.94	23.48	3	13	10.34	44.83	212.08	946.75	15.47	69.08	74.42	69.89
7	750	1,000	875	205	3,501	4.02	68.71	257.11	1,611.81	4.46	27.93	3	16	10.34	55.17	64.83	1,011.58	4.73	73.81	25.21	62.76
8	1,000	1,500	1,250	244	3,745	4.79	73.50	366.56	1,978.37	6.35	34.28	0	16	0.00	55.17	0.00	1,011.58	0.00	73.81	0.00	51.13
9	1,500	2,000	1,750	200	3,945	3.93	77.43	378.15	2,356.51	6.55	40.84	0	16	0.00	55.17	0.00	1,011.58	0.00	73.81	0.00	42.93
10	2,000	2,500	2,250	122	4,067	2.39	79.82	277.81	2,634.32	4.81	45.65	2	18	6.90	62.07	50.08	1,061.66	3.65	77.46	18.03	40.30
11	2,500	3,000	2,750	111	4,178	2.18	82.00	41.49	2,675.81	0.72	46.37	0	18	0.00	62.07	0.00	1,061.66	0.00	77.46	0.00	39.68
12	3,000	4,000	3,500	168	4,346	3.30	85.30	475.98	3,151.79	8.25	54.62	0	18	0.00	62.07	0.00	1,061.66	0.00	77.46	0.00	33.68
13	4,000	5,000	4,500	119	4,465	2.34	87.63	170.95	2,980.84	2.96	51.66	1	19	3.45	65.52	16.64	1,078.30	1.21	78.67	9.73	36.17
14	5,000	7,500	6,250	168	4,633	3.30	90.93	803.26	3,784.10	13.92	65.58	1	20	3.45	68.97	21.67	1,099.96	1.58	80.25	2.70	29.07
15	7,500	10,000	8,750	114	4,747	2.24	93.17	636.61	4,420.71	11.03	76.61	0	20	0.00	68.97	0.00	1,099.96	0.00	80.25	0.00	24.88
16	10,000	20,000	15,000	176	4,923	3.45	96.62	282.87	4,137.84	4.90	71.71	2	22	6.90	75.86	150.14	1,250.10	10.95	91.21	53.08	30.21
17	20,000	50,000	35,000	95	5,018	1.86	98.49	849.70	4,987.54	14.73	86.43	3	25	10.34	86.21	6.70	1,256.81	0.49	91.70	0.79	25.20
18	50,000	100,000	75,000	50	5,068	0.98	99.47	607.89	5,595.43	10.53	96.97	4	29	13.79	100.00	113.78	1,370.59	8.30	100.00	18.72	24.49
19	100,000	500,000	300,000	25	5,093	0.49	99.96	171.68	5,767.10	2.98	99.94	0	29	0.00	100.00	0.00	1,370.59	0.00	100.00	0.00	23.77
20	500,000	**UP**		2	5,095	0.04	100.00	3.28	5,770.38	0.06	100.00	0	29	0.00	100.00	0.00	1,370.59	0.00	100.00	0.00	23.75
				5,095				5,770.38				29				1,370.59				23.75	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 271 SUGAR MILLS CHOCOLATE FACTORIES SWEETS FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	1.74	1.74	0.16	0.16	0.04	0.04	1	1	5.26	5.26	29.93	29.93	80.67	80.67	18962.77	18962.77
2	50	100	75	1	3	0.87	2.61	0.05	0.21	0.01	0.05	0	1	0.00	5.26	0.00	29.93	0.00	80.67	0.00	14203.74
3	100	200	150	1	4	0.87	3.48	0.61	0.82	0.15	0.20	0	1	0.00	5.26	0.00	29.93	0.00	80.67	0.00	3630.86
4	200	300	250	1	5	0.87	4.35	0.69	1.51	0.17	0.36	0	1	0.00	5.26	0.00	29.93	0.00	80.67	0.00	1982.86
5	300	500	400	1	6	0.87	5.22	2.36	3.87	0.57	0.93	0	1	0.00	5.26	0.00	29.93	0.00	80.67	0.00	773.13
6	500	750	625	1	7	0.87	6.09	0.01	3.88	0.00	0.93	0	1	0.00	5.26	0.00	29.93	0.00	80.67	0.00	772.00
7	750	1,000	875	1	8	0.87	6.96	0.48	4.36	0.12	1.05	0	1	0.00	5.26	0.00	29.93	0.00	80.67	0.00	686.67
8	1,000	1,500	1,250	1	9	0.87	7.83	1.61	5.96	0.39	1.44	0	1	0.00	5.26	0.00	29.93	0.00	80.67	0.00	501.74
9	1,500	2,000	1,750	1	10	0.87	8.70	0.78	6.74	0.19	1.63	0	1	0.00	5.26	0.00	29.93	0.00	80.67	0.00	443.79
10	2,000	2,500	2,250	1	11	0.87	9.57	6.48	13.22	1.56	3.19	0	1	0.00	5.26	0.00	29.93	0.00	80.67	0.00	226.37
11	2,500	3,000	2,750	2	13	1.74	11.30	5.69	18.91	1.37	4.56	0	1	0.00	5.26	0.00	29.93	0.00	80.67	0.00	158.25
12	3,000	4,000	3,500	1	14	0.87	12.17	5.14	24.05	1.24	5.80	0	1	0.00	5.26	0.00	29.93	0.00	80.67	0.00	124.43
13	4,000	5,000	4,500	1	15	0.87	13.04	6.17	30.22	1.49	7.29	0	1	0.00	5.26	0.00	29.93	0.00	80.67	0.00	99.01
14	5,000	7,500	6,250	2	17	1.74	14.78	2.73	32.95	0.66	7.94	2	3	10.53	15.79	4.33	34.26	11.68	92.35	158.73	103.96
15	7,500	10,000	8,750	4	21	3.48	18.26	25.50	58.46	6.15	14.09	0	3	0.00	15.79	0.00	34.26	0.00	92.35	0.00	58.60
16	10,000	20,000	15,000	22	43	19.13	37.39	34.81	93.27	8.39	22.48	0	3	0.00	15.79	0.00	34.26	0.00	92.35	0.00	36.73
17	20,000	50,000	35,000	21	64	18.26	55.65	91.47	184.74	22.05	44.53	10	13	52.63	68.42	1.75	36.00	4.71	97.06	1.91	19.49
18	50,000	100,000	75,000	16	80	13.91	69.57	72.08	256.82	17.38	61.91	1	14	5.26	73.68	0.00	36.00	0.00	97.06	0.00	14.02
19	100,000	500,000	300,000	21	101	18.26	87.83	80.05	336.87	19.30	81.21	0	14	0.00	73.68	0.00	36.00	0.00	97.06	0.00	10.69
20	500,000	**UP**		14	115	12.17	100.00	77.96	414.83	18.79	100.00	5	19	26.32	100.00	1.09	37.10	2.94	100.00	1.40	8.94
					115				414.83				19				37.10				8.94

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 27111 SUGAR MILLS EXCLUDING SPONTANEOUS CUMBUSTION

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	147	147	19.19	19.19	266.24	266.24	0.28	0.28	3	3	4.17	4.17	34.73	34.73	8.24	8.24	13.04	13.04
2	50	100	75	4	151	0.52	19.71	0.47	266.71	0.00	0.29	0	3	0.00	4.17	0.00	34.73	0.00	8.24	0.00	13.02
3	100	200	150	17	168	2.22	21.93	94,572.28	94,838.99	101.08	101.37	0	3	0.00	4.17	0.00	34.73	0.00	8.24	0.00	0.04
4	200	300	250	11	179	1.44	23.37	0.63	94,839.61	0.00	101.37	0	3	0.00	4.17	0.00	34.73	0.00	8.24	0.00	0.04
5	300	500	400	16	195	2.09	25.46	1.80	94,841.41	0.00	101.37	1	4	1.39	5.56	67.50	102.23	16.01	24.24	3755.20	0.11
6	500	750	625	8	203	1.04	26.50	24.32	94,865.73	0.03	101.40	0	4	0.00	5.56	0.00	102.23	0.00	24.24	0.00	0.11
7	750	1,000	875	9	212	1.17	27.68	14.79	94,850.94	0.02	101.38	0	4	0.00	5.56	0.00	102.23	0.00	24.24	0.00	0.11
8	1,000	1,500	1,250	10	222	1.31	28.98	2.65	94,853.60	0.00	101.38	0	4	0.00	5.56	0.00	102.23	0.00	24.24	0.00	0.11
9	1,500	2,000	1,750	8	230	1.04	30.03	0.45	94,854.04	0.00	101.38	0	4	0.00	5.56	0.00	102.23	0.00	24.24	0.00	0.11
10	2,000	2,500	2,250	5	235	0.65	30.68	14.49	94,868.53	0.02	101.40	0	4	0.00	5.56	0.00	102.23	0.00	24.24	0.00	0.11
11	2,500	3,000	2,750	10	245	1.31	31.98	23.11	94,891.64	0.02	101.42	0	4	0.00	5.56	0.00	102.23	0.00	24.24	0.00	0.11
12	3,000	4,000	3,500	22	267	2.87	34.86	35.07	94,926.71	0.04	101.46	0	4	0.00	5.56	0.00	102.23	0.00	24.24	0.00	0.11
13	4,000	5,000	4,500	7	274	0.91	35.77	7.71	94,934.42	0.01	101.47	0	4	0.00	5.56	0.00	102.23	0.00	24.24	0.00	0.11
14	5,000	7,500	6,250	48	322	6.27	42.04	49.37	94,983.79	0.05	101.52	0	4	0.00	5.56	0.00	102.23	0.00	24.24	0.00	0.11
15	7,500	10,000	8,750	3	325	0.39	42.43	1.12	94,984.92	0.00	101.52	0	4	0.00	5.56	0.00	102.23	0.00	24.24	0.00	0.11
16	10,000	20,000	15,000	19	344	2.48	44.91	68.91	95,053.83	0.07	101.60	0	4	0.00	5.56	0.00	102.23	0.00	24.24	0.00	0.11
17	20,000	50,000	35,000	73	417	9.53	54.44	375.51	95,429.34	0.40	102.00	1	5	1.39	6.94	0.08	102.31	0.02	24.26	0.02	0.11
18	50,000	100,000	75,000	50	467	6.53	60.97	300.95	95,730.29	0.32	102.32	4	9	5.56	12.50	83.88	186.18	19.89	44.15	27.87	0.19
19	100,000	500,000	300,000	147	614	19.19	80.16	531.19	96,261.48	0.57	102.89	20	29	27.78	40.28	186.89	373.07	44.32	88.47	35.18	0.39
20	500,000	**UP**		152	766	19.84	100.00	2,701.21	93,560.27	2.89	100.00	43	72	59.72	100.00	48.60	421.67	11.53	100.00	1.80	0.45
					766				93,560.27				72				421.67				0.45

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 27112 SUGAR MILLS INCLUDING SPONTANEOUS COMBUSTION

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	30	30	21.43	21.43	216.97	216.97	20.97	20.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	35	3.57	25.00	0.07	217.04	0.01	20.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	44	6.43	31.43	2.17	219.20	0.21	21.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	48	2.86	34.29	0.60	219.81	0.06	21.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	51	2.14	36.43	0.49	220.30	0.05	21.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	53	1.43	37.86	0.48	220.78	0.05	21.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	56	2.14	40.00	3.67	224.45	0.35	21.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	57	0.71	40.71	1.58	226.02	0.15	21.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	58	0.71	41.43	2.29	228.31	0.22	22.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	59	0.71	42.14	3.05	231.36	0.29	22.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	60	0.71	42.86	31.43	262.80	3.04	25.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	61	0.71	43.57	5.34	268.13	0.52	25.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	62	0.71	44.29	0.13	268.26	0.01	25.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	63	0.71	45.00	10.00	278.26	0.97	26.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	64	0.71	45.71	0.48	278.74	0.05	26.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	66	1.43	47.14	14.09	292.82	1.36	28.30	2	2	9.52	9.52	808.00	808.00	34.32	34.32	5736.59	275.93
17	20,000	50,000	35,000	15	81	10.71	57.86	145.08	437.90	14.02	42.32	12	14	57.14	66.67	1,542.57	2,350.57	65.53	99.85	1063.27	536.78
18	50,000	100,000	75,000	6	87	4.29	62.14	90.98	528.88	8.79	51.11	0	14	0.00	66.67	0.00	2,350.57	0.00	99.85	0.00	444.44
19	100,000	500,000	300,000	27	114	19.29	81.43	247.99	776.87	23.97	75.08	5	19	23.81	90.48	3.03	2,353.61	0.13	99.98	1.22	302.96
20	500,000	**UP**		26	140	18.57	100.00	257.85	1,034.73	24.92	100.00	2	21	9.52	100.00	0.41	2,354.01	0.02	100.00	0.16	227.50
				140				1,034.73				21				2,354.01				227.50	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 27113 CHOCOLATE AND SWEETS FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	48	48	6.75	6.75	100.08	100.08	4.94	4.94	1	1	2.94	2.94	0.01	0.01	0.01	0.01	0.01	0.01
2	50	100	75	13	61	1.83	8.58	0.08	100.16	0.00	4.95	0	1	0.00	2.94	0.00	0.01	0.00	0.01	0.00	0.01
3	100	200	150	24	85	3.38	11.95	1.37	101.53	0.07	5.02	1	2	2.94	5.88	2.16	2.17	2.40	2.41	158.19	2.14
4	200	300	250	28	113	3.94	15.89	2.94	104.47	0.15	5.16	0	2	0.00	5.88	0.00	2.17	0.00	2.41	0.00	2.08
5	300	500	400	42	155	5.91	21.80	3.23	107.70	0.16	5.32	0	2	0.00	5.88	0.00	2.17	0.00	2.41	0.00	2.02
6	500	750	625	16	171	2.25	24.05	1.90	109.60	0.09	5.42	0	2	0.00	5.88	0.00	2.17	0.00	2.41	0.00	1.98
7	750	1,000	875	14	185	1.97	26.02	4.04	113.64	0.20	5.61	0	2	0.00	5.88	0.00	2.17	0.00	2.41	0.00	1.91
8	1,000	1,500	1,250	26	211	3.66	29.68	12.95	126.59	0.64	6.25	0	2	0.00	5.88	0.00	2.17	0.00	2.41	0.00	1.71
9	1,500	2,000	1,750	18	229	2.53	32.21	2.65	123.94	0.13	6.12	0	2	0.00	5.88	0.00	2.17	0.00	2.41	0.00	1.75
10	2,000	2,500	2,250	22	251	3.09	35.30	17.18	141.12	0.85	6.97	0	2	0.00	5.88	0.00	2.17	0.00	2.41	0.00	1.54
11	2,500	3,000	2,750	20	271	2.81	38.12	39.44	180.56	1.95	8.92	0	2	0.00	5.88	0.00	2.17	0.00	2.41	0.00	1.20
12	3,000	4,000	3,500	16	287	2.25	40.37	32.13	212.70	1.59	10.51	0	2	0.00	5.88	0.00	2.17	0.00	2.41	0.00	1.02
13	4,000	5,000	4,500	22	309	3.09	43.46	70.45	283.15	3.48	13.99	0	2	0.00	5.88	0.00	2.17	0.00	2.41	0.00	0.77
14	5,000	7,500	6,250	43	352	6.05	49.51	154.39	437.53	7.63	21.62	0	2	0.00	5.88	0.00	2.17	0.00	2.41	0.00	0.50
15	7,500	10,000	8,750	25	377	3.52	53.02	91.93	529.47	4.54	26.16	0	2	0.00	5.88	0.00	2.17	0.00	2.41	0.00	0.41
16	10,000	20,000	15,000	68	445	9.56	62.59	382.38	911.85	18.89	45.05	0	2	0.00	5.88	0.00	2.17	0.00	2.41	0.00	0.24
17	20,000	50,000	35,000	60	505	8.44	71.03	216.18	1,128.02	10.68	55.73	1	3	2.94	8.82	0.03	2.20	0.03	2.44	0.01	0.19
18	50,000	100,000	75,000	59	564	8.30	79.32	310.39	1,438.41	15.34	71.07	0	3	0.00	8.82	0.00	2.20	0.00	2.44	0.00	0.15
19	100,000	500,000	300,000	86	650	12.10	91.42	362.22	1,800.64	17.90	88.96	16	19	47.06	55.88	83.30	85.50	92.57	95.01	23.00	4.75
20	500,000	**UP**		61	711	8.58	100.00	223.37	2,024.00	11.04	100.00	15	34	44.12	100.00	4.49	89.99	4.99	100.00	2.01	4.45
				711				2,024.00				34				89.99				4.45	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 272 FOOD PASTE PRODUCERS BAKERIES PROCESSED FOOD FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	11.11	11.11	0.19	0.19	1.33	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	11.11	22.22	0.09	0.28	0.62	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	4	22.22	44.44	1.42	1.70	10.06	12.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	11.11	55.56	0.00	1.70	0.00	12.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	11.11	66.67	1.32	3.02	9.31	21.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	11.11	77.78	1.46	4.48	10.35	31.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	11.11	88.89	7.58	12.07	53.60	85.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	11.11	100.00	2.08	14.15	14.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	9	0.00	100.00	0.00	14.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	9	0.00	100.00	0.00	14.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	14.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	14.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	14.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	14.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	14.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	14.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	14.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	14.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	14.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	9	0.00	100.00	0.00	14.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				14.15				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2721 ALIMENTARY PASTE PRODUCERS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	12.50	12.50	6.72	6.72	1.32	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	15	0.89	13.39	0.15	6.86	0.03	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	23	7.14	20.54	3.91	10.77	0.77	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	30	6.25	26.79	2.57	13.34	0.50	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	36	5.36	32.14	10.95	24.29	2.15	4.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	46	8.93	41.07	9.54	33.83	1.87	6.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	49	2.68	43.75	3.42	37.24	0.67	7.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	60	9.82	53.57	12.87	50.11	2.52	9.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	63	2.68	56.25	5.82	55.93	1.14	10.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	67	3.57	59.82	10.36	66.29	2.03	13.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	69	1.79	61.61	10.25	76.54	2.01	15.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	71	1.79	63.39	10.40	86.94	2.04	17.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	80	8.04	71.43	31.29	118.23	6.13	23.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	85	4.46	75.89	37.91	156.14	7.43	30.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	87	1.79	77.68	12.45	168.59	2.44	33.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	94	6.25	83.93	148.42	317.01	29.10	62.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	11	105	9.82	93.75	89.44	406.45	17.54	79.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	111	5.36	99.11	75.12	481.58	14.73	94.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	112	0.89	100.00	28.48	510.06	5.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	112	0.00	100.00	0.00	510.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					112				510.06				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2722 BAKERIES AND BISCUIT WORKS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	236	236	5.59	5.59	4,618.74	4,618.74	22.04	22.04	6	6	8.45	8.45	626.23	626.23	38.00	38.00	13.56	13.56
2	50	100	75	106	342	2.51	8.09	24.65	4,643.38	0.12	22.16	4	10	5.63	14.08	50.77	677.00	3.08	41.08	205.97	14.58
3	100	200	150	278	620	6.58	14.67	86.73	4,730.12	0.41	22.57	0	10	0.00	14.08	0.00	677.00	0.00	41.08	0.00	14.31
4	200	300	250	284	904	6.72	21.40	662.15	5,392.27	3.16	25.73	3	13	4.23	18.31	8.80	685.80	0.53	41.61	1.33	12.72
5	300	500	400	298	1,202	7.05	28.45	286.62	5,678.89	1.37	27.10	0	13	0.00	18.31	0.00	685.80	0.00	41.61	0.00	12.08
6	500	750	625	262	1,464	6.20	34.65	1,262.10	6,940.98	6.02	33.12	2	15	2.82	21.13	27.08	712.88	1.64	43.26	2.15	10.27
7	750	1,000	875	461	1,925	10.91	45.56	3,123.02	10,064.00	14.90	48.02	8	23	11.27	32.39	53.71	766.59	3.26	46.52	1.72	7.62
8	1,000	1,500	1,250	527	2,452	12.47	58.04	992.74	11,056.74	4.74	52.76	12	35	16.90	49.30	81.50	848.09	4.95	51.46	8.21	7.67
9	1,500	2,000	1,750	274	2,726	6.49	64.52	1,626.94	12,683.68	7.76	60.52	4	39	5.63	54.93	242.83	1,090.92	14.73	66.19	14.93	8.60
10	2,000	2,500	2,250	209	2,935	4.95	69.47	545.70	13,229.38	2.60	63.12	0	39	0.00	54.93	0.00	1,090.92	0.00	66.19	0.00	8.25
11	2,500	3,000	2,750	168	3,103	3.98	73.44	556.30	13,785.68	2.65	65.78	0	39	0.00	54.93	0.00	1,090.92	0.00	66.19	0.00	7.91
12	3,000	4,000	3,500	143	3,246	3.38	76.83	296.67	14,082.35	1.42	67.19	1	40	1.41	56.34	3.18	1,094.10	0.19	66.39	1.07	7.77
13	4,000	5,000	4,500	121	3,367	2.86	79.69	1,677.96	15,760.31	8.01	75.20	1	41	1.41	57.75	0.00	1,094.10	0.00	66.39	0.00	6.94
14	5,000	7,500	6,250	152	3,519	3.60	83.29	143.81	15,904.12	0.69	75.88	0	41	0.00	57.75	0.00	1,094.10	0.00	66.39	0.00	6.88
15	7,500	10,000	8,750	57	3,576	1.35	84.64	1,671.84	17,575.96	7.98	83.86	0	41	0.00	57.75	0.00	1,094.10	0.00	66.39	0.00	6.23
16	10,000	20,000	15,000	158	3,734	3.74	88.38	1,605.61	19,181.56	7.66	91.52	2	43	2.82	60.56	0.79	1,094.90	0.05	66.44	0.05	5.71
17	20,000	50,000	35,000	131	3,865	3.10	91.48	1,610.78	20,792.34	7.69	99.21	2	45	2.82	63.38	536.95	1,631.84	32.58	99.02	33.33	7.85
18	50,000	100,000	75,000	115	3,980	2.72	94.20	3,105.30	17,687.03	14.82	84.39	5	50	7.04	70.42	9.04	1,640.88	0.55	99.57	0.29	9.28
19	100,000	500,000	300,000	138	4,118	3.27	97.47	3,171.17	20,858.20	15.13	99.52	11	61	15.49	85.92	5.20	1,646.08	0.32	99.88	0.16	7.89
20	500,000	**UP**		107	4,225	2.53	100.00	100.34	20,958.54	0.48	100.00	10	71	14.08	100.00	1.97	1,648.05	0.12	100.00	1.96	7.86
				4,225				20,958.54				71				1,648.05				7.86	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2723 PROCESSED FOOD FACTORIES (BIHUNMIELOMIEKERUPUK) ATC

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	323	323	12.26	12.26	316.29	316.29	3.78	3.78	1	1	3.23	3.23	28.54	28.54	0.94	0.94	9.02	9.02
2	50	100	75	199	522	7.55	19.81	33.39	349.69	0.40	4.18	1	2	3.23	6.45	38.75	67.28	1.28	2.22	116.02	19.24
3	100	200	150	236	758	8.96	28.77	98.91	448.59	1.18	5.36	0	2	0.00	6.45	0.00	67.28	0.00	2.22	0.00	15.00
4	200	300	250	176	934	6.68	35.45	91.11	539.71	1.09	6.45	1	3	3.23	9.68	75.50	142.79	2.49	4.70	82.87	26.46
5	300	500	400	189	1,123	7.17	42.62	156.96	696.66	1.88	8.33	0	3	0.00	9.68	0.00	142.79	0.00	4.70	0.00	20.50
6	500	750	625	131	1,254	4.97	47.59	166.52	863.19	1.99	10.32	0	3	0.00	9.68	0.00	142.79	0.00	4.70	0.00	16.54
7	750	1,000	875	116	1,370	4.40	51.99	238.42	1,101.60	2.85	13.17	0	3	0.00	9.68	0.00	142.79	0.00	4.70	0.00	12.96
8	1,000	1,500	1,250	132	1,502	5.01	57.00	274.77	1,376.37	3.28	16.45	2	5	6.45	16.13	1,002.13	1,144.91	33.01	37.71	364.72	83.18
9	1,500	2,000	1,750	110	1,612	4.17	61.18	272.96	1,649.33	3.26	19.72	3	8	9.68	25.81	1,190.86	2,335.78	39.22	76.93	436.28	141.62
10	2,000	2,500	2,250	70	1,682	2.66	63.83	241.80	1,891.13	2.89	22.61	1	9	3.23	29.03	3.36	2,339.14	0.11	77.04	1.39	123.69
11	2,500	3,000	2,750	62	1,744	2.35	66.19	234.19	2,125.32	2.80	25.41	0	9	0.00	29.03	0.00	2,339.14	0.00	77.04	0.00	110.06
12	3,000	4,000	3,500	82	1,826	3.11	69.30	874.39	2,999.71	10.45	35.86	0	9	0.00	29.03	0.00	2,339.14	0.00	77.04	0.00	77.98
13	4,000	5,000	4,500	59	1,885	2.24	71.54	431.22	3,430.93	5.15	41.01	0	9	0.00	29.03	0.00	2,339.14	0.00	77.04	0.00	68.18
14	5,000	7,500	6,250	119	2,004	4.52	76.05	778.92	4,209.85	9.31	50.32	3	12	9.68	38.71	385.72	2,724.86	12.70	89.74	49.52	64.73
15	7,500	10,000	8,750	93	2,097	3.53	79.58	828.07	5,037.92	9.90	60.22	4	16	12.90	51.61	201.75	2,926.61	6.64	96.39	24.36	58.09
16	10,000	20,000	15,000	144	2,241	5.46	85.05	1,403.03	6,440.95	16.77	76.99	1	17	3.23	54.84	2.81	2,929.42	0.09	96.48	0.20	45.48
17	20,000	50,000	35,000	166	2,407	6.30	91.35	1,249.10	7,690.05	14.93	91.93	4	21	12.90	67.74	98.63	3,028.05	3.25	99.73	7.90	39.38
18	50,000	100,000	75,000	82	2,489	3.11	94.46	341.62	8,031.67	4.08	96.01	2	23	6.45	74.19	0.21	3,028.26	0.01	99.74	0.06	37.70
19	100,000	500,000	300,000	108	2,597	4.10	98.56	300.38	8,332.05	3.59	99.60	8	31	25.81	100.00	7.98	3,036.24	0.26	100.00	2.66	36.44
20	500,000	**UP**		38	2,635	1.44	100.00	33.44	8,365.50	0.40	100.00	0	31	0.00	100.00	0.00	3,036.24	0.00	100.00	0.00	36.29
				2,635				8,365.50				31				3,036.24				36.29	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2728 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	69	69	12.55	12.55	61.07	61.07	3.38	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	33	102	6.00	18.55	7.56	68.64	0.42	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	39	141	7.09	25.64	9.23	77.87	0.51	4.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	36	177	6.55	32.18	129.76	207.63	7.18	11.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	45	222	8.18	40.36	43.39	164.23	2.40	9.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	22	244	4.00	44.36	31.51	195.74	1.74	10.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	257	2.36	46.73	19.04	214.78	1.05	11.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	28	285	5.09	51.82	36.33	251.11	2.01	13.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	16	301	2.91	54.73	63.62	314.74	3.52	17.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	310	1.64	56.36	36.81	351.54	2.04	19.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	318	1.45	57.82	31.52	383.06	1.74	21.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	12	330	2.18	60.00	53.61	436.67	2.97	24.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	17	347	3.09	63.09	46.89	483.55	2.59	26.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	28	375	5.09	68.18	179.80	663.36	9.95	36.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	17	392	3.09	71.27	109.37	772.73	6.05	42.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	52	444	9.45	80.73	404.36	1,177.09	22.38	65.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	23	467	4.18	84.91	210.31	1,387.40	11.64	76.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	24	491	4.36	89.27	127.76	1,515.16	7.07	83.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	44	535	8.00	97.27	239.94	1,755.10	13.28	97.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		15	550	2.73	100.00	51.98	1,807.07	2.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				550				1,807.07				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	31	31	5.34	5.34	116.87	116.87	2.65	2.65	4	4	9.09	9.09	8.46	8.46	0.88	0.88	7.24	7.24
2	50	100	75	3	34	0.52	5.86	0.40	117.27	0.01	2.66	0	4	0.00	9.09	0.00	8.46	0.00	0.88	0.00	7.22
3	100	200	150	4	38	0.69	6.55	10.60	127.87	0.24	2.90	8	12	18.18	27.27	514.37	522.83	53.75	54.63	4850.56	408.87
4	200	300	250	9	47	1.55	8.10	2.62	130.49	0.06	2.96	0	12	0.00	27.27	0.00	522.83	0.00	54.63	0.00	400.66
5	300	500	400	17	64	2.93	11.03	5.98	136.47	0.14	3.10	0	12	0.00	27.27	0.00	522.83	0.00	54.63	0.00	383.12
6	500	750	625	13	77	2.24	13.28	16.35	152.82	0.37	3.47	0	12	0.00	27.27	0.00	522.83	0.00	54.63	0.00	342.12
7	750	1,000	875	18	95	3.10	16.38	48.01	200.83	1.09	4.56	0	12	0.00	27.27	0.00	522.83	0.00	54.63	0.00	260.34
8	1,000	1,500	1,250	18	113	3.10	19.48	19.29	220.12	0.44	4.99	0	12	0.00	27.27	0.00	522.83	0.00	54.63	0.00	237.52
9	1,500	2,000	1,750	23	136	3.97	23.45	51.25	271.37	1.16	6.16	0	12	0.00	27.27	0.00	522.83	0.00	54.63	0.00	192.66
10	2,000	2,500	2,250	11	147	1.90	25.34	27.49	298.86	0.62	6.78	0	12	0.00	27.27	0.00	522.83	0.00	54.63	0.00	174.94
11	2,500	3,000	2,750	18	165	3.10	28.45	25.81	324.67	0.59	7.36	0	12	0.00	27.27	0.00	522.83	0.00	54.63	0.00	161.03
12	3,000	4,000	3,500	31	196	5.34	33.79	100.79	425.46	2.29	9.65	0	12	0.00	27.27	0.00	522.83	0.00	54.63	0.00	122.89
13	4,000	5,000	4,500	16	212	2.76	36.55	69.70	495.15	1.58	11.23	3	15	6.82	34.09	4.41	527.24	0.46	55.09	6.32	106.48
14	5,000	7,500	6,250	23	235	3.97	40.52	130.17	625.32	2.95	14.18	0	15	0.00	34.09	0.00	527.24	0.00	55.09	0.00	84.31
15	7,500	10,000	8,750	22	257	3.79	44.31	189.75	815.07	4.30	18.49	0	15	0.00	34.09	0.00	527.24	0.00	55.09	0.00	64.69
16	10,000	20,000	15,000	83	340	14.31	58.62	2,249.72	3,064.78	51.03	69.52	0	15	0.00	34.09	0.00	527.24	0.00	55.09	0.00	17.20
17	20,000	50,000	35,000	79	419	13.62	72.24	455.47	3,520.26	10.33	79.85	8	23	18.18	52.27	213.89	741.13	22.35	77.44	46.96	21.05
18	50,000	100,000	75,000	58	477	10.00	82.24	471.85	3,992.10	10.70	90.55	8	31	18.18	70.45	58.02	799.15	6.06	83.51	12.30	20.02
19	100,000	500,000	300,000	73	550	12.59	94.83	199.31	4,191.42	4.52	95.07	6	37	13.64	84.09	47.81	846.95	5.00	88.50	23.99	20.21
20	500,000	**UP**		30	580	5.17	100.00	217.15	4,408.56	4.93	100.00	7	44	15.91	100.00	110.03	956.98	11.50	100.00	50.67	21.71
				580				4,408.56				44				956.98				21.71	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2732 MEATMEAT PRODUCTS AND FISH PRODUCTS FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	171	171	8.43	8.43	462.19	462.19	4.54	4.54	2	2	6.25	6.25	96.91	96.91	35.16	35.16	20.97	20.97
2	50	100	75	25	196	1.23	9.66	4.04	466.23	0.04	4.58	0	2	0.00	6.25	0.00	96.91	0.00	35.16	0.00	20.78
3	100	200	150	37	233	1.82	11.49	49.35	515.58	0.48	5.06	0	2	0.00	6.25	0.00	96.91	0.00	35.16	0.00	18.80
4	200	300	250	32	265	1.58	13.07	9.97	525.56	0.10	5.16	0	2	0.00	6.25	0.00	96.91	0.00	35.16	0.00	18.44
5	300	500	400	59	324	2.91	15.98	51.33	576.89	0.50	5.66	0	2	0.00	6.25	0.00	96.91	0.00	35.16	0.00	16.80
6	500	750	625	70	394	3.45	19.43	66.84	510.05	0.66	5.01	0	2	0.00	6.25	0.00	96.91	0.00	35.16	0.00	19.00
7	750	1,000	875	55	449	2.71	22.14	23.99	534.04	0.24	5.24	0	2	0.00	6.25	0.00	96.91	0.00	35.16	0.00	18.15
8	1,000	1,500	1,250	52	501	2.56	24.70	135.80	669.83	1.33	6.58	0	2	0.00	6.25	0.00	96.91	0.00	35.16	0.00	14.47
9	1,500	2,000	1,750	66	567	3.25	27.96	38.53	708.37	0.38	6.96	0	2	0.00	6.25	0.00	96.91	0.00	35.16	0.00	13.68
10	2,000	2,500	2,250	40	607	1.97	29.93	40.25	748.61	0.40	7.35	0	2	0.00	6.25	0.00	96.91	0.00	35.16	0.00	12.94
11	2,500	3,000	2,750	45	652	2.22	32.15	94.38	843.00	0.93	8.28	0	2	0.00	6.25	0.00	96.91	0.00	35.16	0.00	11.50
12	3,000	4,000	3,500	65	717	3.21	35.36	468.11	374.89	4.60	3.68	0	2	0.00	6.25	0.00	96.91	0.00	35.16	0.00	25.85
13	4,000	5,000	4,500	55	772	2.71	38.07	172.84	547.74	1.70	5.38	3	5	9.38	15.63	49.23	146.13	17.86	53.02	28.48	26.68
14	5,000	7,500	6,250	92	864	4.54	42.60	2,340.12	2,887.86	22.98	28.36	0	5	0.00	15.63	0.00	146.13	0.00	53.02	0.00	5.06
15	7,500	10,000	8,750	94	958	4.64	47.24	462.26	3,350.12	4.54	32.90	0	5	0.00	15.63	0.00	146.13	0.00	53.02	0.00	4.36
16	10,000	20,000	15,000	169	1,127	8.33	55.57	2,164.55	5,514.66	21.25	54.15	3	8	9.38	25.00	0.42	146.56	0.15	53.17	0.02	2.66
17	20,000	50,000	35,000	309	1,436	15.24	70.81	2,586.65	8,101.31	25.40	79.55	5	13	15.63	40.63	23.25	169.81	8.43	61.60	0.90	2.10
18	50,000	100,000	75,000	222	1,658	10.95	81.76	1,081.80	9,183.11	10.62	90.17	6	19	18.75	59.38	16.97	186.78	6.16	67.76	1.57	2.03
19	100,000	500,000	300,000	302	1,960	14.89	96.65	905.41	10,088.52	8.89	99.06	12	31	37.50	96.88	87.68	274.46	31.81	99.57	9.68	2.72
20	500,000	**UP**		68	2,028	3.35	100.00	95.26	10,183.78	0.94	100.00	1	32	3.13	100.00	1.18	275.64	0.43	100.00	1.24	2.71
				2,028				10,183.78				32				275.64				2.71	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2733 SOYA BEANTOMATO AND HOT PEPPER SAUCE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	67	67	14.11	14.11	60.87	60.87	6.49	6.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	38	105	8.00	22.11	6.24	67.11	0.67	7.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	35	140	7.37	29.47	5.73	72.84	0.61	7.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	32	172	6.74	36.21	9.44	82.28	1.01	8.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	43	215	9.05	45.26	18.42	100.70	1.96	10.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	22	237	4.63	49.89	15.92	116.62	1.70	12.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	18	255	3.79	53.68	9.94	126.56	1.06	13.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	28	283	5.89	59.58	50.46	177.02	5.38	18.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	22	305	4.63	64.21	40.75	217.78	4.34	23.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	308	0.63	64.84	2.40	220.18	0.26	23.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	18	326	3.79	68.63	42.79	262.97	4.56	28.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	22	348	4.63	73.26	54.14	317.11	5.77	33.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	10	358	2.11	75.37	28.14	345.24	3.00	36.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	19	377	4.00	79.37	84.49	429.74	9.01	45.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	18	395	3.79	83.16	99.66	529.40	10.62	56.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	19	414	4.00	87.16	119.15	648.54	12.70	69.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	23	437	4.84	92.00	244.58	893.13	26.07	95.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	440	0.63	92.63	8.52	901.64	0.91	96.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	35	475	7.37	100.00	36.63	938.27	3.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	475	0.00	100.00	0.00	938.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					475				938.27				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2734 **POULTRY FARMS :**

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,863	2,863	5.84	5.84	2,111.30	2,111.30	7.44	7.44	28	28	5.65	5.65	800.14	800.14	5.60	5.60	37.90	37.90
2	50	100	75	1,800	4,663	3.67	9.51	462.29	2,573.59	1.63	9.07	13	41	2.62	8.27	185.80	985.94	1.30	6.90	40.19	38.31
3	100	200	150	10,323	14,986	21.06	30.58	1,593.50	4,167.09	5.62	14.69	31	72	6.25	14.52	657.03	1,642.97	4.60	11.50	41.23	39.43
4	200	300	250	6,345	21,331	12.95	43.52	1,388.90	5,556.00	4.90	19.59	15	87	3.02	17.54	274.34	1,917.31	1.92	13.42	19.75	34.51
5	300	500	400	6,172	27,503	12.59	56.12	1,910.46	7,466.45	6.74	26.32	21	108	4.23	21.77	567.64	2,484.95	3.97	17.39	29.71	33.28
6	500	750	625	3,362	30,865	6.86	62.98	1,410.41	8,876.86	4.97	31.29	14	122	2.82	24.60	358.71	2,843.66	2.51	19.90	25.43	32.03
7	750	1,000	875	2,650	33,515	5.41	68.39	726.78	9,603.65	2.56	33.86	14	136	2.82	27.42	172.76	3,016.42	1.21	21.11	23.77	31.41
8	1,000	1,500	1,250	2,511	36,026	5.12	73.51	1,153.09	10,756.73	4.07	37.92	24	160	4.84	32.26	2,260.75	5,277.17	15.82	36.93	196.06	49.06
9	1,500	2,000	1,750	1,416	37,442	2.89	76.40	824.36	11,581.09	2.91	40.83	12	172	2.42	34.68	447.73	5,724.90	3.13	40.06	54.31	49.43
10	2,000	2,500	2,250	1,763	39,205	3.60	80.00	1,222.08	12,803.17	4.31	45.14	11	183	2.22	36.90	154.00	5,878.90	1.08	41.14	12.60	45.92
11	2,500	3,000	2,750	2,255	41,460	4.60	84.60	681.68	13,484.85	2.40	47.54	14	197	2.82	39.72	112.62	5,991.52	0.79	41.93	16.52	44.43
12	3,000	4,000	3,500	2,132	43,592	4.35	88.95	1,028.81	14,513.66	3.63	51.17	30	227	6.05	45.77	1,626.31	7,617.83	11.38	53.31	158.08	52.49
13	4,000	5,000	4,500	779	44,371	1.59	90.54	968.16	15,481.82	3.41	54.58	14	241	2.82	48.59	897.35	8,515.18	6.28	59.59	92.69	55.00
14	5,000	7,500	6,250	1,452	45,823	2.96	93.50	2,822.00	18,303.81	9.95	64.53	25	266	5.04	53.63	437.89	8,953.07	3.06	62.65	15.52	48.91
15	7,500	10,000	8,750	573	46,396	1.17	94.67	1,095.43	19,399.25	3.86	68.39	8	274	1.61	55.24	50.49	9,003.56	0.35	63.01	4.61	46.41
16	10,000	20,000	15,000	1,053	47,449	2.15	96.82	4,024.09	23,423.34	14.19	82.58	31	305	6.25	61.49	1,714.49	10,718.05	12.00	75.00	42.61	45.76
17	20,000	50,000	35,000	963	48,412	1.96	98.78	3,295.77	26,719.11	11.62	94.20	94	399	18.95	80.44	2,848.38	13,566.43	19.93	94.94	86.43	50.77
18	50,000	100,000	75,000	442	48,854	0.90	99.68	1,464.04	28,183.15	5.16	99.36	78	477	15.73	96.17	507.55	14,073.97	3.55	98.49	34.67	49.94
19	100,000	500,000	300,000	139	48,993	0.28	99.97	223.24	28,406.39	0.79	100.15	15	492	3.02	99.19	182.29	14,256.26	1.28	99.76	81.66	50.19
20	500,000	**UP**		16	49,009	0.03	100.00	41.23	28,365.16	0.15	100.00	4	496	0.81	100.00	33.85	14,290.12	0.24	100.00	82.10	50.38
				49,009				28,365.16				496				14,290.12				50.38	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 27341 POULTRY FARMS: USING ELECTRICAL LIGHTING

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	32	32	5.87	5.87	50.15	50.15	4.94	4.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	12	44	2.20	8.07	7.15	57.29	0.70	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	51	1.28	9.36	4.62	61.92	0.46	6.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	62	2.02	11.38	5.53	67.44	0.54	6.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	23	85	4.22	15.60	17.67	85.11	1.74	8.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	98	2.39	17.98	13.25	98.36	1.31	9.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	20	118	3.67	21.65	24.21	122.57	2.39	12.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	26	144	4.77	26.42	41.62	164.20	4.10	16.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	149	0.92	27.34	7.65	171.84	0.75	16.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	349	498	64.04	91.38	593.84	765.69	58.55	75.49	1	1	33.33	33.33	5.12	5.12	19.27	19.27	0.86	0.67
11	2,500	3,000	2,750	4	502	0.73	92.11	39.62	805.31	3.91	79.40	0	1	0.00	33.33	0.00	5.12	0.00	19.27	0.00	0.64
12	3,000	4,000	3,500	5	507	0.92	93.03	33.27	838.57	3.28	82.68	0	1	0.00	33.33	0.00	5.12	0.00	19.27	0.00	0.61
13	4,000	5,000	4,500	33	540	6.06	99.08	111.54	950.12	11.00	93.68	2	3	66.67	100.00	21.45	26.57	80.73	100.00	19.23	2.80
14	5,000	7,500	6,250	1	541	0.18	99.27	1.89	952.00	0.19	93.86	0	3	0.00	100.00	0.00	26.57	0.00	100.00	0.00	2.79
15	7,500	10,000	8,750	1	542	0.18	99.45	19.01	971.02	1.87	95.74	0	3	0.00	100.00	0.00	26.57	0.00	100.00	0.00	2.74
16	10,000	20,000	15,000	1	543	0.18	99.63	2.21	973.23	0.22	95.96	0	3	0.00	100.00	0.00	26.57	0.00	100.00	0.00	2.73
17	20,000	50,000	35,000	2	545	0.37	100.00	41.00	1,014.23	4.04	100.00	0	3	0.00	100.00	0.00	26.57	0.00	100.00	0.00	2.62
18	50,000	100,000	75,000	0	545	0.00	100.00	0.00	1,014.23	0.00	100.00	0	3	0.00	100.00	0.00	26.57	0.00	100.00	0.00	2.62
19	100,000	500,000	300,000	0	545	0.00	100.00	0.00	1,014.23	0.00	100.00	0	3	0.00	100.00	0.00	26.57	0.00	100.00	0.00	2.62
20	500,000	**UP**		0	545	0.00	100.00	0.00	1,014.23	0.00	100.00	0	3	0.00	100.00	0.00	26.57	0.00	100.00	0.00	2.62
				545				1,014.23				3				26.57				2.62	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 27342 POULTRY FARMS: USING KEROSENE LIGHTING

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	100.00	100.00	2.81	2.81	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	0	1	0.00	100.00	0.00	2.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	2.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	2.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	2.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	2.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	2.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	2.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	2.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	2.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	2.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	2.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	2.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	2.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	2.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	2.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	2.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	2.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	2.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	2.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				2.81				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2735 OTHER FARMS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	979	979	19.85	19.85	2,472.72	2,472.72	50.36	50.36	18	18	13.64	13.64	114.16	114.16	8.26	8.26	4.62	4.62
2	50	100	75	349	1,328	7.07	26.92	71.12	2,543.84	1.45	51.81	8	26	6.06	19.70	16.01	130.17	1.16	9.42	22.52	5.12
3	100	200	150	514	1,842	10.42	37.34	153.13	2,696.97	3.12	54.93	2	28	1.52	21.21	4.26	134.43	0.31	9.73	2.78	4.98
4	200	300	250	307	2,149	6.22	43.56	137.43	2,834.41	2.80	57.73	9	37	6.82	28.03	26.08	160.51	1.89	11.62	18.97	5.66
5	300	500	400	497	2,646	10.08	53.64	260.54	3,094.95	5.31	63.03	14	51	10.61	38.64	37.00	197.51	2.68	14.30	14.20	6.38
6	500	750	625	354	3,000	7.18	60.81	224.86	3,319.81	4.58	67.61	25	76	18.94	57.58	70.87	268.37	5.13	19.43	31.52	8.08
7	750	1,000	875	252	3,252	5.11	65.92	220.03	3,539.84	4.48	72.09	1	77	0.76	58.33	28.81	297.18	2.09	21.51	13.09	8.40
8	1,000	1,500	1,250	265	3,517	5.37	71.30	151.33	3,388.51	3.08	69.01	4	81	3.03	61.36	20.43	317.62	1.48	22.99	13.50	9.37
9	1,500	2,000	1,750	171	3,688	3.47	74.76	237.05	3,625.55	4.83	73.84	3	84	2.27	63.64	8.17	325.78	0.59	23.58	3.45	8.99
10	2,000	2,500	2,250	108	3,796	2.19	76.95	173.61	3,799.17	3.54	77.37	0	84	0.00	63.64	0.00	325.78	0.00	23.58	0.00	8.58
11	2,500	3,000	2,750	93	3,889	1.89	78.84	117.36	3,916.52	2.39	79.76	3	87	2.27	65.91	0.51	326.29	0.04	23.62	0.43	8.33
12	3,000	4,000	3,500	104	3,993	2.11	80.94	117.04	4,033.57	2.38	82.15	0	87	0.00	65.91	0.00	326.29	0.00	23.62	0.00	8.09
13	4,000	5,000	4,500	85	4,078	1.72	82.67	89.38	4,122.94	1.82	83.97	5	92	3.79	69.70	116.13	442.42	8.41	32.03	129.94	10.73
14	5,000	7,500	6,250	149	4,227	3.02	85.69	270.01	4,392.95	5.50	89.47	11	103	8.33	78.03	31.31	473.73	2.27	34.29	11.60	10.78
15	7,500	10,000	8,750	73	4,300	1.48	87.17	131.46	4,524.41	2.68	92.14	3	106	2.27	80.30	878.85	1,352.58	63.62	97.91	668.53	29.90
16	10,000	20,000	15,000	131	4,431	2.66	89.82	370.53	4,894.94	7.55	99.69	3	109	2.27	82.58	12.81	1,365.39	0.93	98.84	3.46	27.89
17	20,000	50,000	35,000	167	4,598	3.39	93.21	553.08	4,341.86	11.26	88.43	8	117	6.06	88.64	12.70	1,378.09	0.92	99.76	2.30	31.74
18	50,000	100,000	75,000	134	4,732	2.72	95.93	275.86	4,617.71	5.62	94.04	7	124	5.30	93.94	1.43	1,379.53	0.10	99.86	0.52	29.87
19	100,000	500,000	300,000	162	4,894	3.28	99.21	252.02	4,869.74	5.13	99.18	8	132	6.06	100.00	1.94	1,381.47	0.14	100.00	0.77	28.37
20	500,000	**UP**		39	4,933	0.79	100.00	40.37	4,910.11	0.82	100.00	0	132	0.00	100.00	0.00	1,381.47	0.00	100.00	0.00	28.14
				4,933				4,910.11				132				1,381.47				28.14	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2736 HATCHERIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	136	136	8.01	8.01	162.52	162.52	5.40	5.40	3	3	10.34	10.34	16.07	16.07	1.19	1.19	9.89	9.89
2	50	100	75	50	186	2.95	10.96	4.51	167.03	0.15	5.55	0	3	0.00	10.34	0.00	16.07	0.00	1.19	0.00	9.62
3	100	200	150	94	280	5.54	16.50	28.18	195.22	0.94	6.49	0	3	0.00	10.34	0.00	16.07	0.00	1.19	0.00	8.23
4	200	300	250	48	328	2.83	19.33	5.14	200.35	0.17	6.66	0	3	0.00	10.34	0.00	16.07	0.00	1.19	0.00	8.02
5	300	500	400	71	399	4.18	23.51	4.85	205.20	0.16	6.82	2	5	6.90	17.24	2.69	18.76	0.20	1.39	55.53	9.14
6	500	750	625	24	423	1.41	24.93	6.58	211.78	0.22	7.04	0	5	0.00	17.24	0.00	18.76	0.00	1.39	0.00	8.86
7	750	1,000	875	76	499	4.48	29.40	7.99	219.77	0.27	7.31	0	5	0.00	17.24	0.00	18.76	0.00	1.39	0.00	8.54
8	1,000	1,500	1,250	73	572	4.30	33.71	15.85	235.63	0.53	7.84	0	5	0.00	17.24	0.00	18.76	0.00	1.39	0.00	7.96
9	1,500	2,000	1,750	69	641	4.07	37.77	12.55	248.17	0.42	8.25	0	5	0.00	17.24	0.00	18.76	0.00	1.39	0.00	7.56
10	2,000	2,500	2,250	48	689	2.83	40.60	21.70	269.87	0.72	8.97	0	5	0.00	17.24	0.00	18.76	0.00	1.39	0.00	6.95
11	2,500	3,000	2,750	14	703	0.82	41.43	10.83	280.70	0.36	9.33	0	5	0.00	17.24	0.00	18.76	0.00	1.39	0.00	6.68
12	3,000	4,000	3,500	51	754	3.01	44.43	41.99	322.69	1.40	10.73	1	6	3.45	20.69	1.95	20.71	0.14	1.53	4.65	6.42
13	4,000	5,000	4,500	37	791	2.18	46.61	49.29	371.98	1.64	12.37	0	6	0.00	20.69	0.00	20.71	0.00	1.53	0.00	5.57
14	5,000	7,500	6,250	86	877	5.07	51.68	174.95	546.94	5.82	18.19	0	6	0.00	20.69	0.00	20.71	0.00	1.53	0.00	3.79
15	7,500	10,000	8,750	95	972	5.60	57.28	91.03	637.97	3.03	21.21	0	6	0.00	20.69	0.00	20.71	0.00	1.53	0.00	3.25
16	10,000	20,000	15,000	268	1,240	15.79	73.07	707.68	1,345.65	23.53	44.75	4	10	13.79	34.48	1,311.32	1,332.03	96.88	98.41	185.30	98.99
17	20,000	50,000	35,000	266	1,506	15.67	88.74	766.69	2,112.34	25.50	70.24	9	19	31.03	65.52	9.72	1,341.75	0.72	99.12	1.27	63.52
18	50,000	100,000	75,000	120	1,626	7.07	95.82	813.05	2,925.38	27.04	97.28	9	28	31.03	96.55	12.93	1,354.68	0.96	100.08	1.59	46.31
19	100,000	500,000	300,000	63	1,689	3.71	99.53	81.80	3,007.18	2.72	100.00	1	29	3.45	100.00	1.07	1,353.62	0.08	100.00	1.30	45.01
20	500,000	**UP**		8	1,697	0.47	100.00	0.02	3,007.15	0.00	100.00	0	29	0.00	100.00	0.00	1,353.62	0.00	100.00	0.00	45.01
				1,697				3,007.15				29				1,353.62				45.01	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2737 FISH HATCHERIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	69	69	21.30	21.30	12.40	12.40	4.71	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	27	96	8.33	29.63	4.53	16.93	1.72	6.43	1	1	12.50	12.50	15.53	15.53	82.56	82.56	342.53	91.72
3	100	200	150	33	129	10.19	39.81	5.07	22.00	1.93	8.36	0	1	0.00	12.50	0.00	15.53	0.00	82.56	0.00	70.59
4	200	300	250	14	143	4.32	44.14	4.62	26.62	1.76	10.12	0	1	0.00	12.50	0.00	15.53	0.00	82.56	0.00	58.33
5	300	500	400	28	171	8.64	52.78	6.71	33.33	2.55	12.67	1	2	12.50	25.00	0.34	15.87	1.79	84.35	5.03	47.60
6	500	750	625	17	188	5.25	58.02	8.96	42.29	3.41	16.07	0	2	0.00	25.00	0.00	15.87	0.00	84.35	0.00	37.51
7	750	1,000	875	4	192	1.23	59.26	3.91	46.21	1.49	17.56	0	2	0.00	25.00	0.00	15.87	0.00	84.35	0.00	34.34
8	1,000	1,500	1,250	4	196	1.23	60.49	9.27	55.48	3.52	21.09	0	2	0.00	25.00	0.00	15.87	0.00	84.35	0.00	28.60
9	1,500	2,000	1,750	7	203	2.16	62.65	4.21	59.68	1.60	22.68	0	2	0.00	25.00	0.00	15.87	0.00	84.35	0.00	26.58
10	2,000	2,500	2,250	1	204	0.31	62.96	3.48	63.16	1.32	24.01	0	2	0.00	25.00	0.00	15.87	0.00	84.35	0.00	25.12
11	2,500	3,000	2,750	10	214	3.09	66.05	7.87	71.03	2.99	27.00	0	2	0.00	25.00	0.00	15.87	0.00	84.35	0.00	22.34
12	3,000	4,000	3,500	6	220	1.85	67.90	0.00	71.03	0.00	27.00	0	2	0.00	25.00	0.00	15.87	0.00	84.35	0.00	22.34
13	4,000	5,000	4,500	31	251	9.57	77.47	23.24	94.27	8.83	35.83	0	2	0.00	25.00	0.00	15.87	0.00	84.35	0.00	16.83
14	5,000	7,500	6,250	14	265	4.32	81.79	10.40	104.68	3.95	39.79	6	8	75.00	100.00	2.94	18.81	15.65	100.00	28.29	17.97
15	7,500	10,000	8,750	20	285	6.17	87.96	25.35	130.02	9.63	49.42	0	8	0.00	100.00	0.00	18.81	0.00	100.00	0.00	14.47
16	10,000	20,000	15,000	12	297	3.70	91.67	32.87	162.89	12.49	61.91	0	8	0.00	100.00	0.00	18.81	0.00	100.00	0.00	11.55
17	20,000	50,000	35,000	13	310	4.01	95.68	21.92	184.81	8.33	70.24	0	8	0.00	100.00	0.00	18.81	0.00	100.00	0.00	10.18
18	50,000	100,000	75,000	14	324	4.32	100.00	78.29	263.10	29.76	100.00	0	8	0.00	100.00	0.00	18.81	0.00	100.00	0.00	7.15
19	100,000	500,000	300,000	0	324	0.00	100.00	0.00	263.10	0.00	100.00	0	8	0.00	100.00	0.00	18.81	0.00	100.00	0.00	7.15
20	500,000	**UP**		0	324	0.00	100.00	0.00	263.10	0.00	100.00	0	8	0.00	100.00	0.00	18.81	0.00	100.00	0.00	7.15
				324				263.10				8				18.81				7.15	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 274 EDIBLE FATS EDIBLE OILS AND DESICCATED COCONUT PRODUCERS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	11.11	11.11	0.40	0.40	0.80	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	11.11	22.22	9.05	9.45	18.11	18.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	11.11	33.33	4.05	13.50	8.11	27.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	11.11	44.44	8.10	21.60	16.22	43.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	11.11	55.56	4.05	25.65	8.11	51.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	11.11	66.67	4.05	29.70	8.11	59.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	11.11	77.78	4.05	33.75	8.11	67.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	11.11	88.89	8.10	41.85	16.22	83.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	9	11.11	100.00	8.10	49.95	16.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	49.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	49.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	49.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	49.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	49.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	49.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	49.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	49.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	49.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	9	0.00	100.00	0.00	49.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				49.95				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2741 EDIBLE FATS PRODUCERS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	5.77	5.77	13.44	13.44	3.81	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	1.92	7.69	0.00	13.44	0.00	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	1.92	9.62	1.27	14.72	0.36	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	1.92	11.54	40.10	25.38	11.37	7.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	1.92	13.46	36.09	10.71	10.24	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	1.92	15.38	40.10	50.81	11.37	14.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	1.92	17.31	28.60	22.21	8.11	6.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	1.92	19.23	28.60	50.81	8.11	14.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	1.92	21.15	28.60	79.41	8.11	22.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	1.92	23.08	1.35	80.75	0.38	22.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	1.92	25.00	20.75	101.50	5.89	28.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	1.92	26.92	18.14	119.65	5.15	33.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	1.92	28.85	27.96	147.61	7.93	41.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	1.92	30.77	13.47	161.08	3.82	45.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	1.92	32.69	0.85	161.93	0.24	45.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	18	1.92	34.62	1.44	163.36	0.41	46.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	25	13.46	48.08	32.03	195.39	9.08	55.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	27	3.85	51.92	49.35	244.74	14.00	69.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	25	52	48.08	100.00	107.82	352.57	30.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	52	0.00	100.00	0.00	352.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				52				352.57				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	733	733	7.13	7.13	6,323.44	6,323.44	63.53	63.53	27	27	3.71	3.71	96.10	96.10	1.58	1.58	1.52	1.52
2	50	100	75	192	925	1.87	9.00	13.49	6,309.96	0.14	63.39	0	27	0.00	3.71	0.00	96.10	0.00	1.58	0.00	1.52
3	100	200	150	148	1,073	1.44	10.44	21.47	6,288.49	0.22	63.18	2	29	0.27	3.98	14.44	110.54	0.24	1.82	67.25	1.76
4	200	300	250	125	1,198	1.22	11.66	20.82	6,267.67	0.21	62.97	5	34	0.69	4.67	44.33	154.87	0.73	2.54	212.92	2.47
5	300	500	400	187	1,385	1.82	13.48	140.07	6,127.59	1.41	61.56	4	38	0.55	5.22	14.43	169.30	0.24	2.78	10.30	2.76
6	500	750	625	245	1,630	2.38	15.87	99.83	6,027.76	1.00	60.56	4	42	0.55	5.77	28.64	197.94	0.47	3.25	28.69	3.28
7	750	1,000	875	175	1,805	1.70	17.57	64.35	5,963.42	0.65	59.91	3	45	0.41	6.18	3.51	201.45	0.06	3.31	5.46	3.38
8	1,000	1,500	1,250	225	2,030	2.19	19.76	80.44	5,882.98	0.81	59.10	8	53	1.10	7.28	68.48	269.93	1.12	4.43	85.14	4.59
9	1,500	2,000	1,750	468	2,498	4.56	24.31	179.13	5,703.85	1.80	57.30	11	64	1.51	8.79	39.37	309.30	0.65	5.08	21.98	5.42
10	2,000	2,500	2,250	137	2,635	1.33	25.65	160.52	5,543.33	1.61	55.69	1	65	0.14	8.93	0.00	309.30	0.00	5.08	0.00	5.58
11	2,500	3,000	2,750	132	2,767	1.28	26.93	160.60	5,382.73	1.61	54.08	2	67	0.27	9.20	1.13	310.43	0.02	5.10	0.70	5.77
12	3,000	4,000	3,500	270	3,037	2.63	29.56	228.89	5,153.84	2.30	51.78	6	73	0.82	10.03	26.46	336.90	0.43	5.53	11.56	6.54
13	4,000	5,000	4,500	204	3,241	1.99	31.55	323.99	4,829.85	3.25	48.52	5	78	0.69	10.71	16.96	353.86	0.28	5.81	5.24	7.33
14	5,000	7,500	6,250	457	3,698	4.45	35.99	646.93	4,182.92	6.50	42.02	7	85	0.96	11.68	495.73	849.59	8.14	13.95	76.63	20.31
15	7,500	10,000	8,750	377	4,075	3.67	39.66	317.63	3,865.29	3.19	38.83	2	87	0.27	11.95	8.89	858.48	0.15	14.10	2.80	22.21
16	10,000	20,000	15,000	849	4,924	8.26	47.93	1,680.48	2,184.82	16.88	21.95	38	125	5.22	17.17	314.82	1,173.30	5.17	19.27	18.73	53.70
17	20,000	50,000	35,000	1,179	6,103	11.48	59.40	3,665.56	1,480.74	36.83	14.88	67	192	9.20	26.37	653.46	1,826.77	10.73	30.00	17.83	123.37
18	50,000	100,000	75,000	1,318	7,421	12.83	72.23	1,073.77	2,554.51	10.79	25.66	80	272	10.99	37.36	1,066.01	2,892.78	17.51	47.51	99.28	113.24
19	100,000	500,000	300,000	2,507	9,928	24.40	96.63	14,614.88	17,169.39	146.82	172.49	348	620	47.80	85.16	2,693.88	5,586.66	44.24	91.75	18.43	32.54
20	500,000	**UP**		346	10,274	3.37	100.00	7,215.42	9,953.97	72.49	100.00	108	728	14.84	100.00	502.11	6,088.76	8.25	100.00	6.96	61.17
				10,274				9,953.97				728				6,088.76				61.17	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	55	55	8.38	8.38	223.69	223.69	13.27	13.27	1	1	1.30	1.30	0.20	0.20	0.11	0.11	0.09	0.09
2	50	100	75	106	161	16.16	24.54	6.04	229.72	0.36	13.63	2	3	2.60	3.90	6.53	6.73	3.68	3.79	108.22	2.93
3	100	200	150	1	162	0.15	24.70	0.21	229.93	0.01	13.64	0	3	0.00	3.90	0.00	6.73	0.00	3.79	0.00	2.93
4	200	300	250	6	168	0.91	25.61	4.48	234.41	0.27	13.91	0	3	0.00	3.90	0.00	6.73	0.00	3.79	0.00	2.87
5	300	500	400	4	172	0.61	26.22	1.49	235.89	0.09	13.99	1	4	1.30	5.19	0.06	6.79	0.03	3.82	4.08	2.88
6	500	750	625	16	188	2.44	28.66	55.90	291.79	3.32	17.31	0	4	0.00	5.19	0.00	6.79	0.00	3.82	0.00	2.33
7	750	1,000	875	5	193	0.76	29.42	1.85	293.64	0.11	17.42	0	4	0.00	5.19	0.00	6.79	0.00	3.82	0.00	2.31
8	1,000	1,500	1,250	17	210	2.59	32.01	9.27	302.91	0.55	17.97	3	7	3.90	9.09	6.45	13.24	3.63	7.45	69.60	4.37
9	1,500	2,000	1,750	18	228	2.74	34.76	9.51	312.42	0.56	18.53	1	8	1.30	10.39	1.08	14.32	0.61	8.06	11.36	4.58
10	2,000	2,500	2,250	3	231	0.46	35.21	8.64	321.07	0.51	19.05	0	8	0.00	10.39	0.00	14.32	0.00	8.06	0.00	4.46
11	2,500	3,000	2,750	4	235	0.61	35.82	0.01	321.07	0.00	19.05	2	10	2.60	12.99	0.01	14.34	0.01	8.07	227.59	4.46
12	3,000	4,000	3,500	18	253	2.74	38.57	33.71	354.78	2.00	21.05	0	10	0.00	12.99	0.00	14.34	0.00	8.07	0.00	4.04
13	4,000	5,000	4,500	8	261	1.22	39.79	35.20	389.98	2.09	23.13	9	19	11.69	24.68	0.49	14.82	0.27	8.34	1.38	3.80
14	5,000	7,500	6,250	33	294	5.03	44.82	62.45	452.43	3.70	26.84	8	27	10.39	35.06	9.99	24.81	5.62	13.96	15.99	5.48
15	7,500	10,000	8,750	30	324	4.57	49.39	141.75	594.19	8.41	35.25	0	27	0.00	35.06	0.00	24.81	0.00	13.96	0.00	4.18
16	10,000	20,000	15,000	62	386	9.45	58.84	299.22	893.40	17.75	53.00	15	42	19.48	54.55	3.64	28.44	2.05	16.01	1.21	3.18
17	20,000	50,000	35,000	132	518	20.12	78.96	116.27	1,009.67	6.90	59.90	25	67	32.47	87.01	51.18	79.63	28.80	44.81	44.02	7.89
18	50,000	100,000	75,000	60	578	9.15	88.11	430.13	1,439.80	25.52	85.41	2	69	2.60	89.61	50.69	130.31	28.53	73.34	11.78	9.05
19	100,000	500,000	300,000	78	656	11.89	100.00	245.92	1,685.72	14.59	100.00	8	77	10.39	100.00	47.38	177.69	26.66	100.00	19.27	10.54
20	500,000	**UP**		0	656	0.00	100.00	0.00	1,685.72	0.00	100.00	0	77	0.00	100.00	0.00	177.69	0.00	100.00	0.00	10.54
				656				1,685.72				77				177.69				10.54	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2748 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	61	61	5.34	5.34	19.59	19.59	1.56	1.56	3	3	23.08	23.08	0.45	0.45	0.54	0.54	2.31	2.31
2	50	100	75	3	64	0.26	5.60	0.25	19.84	0.02	1.58	0	3	0.00	23.08	0.00	0.45	0.00	0.54	0.00	2.28
3	100	200	150	1	65	0.09	5.69	0.02	19.86	0.00	1.58	0	3	0.00	23.08	0.00	0.45	0.00	0.54	0.00	2.28
4	200	300	250	8	73	0.70	6.39	2.94	22.80	0.23	1.81	0	3	0.00	23.08	0.00	0.45	0.00	0.54	0.00	1.98
5	300	500	400	3	76	0.26	6.65	1.89	24.69	0.15	1.96	2	5	15.38	38.46	40.65	41.10	48.17	48.71	2145.39	166.44
6	500	750	625	2	78	0.17	6.82	2.74	27.43	0.22	2.18	0	5	0.00	38.46	0.00	41.10	0.00	48.71	0.00	149.84
7	750	1,000	875	5	83	0.44	7.26	4.15	31.58	0.33	2.51	0	5	0.00	38.46	0.00	41.10	0.00	48.71	0.00	130.15
8	1,000	1,500	1,250	5	88	0.44	7.70	0.00	31.58	0.00	2.51	0	5	0.00	38.46	0.00	41.10	0.00	48.71	0.00	130.15
9	1,500	2,000	1,750	6	94	0.52	8.22	1.09	32.67	0.09	2.60	0	5	0.00	38.46	0.00	41.10	0.00	48.71	0.00	125.79
10	2,000	2,500	2,250	2	96	0.17	8.40	7.21	39.89	0.57	3.17	0	5	0.00	38.46	0.00	41.10	0.00	48.71	0.00	103.04
11	2,500	3,000	2,750	1	97	0.09	8.49	8.45	48.34	0.67	3.84	0	5	0.00	38.46	0.00	41.10	0.00	48.71	0.00	85.03
12	3,000	4,000	3,500	29	126	2.54	11.02	8.18	56.52	0.65	4.49	0	5	0.00	38.46	0.00	41.10	0.00	48.71	0.00	72.72
13	4,000	5,000	4,500	22	148	1.92	12.95	3.70	60.22	0.29	4.79	0	5	0.00	38.46	0.00	41.10	0.00	48.71	0.00	68.25
14	5,000	7,500	6,250	52	200	4.55	17.50	12.99	73.20	1.03	5.82	0	5	0.00	38.46	0.00	41.10	0.00	48.71	0.00	56.14
15	7,500	10,000	8,750	18	218	1.57	19.07	9.93	83.14	0.79	6.61	0	5	0.00	38.46	0.00	41.10	0.00	48.71	0.00	49.44
16	10,000	20,000	15,000	84	302	7.35	26.42	79.77	162.91	6.34	12.95	0	5	0.00	38.46	0.00	41.10	0.00	48.71	0.00	25.23
17	20,000	50,000	35,000	191	493	16.71	43.13	305.91	468.81	24.31	37.26	0	5	0.00	38.46	0.00	41.10	0.00	48.71	0.00	8.77
18	50,000	100,000	75,000	260	753	22.75	65.88	220.96	689.77	17.56	54.82	2	7	15.38	53.85	37.87	78.97	44.88	93.59	17.14	11.45
19	100,000	500,000	300,000	341	1,094	29.83	95.71	534.87	1,224.64	42.51	97.33	0	7	0.00	53.85	0.00	78.97	0.00	93.59	0.00	6.45
20	500,000	**UP**		49	1,143	4.29	100.00	33.61	1,258.26	2.67	100.00	6	13	46.15	100.00	5.41	84.38	6.41	100.00	16.09	6.71
				1,143				1,258.26				13				84.38				6.71	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2751 DAIRIES AND DAIRY PRODUCTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	38	38	14.96	14.96	833.64	833.64	38.50	38.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	40	0.79	15.75	0.42	834.06	0.02	38.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	16	56	6.30	22.05	10.64	844.71	0.49	39.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	63	2.76	24.80	1.74	846.45	0.08	39.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	69	2.36	27.17	2.91	849.36	0.13	39.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	75	2.36	29.53	15.10	864.46	0.70	39.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	82	2.76	32.28	25.31	889.77	1.17	41.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	25	107	9.84	42.13	82.02	971.79	3.79	44.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	109	0.79	42.91	1.18	970.61	0.05	44.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	113	1.57	44.49	9.76	980.37	0.45	45.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	115	0.79	45.28	0.31	980.68	0.01	45.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	116	0.39	45.67	2.38	983.07	0.11	45.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	121	1.97	47.64	22.65	1,005.72	1.05	46.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	130	3.54	51.18	42.46	1,048.18	1.96	48.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	131	0.39	51.57	0.03	1,048.21	0.00	48.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	140	3.54	55.12	92.44	1,140.65	4.27	52.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	26	166	10.24	65.35	63.15	1,203.80	2.92	55.60	3	3	3.26	3.26	0.23	0.23	2.17	2.17	0.36	0.02
18	50,000	100,000	75,000	26	192	10.24	75.59	146.66	1,350.46	6.77	62.37	1	4	1.09	4.35	7.37	7.60	69.59	71.76	5.03	0.56
19	100,000	500,000	300,000	36	228	14.17	89.76	752.09	2,102.55	34.74	97.11	0	4	0.00	4.35	0.00	7.60	0.00	71.76	0.00	0.36
20	500,000	**UP**		26	254	10.24	100.00	62.56	2,165.10	2.89	100.00	88	92	95.65	100.00	2.99	10.60	28.24	100.00	4.78	0.49
				254				2,165.10				92				10.60				0.49	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2752 DAIRIES AND DAIRY PRODUCTS INCLUDING DESICCATED MILK

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	38	38	24.68	24.68	0.21	0.21	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	42	2.60	27.27	0.42	0.63	0.07	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	43	0.65	27.92	0.13	0.76	0.02	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	47	2.60	30.52	0.13	0.89	0.02	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	48	0.65	31.17	0.76	1.65	0.13	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	49	0.65	31.82	0.93	2.58	0.16	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	51	1.30	33.12	1.70	4.29	0.30	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	52	0.65	33.77	1.12	5.41	0.20	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	54	1.30	35.06	3.16	8.57	0.55	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	58	2.60	37.66	8.21	16.78	1.44	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	59	0.65	38.31	0.03	16.81	0.00	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	60	0.65	38.96	1.73	18.54	0.30	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	68	5.19	44.16	11.15	29.68	1.95	5.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	71	1.95	46.10	8.04	37.73	1.41	6.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	73	1.30	47.40	19.66	57.39	3.44	10.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	13	86	8.44	55.84	112.97	170.36	19.78	29.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	10	96	6.49	62.34	33.82	204.19	5.92	35.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	99	1.95	64.29	62.46	266.65	10.94	46.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	28	127	18.18	82.47	128.01	394.66	22.41	69.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		27	154	17.53	100.00	176.48	571.15	30.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				154				571.15				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 276 COFFEE ROASTING PLANTS COFFEE EXTRACT FACTORIES MALTINGS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	22.82	22.82	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				22.82				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2761 COFFEE ROASTING PLANTSCOFFEE EXTRACT FACTORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	76	76	6.53	6.53	7.68	7.68	0.16	0.16	11	11	8.40	8.40	680.39	680.39	12.20	12.20	8863.55	8863.55
2	50	100	75	7	83	0.60	7.13	7.33	0.34	0.15	0.01	0	11	0.00	8.40	0.00	680.39	0.00	12.20	0.00	198946.97
3	100	200	150	16	99	1.37	8.51	8.50	8.85	0.17	0.18	0	11	0.00	8.40	0.00	680.39	0.00	12.20	0.00	7690.76
4	200	300	250	12	111	1.03	9.54	5.96	14.81	0.12	0.30	0	11	0.00	8.40	0.00	680.39	0.00	12.20	0.00	4594.57
5	300	500	400	78	189	6.70	16.24	45.53	60.34	0.93	1.24	0	11	0.00	8.40	0.00	680.39	0.00	12.20	0.00	1127.53
6	500	750	625	50	239	4.30	20.53	3.34	57.01	0.07	1.17	0	11	0.00	8.40	0.00	680.39	0.00	12.20	0.00	1193.54
7	750	1,000	875	26	265	2.23	22.77	28.52	85.53	0.58	1.75	0	11	0.00	8.40	0.00	680.39	0.00	12.20	0.00	795.52
8	1,000	1,500	1,250	70	335	6.01	28.78	60.11	145.64	1.23	2.98	0	11	0.00	8.40	0.00	680.39	0.00	12.20	0.00	467.17
9	1,500	2,000	1,750	22	357	1.89	30.67	95.38	241.02	1.95	4.93	4	15	3.05	11.45	30.37	710.76	0.54	12.74	31.84	294.90
10	2,000	2,500	2,250	17	374	1.46	32.13	34.37	275.38	0.70	5.64	0	15	0.00	11.45	0.00	710.76	0.00	12.74	0.00	258.10
11	2,500	3,000	2,750	23	397	1.98	34.11	83.75	359.14	1.71	7.35	0	15	0.00	11.45	0.00	710.76	0.00	12.74	0.00	197.91
12	3,000	4,000	3,500	55	452	4.73	38.83	138.48	497.62	2.83	10.19	0	15	0.00	11.45	0.00	710.76	0.00	12.74	0.00	142.83
13	4,000	5,000	4,500	26	478	2.23	41.07	124.52	622.14	2.55	12.73	0	15	0.00	11.45	0.00	710.76	0.00	12.74	0.00	114.24
14	5,000	7,500	6,250	62	540	5.33	46.39	228.60	850.73	4.68	17.41	2	17	1.53	12.98	213.56	924.32	3.83	16.57	93.42	108.65
15	7,500	10,000	8,750	45	585	3.87	50.26	192.35	1,043.09	3.94	21.35	0	17	0.00	12.98	0.00	924.32	0.00	16.57	0.00	88.61
16	10,000	20,000	15,000	115	700	9.88	60.14	494.53	1,537.61	10.12	31.47	12	29	9.16	22.14	373.79	1,298.10	6.70	23.27	75.58	84.42
17	20,000	50,000	35,000	181	881	15.55	75.69	2,902.30	4,439.92	59.41	90.88	12	41	9.16	31.30	2,071.44	3,369.54	37.13	60.40	71.37	75.89
18	50,000	100,000	75,000	99	980	8.51	84.19	448.23	4,888.15	9.18	100.06	10	51	7.63	38.93	73.60	3,443.14	1.32	61.72	16.42	70.44
19	100,000	500,000	300,000	149	1,129	12.80	96.99	366.92	5,255.07	7.51	107.57	62	113	47.33	86.26	2,128.69	5,571.83	38.16	99.88	580.16	106.03
20	500,000	**UP**		35	1,164	3.01	100.00	369.76	4,885.30	7.57	100.00	18	131	13.74	100.00	6.89	5,578.72	0.12	100.00	1.86	114.19
				1,164				4,885.30				131				5,578.72				114.19	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2762 MALTINGS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	11.11	11.11	0.05	0.05	0.40	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	11.11	22.22	0.51	0.56	4.39	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	11.11	33.33	0.00	0.56	0.00	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	11.11	44.44	0.50	1.06	4.24	9.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	11.11	55.56	3.42	4.48	29.26	38.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	11.11	66.67	4.55	9.03	38.93	77.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	11.11	77.78	0.00	9.03	0.00	77.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	11.11	88.89	1.33	10.36	11.39	88.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	11.11	100.00	1.33	11.69	11.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	9	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	9	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				11.69				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2763 TEA SHEDS AND TEA FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	36	36	10.32	10.32	6.25	6.25	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	42	1.72	12.03	0.46	6.71	0.03	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	24	66	6.88	18.91	2.34	9.05	0.14	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	13	79	3.72	22.64	4.62	13.68	0.27	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	20	99	5.73	28.37	9.18	22.85	0.54	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	14	113	4.01	32.38	5.62	28.47	0.33	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	19	132	5.44	37.82	10.03	38.50	0.59	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	15	147	4.30	42.12	25.41	63.90	1.50	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	157	2.87	44.99	26.36	90.26	1.56	5.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	19	176	5.44	50.43	25.15	115.41	1.49	6.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	12	188	3.44	53.87	36.35	151.76	2.15	8.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	12	200	3.44	57.31	52.30	204.06	3.09	12.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	209	2.58	59.89	574.01	778.06	33.93	46.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	61	270	17.48	77.36	262.10	1,040.16	15.50	61.49	1	1	20.00	20.00	10.11	10.11	1.39	1.39	3.86	0.97
15	7,500	10,000	8,750	7	277	2.01	79.37	26.59	1,066.75	1.57	63.07	0	1	0.00	20.00	0.00	10.11	0.00	1.39	0.00	0.95
16	10,000	20,000	15,000	39	316	11.17	90.54	313.24	1,380.00	18.52	81.58	0	1	0.00	20.00	0.00	10.11	0.00	1.39	0.00	0.73
17	20,000	50,000	35,000	23	339	6.59	97.13	242.64	1,622.64	14.34	95.93	4	5	80.00	100.00	718.08	728.18	98.61	100.00	295.94	44.88
18	50,000	100,000	75,000	8	347	2.29	99.43	42.98	1,665.62	2.54	98.47	0	5	0.00	100.00	0.00	728.18	0.00	100.00	0.00	43.72
19	100,000	500,000	300,000	2	349	0.57	100.00	25.89	1,691.51	1.53	100.00	0	5	0.00	100.00	0.00	728.18	0.00	100.00	0.00	43.05
20	500,000	**UP**		0	349	0.00	100.00	0.00	1,691.51	0.00	100.00	0	5	0.00	100.00	0.00	728.18	0.00	100.00	0.00	43.05
				349				1,691.51				5				728.18				43.05	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2768 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.63	2.63	0.19	0.19	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.63	5.26	44.66	44.85	41.32	41.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.63	7.89	0.47	45.32	0.43	41.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.63	10.53	0.59	45.91	0.55	42.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.63	13.16	0.08	45.99	0.07	42.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.63	15.79	0.10	46.09	0.09	42.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	2.63	18.42	5.34	51.43	4.94	47.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	2.63	21.05	3.13	54.56	2.89	50.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	2.63	23.68	6.25	60.81	5.78	56.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	2.63	26.32	1.20	62.00	1.11	57.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	2.63	28.95	0.71	62.72	0.66	58.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	2.63	31.58	0.88	63.60	0.82	58.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	14	5.26	36.84	10.45	74.05	9.67	68.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	2.63	39.47	0.76	74.81	0.70	69.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	19	10.53	50.00	26.44	101.25	24.46	93.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	24	13.16	63.16	26.99	128.24	24.97	118.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	25	2.63	65.79	40.00	168.24	37.01	155.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	7	32	18.42	84.21	61.87	106.37	57.24	98.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		6	38	15.79	100.00	1.72	108.09	1.59	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				38				108.09				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 277 COLD STORES ICE FACTORIES ABATTOIRS BUTCHERS DRYING INSTALLA

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.17	4.17	0.35	0.35	0.41	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.17	8.33	0.52	0.87	0.61	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.17	12.50	10.37	11.24	12.25	13.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.17	16.67	7.51	18.74	8.87	22.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.17	20.83	0.53	19.28	0.63	22.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	4.17	25.00	0.83	20.11	0.98	23.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	4.17	29.17	1.38	21.49	1.64	25.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	4.17	33.33	1.48	22.97	1.74	27.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	4.17	37.50	2.48	25.44	2.93	30.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	12	12.50	50.00	5.80	31.25	6.86	36.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	16	16.67	66.67	5.84	37.09	6.90	43.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	22	25.00	91.67	34.33	71.42	40.56	84.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	23	4.17	95.83	5.06	76.49	5.98	90.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	24	4.17	100.00	8.16	84.65	9.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	24	0.00	100.00	0.00	84.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	24	0.00	100.00	0.00	84.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	24	0.00	100.00	0.00	84.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	24	0.00	100.00	0.00	84.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	24	0.00	100.00	0.00	84.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				24				84.65				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2771 COLD STORES AND ICE FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	178	178	6.53	6.53	570.34	570.34	6.93	6.93	8	8	9.64	9.64	1,947.45	1,947.45	19.78	19.78	341.46	341.46
2	50	100	75	36	214	1.32	7.86	8.65	561.69	0.11	6.82	0	8	0.00	9.64	0.00	1,947.45	0.00	19.78	0.00	346.71
3	100	200	150	91	305	3.34	11.20	31.80	529.89	0.39	6.43	1	9	1.20	10.84	28.81	1,976.26	0.29	20.07	90.61	372.96
4	200	300	250	44	349	1.62	12.81	20.50	509.39	0.25	6.19	0	9	0.00	10.84	0.00	1,976.26	0.00	20.07	0.00	387.96
5	300	500	400	115	464	4.22	17.03	58.91	450.48	0.72	5.47	0	9	0.00	10.84	0.00	1,976.26	0.00	20.07	0.00	438.70
6	500	750	625	148	612	5.43	22.47	149.17	301.31	1.81	3.66	2	11	2.41	13.25	568.04	2,544.31	5.77	25.84	380.80	844.42
7	750	1,000	875	160	772	5.87	28.34	121.86	179.44	1.48	2.18	4	15	4.82	18.07	0.15	2,544.46	0.00	25.84	0.12	1417.97
8	1,000	1,500	1,250	159	931	5.84	34.18	11.36	168.09	0.14	2.04	2	17	2.41	20.48	17.56	2,562.02	0.18	26.02	154.61	1524.23
9	1,500	2,000	1,750	119	1,050	4.37	38.55	238.21	70.13	2.89	0.85	4	21	4.82	25.30	1,466.67	4,028.69	14.89	40.91	615.70	5744.84
10	2,000	2,500	2,250	104	1,154	3.82	42.36	384.08	454.21	4.66	5.52	0	21	0.00	25.30	0.00	4,028.69	0.00	40.91	0.00	886.98
11	2,500	3,000	2,750	102	1,256	3.74	46.11	257.76	711.97	3.13	8.65	0	21	0.00	25.30	0.00	4,028.69	0.00	40.91	0.00	565.85
12	3,000	4,000	3,500	164	1,420	6.02	52.13	235.91	476.06	2.86	5.78	6	27	7.23	32.53	48.29	4,076.98	0.49	41.40	20.47	856.41
13	4,000	5,000	4,500	113	1,533	4.15	56.28	377.81	853.86	4.59	10.37	3	30	3.61	36.14	3,822.56	7,899.54	38.82	80.22	1011.78	925.16
14	5,000	7,500	6,250	210	1,743	7.71	63.99	830.05	1,683.91	10.08	20.45	1	31	1.20	37.35	114.29	8,013.83	1.16	81.38	13.77	475.91
15	7,500	10,000	8,750	161	1,904	5.91	69.90	738.01	2,421.93	8.96	29.41	0	31	0.00	37.35	0.00	8,013.83	0.00	81.38	0.00	330.89
16	10,000	20,000	15,000	247	2,151	9.07	78.96	2,245.42	4,667.35	27.27	56.68	5	36	6.02	43.37	53.07	8,066.90	0.54	81.92	2.36	172.84
17	20,000	50,000	35,000	275	2,426	10.10	89.06	1,577.76	6,245.10	19.16	75.84	15	51	18.07	61.45	1,563.10	9,630.00	15.87	97.79	99.07	154.20
18	50,000	100,000	75,000	125	2,551	4.59	93.65	1,074.94	7,320.05	13.05	88.89	0	51	0.00	61.45	0.00	9,630.00	0.00	97.79	0.00	131.56
19	100,000	500,000	300,000	136	2,687	4.99	98.64	831.97	8,152.02	10.10	99.00	32	83	38.55	100.00	217.70	9,847.69	2.21	100.00	26.17	120.80
20	500,000	**UP**		37	2,724	1.36	100.00	82.64	8,234.66	1.00	100.00	0	83	0.00	100.00	0.00	9,847.69	0.00	100.00	0.00	119.59
				2,724				8,234.66				83				9,847.69				119.59	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2772 ABATTOIRS AND BUTCHERS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	73	73	11.79	11.79	93.41	93.41	10.53	10.53	3	3	15.79	15.79	6.55	6.55	27.98	27.98	7.01	7.01
2	50	100	75	51	124	8.24	20.03	5.23	88.18	0.59	9.94	0	3	0.00	15.79	0.00	6.55	0.00	27.98	0.00	7.43
3	100	200	150	35	159	5.65	25.69	14.89	73.29	1.68	8.26	0	3	0.00	15.79	0.00	6.55	0.00	27.98	0.00	8.94
4	200	300	250	34	193	5.49	31.18	12.37	60.92	1.39	6.87	0	3	0.00	15.79	0.00	6.55	0.00	27.98	0.00	10.75
5	300	500	400	35	228	5.65	36.83	30.72	30.20	3.46	3.40	0	3	0.00	15.79	0.00	6.55	0.00	27.98	0.00	21.69
6	500	750	625	18	246	2.91	39.74	10.35	19.85	1.17	2.24	0	3	0.00	15.79	0.00	6.55	0.00	27.98	0.00	33.00
7	750	1,000	875	11	257	1.78	41.52	13.13	6.72	1.48	0.76	0	3	0.00	15.79	0.00	6.55	0.00	27.98	0.00	97.50
8	1,000	1,500	1,250	23	280	3.72	45.23	31.20	24.48	3.52	2.76	0	3	0.00	15.79	0.00	6.55	0.00	27.98	0.00	26.75
9	1,500	2,000	1,750	14	294	2.26	47.50	24.44	48.92	2.76	5.51	0	3	0.00	15.79	0.00	6.55	0.00	27.98	0.00	13.39
10	2,000	2,500	2,250	10	304	1.62	49.11	22.04	70.96	2.48	8.00	1	4	5.26	21.05	0.34	6.89	1.46	29.43	1.55	9.71
11	2,500	3,000	2,750	7	311	1.13	50.24	29.21	100.17	3.29	11.29	0	4	0.00	21.05	0.00	6.89	0.00	29.43	0.00	6.88
12	3,000	4,000	3,500	13	324	2.10	52.34	40.88	141.05	4.61	15.90	0	4	0.00	21.05	0.00	6.89	0.00	29.43	0.00	4.89
13	4,000	5,000	4,500	17	341	2.75	55.09	24.96	166.01	2.81	18.71	0	4	0.00	21.05	0.00	6.89	0.00	29.43	0.00	4.15
14	5,000	7,500	6,250	25	366	4.04	59.13	123.69	289.70	13.94	32.65	0	4	0.00	21.05	0.00	6.89	0.00	29.43	0.00	2.38
15	7,500	10,000	8,750	20	386	3.23	62.36	104.10	393.80	11.73	44.38	0	4	0.00	21.05	0.00	6.89	0.00	29.43	0.00	1.75
16	10,000	20,000	15,000	55	441	8.89	71.24	84.35	478.15	9.51	53.89	0	4	0.00	21.05	0.00	6.89	0.00	29.43	0.00	1.44
17	20,000	50,000	35,000	115	556	18.58	89.82	308.73	786.87	34.80	88.69	7	11	36.84	57.89	3.58	10.47	15.30	44.73	1.16	1.33
18	50,000	100,000	75,000	56	612	9.05	98.87	39.35	826.22	4.43	93.12	8	19	42.11	100.00	12.94	23.41	55.27	100.00	32.88	2.83
19	100,000	500,000	300,000	7	619	1.13	100.00	61.03	887.25	6.88	100.00	0	19	0.00	100.00	0.00	23.41	0.00	100.00	0.00	2.64
20	500,000	**UP**		0	619	0.00	100.00	0.00	887.25	0.00	100.00	0	19	0.00	100.00	0.00	23.41	0.00	100.00	0.00	2.64
				619				887.25				19				23.41				2.64	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2773 DRYING INSTALLATIONS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	5.00	5.00	15.11	15.11	12.13	12.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	5.00	10.00	4.41	19.52	3.54	15.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	5.00	15.00	2.01	21.53	1.62	17.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	5.00	20.00	2.01	23.55	1.62	18.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	5.00	25.00	5.69	29.24	4.56	23.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	5.00	30.00	8.90	38.13	7.14	30.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	5.00	35.00	6.98	45.11	5.60	36.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	5.00	40.00	7.02	52.13	5.63	41.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	5.00	45.00	7.02	59.14	5.63	47.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	5.00	50.00	1.92	61.06	1.54	49.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	5.00	55.00	5.76	66.82	4.62	53.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	5.00	60.00	1.92	68.74	1.54	55.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	5.00	65.00	3.84	72.59	3.08	58.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	5.00	70.00	3.84	76.42	3.08	61.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	5.00	75.00	6.66	83.08	5.34	66.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	16	5.00	80.00	5.19	88.27	4.17	70.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	19	15.00	95.00	36.32	124.59	29.15	99.99	10	10	76.92	76.92	439.66	439.66	99.96	99.96	1210.45	352.88
18	50,000	100,000	75,000	1	20	5.00	100.00	0.01	124.60	0.01	100.00	3	13	23.08	100.00	0.16	439.81	0.04	100.00	1529.51	352.98
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	124.60	0.00	100.00	0	13	0.00	100.00	0.00	439.81	0.00	100.00	0.00	352.98
20	500,000	**UP**		0	20	0.00	100.00	0.00	124.60	0.00	100.00	0	13	0.00	100.00	0.00	439.81	0.00	100.00	0.00	352.98
				20				124.60				13				439.81				352.98	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2778 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	77	77	21.63	21.63	34.93	34.93	11.54	11.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	55	132	15.45	37.08	13.84	48.78	4.57	16.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	70	202	19.66	56.74	35.98	84.76	11.88	27.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	38	240	10.67	67.42	23.43	108.19	7.74	35.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	44	284	12.36	79.78	38.24	146.43	12.63	48.35	1	1	100.00	100.00	42.44	42.44	100.00	100.00	111.00	28.98
6	500	750	625	23	307	6.46	86.24	10.50	156.92	3.47	51.81	0	1	0.00	100.00	0.00	42.44	0.00	100.00	0.00	27.05
7	750	1,000	875	7	314	1.97	88.20	9.30	166.22	3.07	54.89	0	1	0.00	100.00	0.00	42.44	0.00	100.00	0.00	25.53
8	1,000	1,500	1,250	6	320	1.69	89.89	3.16	169.38	1.04	55.93	0	1	0.00	100.00	0.00	42.44	0.00	100.00	0.00	25.06
9	1,500	2,000	1,750	7	327	1.97	91.85	25.08	194.46	8.28	64.21	0	1	0.00	100.00	0.00	42.44	0.00	100.00	0.00	21.82
10	2,000	2,500	2,250	2	329	0.56	92.42	8.23	202.69	2.72	66.93	0	1	0.00	100.00	0.00	42.44	0.00	100.00	0.00	20.94
11	2,500	3,000	2,750	2	331	0.56	92.98	0.00	202.69	0.00	66.93	0	1	0.00	100.00	0.00	42.44	0.00	100.00	0.00	20.94
12	3,000	4,000	3,500	2	333	0.56	93.54	8.98	211.68	2.97	69.90	0	1	0.00	100.00	0.00	42.44	0.00	100.00	0.00	20.05
13	4,000	5,000	4,500	3	336	0.84	94.38	20.64	232.32	6.82	76.71	0	1	0.00	100.00	0.00	42.44	0.00	100.00	0.00	18.27
14	5,000	7,500	6,250	4	340	1.12	95.51	48.13	280.45	15.89	92.60	0	1	0.00	100.00	0.00	42.44	0.00	100.00	0.00	15.13
15	7,500	10,000	8,750	3	343	0.84	96.35	20.85	301.29	6.88	99.49	0	1	0.00	100.00	0.00	42.44	0.00	100.00	0.00	14.09
16	10,000	20,000	15,000	2	345	0.56	96.91	1.24	302.53	0.41	99.89	0	1	0.00	100.00	0.00	42.44	0.00	100.00	0.00	14.03
17	20,000	50,000	35,000	4	349	1.12	98.03	0.00	302.53	0.00	99.89	0	1	0.00	100.00	0.00	42.44	0.00	100.00	0.00	14.03
18	50,000	100,000	75,000	2	351	0.56	98.60	0.05	302.58	0.01	99.91	0	1	0.00	100.00	0.00	42.44	0.00	100.00	0.00	14.03
19	100,000	500,000	300,000	5	356	1.40	100.00	0.27	302.85	0.09	100.00	0	1	0.00	100.00	0.00	42.44	0.00	100.00	0.00	14.01
20	500,000	**UP**		0	356	0.00	100.00	0.00	302.85	0.00	100.00	0	1	0.00	100.00	0.00	42.44	0.00	100.00	0.00	14.01
					356				302.85				1				42.44				14.01

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2781 BREWERIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	4.23	4.23	0.03	0.03	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	10	1.06	5.29	0.00	0.03	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	12	1.06	6.35	0.00	0.04	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	13	0.53	6.88	0.01	0.04	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	22	4.76	11.64	0.17	0.21	0.04	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	25	1.59	13.23	0.18	0.02	0.05	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	30	2.65	15.87	0.37	0.40	0.09	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	36	3.17	19.05	0.99	1.39	0.25	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	37	0.53	19.58	0.04	1.43	0.01	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	40	1.59	21.16	0.09	1.52	0.02	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	44	2.12	23.28	0.24	1.76	0.06	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	11	55	5.82	29.10	16.22	17.98	4.07	4.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	62	3.70	32.80	1.13	19.12	0.28	4.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	67	2.65	35.45	15.69	34.80	3.94	8.74	1	1	50.00	50.00	0.24	0.24	92.65	92.65	1.53	0.69
15	7,500	10,000	8,750	4	71	2.12	37.57	8.39	26.41	2.11	6.63	0	1	0.00	50.00	0.00	0.24	0.00	92.65	0.00	0.91
16	10,000	20,000	15,000	15	86	7.94	45.50	2.11	28.52	0.53	7.16	0	1	0.00	50.00	0.00	0.24	0.00	92.65	0.00	0.84
17	20,000	50,000	35,000	22	108	11.64	57.14	112.63	141.15	28.28	35.44	0	1	0.00	50.00	0.00	0.24	0.00	92.65	0.00	0.17
18	50,000	100,000	75,000	21	129	11.11	68.25	6.36	147.51	1.60	37.04	0	1	0.00	50.00	0.00	0.24	0.00	92.65	0.00	0.16
19	100,000	500,000	300,000	50	179	26.46	94.71	67.52	215.03	16.96	53.99	0	1	0.00	50.00	0.00	0.24	0.00	92.65	0.00	0.11
20	500,000	**UP**		10	189	5.29	100.00	183.22	398.25	46.01	100.00	1	2	50.00	100.00	0.02	0.26	7.35	100.00	0.01	0.06
					189				398.25				2				0.26				0.06

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2782 PRODUCERS OF WINESFRUIT JUICES AND MINERAL WATER

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	100	100	4.80	4.80	184.03	184.03	1.70	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	90	190	4.32	9.12	18.92	202.96	0.17	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	124	314	5.95	15.07	27.84	230.79	0.26	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	78	392	3.74	18.81	37.03	267.83	0.34	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	113	505	5.42	24.23	76.36	344.18	0.70	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	71	576	3.41	27.64	58.72	402.90	0.54	3.72	1	1	3.45	3.45	0.02	0.02	0.00	0.00	0.03	0.00
7	750	1,000	875	67	643	3.21	30.85	77.22	480.12	0.71	4.43	0	1	0.00	3.45	0.00	0.02	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	105	748	5.04	35.89	182.51	662.63	1.68	6.11	0	1	0.00	3.45	0.00	0.02	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	85	833	4.08	39.97	174.37	837.00	1.61	7.72	0	1	0.00	3.45	0.00	0.02	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	54	887	2.59	42.56	174.84	1,011.84	1.61	9.33	0	1	0.00	3.45	0.00	0.02	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	55	942	2.64	45.20	141.64	1,153.49	1.31	10.64	0	1	0.00	3.45	0.00	0.02	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	80	1,022	3.84	49.04	327.86	1,481.35	3.02	13.66	1	2	3.45	6.90	47.41	47.43	11.30	11.31	14.46	3.20
13	4,000	5,000	4,500	62	1,084	2.98	52.02	197.16	1,678.51	1.82	15.48	0	2	0.00	6.90	0.00	47.43	0.00	11.31	0.00	2.83
14	5,000	7,500	6,250	101	1,185	4.85	56.86	491.48	2,169.99	4.53	20.01	2	4	6.90	13.79	0.36	47.79	0.09	11.39	0.07	2.20
15	7,500	10,000	8,750	66	1,251	3.17	60.03	1,325.86	3,495.85	12.23	32.23	2	6	6.90	20.69	20.44	68.22	4.87	16.27	1.54	1.95
16	10,000	20,000	15,000	194	1,445	9.31	69.34	1,277.04	4,772.89	11.78	44.01	5	11	17.24	37.93	26.19	94.42	6.25	22.51	2.05	1.98
17	20,000	50,000	35,000	210	1,655	10.08	79.41	1,353.47	6,126.35	12.48	56.49	1	12	3.45	41.38	0.30	94.71	0.07	22.58	0.02	1.55
18	50,000	100,000	75,000	147	1,802	7.05	86.47	2,892.97	9,019.32	26.68	83.16	8	20	27.59	68.97	195.94	290.65	46.72	69.31	6.77	3.22
19	100,000	500,000	300,000	209	2,011	10.03	96.50	205.41	8,813.91	1.89	81.27	8	28	27.59	96.55	128.70	419.36	30.69	99.99	62.66	4.76
20	500,000	**UP**		73	2,084	3.50	100.00	2,031.29	10,845.20	18.73	100.00	1	29	3.45	100.00	0.02	419.38	0.01	100.00	0.00	3.87
				2,084				10,845.20				29				419.38				3.87	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2783 PRODUCERS OF SPIRITS AND LIQUORS AND DISTILLERIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.56	5.56	3.15	3.15	4.29	4.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.56	11.11	2.52	5.67	3.44	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.56	16.67	3.13	8.80	4.27	12.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.56	22.22	1.76	10.56	2.40	14.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.56	27.78	0.00	10.56	0.00	14.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.56	33.33	0.15	10.71	0.20	14.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.56	38.89	23.61	34.32	32.19	46.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.56	44.44	1.76	36.08	2.40	49.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	5.56	50.00	3.51	39.59	4.79	53.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	5.56	55.56	7.91	47.50	10.78	64.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	5.56	61.11	6.26	53.76	8.54	73.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	5.56	66.67	6.26	60.03	8.54	81.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	5.56	72.22	5.04	65.07	6.87	88.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	5.56	77.78	1.23	66.29	1.67	90.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	5.56	83.33	0.00	66.29	0.00	90.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	5.56	88.89	5.55	71.84	7.57	97.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	5.56	94.44	0.92	72.76	1.25	99.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	18	5.56	100.00	0.58	73.35	0.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	18	0.00	100.00	0.00	73.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					18				73.35				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 27831 PRODUCERS OF SPIRITS AND LIQUORS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	3.30	3.30	5.54	5.54	1.19	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	5	2.20	5.49	0.08	5.62	0.02	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	1.10	6.59	0.68	6.30	0.15	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	1.10	7.69	0.51	6.81	0.11	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	12	5.49	13.19	0.08	6.89	0.02	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	16	4.40	17.58	13.98	20.86	3.00	4.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	19	3.30	20.88	1.93	22.79	0.41	4.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	20	1.10	21.98	0.98	23.77	0.21	5.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	21	1.10	23.08	2.64	26.41	0.57	5.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	22	1.10	24.18	1.88	28.29	0.40	6.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	23	1.10	25.27	1.12	29.41	0.24	6.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	24	1.10	26.37	6.19	35.60	1.33	7.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	27	3.30	29.67	6.03	41.63	1.30	8.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	37	10.99	40.66	31.35	72.97	6.73	15.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	39	2.20	42.86	7.59	80.56	1.63	17.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	12	51	13.19	56.04	65.30	145.86	14.02	31.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	58	7.69	63.74	39.81	185.66	8.55	39.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	65	7.69	71.43	80.23	265.90	17.23	57.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	8	73	8.79	80.22	47.96	313.86	10.30	67.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		18	91	19.78	100.00	151.79	465.65	32.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				91				465.65				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 27832 DISTILERIES PRODUCING ALCOHOL FROM NON PETROCHEMICAL

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	12.50	12.50	21.79	21.79	14.57	14.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	26	41	21.67	34.17	2.92	24.71	1.95	16.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	51	8.33	42.50	2.42	27.13	1.62	18.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	63	10.00	52.50	4.13	31.26	2.76	20.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	71	6.67	59.17	4.16	35.42	2.79	23.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	77	5.00	64.17	5.33	40.75	3.57	27.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	85	6.67	70.83	10.41	51.16	6.96	34.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	91	5.00	75.83	10.83	61.99	7.24	41.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	92	0.83	76.67	0.10	62.09	0.06	41.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	93	0.83	77.50	3.56	65.65	2.38	43.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	98	4.17	81.67	19.58	85.23	13.10	57.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	99	0.83	82.50	0.34	85.57	0.23	57.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	100	0.83	83.33	0.00	85.57	0.00	57.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	101	0.83	84.17	6.00	91.57	4.01	61.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	102	0.83	85.00	0.00	91.57	0.00	61.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	107	4.17	89.17	26.98	118.55	18.04	79.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	110	2.50	91.67	1.03	119.57	0.69	79.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	113	2.50	94.17	17.99	101.59	12.03	67.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	7	120	5.83	100.00	47.91	149.50	32.05	100.00	1	1	100.00	100.00	0.49	0.49	100.00	100.00	1.03	0.33
20	500,000	**UP**		0	120	0.00	100.00	0.00	149.50	0.00	100.00	0	1	0.00	100.00	0.00	0.49	0.00	100.00	0.00	0.33
					120				149.50				1				0.49				0.33

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2784 VINAGER (ACID LIQUOR) FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	10.00	10.00	13.24	13.24	25.05	25.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	10.00	20.00	0.73	13.98	1.38	26.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	10.00	30.00	3.57	17.54	6.74	33.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	10.00	40.00	0.99	18.53	1.88	35.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	10.00	50.00	2.19	20.73	4.15	39.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	10.00	60.00	3.25	23.98	6.16	45.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	10.00	70.00	0.00	23.98	0.00	45.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	10.00	80.00	8.38	32.36	15.84	61.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	10.00	90.00	0.00	32.36	0.00	61.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	10	10.00	100.00	20.51	52.87	38.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	52.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	52.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	52.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	52.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	52.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	52.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	52.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	52.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	52.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	10	0.00	100.00	0.00	52.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10				52.87				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2788 MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.00	5.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	6	25.00	30.00	0.24	0.24	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	5.00	35.00	3.88	4.12	8.34	8.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	5.00	40.00	1.45	5.57	3.11	11.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	5.00	45.00	1.50	7.07	3.23	15.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	5.00	50.00	2.50	9.57	5.38	20.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	5.00	55.00	4.65	14.21	10.00	30.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	5.00	60.00	4.50	18.71	9.69	40.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	5.00	65.00	5.79	24.50	12.45	52.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	5.00	70.00	6.43	30.93	13.84	66.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	5.00	75.00	0.00	30.93	0.01	66.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	16	5.00	80.00	0.00	30.94	0.01	66.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	17	5.00	85.00	10.29	41.22	22.14	88.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	18	5.00	90.00	0.05	41.27	0.10	88.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	19	5.00	95.00	5.14	46.41	11.07	99.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	20	5.00	100.00	0.06	46.47	0.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	20	0.00	100.00	0.00	46.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	46.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	20	0.00	100.00	0.00	46.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				20				46.47				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 279 TOBACCO, CIGARS AND CIGARETTES MANUFACTURE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	22.22	22.22	12.24	12.24	25.59	25.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	6	11.11	33.33	10.41	22.64	21.76	47.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	8	11.11	44.44	5.08	17.56	10.62	36.73	3	3	100.00	100.00	54.92	54.92	100.00	100.00	1081.40	312.71
4	200	300	250	2	10	11.11	55.56	0.57	16.99	1.20	35.53	0	3	0.00	100.00	0.00	54.92	0.00	100.00	0.00	323.24
5	300	500	400	1	11	5.56	61.11	0.68	16.31	1.42	34.11	0	3	0.00	100.00	0.00	54.92	0.00	100.00	0.00	336.72
6	500	750	625	1	12	5.56	66.67	5.28	21.59	11.05	45.15	0	3	0.00	100.00	0.00	54.92	0.00	100.00	0.00	254.35
7	750	1,000	875	1	13	5.56	72.22	2.37	23.96	4.96	50.11	0	3	0.00	100.00	0.00	54.92	0.00	100.00	0.00	229.19
8	1,000	1,500	1,250	1	14	5.56	77.78	9.04	33.01	18.91	69.02	0	3	0.00	100.00	0.00	54.92	0.00	100.00	0.00	166.40
9	1,500	2,000	1,750	1	15	5.56	83.33	1.03	31.97	2.16	66.86	0	3	0.00	100.00	0.00	54.92	0.00	100.00	0.00	171.78
10	2,000	2,500	2,250	1	16	5.56	88.89	2.17	34.15	4.54	71.40	0	3	0.00	100.00	0.00	54.92	0.00	100.00	0.00	160.85
11	2,500	3,000	2,750	1	17	5.56	94.44	1.86	36.00	3.88	75.28	0	3	0.00	100.00	0.00	54.92	0.00	100.00	0.00	152.55
12	3,000	4,000	3,500	1	18	5.56	100.00	11.82	47.82	24.72	100.00	0	3	0.00	100.00	0.00	54.92	0.00	100.00	0.00	114.85
13	4,000	5,000	4,500	0	18	0.00	100.00	0.00	47.82	0.00	100.00	0	3	0.00	100.00	0.00	54.92	0.00	100.00	0.00	114.85
14	5,000	7,500	6,250	0	18	0.00	100.00	0.00	47.82	0.00	100.00	0	3	0.00	100.00	0.00	54.92	0.00	100.00	0.00	114.85
15	7,500	10,000	8,750	0	18	0.00	100.00	0.00	47.82	0.00	100.00	0	3	0.00	100.00	0.00	54.92	0.00	100.00	0.00	114.85
16	10,000	20,000	15,000	0	18	0.00	100.00	0.00	47.82	0.00	100.00	0	3	0.00	100.00	0.00	54.92	0.00	100.00	0.00	114.85
17	20,000	50,000	35,000	0	18	0.00	100.00	0.00	47.82	0.00	100.00	0	3	0.00	100.00	0.00	54.92	0.00	100.00	0.00	114.85
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	47.82	0.00	100.00	0	3	0.00	100.00	0.00	54.92	0.00	100.00	0.00	114.85
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	47.82	0.00	100.00	0	3	0.00	100.00	0.00	54.92	0.00	100.00	0.00	114.85
20	500,000	**UP**		0	18	0.00	100.00	0.00	47.82	0.00	100.00	0	3	0.00	100.00	0.00	54.92	0.00	100.00	0.00	114.85
				18				47.82				3				54.92				114.85	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2790 TOBACCOCIGARS AND CIGARETTES MANUFACTURE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	207	207	7.21	7.21	333.25	333.25	6.62	6.62	6	6	19.35	19.35	33.27	33.27	5.52	5.52	9.98	9.98
2	50	100	75	38	245	1.32	8.53	0.93	334.18	0.02	6.64	0	6	0.00	19.35	0.00	33.27	0.00	5.52	0.00	9.96
3	100	200	150	64	309	2.23	10.76	3.68	337.86	0.07	6.71	0	6	0.00	19.35	0.00	33.27	0.00	5.52	0.00	9.85
4	200	300	250	45	354	1.57	12.33	4.68	342.55	0.09	6.80	0	6	0.00	19.35	0.00	33.27	0.00	5.52	0.00	9.71
5	300	500	400	73	427	2.54	14.87	26.41	368.96	0.52	7.33	0	6	0.00	19.35	0.00	33.27	0.00	5.52	0.00	9.02
6	500	750	625	83	510	2.89	17.76	16.07	352.89	0.32	7.01	0	6	0.00	19.35	0.00	33.27	0.00	5.52	0.00	9.43
7	750	1,000	875	78	588	2.72	20.48	27.37	380.26	0.54	7.55	0	6	0.00	19.35	0.00	33.27	0.00	5.52	0.00	8.75
8	1,000	1,500	1,250	134	722	4.67	25.15	84.73	464.98	1.68	9.24	0	6	0.00	19.35	0.00	33.27	0.00	5.52	0.00	7.16
9	1,500	2,000	1,750	89	811	3.10	28.25	79.24	544.22	1.57	10.81	0	6	0.00	19.35	0.00	33.27	0.00	5.52	0.00	6.11
10	2,000	2,500	2,250	46	857	1.60	29.85	48.64	592.86	0.97	11.78	0	6	0.00	19.35	0.00	33.27	0.00	5.52	0.00	5.61
11	2,500	3,000	2,750	58	915	2.02	31.87	146.57	446.29	2.91	8.86	0	6	0.00	19.35	0.00	33.27	0.00	5.52	0.00	7.46
12	3,000	4,000	3,500	146	1,061	5.09	36.96	168.16	614.46	3.34	12.20	1	7	3.23	22.58	14.34	47.61	2.38	7.89	8.53	7.75
13	4,000	5,000	4,500	108	1,169	3.76	40.72	113.92	728.37	2.26	14.47	0	7	0.00	22.58	0.00	47.61	0.00	7.89	0.00	6.54
14	5,000	7,500	6,250	253	1,422	8.81	49.53	318.75	1,047.12	6.33	20.80	0	7	0.00	22.58	0.00	47.61	0.00	7.89	0.00	4.55
15	7,500	10,000	8,750	118	1,540	4.11	53.64	253.47	1,300.60	5.03	25.83	3	10	9.68	32.26	312.66	360.27	51.83	59.73	123.35	27.70
16	10,000	20,000	15,000	357	1,897	12.43	66.07	825.76	2,126.35	16.40	42.24	3	13	9.68	41.94	144.66	504.94	23.98	83.71	17.52	23.75
17	20,000	50,000	35,000	320	2,217	11.15	77.22	1,119.50	3,245.85	22.24	64.47	0	13	0.00	41.94	0.00	504.94	0.00	83.71	0.00	15.56
18	50,000	100,000	75,000	224	2,441	7.80	85.02	857.26	4,103.11	17.03	81.50	0	13	0.00	41.94	0.00	504.94	0.00	83.71	0.00	12.31
19	100,000	500,000	300,000	314	2,755	10.94	95.96	729.19	4,832.30	14.48	95.98	1	14	3.23	45.16	18.42	523.36	3.05	86.76	2.53	10.83
20	500,000	**UP**		116	2,871	4.04	100.00	202.17	5,034.47	4.02	100.00	17	31	54.84	100.00	79.85	603.21	13.24	100.00	39.50	11.98
				2,871				5,034.47				31				603.21				11.98	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2791 DRYING SHEDS/SMOKE HOUSES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17	17	18.68	18.68	24.41	24.41	6.70	6.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	23	6.59	25.27	15.32	39.73	4.21	10.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	31	8.79	34.07	1.31	41.04	0.36	11.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	33	2.20	36.26	0.96	42.00	0.26	11.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	37	4.40	40.66	3.42	45.42	0.94	12.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	40	3.30	43.96	1.74	47.16	0.48	12.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	46	6.59	50.55	6.25	53.41	1.72	14.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	51	5.49	56.04	2.97	56.38	0.82	15.48	1	1	10.00	10.00	0.98	0.98	2.27	2.27	32.96	1.74
9	1,500	2,000	1,750	3	54	3.30	59.34	2.57	58.95	0.71	16.19	0	1	0.00	10.00	0.00	0.98	0.00	2.27	0.00	1.66
10	2,000	2,500	2,250	2	56	2.20	61.54	2.23	61.18	0.61	16.80	0	1	0.00	10.00	0.00	0.98	0.00	2.27	0.00	1.60
11	2,500	3,000	2,750	2	58	2.20	63.74	0.82	62.00	0.23	17.03	0	1	0.00	10.00	0.00	0.98	0.00	2.27	0.00	1.58
12	3,000	4,000	3,500	5	63	5.49	69.23	44.64	106.64	12.26	29.28	0	1	0.00	10.00	0.00	0.98	0.00	2.27	0.00	0.92
13	4,000	5,000	4,500	1	64	1.10	70.33	4.04	110.68	1.11	30.39	0	1	0.00	10.00	0.00	0.98	0.00	2.27	0.00	0.88
14	5,000	7,500	6,250	6	70	6.59	76.92	31.86	142.55	8.75	39.15	0	1	0.00	10.00	0.00	0.98	0.00	2.27	0.00	0.69
15	7,500	10,000	8,750	5	75	5.49	82.42	37.70	180.25	10.35	49.50	6	7	60.00	70.00	21.05	22.03	48.84	51.11	55.84	12.22
16	10,000	20,000	15,000	6	81	6.59	89.01	53.97	234.22	14.82	64.32	0	7	0.00	70.00	0.00	22.03	0.00	51.11	0.00	9.41
17	20,000	50,000	35,000	6	87	6.59	95.60	39.13	273.35	10.75	75.06	1	8	10.00	80.00	4.89	26.93	11.35	62.47	12.51	9.85
18	50,000	100,000	75,000	3	90	3.30	98.90	71.62	344.97	19.67	94.73	0	8	0.00	80.00	0.00	26.93	0.00	62.47	0.00	7.81
19	100,000	500,000	300,000	1	91	1.10	100.00	19.19	364.15	5.27	100.00	2	10	20.00	100.00	16.18	43.11	37.53	100.00	84.34	11.84
20	500,000	**UP**		0	91	0.00	100.00	0.00	364.15	0.00	100.00	0	10	0.00	100.00	0.00	43.11	0.00	100.00	0.00	11.84
					91				364.15				10				43.11				11.84

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2792 OVEN

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	20.83	20.83	1.24	1.24	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	20	6.94	27.78	0.51	1.75	0.21	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	25	6.94	34.72	0.80	2.54	0.33	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	26	1.39	36.11	2.07	4.62	0.87	1.94	1	1	100.00	100.00	9.14	9.14	100.00	100.00	440.53	197.94
5	300	500	400	3	29	4.17	40.28	0.37	4.99	0.16	2.09	0	1	0.00	100.00	0.00	9.14	0.00	100.00	0.00	183.14
6	500	750	625	4	33	5.56	45.83	1.59	6.58	0.67	2.76	0	1	0.00	100.00	0.00	9.14	0.00	100.00	0.00	138.86
7	750	1,000	875	1	34	1.39	47.22	3.14	9.72	1.32	4.08	0	1	0.00	100.00	0.00	9.14	0.00	100.00	0.00	94.05
8	1,000	1,500	1,250	6	40	8.33	55.56	17.94	27.66	7.53	11.60	0	1	0.00	100.00	0.00	9.14	0.00	100.00	0.00	33.04
9	1,500	2,000	1,750	14	54	19.44	75.00	47.67	75.33	20.00	31.60	0	1	0.00	100.00	0.00	9.14	0.00	100.00	0.00	12.13
10	2,000	2,500	2,250	3	57	4.17	79.17	47.45	122.78	19.91	51.51	0	1	0.00	100.00	0.00	9.14	0.00	100.00	0.00	7.44
11	2,500	3,000	2,750	1	58	1.39	80.56	0.19	122.98	0.08	51.59	0	1	0.00	100.00	0.00	9.14	0.00	100.00	0.00	7.43
12	3,000	4,000	3,500	3	61	4.17	84.72	39.71	162.69	16.66	68.24	0	1	0.00	100.00	0.00	9.14	0.00	100.00	0.00	5.62
13	4,000	5,000	4,500	1	62	1.39	86.11	6.40	169.09	2.69	70.93	0	1	0.00	100.00	0.00	9.14	0.00	100.00	0.00	5.41
14	5,000	7,500	6,250	1	63	1.39	87.50	0.45	169.54	0.19	71.12	0	1	0.00	100.00	0.00	9.14	0.00	100.00	0.00	5.39
15	7,500	10,000	8,750	1	64	1.39	88.89	7.61	177.16	3.19	74.31	0	1	0.00	100.00	0.00	9.14	0.00	100.00	0.00	5.16
16	10,000	20,000	15,000	5	69	6.94	95.83	45.02	222.18	18.89	93.20	0	1	0.00	100.00	0.00	9.14	0.00	100.00	0.00	4.11
17	20,000	50,000	35,000	2	71	2.78	98.61	22.31	199.87	9.36	83.84	0	1	0.00	100.00	0.00	9.14	0.00	100.00	0.00	4.57
18	50,000	100,000	75,000	1	72	1.39	100.00	38.52	238.39	16.16	100.00	0	1	0.00	100.00	0.00	9.14	0.00	100.00	0.00	3.83
19	100,000	500,000	300,000	0	72	0.00	100.00	0.00	238.39	0.00	100.00	0	1	0.00	100.00	0.00	9.14	0.00	100.00	0.00	3.83
20	500,000	**UP**		0	72	0.00	100.00	0.00	238.39	0.00	100.00	0	1	0.00	100.00	0.00	9.14	0.00	100.00	0.00	3.83
					72				238.39				1				9.14				3.83

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2793 TOBBACCO ESTABLISHMENT

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	3.81	3.81	33.21	33.21	1.56	1.56	3	3	50.00	50.00	202.53	202.53	14.85	14.85	609.88	609.88
2	50	100	75	3	18	0.76	4.57	0.21	33.41	0.01	1.57	0	3	0.00	50.00	0.00	202.53	0.00	14.85	0.00	606.13
3	100	200	150	15	33	3.81	8.38	11.78	45.20	0.56	2.13	0	3	0.00	50.00	0.00	202.53	0.00	14.85	0.00	448.12
4	200	300	250	16	49	4.06	12.44	52.27	97.47	2.46	4.59	0	3	0.00	50.00	0.00	202.53	0.00	14.85	0.00	207.79
5	300	500	400	13	62	3.30	15.74	12.38	109.85	0.58	5.18	0	3	0.00	50.00	0.00	202.53	0.00	14.85	0.00	184.37
6	500	750	625	22	84	5.58	21.32	21.85	88.00	1.03	4.15	0	3	0.00	50.00	0.00	202.53	0.00	14.85	0.00	230.15
7	750	1,000	875	23	107	5.84	27.16	27.37	115.37	1.29	5.44	0	3	0.00	50.00	0.00	202.53	0.00	14.85	0.00	175.55
8	1,000	1,500	1,250	28	135	7.11	34.26	51.12	166.49	2.41	7.84	0	3	0.00	50.00	0.00	202.53	0.00	14.85	0.00	121.65
9	1,500	2,000	1,750	29	164	7.36	41.62	64.47	230.96	3.04	10.88	0	3	0.00	50.00	0.00	202.53	0.00	14.85	0.00	87.69
10	2,000	2,500	2,250	17	181	4.31	45.94	51.18	282.14	2.41	13.29	0	3	0.00	50.00	0.00	202.53	0.00	14.85	0.00	71.78
11	2,500	3,000	2,750	21	202	5.33	51.27	61.79	343.93	2.91	16.20	0	3	0.00	50.00	0.00	202.53	0.00	14.85	0.00	58.89
12	3,000	4,000	3,500	31	233	7.87	59.14	167.62	511.55	7.90	24.10	0	3	0.00	50.00	0.00	202.53	0.00	14.85	0.00	39.59
13	4,000	5,000	4,500	28	261	7.11	66.24	155.88	667.42	7.34	31.44	0	3	0.00	50.00	0.00	202.53	0.00	14.85	0.00	30.35
14	5,000	7,500	6,250	46	307	11.68	77.92	297.02	964.44	13.99	45.44	3	6	50.00	100.00	1,161.46	1,363.99	85.15	100.00	391.04	141.43
15	7,500	10,000	8,750	22	329	5.58	83.50	239.04	1,203.49	11.26	56.70	0	6	0.00	100.00	0.00	1,363.99	0.00	100.00	0.00	113.34
16	10,000	20,000	15,000	23	352	5.84	89.34	339.14	1,542.63	15.98	72.68	0	6	0.00	100.00	0.00	1,363.99	0.00	100.00	0.00	88.42
17	20,000	50,000	35,000	33	385	8.38	97.72	442.52	1,985.15	20.85	93.53	0	6	0.00	100.00	0.00	1,363.99	0.00	100.00	0.00	68.71
18	50,000	100,000	75,000	3	388	0.76	98.48	136.76	2,121.91	6.44	99.97	0	6	0.00	100.00	0.00	1,363.99	0.00	100.00	0.00	64.28
19	100,000	500,000	300,000	1	389	0.25	98.73	0.02	2,121.93	0.00	99.97	0	6	0.00	100.00	0.00	1,363.99	0.00	100.00	0.00	64.28
20	500,000	**UP**		5	394	1.27	100.00	0.65	2,122.58	0.03	100.00	0	6	0.00	100.00	0.00	1,363.99	0.00	100.00	0.00	64.26
				394				2,122.58				6				1,363.99				64.26	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.57	3.57	0.08	0.08	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	3	7.14	10.71	0.16	0.24	0.05	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	3.57	14.29	0.06	0.29	0.02	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	3.57	17.86	0.95	1.25	0.30	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	3.57	21.43	3.56	4.81	1.14	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	3.57	25.00	3.48	8.29	1.11	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	3.57	28.57	4.71	13.00	1.50	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	3.57	32.14	0.00	13.00	0.00	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	3.57	35.71	0.00	13.00	0.00	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	3.57	39.29	0.00	13.00	0.00	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	3.57	42.86	0.00	13.00	0.00	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	3.57	46.43	2.00	15.00	0.64	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	3.57	50.00	2.86	17.86	0.91	5.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	3.57	53.57	0.00	17.86	0.00	5.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	16	3.57	57.14	46.68	64.54	14.88	20.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	21	17.86	75.00	158.73	223.27	50.61	71.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	22	3.57	78.57	37.64	260.91	12.00	83.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	25	10.71	89.29	48.56	309.48	15.48	98.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		3	28	10.71	100.00	4.18	313.65	1.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				28				313.65				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	31	31	13.08	13.08	83.31	83.31	9.58	9.58	8	8	19.05	19.05	83.91	83.91	7.86	7.86	100.72	100.72
2	50	100	75	1	32	0.42	13.50	0.29	83.60	0.03	9.62	0	8	0.00	19.05	0.00	83.91	0.00	7.86	0.00	100.37
3	100	200	150	1	33	0.42	13.92	0.04	83.56	0.00	9.61	0	8	0.00	19.05	0.00	83.91	0.00	7.86	0.00	100.42
4	200	300	250	2	35	0.84	14.77	0.11	83.67	0.01	9.62	0	8	0.00	19.05	0.00	83.91	0.00	7.86	0.00	100.29
5	300	500	400	1	36	0.42	15.19	0.81	84.48	0.09	9.72	0	8	0.00	19.05	0.00	83.91	0.00	7.86	0.00	99.33
6	500	750	625	6	42	2.53	17.72	0.90	85.37	0.10	9.82	0	8	0.00	19.05	0.00	83.91	0.00	7.86	0.00	98.29
7	750	1,000	875	5	47	2.11	19.83	0.30	85.67	0.03	9.86	0	8	0.00	19.05	0.00	83.91	0.00	7.86	0.00	97.94
8	1,000	1,500	1,250	1	48	0.42	20.25	0.24	85.91	0.03	9.88	0	8	0.00	19.05	0.00	83.91	0.00	7.86	0.00	97.67
9	1,500	2,000	1,750	2	50	0.84	21.10	0.00	85.92	0.00	9.88	0	8	0.00	19.05	0.00	83.91	0.00	7.86	0.00	97.66
10	2,000	2,500	2,250	1	51	0.42	21.52	0.93	84.99	0.11	9.78	0	8	0.00	19.05	0.00	83.91	0.00	7.86	0.00	98.73
11	2,500	3,000	2,750	5	56	2.11	23.63	2.87	87.85	0.33	10.11	0	8	0.00	19.05	0.00	83.91	0.00	7.86	0.00	95.51
12	3,000	4,000	3,500	2	58	0.84	24.47	6.50	94.36	0.75	10.85	0	8	0.00	19.05	0.00	83.91	0.00	7.86	0.00	88.93
13	4,000	5,000	4,500	1	59	0.42	24.89	0.00	94.36	0.00	10.85	0	8	0.00	19.05	0.00	83.91	0.00	7.86	0.00	88.93
14	5,000	7,500	6,250	1	60	0.42	25.32	8.80	103.15	1.01	11.87	0	8	0.00	19.05	0.00	83.91	0.00	7.86	0.00	81.34
15	7,500	10,000	8,750	4	64	1.69	27.00	16.42	119.58	1.89	13.76	0	8	0.00	19.05	0.00	83.91	0.00	7.86	0.00	70.17
16	10,000	20,000	15,000	11	75	4.64	31.65	69.99	189.57	8.05	21.81	2	10	4.76	23.81	106.41	190.32	9.97	17.84	152.03	100.39
17	20,000	50,000	35,000	33	108	13.92	45.57	78.73	268.30	9.06	30.87	1	11	2.38	26.19	1.04	191.36	0.10	17.93	1.32	71.32
18	50,000	100,000	75,000	33	141	13.92	59.49	126.46	394.76	14.55	45.41	0	11	0.00	26.19	0.00	191.36	0.00	17.93	0.00	48.48
19	100,000	500,000	300,000	69	210	29.11	88.61	418.96	813.72	48.20	93.61	31	42	73.81	100.00	875.65	1,067.01	82.07	100.00	209.01	131.13
20	500,000	**UP**		27	237	11.39	100.00	55.55	869.26	6.39	100.00	0	42	0.00	100.00	0.00	1,067.01	0.00	100.00	0.00	122.75
				237				869.26				42				1,067.01				122.75	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2801 CONVENTIONAL HYDRO

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	10.53	10.53	54.38	54.38	30.02	30.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	1.75	12.28	0.05	54.43	0.03	30.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	1.75	14.04	0.02	54.45	0.01	30.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	1.75	15.79	0.01	54.46	0.01	30.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	1.75	17.54	0.02	54.49	0.01	30.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	1.75	19.30	0.02	54.50	0.01	30.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	13	3.51	22.81	0.05	54.55	0.03	30.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	14	1.75	24.56	0.04	54.60	0.02	30.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	15	1.75	26.32	0.37	54.96	0.20	30.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	16	1.75	28.07	0.06	54.90	0.03	30.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	17	1.75	29.82	0.09	54.81	0.05	30.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	18	1.75	31.58	0.16	54.97	0.09	30.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	19	1.75	33.33	0.06	54.91	0.03	30.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	20	1.75	35.09	0.16	55.07	0.09	30.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	21	1.75	36.84	6.24	61.31	3.44	33.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	22	1.75	38.60	0.98	62.29	0.54	34.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	16	38	28.07	66.67	50.77	113.06	28.02	62.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	41	5.26	71.93	2.81	115.87	1.55	63.96	3	3	33.33	33.33	7.06	7.06	12.85	12.85	251.10	6.09
19	100,000	500,000	300,000	11	52	19.30	91.23	63.86	179.74	35.25	99.21	6	9	66.67	100.00	47.86	54.91	87.15	100.00	74.93	30.55
20	500,000	**UP**		5	57	8.77	100.00	1.42	181.16	0.79	100.00	0	9	0.00	100.00	0.00	54.91	0.00	100.00	0.00	30.31
				57				181.16				9				54.91				30.31	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2802 MICRO HYDRO ELECTRIC POWER

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	32	32	8.53	8.53	74.18	74.18	3.39	3.39	2	2	3.39	3.39	15.10	15.10	1.02	1.02	20.36	20.36
2	50	100	75	3	35	0.80	9.33	2.85	77.02	0.13	3.52	0	2	0.00	3.39	0.00	15.10	0.00	1.02	0.00	19.60
3	100	200	150	5	40	1.33	10.67	1.34	78.36	0.06	3.58	0	2	0.00	3.39	0.00	15.10	0.00	1.02	0.00	19.27
4	200	300	250	2	42	0.53	11.20	0.36	78.72	0.02	3.59	0	2	0.00	3.39	0.00	15.10	0.00	1.02	0.00	19.18
5	300	500	400	2	44	0.53	11.73	0.69	79.41	0.03	3.62	0	2	0.00	3.39	0.00	15.10	0.00	1.02	0.00	19.01
6	500	750	625	1	45	0.27	12.00	1.41	80.82	0.06	3.69	0	2	0.00	3.39	0.00	15.10	0.00	1.02	0.00	18.68
7	750	1,000	875	1	46	0.27	12.27	0.90	81.72	0.04	3.73	0	2	0.00	3.39	0.00	15.10	0.00	1.02	0.00	18.48
8	1,000	1,500	1,250	1	47	0.27	12.53	1.52	83.24	0.07	3.80	0	2	0.00	3.39	0.00	15.10	0.00	1.02	0.00	18.14
9	1,500	2,000	1,750	2	49	0.53	13.07	1.95	85.20	0.09	3.89	0	2	0.00	3.39	0.00	15.10	0.00	1.02	0.00	17.72
10	2,000	2,500	2,250	4	53	1.07	14.13	3.24	88.44	0.15	4.04	0	2	0.00	3.39	0.00	15.10	0.00	1.02	0.00	17.07
11	2,500	3,000	2,750	1	54	0.27	14.40	0.23	88.67	0.01	4.05	0	2	0.00	3.39	0.00	15.10	0.00	1.02	0.00	17.03
12	3,000	4,000	3,500	4	58	1.07	15.47	12.69	101.36	0.58	4.63	2	4	3.39	6.78	2.56	17.66	0.17	1.19	20.19	17.42
13	4,000	5,000	4,500	6	64	1.60	17.07	36.56	137.93	1.67	6.30	0	4	0.00	6.78	0.00	17.66	0.00	1.19	0.00	12.81
14	5,000	7,500	6,250	4	68	1.07	18.13	5.39	143.32	0.25	6.54	1	5	1.69	8.47	136.50	154.16	9.21	10.41	2531.90	107.57
15	7,500	10,000	8,750	2	70	0.53	18.67	1.35	141.97	0.06	6.48	0	5	0.00	8.47	0.00	154.16	0.00	10.41	0.00	108.59
16	10,000	20,000	15,000	17	87	4.53	23.20	46.45	188.42	2.12	8.60	3	8	5.08	13.56	31.19	185.35	2.10	12.51	67.14	98.37
17	20,000	50,000	35,000	101	188	26.93	50.13	275.85	464.27	12.59	21.19	3	11	5.08	18.64	430.95	616.30	29.09	41.60	156.22	132.75
18	50,000	100,000	75,000	50	238	13.33	63.47	223.88	688.15	10.22	31.41	6	17	10.17	28.81	559.12	1,175.42	37.74	79.33	249.74	170.81
19	100,000	500,000	300,000	129	367	34.40	97.87	1,394.94	2,083.09	63.67	95.08	42	59	71.19	100.00	306.20	1,481.62	20.67	100.00	21.95	71.13
20	500,000	**UP**		8	375	2.13	100.00	107.82	2,190.91	4.92	100.00	0	59	0.00	100.00	0.00	1,481.62	0.00	100.00	0.00	67.63
				375				2,190.91				59				1,481.62				67.63	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 281 CONVENTIONAL POWER STATION BUILDINGS WITH BOILER HOUSES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	199	199	24.33	24.33	1,580.34	1,580.34	23.69	23.69	1	1	2.94	2.94	4,918.76	4,918.76	87.63	87.63	311.25	311.25
2	50	100	75	3	202	0.37	24.69	0.38	1,580.72	0.01	23.70	0	1	0.00	2.94	0.00	4,918.76	0.00	87.63	0.00	311.17
3	100	200	150	7	209	0.86	25.55	0.75	1,581.47	0.01	23.71	0	1	0.00	2.94	0.00	4,918.76	0.00	87.63	0.00	311.02
4	200	300	250	6	215	0.73	26.28	2.95	1,584.42	0.04	23.76	0	1	0.00	2.94	0.00	4,918.76	0.00	87.63	0.00	310.45
5	300	500	400	16	231	1.96	28.24	5.84	1,590.26	0.09	23.84	2	3	5.88	8.82	351.86	5,270.62	6.27	93.90	6021.80	331.43
6	500	750	625	8	239	0.98	29.22	1.13	1,591.39	0.02	23.86	0	3	0.00	8.82	0.00	5,270.62	0.00	93.90	0.00	331.20
7	750	1,000	875	21	260	2.57	31.78	21.30	1,612.69	0.32	24.18	1	4	2.94	11.76	4.39	5,275.01	0.08	93.97	20.61	327.09
8	1,000	1,500	1,250	19	279	2.32	34.11	30.22	1,642.91	0.45	24.63	0	4	0.00	11.76	0.00	5,275.01	0.00	93.97	0.00	321.08
9	1,500	2,000	1,750	10	289	1.22	35.33	16.82	1,659.73	0.25	24.89	0	4	0.00	11.76	0.00	5,275.01	0.00	93.97	0.00	317.82
10	2,000	2,500	2,250	11	300	1.34	36.67	14.53	1,674.26	0.22	25.10	0	4	0.00	11.76	0.00	5,275.01	0.00	93.97	0.00	315.07
11	2,500	3,000	2,750	7	307	0.86	37.53	20.22	1,694.48	0.30	25.41	0	4	0.00	11.76	0.00	5,275.01	0.00	93.97	0.00	311.31
12	3,000	4,000	3,500	10	317	1.22	38.75	9.36	1,703.83	0.14	25.55	0	4	0.00	11.76	0.00	5,275.01	0.00	93.97	0.00	309.60
13	4,000	5,000	4,500	20	337	2.44	41.20	60.49	1,764.32	0.91	26.45	0	4	0.00	11.76	0.00	5,275.01	0.00	93.97	0.00	298.98
14	5,000	7,500	6,250	18	355	2.20	43.40	94.54	1,858.86	1.42	27.87	0	4	0.00	11.76	0.00	5,275.01	0.00	93.97	0.00	283.78
15	7,500	10,000	8,750	46	401	5.62	49.02	228.37	2,087.23	3.42	31.29	0	4	0.00	11.76	0.00	5,275.01	0.00	93.97	0.00	252.73
16	10,000	20,000	15,000	76	477	9.29	58.31	512.52	2,599.75	7.68	38.98	0	4	0.00	11.76	0.00	5,275.01	0.00	93.97	0.00	202.90
17	20,000	50,000	35,000	76	553	9.29	67.60	1,027.85	3,627.60	15.41	54.39	0	4	0.00	11.76	0.00	5,275.01	0.00	93.97	0.00	145.41
18	50,000	100,000	75,000	50	603	6.11	73.72	1,120.72	4,748.32	16.80	71.19	0	4	0.00	11.76	0.00	5,275.01	0.00	93.97	0.00	111.09
19	100,000	500,000	300,000	100	703	12.22	85.94	2,166.17	6,914.49	32.48	103.67	8	12	23.53	35.29	171.95	5,446.96	3.06	97.04	7.94	78.78
20	500,000	**UP**		115	818	14.06	100.00	244.94	6,669.55	3.67	100.00	22	34	64.71	100.00	166.30	5,613.26	2.96	100.00	67.89	84.16
				818				6,669.55				34				5,613.26				84.16	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2811 PLTU

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.26	5.26	0.22	0.22	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.26	10.53	0.29	0.51	0.26	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.26	15.79	0.80	1.32	0.71	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.26	21.05	0.00	1.32	0.00	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.26	26.32	0.31	1.63	0.28	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.26	31.58	8.51	10.14	7.55	9.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.26	36.84	0.50	10.64	0.45	9.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.26	42.11	0.06	10.70	0.05	9.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	5.26	47.37	1.30	12.00	1.16	10.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	5.26	52.63	69.36	81.36	61.55	72.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	5.26	57.89	0.24	81.60	0.21	72.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	5.26	63.16	0.68	82.28	0.60	73.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	5.26	68.42	2.60	84.87	2.30	75.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	5.26	73.68	8.39	93.27	7.45	82.77	2	2	100.00	100.00	8.12	8.12	100.00	100.00	96.68	8.70
16	10,000	20,000	15,000	1	15	5.26	78.95	0.49	93.76	0.43	83.20	0	2	0.00	100.00	0.00	8.12	0.00	100.00	0.00	8.66
17	20,000	50,000	35,000	1	16	5.26	84.21	0.60	94.36	0.53	83.74	0	2	0.00	100.00	0.00	8.12	0.00	100.00	0.00	8.60
18	50,000	100,000	75,000	1	17	5.26	89.47	9.14	103.49	8.11	91.85	0	2	0.00	100.00	0.00	8.12	0.00	100.00	0.00	7.84
19	100,000	500,000	300,000	1	18	5.26	94.74	0.52	104.01	0.46	92.30	0	2	0.00	100.00	0.00	8.12	0.00	100.00	0.00	7.80
20	500,000	**UP**		1	19	5.26	100.00	8.67	112.68	7.70	100.00	0	2	0.00	100.00	0.00	8.12	0.00	100.00	0.00	7.20
				19				112.68				2				8.12				7.20	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 28111 PLTU USING STEAM BOILER

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	27	27	9.85	9.85	133.25	133.25	8.95	8.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	28	0.36	10.22	0.05	133.30	0.00	8.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	29	0.36	10.58	1.68	134.98	0.11	9.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	30	0.36	10.95	32.54	167.52	2.19	11.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	31	0.36	11.31	0.34	167.86	0.02	11.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	32	0.36	11.68	1.37	169.23	0.09	11.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	33	0.36	12.04	0.12	169.35	0.01	11.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	35	0.73	12.77	0.40	169.75	0.03	11.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	38	1.09	13.87	7.59	177.34	0.51	11.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	40	0.73	14.60	12.79	190.13	0.86	12.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	45	1.82	16.42	11.50	201.63	0.77	13.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	48	1.09	17.52	3.83	197.80	0.26	13.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	49	0.36	17.88	0.01	197.81	0.00	13.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	53	1.46	19.34	40.01	237.83	2.69	15.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	58	1.82	21.17	44.90	192.93	3.02	12.97	2	2	9.52	9.52	37.66	37.66	3.29	3.29	83.88	19.52
16	10,000	20,000	15,000	27	85	9.85	31.02	40.17	233.11	2.70	15.67	0	2	0.00	9.52	0.00	37.66	0.00	3.29	0.00	16.16
17	20,000	50,000	35,000	16	101	5.84	36.86	28.87	261.98	1.94	17.61	0	2	0.00	9.52	0.00	37.66	0.00	3.29	0.00	14.38
18	50,000	100,000	75,000	34	135	12.41	49.27	155.07	417.05	10.42	28.03	0	2	0.00	9.52	0.00	37.66	0.00	3.29	0.00	9.03
19	100,000	500,000	300,000	70	205	25.55	74.82	360.70	777.75	24.24	52.27	4	6	19.05	28.57	18.01	55.67	1.57	4.86	4.99	7.16
20	500,000	**UP**		69	274	25.18	100.00	710.27	1,488.02	47.73	100.00	15	21	71.43	100.00	1,088.76	1,144.43	95.14	100.00	153.29	76.91
				274				1,488.02				21				1,144.43				76.91	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 28112 PLTU USING GEOTHERMAL

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	8.41	8.41	49.62	49.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	8.54	16.94	50.38	100.00	7	7	100.00	100.00	1.34	1.34	100.00	100.00	15.65	7.89
4	200	300	250	0	2	0.00	100.00	0.00	16.94	0.00	100.00	0	7	0.00	100.00	0.00	1.34	0.00	100.00	0.00	7.89
5	300	500	400	0	2	0.00	100.00	0.00	16.94	0.00	100.00	0	7	0.00	100.00	0.00	1.34	0.00	100.00	0.00	7.89
6	500	750	625	0	2	0.00	100.00	0.00	16.94	0.00	100.00	0	7	0.00	100.00	0.00	1.34	0.00	100.00	0.00	7.89
7	750	1,000	875	0	2	0.00	100.00	0.00	16.94	0.00	100.00	0	7	0.00	100.00	0.00	1.34	0.00	100.00	0.00	7.89
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	16.94	0.00	100.00	0	7	0.00	100.00	0.00	1.34	0.00	100.00	0.00	7.89
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	16.94	0.00	100.00	0	7	0.00	100.00	0.00	1.34	0.00	100.00	0.00	7.89
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	16.94	0.00	100.00	0	7	0.00	100.00	0.00	1.34	0.00	100.00	0.00	7.89
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	16.94	0.00	100.00	0	7	0.00	100.00	0.00	1.34	0.00	100.00	0.00	7.89
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	16.94	0.00	100.00	0	7	0.00	100.00	0.00	1.34	0.00	100.00	0.00	7.89
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	16.94	0.00	100.00	0	7	0.00	100.00	0.00	1.34	0.00	100.00	0.00	7.89
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	16.94	0.00	100.00	0	7	0.00	100.00	0.00	1.34	0.00	100.00	0.00	7.89
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	16.94	0.00	100.00	0	7	0.00	100.00	0.00	1.34	0.00	100.00	0.00	7.89
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	16.94	0.00	100.00	0	7	0.00	100.00	0.00	1.34	0.00	100.00	0.00	7.89
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	16.94	0.00	100.00	0	7	0.00	100.00	0.00	1.34	0.00	100.00	0.00	7.89
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	16.94	0.00	100.00	0	7	0.00	100.00	0.00	1.34	0.00	100.00	0.00	7.89
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	16.94	0.00	100.00	0	7	0.00	100.00	0.00	1.34	0.00	100.00	0.00	7.89
20	500,000	**UP**		0	2	0.00	100.00	0.00	16.94	0.00	100.00	0	7	0.00	100.00	0.00	1.34	0.00	100.00	0.00	7.89
					2				16.94				7				1.34				7.89

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2812 PLTG

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	35	35	10.03	10.03	170.10	170.10	10.90	10.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	36	0.29	10.32	0.16	170.25	0.01	10.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	38	0.57	10.89	0.95	171.20	0.06	10.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	39	0.29	11.17	0.88	172.08	0.06	11.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	40	0.29	11.46	0.76	172.84	0.05	11.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	45	1.43	12.89	13.04	185.88	0.84	11.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	56	3.15	16.05	38.46	224.34	2.47	14.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	61	1.43	17.48	2.00	226.34	0.13	14.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	62	0.29	17.77	0.00	226.34	0.00	14.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	65	0.86	18.62	12.85	239.19	0.82	15.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	67	0.57	19.20	3.04	242.22	0.19	15.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	68	0.29	19.48	1.43	243.65	0.09	15.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	69	0.29	19.77	0.00	243.65	0.00	15.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	79	2.87	22.64	10.18	253.83	0.65	16.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	84	1.43	24.07	62.77	316.60	4.02	20.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	13	97	3.72	27.79	154.46	471.06	9.90	30.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	59	156	16.91	44.70	449.31	920.36	28.80	59.00	6	6	35.29	35.29	32.15	32.15	58.00	58.00	7.16	3.49
18	50,000	100,000	75,000	29	185	8.31	53.01	566.41	353.95	36.31	22.69	4	10	23.53	58.82	3.45	35.60	6.22	64.22	0.61	10.06
19	100,000	500,000	300,000	125	310	35.82	88.83	979.30	1,333.25	62.78	85.47	7	17	41.18	100.00	19.84	55.44	35.78	100.00	2.03	4.16
20	500,000	**UP**		39	349	11.17	100.00	226.58	1,559.83	14.53	100.00	0	17	0.00	100.00	0.00	55.44	0.00	100.00	0.00	3.55
				349				1,559.83				17				55.44				3.55	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2813 PLTGU (COMBINED CYCLE)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	9.84	9.84	50.21	50.21	25.77	25.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	1.64	11.48	0.00	50.21	0.00	25.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	1.64	13.11	0.01	50.21	0.00	25.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	1.64	14.75	0.01	50.22	0.01	25.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	1.64	16.39	0.00	50.22	0.00	25.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	1.64	18.03	7.70	42.52	3.95	21.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	1.64	19.67	2.56	45.08	1.32	23.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	13	1.64	21.31	0.00	45.08	0.00	23.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	14	1.64	22.95	8.29	53.37	4.25	27.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	15	1.64	24.59	0.12	53.49	0.06	27.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	1.64	26.23	1.85	55.34	0.95	28.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	17	1.64	27.87	0.54	55.87	0.27	28.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	18	1.64	29.51	5.36	61.23	2.75	31.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	19	1.64	31.15	9.25	70.48	4.75	36.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	20	1.64	32.79	0.49	70.97	0.25	36.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	21	1.64	34.43	1.43	72.40	0.73	37.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	22	1.64	36.07	0.16	72.57	0.08	37.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	23	1.64	37.70	2.38	74.95	1.22	38.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	24	1.64	39.34	2.30	77.25	1.18	39.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		37	61	60.66	100.00	117.58	194.83	60.35	100.00	0	0	0.00	0.00	0.36	0.36	100.00	100.00	0.30	0.18
				61				194.83				0				0.36				0.18	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2814 PLTD

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	56	56	8.50	8.50	158.00	158.00	9.21	9.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	21	77	3.19	11.68	5.76	152.24	0.34	8.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	22	99	3.34	15.02	118.85	33.39	6.93	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	105	0.91	15.93	72.06	38.67	4.20	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	19	124	2.88	18.82	188.24	226.91	10.98	13.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	24	148	3.64	22.46	11.63	215.28	0.68	12.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	156	1.21	23.67	14.85	200.43	0.87	11.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	16	172	2.43	26.10	263.80	464.22	15.38	27.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	18	190	2.73	28.83	17.05	447.17	0.99	26.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	33	223	5.01	33.84	67.74	379.43	3.95	22.13	0	0	0.00	0.00	85.69	85.69	100.00	100.00	126.49	22.58
11	2,500	3,000	2,750	5	228	0.76	34.60	18.01	361.42	1.05	21.08	0	0	0.00	0.00	0.00	85.69	0.00	100.00	0.00	23.71
12	3,000	4,000	3,500	24	252	3.64	38.24	29.50	331.92	1.72	19.36	0	0	0.00	0.00	0.00	85.69	0.00	100.00	0.00	25.82
13	4,000	5,000	4,500	38	290	5.77	44.01	133.35	198.57	7.78	11.58	0	0	0.00	0.00	0.00	85.69	0.00	100.00	0.00	43.15
14	5,000	7,500	6,250	25	315	3.79	47.80	290.16	91.59	16.92	5.34	0	0	0.00	0.00	0.00	85.69	0.00	100.00	0.00	93.56
15	7,500	10,000	8,750	62	377	9.41	57.21	199.45	291.04	11.63	16.97	0	0	0.00	0.00	0.00	85.69	0.00	100.00	0.00	29.44
16	10,000	20,000	15,000	71	448	10.77	67.98	416.90	707.94	24.31	41.28	0	0	0.00	0.00	0.00	85.69	0.00	100.00	0.00	12.10
17	20,000	50,000	35,000	75	523	11.38	79.36	817.16	1,525.10	47.65	88.94	0	0	0.00	0.00	0.00	85.69	0.00	100.00	0.00	5.62
18	50,000	100,000	75,000	44	567	6.68	86.04	554.84	2,079.95	32.36	121.29	0	0	0.00	0.00	0.00	85.69	0.00	100.00	0.00	4.12
19	100,000	500,000	300,000	60	627	9.10	95.14	407.89	1,672.06	23.79	97.51	0	0	0.00	0.00	0.00	85.69	0.00	100.00	0.00	5.12
20	500,000	**UP**		32	659	4.86	100.00	42.74	1,714.80	2.49	100.00	0	0	0.00	0.00	0.00	85.69	0.00	100.00	0.00	5.00
				659				1,714.80				0				85.69				5.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2815 OTHER

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	1.82	1.82	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	8	3.03	4.85	9.94	9.95	1.30	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	12	2.42	7.27	0.00	9.95	0.00	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	13	0.61	7.88	1.19	11.14	0.16	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	31	44	18.79	26.67	2.12	13.26	0.28	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	45	0.61	27.27	0.81	14.07	0.11	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	54	5.45	32.73	11.49	25.56	1.50	3.34	1	1	100.00	100.00	17.62	17.62	100.00	100.00	153.37	68.95
8	1,000	1,500	1,250	10	64	6.06	38.79	11.88	37.44	1.55	4.90	0	1	0.00	100.00	0.00	17.62	0.00	100.00	0.00	47.07
9	1,500	2,000	1,750	1	65	0.61	39.39	0.00	37.44	0.00	4.90	0	1	0.00	100.00	0.00	17.62	0.00	100.00	0.00	47.07
10	2,000	2,500	2,250	1	66	0.61	40.00	0.05	37.39	0.01	4.89	0	1	0.00	100.00	0.00	17.62	0.00	100.00	0.00	47.13
11	2,500	3,000	2,750	1	67	0.61	40.61	0.00	37.39	0.00	4.89	0	1	0.00	100.00	0.00	17.62	0.00	100.00	0.00	47.13
12	3,000	4,000	3,500	1	68	0.61	41.21	0.05	37.34	0.01	4.88	0	1	0.00	100.00	0.00	17.62	0.00	100.00	0.00	47.19
13	4,000	5,000	4,500	1	69	0.61	41.82	0.35	37.68	0.05	4.93	0	1	0.00	100.00	0.00	17.62	0.00	100.00	0.00	46.76
14	5,000	7,500	6,250	6	75	3.64	45.45	13.69	51.37	1.79	6.72	0	1	0.00	100.00	0.00	17.62	0.00	100.00	0.00	34.30
15	7,500	10,000	8,750	1	76	0.61	46.06	0.17	51.54	0.02	6.74	0	1	0.00	100.00	0.00	17.62	0.00	100.00	0.00	34.19
16	10,000	20,000	15,000	2	78	1.21	47.27	0.45	52.00	0.06	6.80	0	1	0.00	100.00	0.00	17.62	0.00	100.00	0.00	33.89
17	20,000	50,000	35,000	14	92	8.48	55.76	149.32	201.32	19.53	26.33	0	1	0.00	100.00	0.00	17.62	0.00	100.00	0.00	8.75
18	50,000	100,000	75,000	20	112	12.12	67.88	77.37	278.68	10.12	36.45	0	1	0.00	100.00	0.00	17.62	0.00	100.00	0.00	6.32
19	100,000	500,000	300,000	18	130	10.91	78.79	11.29	289.97	1.48	37.92	0	1	0.00	100.00	0.00	17.62	0.00	100.00	0.00	6.08
20	500,000	**UP**		35	165	21.21	100.00	474.69	764.66	62.08	100.00	0	1	0.00	100.00	0.00	17.62	0.00	100.00	0.00	2.30
				165				764.66				1				17.62				2.30	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 283 OVERHEAD POWER TRANSMISSION LINES AND NET WORKS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	4.08	4.08	59.27	59.27	22.19	22.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	10	2.72	6.80	0.08	59.35	0.03	22.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	21	31	14.29	21.09	1.83	61.19	0.69	22.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	33	1.36	22.45	0.24	61.43	0.09	23.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	34	0.68	23.13	0.00	61.43	0.00	23.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	46	8.16	31.29	10.40	71.83	3.90	26.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	51	3.40	34.69	11.58	83.41	4.34	31.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	62	7.48	42.18	34.35	117.76	12.86	44.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	67	3.40	45.58	24.85	142.61	9.30	53.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	71	2.72	48.30	23.22	165.83	8.70	62.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	73	1.36	49.66	13.08	178.91	4.90	66.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	76	2.04	51.70	7.65	186.56	2.86	69.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	77	0.68	52.38	22.29	208.85	8.35	78.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	78	0.68	53.06	0.00	208.85	0.00	78.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	79	0.68	53.74	0.00	208.85	0.00	78.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	84	3.40	57.14	0.00	208.85	0.00	78.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	86	1.36	58.50	0.00	208.85	0.00	78.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	94	5.44	63.95	46.43	255.28	17.39	95.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	29	123	19.73	83.67	11.31	266.60	4.24	99.83	7	7	87.50	87.50	0.01	0.01	5.41	5.41	0.07	0.00
20	500,000	**UP**		24	147	16.33	100.00	0.46	267.06	0.17	100.00	1	8	12.50	100.00	0.14	0.14	94.59	100.00	29.79	0.05
				147				267.06				8				0.14				0.05	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 284 VOLTAGE & CURRENT TRANSFORMER STATIONS IN THE OPEN

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	2	3.85	3.85	1.11	1.11	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	1.92	5.77	1.39	2.51	0.28	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	1.92	7.69	0.50	3.00	0.10	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	6	3.85	11.54	1.99	4.99	0.39	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	12	11.54	23.08	25.87	30.86	5.14	6.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	17	9.62	32.69	43.43	74.29	8.64	14.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	29	23.08	55.77	103.69	177.97	20.62	35.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	31	3.85	59.62	27.08	205.05	5.39	40.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	33	3.85	63.46	32.78	237.83	6.52	47.29	0	0	0.00	0.00	200.00	200.00	66.08	66.08	610.14	84.09
11	2,500	3,000	2,750	1	34	1.92	65.38	0.00	237.83	0.00	47.29	0	0	0.00	0.00	0.00	200.00	0.00	66.08	0.00	84.09
12	3,000	4,000	3,500	1	35	1.92	67.31	43.51	281.34	8.65	55.95	0	0	0.00	0.00	0.00	200.00	0.00	66.08	0.00	71.09
13	4,000	5,000	4,500	3	38	5.77	73.08	29.44	310.78	5.85	61.80	0	0	0.00	0.00	0.00	200.00	0.00	66.08	0.00	64.35
14	5,000	7,500	6,250	1	39	1.92	75.00	6.16	316.94	1.23	63.03	0	0	0.00	0.00	0.00	200.00	0.00	66.08	0.00	63.10
15	7,500	10,000	8,750	1	40	1.92	76.92	3.42	320.36	0.68	63.70	0	0	0.00	0.00	0.00	200.00	0.00	66.08	0.00	62.43
16	10,000	20,000	15,000	1	41	1.92	78.85	119.40	439.76	23.74	87.45	3	3	100.00	100.00	102.69	302.69	33.92	100.00	86.00	68.83
17	20,000	50,000	35,000	1	42	1.92	80.77	5.16	444.92	1.03	88.47	0	3	0.00	100.00	0.00	302.69	0.00	100.00	0.00	68.03
18	50,000	100,000	75,000	1	43	1.92	82.69	3.32	448.24	0.66	89.14	0	3	0.00	100.00	0.00	302.69	0.00	100.00	0.00	67.53
19	100,000	500,000	300,000	1	44	1.92	84.62	3.00	451.25	0.60	89.73	0	3	0.00	100.00	0.00	302.69	0.00	100.00	0.00	67.08
20	500,000	**UP**		8	52	15.38	100.00	51.63	502.88	10.27	100.00	0	3	0.00	100.00	0.00	302.69	0.00	100.00	0.00	60.19
				52				502.88				3				302.69				60.19	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 285 RUBBISH INCINERATION INSTALLATIONS FOR POWER GENERATION

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	12.90	12.90	0.03	0.03	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	8	12.90	25.81	0.16	0.18	0.09	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	9	3.23	29.03	0.41	0.59	0.25	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	13	12.90	41.94	6.07	6.66	3.66	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	14	3.23	45.16	2.60	4.06	1.57	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	15	3.23	48.39	3.45	7.51	2.08	4.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	16	3.23	51.61	0.00	7.51	0.00	4.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	17	3.23	54.84	4.56	12.07	2.75	7.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	18	3.23	58.06	0.11	12.18	0.06	7.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	19	3.23	61.29	1.72	13.90	1.04	8.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	20	3.23	64.52	2.17	16.07	1.31	9.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	21	3.23	67.74	3.99	20.06	2.40	12.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	22	3.23	70.97	3.24	23.30	1.95	14.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	23	3.23	74.19	86.26	109.56	51.99	66.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	24	3.23	77.42	4.00	113.56	2.41	68.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	25	3.23	80.65	22.22	135.79	13.40	81.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	30	16.13	96.77	28.18	163.96	16.98	98.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	31	3.23	100.00	1.95	165.91	1.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	31	0.00	100.00	0.00	165.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	31	0.00	100.00	0.00	165.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					31				165.91				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 286 GASWORKS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	4.95	4.95	43.90	43.90	2.36	2.36	2	2	100.00	100.00	198.67	198.67	100.00	100.00	452.58	452.58
2	50	100	75	5	19	1.77	6.71	0.52	44.42	0.03	2.38	0	2	0.00	100.00	0.00	198.67	0.00	100.00	0.00	447.23
3	100	200	150	2	21	0.71	7.42	0.93	45.35	0.05	2.43	0	2	0.00	100.00	0.00	198.67	0.00	100.00	0.00	438.06
4	200	300	250	2	23	0.71	8.13	1.25	46.61	0.07	2.50	0	2	0.00	100.00	0.00	198.67	0.00	100.00	0.00	426.27
5	300	500	400	9	32	3.18	11.31	11.62	58.23	0.62	3.12	0	2	0.00	100.00	0.00	198.67	0.00	100.00	0.00	341.20
6	500	750	625	10	42	3.53	14.84	11.30	69.52	0.61	3.73	0	2	0.00	100.00	0.00	198.67	0.00	100.00	0.00	285.75
7	750	1,000	875	12	54	4.24	19.08	18.08	87.61	0.97	4.70	0	2	0.00	100.00	0.00	198.67	0.00	100.00	0.00	226.78
8	1,000	1,500	1,250	3	57	1.06	20.14	5.99	93.60	0.32	5.02	0	2	0.00	100.00	0.00	198.67	0.00	100.00	0.00	212.26
9	1,500	2,000	1,750	4	61	1.41	21.55	16.84	110.44	0.90	5.93	0	2	0.00	100.00	0.00	198.67	0.00	100.00	0.00	179.89
10	2,000	2,500	2,250	5	66	1.77	23.32	8.95	119.38	0.48	6.41	0	2	0.00	100.00	0.00	198.67	0.00	100.00	0.00	166.41
11	2,500	3,000	2,750	5	71	1.77	25.09	14.05	133.44	0.75	7.16	0	2	0.00	100.00	0.00	198.67	0.00	100.00	0.00	148.89
12	3,000	4,000	3,500	16	87	5.65	30.74	93.14	226.57	5.00	12.16	0	2	0.00	100.00	0.00	198.67	0.00	100.00	0.00	87.68
13	4,000	5,000	4,500	10	97	3.53	34.28	46.12	272.69	2.47	14.63	0	2	0.00	100.00	0.00	198.67	0.00	100.00	0.00	72.86
14	5,000	7,500	6,250	27	124	9.54	43.82	161.23	433.92	8.65	23.29	0	2	0.00	100.00	0.00	198.67	0.00	100.00	0.00	45.78
15	7,500	10,000	8,750	15	139	5.30	49.12	160.11	594.03	8.59	31.88	0	2	0.00	100.00	0.00	198.67	0.00	100.00	0.00	33.44
16	10,000	20,000	15,000	33	172	11.66	60.78	403.00	997.03	21.63	53.50	0	2	0.00	100.00	0.00	198.67	0.00	100.00	0.00	19.93
17	20,000	50,000	35,000	22	194	7.77	68.55	340.56	1,337.59	18.28	71.78	0	2	0.00	100.00	0.00	198.67	0.00	100.00	0.00	14.85
18	50,000	100,000	75,000	15	209	5.30	73.85	225.22	1,562.80	12.09	83.87	0	2	0.00	100.00	0.00	198.67	0.00	100.00	0.00	12.71
19	100,000	500,000	300,000	49	258	17.31	91.17	234.59	1,797.39	12.59	96.46	0	2	0.00	100.00	0.00	198.67	0.00	100.00	0.00	11.05
20	500,000	**UP**		25	283	8.83	100.00	66.04	1,863.44	3.54	100.00	0	2	0.00	100.00	0.00	198.67	0.00	100.00	0.00	10.66
				283				1,863.44				2				198.67				10.66	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2861 LIGHTING GAS AND GENERATOR GAS INSTALLATIONS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	11.11	11.11	3.23	3.23	3.16	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	11.11	22.22	5.00	8.22	4.89	8.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	11.11	33.33	16.92	25.14	16.57	24.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	11.11	44.44	5.36	30.51	5.25	29.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	11.11	55.56	13.49	44.00	13.21	43.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	11.11	66.67	4.28	48.28	4.19	47.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	11.11	77.78	45.98	94.26	45.02	92.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	11.11	88.89	2.10	96.36	2.05	94.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	9	11.11	100.00	5.78	102.14	5.66	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	102.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	102.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	102.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	102.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	102.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	102.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	102.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	102.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	102.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	9	0.00	100.00	0.00	102.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				102.14				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2862 LIQUEFIED GAS INSTALLATIONSGAS DECOMPOSITION

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	0.16	0.16	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	0.46	0.62	0.87	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	1.48	2.10	2.78	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	10.24	12.34	19.22	23.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	40.93	53.27	76.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	53.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	53.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	53.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	53.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	53.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	53.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	53.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	53.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	53.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	53.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	53.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	53.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	53.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	5	0.00	100.00	0.00	53.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				53.27				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2868 MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

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

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 287 WATERWORKS PUMPING STATIONS SEWAGE WORKS ICE RINKS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	50	50	6.49	6.49	41.11	41.11	1.69	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	22	72	2.86	9.35	4.69	45.80	0.19	1.89	1	1	1.25	1.25	2.09	2.09	0.24	0.24	44.54	4.56
3	100	200	150	18	90	2.34	11.69	1.49	47.29	0.06	1.95	0	1	0.00	1.25	0.00	2.09	0.00	0.24	0.00	4.42
4	200	300	250	15	105	1.95	13.64	6.44	53.73	0.27	2.21	0	1	0.00	1.25	0.00	2.09	0.00	0.24	0.00	3.89
5	300	500	400	25	130	3.25	16.88	22.87	76.60	0.94	3.16	3	4	3.75	5.00	4.79	6.88	0.55	0.79	20.96	8.99
6	500	750	625	21	151	2.73	19.61	1.97	74.63	0.08	3.07	0	4	0.00	5.00	0.00	6.88	0.00	0.79	0.00	9.22
7	750	1,000	875	18	169	2.34	21.95	9.79	84.42	0.40	3.48	0	4	0.00	5.00	0.00	6.88	0.00	0.79	0.00	8.15
8	1,000	1,500	1,250	56	225	7.27	29.22	19.67	104.09	0.81	4.29	0	4	0.00	5.00	0.00	6.88	0.00	0.79	0.00	6.61
9	1,500	2,000	1,750	15	240	1.95	31.17	12.91	117.00	0.53	4.82	0	4	0.00	5.00	0.00	6.88	0.00	0.79	0.00	5.88
10	2,000	2,500	2,250	16	256	2.08	33.25	17.66	134.66	0.73	5.55	41	45	51.25	56.25	1.07	7.95	0.12	0.92	6.06	5.91
11	2,500	3,000	2,750	29	285	3.77	37.01	16.95	151.62	0.70	6.25	0	45	0.00	56.25	0.00	7.95	0.00	0.92	0.00	5.25
12	3,000	4,000	3,500	27	312	3.51	40.52	49.09	200.71	2.02	8.27	0	45	0.00	56.25	0.00	7.95	0.00	0.92	0.00	3.96
13	4,000	5,000	4,500	15	327	1.95	42.47	38.00	238.70	1.57	9.83	0	45	0.00	56.25	0.00	7.95	0.00	0.92	0.00	3.33
14	5,000	7,500	6,250	30	357	3.90	46.36	53.04	291.74	2.19	12.02	4	49	5.00	61.25	108.85	116.80	12.56	13.47	205.24	40.04
15	7,500	10,000	8,750	42	399	5.45	51.82	151.97	443.71	6.26	18.28	0	49	0.00	61.25	0.00	116.80	0.00	13.47	0.00	26.32
16	10,000	20,000	15,000	99	498	12.86	64.68	369.43	813.14	15.22	33.50	8	57	10.00	71.25	518.81	635.61	59.84	73.32	140.43	78.17
17	20,000	50,000	35,000	121	619	15.71	80.39	697.86	1,511.00	28.75	62.25	8	65	10.00	81.25	170.58	806.19	19.68	92.99	24.44	53.35
18	50,000	100,000	75,000	59	678	7.66	88.05	220.91	1,731.91	9.10	71.36	0	65	0.00	81.25	0.00	806.19	0.00	92.99	0.00	46.55
19	100,000	500,000	300,000	81	759	10.52	98.57	555.66	2,287.57	22.89	94.25	13	78	16.25	97.50	27.28	833.47	3.15	96.14	4.91	36.43
20	500,000	**UP**		11	770	1.43	100.00	139.55	2,427.13	5.75	100.00	2	80	2.50	100.00	33.45	866.92	3.86	100.00	23.97	35.72
				770				2,427.13				80				866.92				35.72	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 29 TRNSPORT AND TRAFIC CONSTRUCTION FIRMS MASS COMMUNICATION

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	0.05	0.05	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	0.06	0.11	0.10	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	0.06	0.17	0.11	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	12.73	12.90	22.86	23.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	42.80	55.70	76.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	5	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				55.70				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 290 TRANSPORT & TRAFFIC

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	8.16	8.16	1.48	1.48	1.28	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	13	5.10	13.27	0.39	1.88	0.34	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	16	3.06	16.33	0.80	2.68	0.69	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	37	53	37.76	54.08	13.80	16.48	11.89	14.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	57	4.08	58.16	2.80	19.28	2.41	16.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	58	1.02	59.18	0.61	19.90	0.53	17.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	61	3.06	62.24	3.55	23.45	3.06	20.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	15	76	15.31	77.55	6.90	30.34	5.94	26.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	82	6.12	83.67	11.67	42.01	10.05	36.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	84	2.04	85.71	6.06	48.08	5.22	41.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	86	2.04	87.76	3.26	51.34	2.81	44.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	88	2.04	89.80	12.57	63.91	10.83	55.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	90	2.04	91.84	28.63	92.54	24.66	79.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	91	1.02	92.86	12.02	104.55	10.35	90.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	92	1.02	93.88	5.68	110.23	4.89	94.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	93	1.02	94.90	0.31	110.54	0.27	95.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	94	1.02	95.92	0.62	111.16	0.53	95.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	96	2.04	97.96	1.22	112.37	1.05	96.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	97	1.02	98.98	1.31	113.69	1.13	97.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		1	98	1.02	100.00	2.40	116.09	2.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				98				116.09				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2901 RAILWAYS TRAMWAYS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	76	76	43.18	43.18	22.82	22.82	12.32	12.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	23	99	13.07	56.25	1.56	24.38	0.84	13.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	25	124	14.20	70.45	3.10	27.48	1.67	14.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	22	146	12.50	82.95	4.27	31.75	2.31	17.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	153	3.98	86.93	1.30	33.05	0.70	17.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	154	0.57	87.50	0.00	33.05	0.00	17.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	155	0.57	88.07	3.61	36.66	1.95	19.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	156	0.57	88.64	10.08	46.74	5.44	25.23	7	7	58.33	58.33	0.81	0.81	37.20	37.20	8.03	1.73
9	1,500	2,000	1,750	1	157	0.57	89.20	20.02	66.76	10.81	36.04	0	7	0.00	58.33	0.00	0.81	0.00	37.20	0.00	1.21
10	2,000	2,500	2,250	1	158	0.57	89.77	8.58	75.34	4.63	40.67	0	7	0.00	58.33	0.00	0.81	0.00	37.20	0.00	1.07
11	2,500	3,000	2,750	1	159	0.57	90.34	4.32	79.66	2.33	43.00	2	9	16.67	75.00	0.02	0.83	0.97	38.17	0.49	1.04
12	3,000	4,000	3,500	1	160	0.57	90.91	2.00	81.66	1.08	44.08	0	9	0.00	75.00	0.00	0.83	0.00	38.17	0.00	1.02
13	4,000	5,000	4,500	1	161	0.57	91.48	6.05	87.71	3.26	47.35	0	9	0.00	75.00	0.00	0.83	0.00	38.17	0.00	0.95
14	5,000	7,500	6,250	1	162	0.57	92.05	3.17	90.88	1.71	49.06	0	9	0.00	75.00	0.17	1.00	7.89	46.07	5.41	1.10
15	7,500	10,000	8,750	1	163	0.57	92.61	2.48	93.36	1.34	50.40	0	9	0.00	75.00	0.00	1.00	0.00	46.07	0.00	1.07
16	10,000	20,000	15,000	1	164	0.57	93.18	15.20	108.56	8.20	58.60	0	9	0.00	75.00	0.00	1.00	0.00	46.07	0.00	0.92
17	20,000	50,000	35,000	1	165	0.57	93.75	2.48	111.04	1.34	59.94	0	9	0.00	75.00	0.00	1.00	0.00	46.07	0.00	0.90
18	50,000	100,000	75,000	1	166	0.57	94.32	15.20	126.24	8.20	68.14	0	9	0.00	75.00	0.00	1.00	0.00	46.07	0.00	0.79
19	100,000	500,000	300,000	1	167	0.57	94.89	1.76	128.00	0.95	69.09	3	12	25.00	100.00	1.17	2.18	53.93	100.00	66.71	1.70
20	500,000	**UP**		9	176	5.11	100.00	57.25	185.25	30.91	100.00	0	12	0.00	100.00	0.00	2.18	0.00	100.00	0.00	1.17
					176				185.25				12				2.18				1.17

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2902 HIGHWAYS BRIGES AIRPORT RUNWAYS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	1.35	1.35	2.97	2.97	0.44	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	17	0.94	2.29	1.73	4.70	0.26	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	20	37	2.69	4.98	1.21	5.91	0.18	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	13	50	1.75	6.73	16.63	22.54	2.48	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	84	134	11.31	18.03	14.47	37.01	2.15	5.51	2	2	13.33	13.33	14.51	14.51	14.03	14.03	100.29	39.21
6	500	750	625	68	202	9.15	27.19	6.39	43.40	0.95	6.46	3	5	20.00	33.33	3.92	18.43	3.79	17.82	61.35	42.47
7	750	1,000	875	87	289	11.71	38.90	13.41	56.81	2.00	8.46	0	5	0.00	33.33	0.00	18.43	0.00	17.82	0.00	32.44
8	1,000	1,500	1,250	88	377	11.84	50.74	19.97	76.78	2.97	11.43	0	5	0.00	33.33	0.00	18.43	0.00	17.82	0.00	24.00
9	1,500	2,000	1,750	71	448	9.56	60.30	24.56	101.34	3.66	15.09	0	5	0.00	33.33	0.00	18.43	0.00	17.82	0.00	18.19
10	2,000	2,500	2,250	16	464	2.15	62.45	10.46	111.80	1.56	16.65	0	5	0.00	33.33	0.00	18.43	0.00	17.82	0.00	16.48
11	2,500	3,000	2,750	23	487	3.10	65.55	7.87	119.67	1.17	17.82	5	10	33.33	66.67	52.61	71.04	50.88	68.70	668.49	59.37
12	3,000	4,000	3,500	44	531	5.92	71.47	15.85	135.53	2.36	20.18	0	10	0.00	66.67	0.00	71.04	0.00	68.70	0.00	52.42
13	4,000	5,000	4,500	37	568	4.98	76.45	20.95	156.48	3.12	23.30	0	10	0.00	66.67	0.00	71.04	0.00	68.70	0.00	45.40
14	5,000	7,500	6,250	33	601	4.44	80.89	28.01	184.48	4.17	27.47	0	10	0.00	66.67	0.00	71.04	0.00	68.70	0.00	38.51
15	7,500	10,000	8,750	26	627	3.50	84.39	47.75	232.23	7.11	34.58	0	10	0.00	66.67	0.00	71.04	0.00	68.70	0.00	30.59
16	10,000	20,000	15,000	50	677	6.73	91.12	175.79	408.02	26.17	60.75	0	10	0.00	66.67	0.00	71.04	0.00	68.70	0.00	17.41
17	20,000	50,000	35,000	31	708	4.17	95.29	140.36	548.39	20.90	81.65	3	13	20.00	86.67	23.20	94.25	22.44	91.14	16.53	17.19
18	50,000	100,000	75,000	19	727	2.56	97.85	117.86	666.25	17.55	99.20	0	13	0.00	86.67	0.00	94.25	0.00	91.14	0.00	14.15
19	100,000	500,000	300,000	13	740	1.75	99.60	4.62	670.87	0.69	99.89	2	15	13.33	100.00	9.17	103.41	8.86	100.00	198.23	15.41
20	500,000	**UP**		3	743	0.40	100.00	0.77	671.64	0.11	100.00	0	15	0.00	100.00	0.00	103.41	0.00	100.00	0.00	15.40
					743				671.64				15				103.41				15.40

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2903 JETTIES (DERMAGA)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	59	59	11.64	11.64	38.90	38.90	2.66	2.66	1	1	1.79	1.79	0.03	0.03	0.01	0.01	0.07	0.07
2	50	100	75	15	74	2.96	14.60	2.31	41.21	0.16	2.81	0	1	0.00	1.79	0.00	0.03	0.00	0.01	0.00	0.07
3	100	200	150	15	89	2.96	17.55	2.41	43.61	0.16	2.98	0	1	0.00	1.79	0.00	0.03	0.00	0.01	0.00	0.06
4	200	300	250	2	91	0.39	17.95	0.25	43.87	0.02	3.00	0	1	0.00	1.79	0.00	0.03	0.00	0.01	0.00	0.06
5	300	500	400	10	101	1.97	19.92	3.79	47.65	0.26	3.25	0	1	0.00	1.79	0.00	0.03	0.00	0.01	0.00	0.06
6	500	750	625	9	110	1.78	21.70	2.55	50.21	0.17	3.43	0	1	0.00	1.79	0.00	0.03	0.00	0.01	0.00	0.05
7	750	1,000	875	3	113	0.59	22.29	1.09	51.30	0.07	3.50	0	1	0.00	1.79	0.00	0.03	0.00	0.01	0.00	0.05
8	1,000	1,500	1,250	7	120	1.38	23.67	7.03	58.33	0.48	3.98	0	1	0.00	1.79	0.00	0.03	0.00	0.01	0.00	0.05
9	1,500	2,000	1,750	10	130	1.97	25.64	3.76	62.08	0.26	4.24	0	1	0.00	1.79	0.00	0.03	0.00	0.01	0.00	0.04
10	2,000	2,500	2,250	2	132	0.39	26.04	3.23	65.31	0.22	4.46	0	1	0.00	1.79	0.00	0.03	0.00	0.01	0.00	0.04
11	2,500	3,000	2,750	3	135	0.59	26.63	2.82	68.13	0.19	4.65	0	1	0.00	1.79	0.00	0.03	0.00	0.01	0.00	0.04
12	3,000	4,000	3,500	18	153	3.55	30.18	7.81	60.32	0.53	4.12	0	1	0.00	1.79	0.00	0.03	0.00	0.01	0.00	0.04
13	4,000	5,000	4,500	16	169	3.16	33.33	20.43	80.75	1.40	5.51	0	1	0.00	1.79	0.00	0.03	0.00	0.01	0.00	0.03
14	5,000	7,500	6,250	21	190	4.14	37.48	38.24	118.99	2.61	8.13	0	1	0.00	1.79	0.00	0.03	0.00	0.01	0.00	0.02
15	7,500	10,000	8,750	31	221	6.11	43.59	42.94	161.93	2.93	11.06	36	37	64.29	66.07	156.84	156.86	38.27	38.28	365.22	96.87
16	10,000	20,000	15,000	97	318	19.13	62.72	129.32	291.25	8.83	19.89	0	37	0.00	66.07	0.00	156.86	0.00	38.28	0.00	53.86
17	20,000	50,000	35,000	75	393	14.79	77.51	562.39	853.64	38.41	58.30	4	41	7.14	73.21	228.21	385.07	55.69	93.97	40.58	45.11
18	50,000	100,000	75,000	24	417	4.73	82.25	423.34	1,276.98	28.91	87.21	0	41	0.00	73.21	0.00	385.07	0.00	93.97	0.00	30.16
19	100,000	500,000	300,000	40	457	7.89	90.14	46.67	1,323.66	3.19	90.40	7	48	12.50	85.71	23.68	408.76	5.78	99.74	50.74	30.88
20	500,000	**UP**		50	507	9.86	100.00	140.62	1,464.27	9.60	100.00	8	56	14.29	100.00	1.05	409.81	0.26	100.00	0.75	27.99
				507				1,464.27				56				409.81				27.99	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2904 AERIAL RAILWAYS/ROPEWAYSFUNICULAR RAILWAYSCHAIRLIFTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	3.85	3.85	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	3.85	7.69	0.51	0.51	0.62	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	3.85	11.54	0.06	0.58	0.08	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	3.85	15.38	0.09	0.67	0.11	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	3.85	19.23	0.11	0.77	0.13	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	7	7.69	26.92	0.23	1.00	0.28	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	3.85	30.77	0.13	1.13	0.15	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	10	7.69	38.46	0.39	1.52	0.47	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	3.85	42.31	0.42	1.94	0.51	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	3.85	46.15	0.90	2.84	1.09	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	3.85	50.00	0.45	3.29	0.55	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	3.85	53.85	0.48	3.77	0.58	4.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	3.85	57.69	0.95	4.73	1.15	5.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	3.85	61.54	1.01	5.74	1.22	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	3.85	65.38	0.51	6.24	0.61	7.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	23	23.08	88.46	9.38	15.62	11.33	18.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	24	3.85	92.31	25.41	41.03	30.70	49.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	25	3.85	96.15	27.81	68.83	33.60	83.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	26	3.85	100.00	13.93	82.76	16.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	26	0.00	100.00	0.00	82.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				26				82.76				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2905 **AIRPORT : HANGARS**

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	12.50	12.50	0.26	0.26	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	10	8.33	20.83	15.49	15.75	1.81	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	11	2.08	22.92	0.17	15.92	0.02	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	12	2.08	25.00	1.65	17.57	0.19	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	13	2.08	27.08	0.80	18.37	0.09	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	14	2.08	29.17	1.06	19.43	0.12	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	15	2.08	31.25	2.26	21.69	0.26	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	16	2.08	33.33	2.53	24.22	0.30	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	17	2.08	35.42	4.17	28.39	0.49	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	18	2.08	37.50	4.42	32.80	0.52	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	19	2.08	39.58	3.32	36.13	0.39	4.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	20	2.08	41.67	4.07	40.20	0.48	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	21	2.08	43.75	10.40	50.60	1.22	5.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	22	2.08	45.83	11.28	61.88	1.32	7.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	23	2.08	47.92	6.75	68.63	0.79	8.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	26	6.25	54.17	55.18	123.81	6.46	14.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	30	8.33	62.50	187.46	311.27	21.95	36.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	37	14.58	77.08	265.71	576.97	31.12	67.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	42	10.42	87.50	116.85	693.82	13.68	81.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		6	48	12.50	100.00	160.09	853.92	18.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				48				853.92				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	4.84	4.84	26.10	26.10	5.23	5.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	1.61	6.45	0.12	26.22	0.02	5.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	6	3.23	9.68	0.00	26.22	0.00	5.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	1.61	11.29	2.04	28.26	0.41	5.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	12	8.06	19.35	2.63	30.88	0.53	6.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	16	6.45	25.81	7.68	38.56	1.54	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	17	1.61	27.42	8.28	46.84	1.66	9.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	22	8.06	35.48	5.50	52.33	1.10	10.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	24	3.23	38.71	3.62	55.95	0.73	11.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	25	1.61	40.32	4.19	60.14	0.84	12.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	26	1.61	41.94	7.20	67.34	1.44	13.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	28	3.23	45.16	6.70	74.05	1.34	14.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	31	4.84	50.00	15.48	89.53	3.10	17.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	34	4.84	54.84	13.55	103.07	2.71	20.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	43	14.52	69.35	44.94	148.01	9.00	29.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	45	3.23	72.58	10.21	158.22	2.05	31.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	52	11.29	83.87	186.57	344.79	37.38	69.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	58	9.68	93.55	115.77	460.56	23.19	92.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	60	3.23	96.77	30.02	490.58	6.01	98.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		2	62	3.23	100.00	8.58	499.16	1.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				62				499.16				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2907 **AIRPORT : AIRCRAFTS**

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	33.33	33.33	0.02	0.02	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	33.33	66.67	1.24	1.26	12.47	12.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	33.33	100.00	8.66	9.92	87.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	3	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				9.92				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	63	63	26.25	26.25	57.73	57.73	15.02	15.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	72	3.75	30.00	1.54	59.26	0.40	15.42	1	1	5.56	5.56	9.21	9.21	7.61	7.61	599.55	15.54
3	100	200	150	14	86	5.83	35.83	2.04	61.30	0.53	15.95	0	1	0.00	5.56	0.00	9.21	0.00	7.61	0.00	15.03
4	200	300	250	6	92	2.50	38.33	4.19	65.49	1.09	17.04	0	1	0.00	5.56	0.00	9.21	0.00	7.61	0.00	14.07
5	300	500	400	11	103	4.58	42.92	2.34	67.83	0.61	17.65	0	1	0.00	5.56	0.00	9.21	0.00	7.61	0.00	13.58
6	500	750	625	3	106	1.25	44.17	0.51	68.34	0.13	17.78	0	1	0.00	5.56	0.00	9.21	0.00	7.61	0.00	13.48
7	750	1,000	875	5	111	2.08	46.25	0.01	68.35	0.00	17.78	0	1	0.00	5.56	0.00	9.21	0.00	7.61	0.00	13.48
8	1,000	1,500	1,250	12	123	5.00	51.25	7.32	75.67	1.91	19.69	0	1	0.00	5.56	0.00	9.21	0.00	7.61	0.00	12.17
9	1,500	2,000	1,750	2	125	0.83	52.08	1.24	76.92	0.32	20.01	0	1	0.00	5.56	0.00	9.21	0.00	7.61	0.00	11.98
10	2,000	2,500	2,250	1	126	0.42	52.50	0.01	76.92	0.00	20.01	0	1	0.00	5.56	0.00	9.21	0.00	7.61	0.00	11.98
11	2,500	3,000	2,750	2	128	0.83	53.33	0.01	76.93	0.00	20.01	0	1	0.00	5.56	0.00	9.21	0.00	7.61	0.00	11.97
12	3,000	4,000	3,500	11	139	4.58	57.92	5.42	82.35	1.41	21.42	0	1	0.00	5.56	0.00	9.21	0.00	7.61	0.00	11.19
13	4,000	5,000	4,500	2	141	0.83	58.75	0.04	82.39	0.01	21.43	0	1	0.00	5.56	0.00	9.21	0.00	7.61	0.00	11.18
14	5,000	7,500	6,250	8	149	3.33	62.08	10.91	71.48	2.84	18.59	2	3	11.11	16.67	88.49	97.70	73.14	80.75	810.80	136.70
15	7,500	10,000	8,750	6	155	2.50	64.58	0.11	71.59	0.03	18.62	0	3	0.00	16.67	0.00	97.70	0.00	80.75	0.00	136.48
16	10,000	20,000	15,000	20	175	8.33	72.92	57.72	129.31	15.02	33.64	1	4	5.56	22.22	0.00	97.71	0.00	80.75	0.00	75.56
17	20,000	50,000	35,000	21	196	8.75	81.67	35.32	164.63	9.19	42.83	1	5	5.56	27.78	0.04	97.75	0.04	80.79	0.12	59.38
18	50,000	100,000	75,000	7	203	2.92	84.58	0.57	165.20	0.15	42.97	0	5	0.00	27.78	0.00	97.75	0.00	80.79	0.00	59.17
19	100,000	500,000	300,000	24	227	10.00	94.58	66.51	231.71	17.30	60.28	4	9	22.22	50.00	0.65	98.40	0.54	81.32	0.98	42.47
20	500,000	**UP**		13	240	5.42	100.00	152.70	384.41	39.72	100.00	9	18	50.00	100.00	22.60	121.00	18.68	100.00	14.80	31.48
				240				384.41				18				121.00				31.48	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2909 **AIRPORT : OTHERS**

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	5.50	5.50	3.59	3.59	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	21	33	9.63	15.14	61.66	65.24	1.69	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	21	54	9.63	24.77	166.17	231.41	4.56	6.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	28	82	12.84	37.61	300.50	531.91	8.25	14.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	26	108	11.93	49.54	349.19	881.10	9.58	24.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	20	128	9.17	58.72	416.14	1,297.24	11.42	35.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	31	159	14.22	72.94	820.39	2,117.64	22.52	58.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	168	4.13	77.06	542.25	2,659.89	14.88	73.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	171	1.38	78.44	5.06	2,664.95	0.14	73.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	174	1.38	79.82	3.89	2,668.84	0.11	73.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	181	3.21	83.03	457.49	3,126.33	12.56	85.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	186	2.29	85.32	9.01	3,135.34	0.25	86.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	188	0.92	86.24	4.80	3,140.15	0.13	86.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	190	0.92	87.16	6.23	3,146.38	0.17	86.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	192	0.92	88.07	31.82	3,178.20	0.87	87.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	199	3.21	91.28	159.52	3,337.72	4.38	91.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	203	1.83	93.12	95.75	3,433.47	2.63	94.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	206	1.38	94.50	22.91	3,456.38	0.63	94.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	9	215	4.13	98.62	130.57	3,586.95	3.58	98.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		3	218	1.38	100.00	56.55	3,643.50	1.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				218				3,643.50				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 291 CONSTRUCTION FIRMS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	2	6.45	6.45	0.43	0.43	0.51	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	3.23	9.68	0.34	0.77	0.40	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	6	9.68	19.35	1.66	2.43	1.97	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	10	12.90	32.26	3.59	6.02	4.26	7.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	12	6.45	38.71	2.64	8.66	3.13	10.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	14	6.45	45.16	6.28	14.94	7.45	17.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	18	12.90	58.06	8.55	23.49	10.15	27.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	19	3.23	61.29	0.00	23.49	0.00	27.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	22	9.68	70.97	6.96	30.45	8.26	36.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	23	3.23	74.19	6.32	36.77	7.50	43.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	26	9.68	83.87	10.08	46.84	11.96	55.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	28	6.45	90.32	10.20	57.05	12.11	67.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	29	3.23	93.55	16.44	73.48	19.51	87.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	30	3.23	96.77	8.66	82.15	10.28	97.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	31	3.23	100.00	2.10	84.25	2.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	31	0.00	100.00	0.00	84.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	31	0.00	100.00	0.00	84.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	31	0.00	100.00	0.00	84.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	31	0.00	100.00	0.00	84.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					31				84.25				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2911 CONSTRUCTION FIRM ROAD CONSTRUCTION AND CONSTRUCTION SITES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	3.60	3.60	4.73	4.73	1.15	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	0.72	4.32	0.08	4.81	0.02	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	18	8.63	12.95	2.49	7.30	0.61	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	17	35	12.23	25.18	8.57	15.87	2.09	3.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	42	5.04	30.22	2.87	18.74	0.70	4.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	48	4.32	34.53	4.56	23.31	1.11	5.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	55	5.04	39.57	8.96	32.27	2.19	7.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	67	8.63	48.20	15.04	47.32	3.67	11.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	74	5.04	53.24	14.67	61.98	3.58	15.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	84	7.19	60.43	27.68	89.66	6.76	21.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	87	2.16	62.59	8.01	97.68	1.96	23.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	95	5.76	68.35	25.40	123.07	6.20	30.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	101	4.32	72.66	19.36	142.43	4.73	34.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	14	115	10.07	82.73	74.68	217.11	18.23	53.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	122	5.04	87.77	45.51	262.62	11.11	64.11	3	3	23.08	23.08	264.24	264.24	2.46	2.46	580.64	100.62
16	10,000	20,000	15,000	5	127	3.60	91.37	43.56	306.18	10.63	74.75	0	3	0.00	23.08	0.00	264.24	0.00	2.46	0.00	86.30
17	20,000	50,000	35,000	7	134	5.04	96.40	86.32	392.50	21.07	95.82	3	6	23.08	46.15	10,456.50	10,720.75	97.53	100.00	12113.89	2731.43
18	50,000	100,000	75,000	1	135	0.72	97.12	0.87	391.62	0.21	95.61	0	6	0.00	46.15	0.00	10,720.75	0.00	100.00	0.00	2737.52
19	100,000	500,000	300,000	1	136	0.72	97.84	6.96	398.58	1.70	97.31	0	6	0.00	46.15	0.00	10,720.75	0.00	100.00	0.00	2689.71
20	500,000	**UP**		3	139	2.16	100.00	11.03	409.61	2.69	100.00	7	13	53.85	100.00	0.23	10,720.97	0.00	100.00	2.04	2617.35
				139				409.61				13				10,720.97				2617.35	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2912 CRANESEXCAVATORSELEVATORSROAD BUILDING MACHINES EXCLUDING

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.56	5.56	0.57	0.57	0.33	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.56	11.11	1.85	2.42	1.07	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.56	16.67	1.37	3.79	0.80	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.56	22.22	3.18	6.97	1.85	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.56	27.78	3.00	9.97	1.74	5.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.56	33.33	4.49	14.46	2.61	8.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.56	38.89	3.43	17.89	1.99	10.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.56	44.44	6.49	24.38	3.77	14.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	5.56	50.00	5.76	30.14	3.35	17.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	5.56	55.56	21.78	51.92	12.66	30.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	5.56	61.11	11.73	63.64	6.82	37.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	5.56	66.67	13.73	77.37	7.98	44.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	5.56	72.22	22.27	99.64	12.94	57.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	5.56	77.78	39.10	138.74	22.73	80.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	5.56	83.33	20.81	159.55	12.10	92.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	17	11.11	94.44	23.04	182.59	13.39	106.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	18	5.56	100.00	10.55	172.03	6.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	172.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	18	0.00	100.00	0.00	172.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					18				172.03				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2913 TAR SPRAYERS AND ROAD SURFACING PLANTS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	7.69	7.69	3.48	3.48	5.37	5.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	3.85	11.54	0.17	3.65	0.26	5.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	3.85	15.38	0.00	3.65	0.00	5.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	3.85	19.23	0.00	3.65	0.00	5.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	7	7.69	26.92	1.63	5.27	2.51	8.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	3.85	30.77	1.28	6.56	1.98	10.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	3.85	34.62	1.77	8.33	2.73	12.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	17	30.77	65.38	9.05	17.38	13.97	26.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	18	3.85	69.23	4.44	21.82	6.84	33.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	20	7.69	76.92	6.06	27.88	9.35	43.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	22	7.69	84.62	8.36	36.24	12.90	55.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	23	3.85	88.46	6.06	42.30	9.36	65.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	24	3.85	92.31	22.51	64.81	34.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	25	3.85	96.15	0.00	64.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	26	3.85	100.00	0.00	64.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	26	0.00	100.00	0.00	64.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	26	0.00	100.00	0.00	64.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	26	0.00	100.00	0.00	64.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	26	0.00	100.00	0.00	64.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	26	0.00	100.00	0.00	64.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				26				64.81				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2914 OTHERS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	18	18	26.47	26.47	9.40	9.40	2.92	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	19	1.47	27.94	0.06	9.46	0.02	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	20	1.47	29.41	3.80	13.26	1.18	4.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	21	1.47	30.88	1.13	14.38	0.35	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	22	1.47	32.35	0.97	15.35	0.30	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	29	10.29	42.65	16.45	31.80	5.11	9.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	36	10.29	52.94	3.08	34.88	0.96	10.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	40	5.88	58.82	17.98	52.86	5.58	16.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	48	11.76	70.59	30.49	83.35	9.47	25.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	50	2.94	73.53	43.40	126.75	13.48	39.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	53	4.41	77.94	13.20	139.95	4.10	43.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	56	4.41	82.35	4.58	144.53	1.42	44.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	57	1.47	83.82	6.28	150.81	1.95	46.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	58	1.47	85.29	40.00	190.81	12.43	59.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	61	4.41	89.71	75.70	266.51	23.51	82.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	64	4.41	94.12	55.35	321.87	17.19	99.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	68	5.88	100.00	0.10	321.97	0.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	68	0.00	100.00	0.00	321.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	68	0.00	100.00	0.00	321.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	68	0.00	100.00	0.00	321.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					68				321.97				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2915 WELDING PLANTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	292	292	12.49	12.49	492.70	492.70	5.84	5.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	181	473	7.74	20.23	109.32	602.01	1.30	7.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	261	734	11.16	31.39	167.89	769.90	1.99	9.12	1	1	14.29	14.29	32.84	32.84	9.08	9.08	19.56	4.27
4	200	300	250	192	926	8.21	39.61	173.16	943.06	2.05	11.18	0	1	0.00	14.29	0.00	32.84	0.00	9.08	0.00	3.48
5	300	500	400	242	1,168	10.35	49.96	291.70	1,234.76	3.46	14.63	0	1	0.00	14.29	0.00	32.84	0.00	9.08	0.00	2.66
6	500	750	625	172	1,340	7.36	57.31	261.49	1,496.25	3.10	17.73	0	1	0.00	14.29	159.76	192.61	44.16	53.24	61.10	12.87
7	750	1,000	875	216	1,556	9.24	66.55	452.05	1,948.29	5.36	23.09	0	1	0.00	14.29	0.00	192.61	0.00	53.24	0.00	9.89
8	1,000	1,500	1,250	180	1,736	7.70	74.25	692.28	2,640.58	8.20	31.29	1	2	14.29	28.57	26.30	218.91	7.27	60.51	3.80	8.29
9	1,500	2,000	1,750	128	1,864	5.47	79.73	459.28	3,099.86	5.44	36.74	0	2	0.00	28.57	0.00	218.91	0.00	60.51	0.00	7.06
10	2,000	2,500	2,250	70	1,934	2.99	82.72	30.94	3,130.81	0.37	37.10	0	2	0.00	28.57	0.00	218.91	0.00	60.51	0.00	6.99
11	2,500	3,000	2,750	68	2,002	2.91	85.63	380.05	3,510.86	4.50	41.61	0	2	0.00	28.57	0.00	218.91	0.00	60.51	0.00	6.24
12	3,000	4,000	3,500	82	2,084	3.51	89.14	534.75	4,045.61	6.34	47.94	0	2	0.00	28.57	0.00	218.91	0.00	60.51	0.00	5.41
13	4,000	5,000	4,500	43	2,127	1.84	90.98	383.73	4,429.34	4.55	52.49	0	2	0.00	28.57	0.00	218.91	0.00	60.51	0.00	4.94
14	5,000	7,500	6,250	68	2,195	2.91	93.88	1,532.94	5,962.28	18.17	70.66	0	2	0.00	28.57	0.00	218.91	0.00	60.51	0.00	3.67
15	7,500	10,000	8,750	43	2,238	1.84	95.72	643.82	6,606.10	7.63	78.29	0	2	0.00	28.57	0.00	218.91	0.00	60.51	0.00	3.31
16	10,000	20,000	15,000	57	2,295	2.44	98.16	1,064.65	7,670.75	12.62	90.90	5	7	71.43	100.00	142.87	361.78	39.49	100.00	13.42	4.72
17	20,000	50,000	35,000	26	2,321	1.11	99.27	526.29	8,197.03	6.24	97.14	0	7	0.00	100.00	0.00	361.78	0.00	100.00	0.00	4.41
18	50,000	100,000	75,000	8	2,329	0.34	99.62	172.69	8,369.73	2.05	99.19	0	7	0.00	100.00	0.00	361.78	0.00	100.00	0.00	4.32
19	100,000	500,000	300,000	6	2,335	0.26	99.87	52.60	8,422.33	0.62	99.81	0	7	0.00	100.00	0.00	361.78	0.00	100.00	0.00	4.30
20	500,000	**UP**		3	2,338	0.13	100.00	15.96	8,438.30	0.19	100.00	0	7	0.00	100.00	0.00	361.78	0.00	100.00	0.00	4.29
				2,338				8,438.30				7				361.78				4.29	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	9.20	9.20	5.55	5.55	1.74	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	11	3.45	12.64	1.06	6.61	0.33	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	16	5.75	18.39	3.84	10.45	1.21	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	23	8.05	26.44	4.16	14.62	1.31	4.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	32	10.34	36.78	9.94	24.56	3.13	7.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	40	9.20	45.98	12.12	36.68	3.81	11.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	48	9.20	55.17	19.22	55.90	6.04	17.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	52	4.60	59.77	12.47	68.37	3.92	21.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	60	9.20	68.97	12.46	80.83	3.92	25.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	62	2.30	71.26	10.66	91.49	3.35	28.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	68	6.90	78.16	22.45	113.94	7.06	35.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	71	3.45	81.61	31.83	145.77	10.00	45.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	73	2.30	83.91	17.11	162.89	5.38	51.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	76	3.45	87.36	34.96	197.85	10.99	62.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	77	1.15	88.51	23.50	221.35	7.39	69.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	79	2.30	90.80	1.79	219.56	0.56	69.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	81	2.30	93.10	69.42	288.98	21.82	90.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	84	3.45	96.55	10.56	299.54	3.32	94.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	87	3.45	100.00	18.64	318.18	5.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	87	0.00	100.00	0.00	318.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					87				318.18				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 29152 ACETYLENE (KARBIT) WELDING PLANTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	14.29	14.29	0.50	0.50	1.69	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	4	14.29	28.57	0.34	0.84	1.14	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	7.14	35.71	0.68	1.52	2.29	5.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	7.14	42.86	1.84	3.36	6.20	11.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	7.14	50.00	1.13	4.49	3.81	15.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	7.14	57.14	3.05	7.54	10.26	25.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	7.14	64.29	6.14	13.67	20.69	46.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	7.14	71.43	0.00	13.67	0.00	46.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	12	14.29	85.71	3.08	10.60	10.37	35.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	7.14	92.86	8.29	18.88	27.93	63.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	7.14	100.00	10.79	29.67	36.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	14	0.00	100.00	0.00	29.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	14	0.00	100.00	0.00	29.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	14	0.00	100.00	0.00	29.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	29.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	29.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	29.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	29.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	29.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	14	0.00	100.00	0.00	29.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				14				29.67				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 292 MASS COMMUNICATION

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7,867	7,867	40.47	40.47	18.62	18.62	0.53	0.53	137	137	70.62	70.62	426.04	426.04	58.25	58.25	2288.06	2288.06
2	50	100	75	1,299	9,166	6.68	47.16	13.34	31.96	0.38	0.90	4	141	2.06	72.68	2.53	423.51	0.35	57.91	18.94	1325.11
3	100	200	150	2,383	11,549	12.26	59.41	27.13	59.09	0.77	1.67	5	146	2.58	75.26	71.65	495.16	9.80	67.70	264.06	837.91
4	200	300	250	1,502	13,051	7.73	67.14	450.72	391.63	12.71	11.04	0	146	0.00	75.26	0.00	495.16	0.00	67.70	0.00	126.44
5	300	500	400	4,381	17,432	22.54	89.68	3,003.60	2,611.98	84.69	73.65	6	152	3.09	78.35	11.72	506.88	1.60	69.31	0.39	19.41
6	500	750	625	591	18,023	3.04	92.72	36.98	2,648.95	1.04	74.69	3	155	1.55	79.90	13.62	520.49	1.86	71.17	36.83	19.65
7	750	1,000	875	578	18,601	2.97	95.69	49.68	2,698.64	1.40	76.09	2	157	1.03	80.93	1.09	521.59	0.15	71.32	2.20	19.33
8	1,000	1,500	1,250	492	19,093	2.53	98.23	52.99	2,751.63	1.49	77.58	1	158	0.52	81.44	2.85	524.44	0.39	71.71	5.38	19.06
9	1,500	2,000	1,750	62	19,155	0.32	98.54	46.83	2,798.46	1.32	78.90	0	158	0.00	81.44	0.00	524.44	0.00	71.71	0.00	18.74
10	2,000	2,500	2,250	36	19,191	0.19	98.73	22.46	2,820.93	0.63	79.54	0	158	0.00	81.44	0.00	524.44	0.00	71.71	0.00	18.59
11	2,500	3,000	2,750	22	19,213	0.11	98.84	11.07	2,832.00	0.31	79.85	0	158	0.00	81.44	0.00	524.44	0.00	71.71	0.00	18.52
12	3,000	4,000	3,500	35	19,248	0.18	99.02	32.80	2,864.80	0.92	80.77	3	161	1.55	82.99	113.08	637.52	15.46	87.17	344.76	22.25
13	4,000	5,000	4,500	21	19,269	0.11	99.13	54.33	2,919.13	1.53	82.31	0	161	0.00	82.99	0.00	637.52	0.00	87.17	0.00	21.84
14	5,000	7,500	6,250	47	19,316	0.24	99.37	20.19	2,939.31	0.57	82.88	6	167	3.09	86.08	42.63	680.15	5.83	93.00	211.20	23.14
15	7,500	10,000	8,750	20	19,336	0.10	99.48	9.04	2,948.35	0.25	83.13	0	167	0.00	86.08	0.00	680.15	0.00	93.00	0.00	23.07
16	10,000	20,000	15,000	53	19,389	0.27	99.75	313.44	3,261.79	8.84	91.97	0	167	0.00	86.08	0.00	680.15	0.00	93.00	0.00	20.85
17	20,000	50,000	35,000	19	19,408	0.10	99.85	112.87	3,374.66	3.18	95.15	0	167	0.00	86.08	0.00	680.15	0.00	93.00	0.00	20.15
18	50,000	100,000	75,000	7	19,415	0.04	99.88	75.28	3,449.94	2.12	97.27	0	167	0.00	86.08	0.00	680.15	0.00	93.00	0.00	19.71
19	100,000	500,000	300,000	18	19,433	0.09	99.97	84.46	3,534.40	2.38	99.65	4	171	2.06	88.14	1.95	682.10	0.27	93.26	2.31	19.30
20	500,000	**UP**		5	19,438	0.03	100.00	12.26	3,546.66	0.35	100.00	23	194	11.86	100.00	49.26	731.36	6.74	100.00	401.81	20.62
				19,438				3,546.66				194				731.36				20.62	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2921 FILM TELEVISION AND RECORDING ON MAGNETIC TAPE STUDIOS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	26	26	10.83	10.83	19.47	19.47	0.66	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	22	48	9.17	20.00	4.17	23.65	0.14	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	34	82	14.17	34.17	10.34	33.98	0.35	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	22	104	9.17	43.33	10.74	44.73	0.37	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	31	135	12.92	56.25	19.15	63.88	0.65	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	16	151	6.67	62.92	16.84	80.71	0.57	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	21	172	8.75	71.67	24.43	105.15	0.83	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	15	187	6.25	77.92	186.87	292.01	6.36	9.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	13	200	5.42	83.33	32.06	324.07	1.09	11.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	205	2.08	85.42	14.62	338.70	0.50	11.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	211	2.50	87.92	34.77	373.47	1.18	12.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	220	3.75	91.67	37.86	411.33	1.29	14.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	221	0.42	92.08	4.46	415.79	0.15	14.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	226	2.08	94.17	33.86	449.64	1.15	15.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	229	1.25	95.42	34.29	483.94	1.17	16.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	231	0.83	96.25	12.77	496.71	0.44	16.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	236	2.08	98.33	2,370.96	2,867.68	80.75	97.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	237	0.42	98.75	19.68	2,887.36	0.67	98.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	238	0.42	99.17	24.48	2,911.84	0.83	99.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		2	240	0.83	100.00	24.27	2,936.11	0.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				240				2,936.11				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2922 FILM REPRODUCTION (PRINTS) AND PHOTO TREATMENT

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	46	46	6.53	6.53	14.12	14.12	0.51	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	14	60	1.99	8.52	6.88	21.00	0.25	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	24	84	3.41	11.93	10.48	31.48	0.38	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	16	100	2.27	14.20	6.85	38.33	0.25	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	48	148	6.82	21.02	23.88	62.21	0.86	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	41	189	5.82	26.85	33.28	95.49	1.20	3.44	1	1	33.33	33.33	3.20	3.20	23.02	23.02	9.62	3.35
7	750	1,000	875	45	234	6.39	33.24	48.29	143.78	1.74	5.17	1	2	33.33	66.67	10.17	13.37	73.13	96.15	21.05	9.30
8	1,000	1,500	1,250	51	285	7.24	40.48	65.25	209.03	2.35	7.52	0	2	0.00	66.67	0.00	13.37	0.00	96.15	0.00	6.39
9	1,500	2,000	1,750	30	315	4.26	44.74	46.45	255.48	1.67	9.19	0	2	0.00	66.67	0.00	13.37	0.00	96.15	0.00	5.23
10	2,000	2,500	2,250	28	343	3.98	48.72	49.27	304.75	1.77	10.97	0	2	0.00	66.67	0.00	13.37	0.00	96.15	0.00	4.39
11	2,500	3,000	2,750	31	374	4.40	53.13	54.33	359.07	1.95	12.92	0	2	0.00	66.67	0.00	13.37	0.00	96.15	0.00	3.72
12	3,000	4,000	3,500	40	414	5.68	58.81	521.04	880.11	18.75	31.67	0	2	0.00	66.67	0.00	13.37	0.00	96.15	0.00	1.52
13	4,000	5,000	4,500	29	443	4.12	62.93	60.06	940.17	2.16	33.83	0	2	0.00	66.67	0.00	13.37	0.00	96.15	0.00	1.42
14	5,000	7,500	6,250	37	480	5.26	68.18	123.36	1,063.53	4.44	38.27	0	2	0.00	66.67	0.00	13.37	0.00	96.15	0.00	1.26
15	7,500	10,000	8,750	24	504	3.41	71.59	85.27	1,148.80	3.07	41.34	0	2	0.00	66.67	0.00	13.37	0.00	96.15	0.00	1.16
16	10,000	20,000	15,000	95	599	13.49	85.09	600.28	1,749.08	21.60	62.94	0	2	0.00	66.67	0.00	13.37	0.00	96.15	0.00	0.76
17	20,000	50,000	35,000	96	695	13.64	98.72	1,301.28	3,050.36	46.82	109.76	0	2	0.00	66.67	0.00	13.37	0.00	96.15	0.00	0.44
18	50,000	100,000	75,000	8	703	1.14	99.86	165.20	3,215.56	5.94	115.71	1	3	33.33	100.00	0.54	13.90	3.85	100.00	0.32	0.43
19	100,000	500,000	300,000	1	704	0.14	100.00	436.48	2,779.08	15.71	100.00	0	3	0.00	100.00	0.00	13.90	0.00	100.00	0.00	0.50
20	500,000	**UP**		0	704	0.00	100.00	0.00	2,779.08	0.00	100.00	0	3	0.00	100.00	0.00	13.90	0.00	100.00	0.00	0.50
					704				2,779.08				3				13.90				0.50

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2923 CINEMAS ASSEMBLY ROOMS AND CONCERT HALLS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	51	51	16.83	16.83	2,554.29	2,554.29	100.05	100.05	1	1	25.00	25.00	57.14	57.14	80.67	80.67	2.24	2.24
2	50	100	75	7	58	2.31	19.14	0.44	2,554.73	0.02	100.07	0	1	0.00	25.00	0.00	57.14	0.00	80.67	0.00	2.24
3	100	200	150	4	62	1.32	20.46	0.88	2,555.61	0.03	100.10	0	1	0.00	25.00	0.00	57.14	0.00	80.67	0.00	2.24
4	200	300	250	1	63	0.33	20.79	0.22	2,555.82	0.01	100.11	0	1	0.00	25.00	0.00	57.14	0.00	80.67	0.00	2.24
5	300	500	400	4	67	1.32	22.11	1.55	2,557.38	0.06	100.17	0	1	0.00	25.00	0.00	57.14	0.00	80.67	0.00	2.23
6	500	750	625	2	69	0.66	22.77	1.67	2,559.05	0.07	100.23	0	1	0.00	25.00	0.00	57.14	0.00	80.67	0.00	2.23
7	750	1,000	875	1	70	0.33	23.10	4.83	2,563.88	0.19	100.42	0	1	0.00	25.00	0.00	57.14	0.00	80.67	0.00	2.23
8	1,000	1,500	1,250	6	76	1.98	25.08	11.67	2,575.55	0.46	100.88	0	1	0.00	25.00	0.00	57.14	0.00	80.67	0.00	2.22
9	1,500	2,000	1,750	12	88	3.96	29.04	37.07	2,612.62	1.45	102.33	0	1	0.00	25.00	0.00	57.14	0.00	80.67	0.00	2.19
10	2,000	2,500	2,250	5	93	1.65	30.69	11.27	2,623.89	0.44	102.77	0	1	0.00	25.00	0.00	57.14	0.00	80.67	0.00	2.18
11	2,500	3,000	2,750	1	94	0.33	31.02	4.10	2,627.99	0.16	102.94	0	1	0.00	25.00	0.00	57.14	0.00	80.67	0.00	2.17
12	3,000	4,000	3,500	1	95	0.33	31.35	0.00	2,627.99	0.00	102.94	0	1	0.00	25.00	0.00	57.14	0.00	80.67	0.00	2.17
13	4,000	5,000	4,500	1	96	0.33	31.68	0.00	2,627.99	0.00	102.94	0	1	0.00	25.00	0.00	57.14	0.00	80.67	0.00	2.17
14	5,000	7,500	6,250	1	97	0.33	32.01	22.46	2,650.46	0.88	103.82	0	1	0.00	25.00	0.00	57.14	0.00	80.67	0.00	2.16
15	7,500	10,000	8,750	4	101	1.32	33.33	45.65	2,696.11	1.79	105.60	0	1	0.00	25.00	0.00	57.14	0.00	80.67	0.00	2.12
16	10,000	20,000	15,000	13	114	4.29	37.62	214.97	2,911.08	8.42	114.02	0	1	0.00	25.00	0.00	57.14	0.00	80.67	0.00	1.96
17	20,000	50,000	35,000	127	241	41.91	79.54	1,128.73	4,039.81	44.21	158.23	2	3	50.00	75.00	13.55	70.69	19.13	99.80	1.20	1.75
18	50,000	100,000	75,000	50	291	16.50	96.04	375.96	4,415.78	14.73	172.96	1	4	25.00	100.00	0.14	70.83	0.20	100.00	0.04	1.60
19	100,000	500,000	300,000	12	303	3.96	100.00	1,862.73	2,553.05	72.96	100.00	0	4	0.00	100.00	0.00	70.83	0.00	100.00	0.00	2.77
20	500,000	**UP**		0	303	0.00	100.00	0.00	2,553.05	0.00	100.00	0	4	0.00	100.00	0.00	70.83	0.00	100.00	0.00	2.77
				303				2,553.05				4				70.83				2.77	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2924 THEATRES VARIETY THEATRES AND CIRCUSES HOUSED IN PERMANENT

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	32	32	25.60	25.60	4.34	4.34	0.73	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	39	5.60	31.20	0.43	4.77	0.07	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	25	64	20.00	51.20	3.73	8.50	0.63	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	17	81	13.60	64.80	2.92	11.42	0.49	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	92	8.80	73.60	5.54	16.96	0.93	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	94	1.60	75.20	0.00	16.96	0.00	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	95	0.80	76.00	3.49	20.44	0.59	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	96	0.80	76.80	0.00	20.44	0.00	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	100	3.20	80.00	9.69	30.13	1.63	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	102	1.60	81.60	0.72	30.85	0.12	5.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	103	0.80	82.40	0.00	30.85	0.00	5.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	104	0.80	83.20	6.89	37.74	1.16	6.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	105	0.80	84.00	0.00	37.74	0.00	6.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	108	2.40	86.40	11.45	49.19	1.93	8.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	110	1.60	88.00	19.94	69.13	3.35	11.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	115	4.00	92.00	434.73	503.86	73.11	84.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	10	125	8.00	100.00	90.75	594.61	15.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	125	0.00	100.00	0.00	594.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	125	0.00	100.00	0.00	594.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	125	0.00	100.00	0.00	594.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				125				594.61				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	8.08	8.08	0.16	0.16	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	16	8.08	16.16	1.13	1.29	2.64	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	20	36	20.20	36.36	2.86	4.16	6.66	9.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	44	8.08	44.44	1.71	5.87	3.98	13.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	60	16.16	60.61	5.71	11.58	13.29	26.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	17	77	17.17	77.78	8.57	20.15	19.93	46.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	78	1.01	78.79	3.17	23.32	7.37	54.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	88	10.10	88.89	9.54	32.86	22.20	76.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	90	2.02	90.91	2.13	34.99	4.96	81.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	91	1.01	91.92	0.25	35.24	0.59	82.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	93	2.02	93.94	1.96	37.20	4.56	86.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	94	1.01	94.95	0.81	38.02	1.89	88.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	97	3.03	97.98	1.15	39.16	2.67	91.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	99	2.02	100.00	3.82	42.98	8.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	99	0.00	100.00	0.00	42.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	99	0.00	100.00	0.00	42.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	99	0.00	100.00	0.00	42.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	99	0.00	100.00	0.00	42.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	99	0.00	100.00	0.00	42.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	99	0.00	100.00	0.00	42.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				99				42.98				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2926 OTHERS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	100	100	9.97	9.97	110.97	110.97	22.01	22.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	149	249	14.86	24.83	140.14	251.11	27.80	49.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	137	386	13.66	38.48	268.71	519.82	53.30	103.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	106	492	10.57	49.05	81.28	601.10	16.12	119.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	176	668	17.55	66.60	53.21	654.31	10.55	129.77	2	2	100.00	100.00	249.31	249.31	100.00	100.00	468.55	38.10
6	500	750	625	165	833	16.45	83.05	8.58	662.89	1.70	131.48	0	2	0.00	100.00	0.00	249.31	0.00	100.00	0.00	37.61
7	750	1,000	875	113	946	11.27	94.32	146.64	809.53	29.08	160.56	0	2	0.00	100.00	0.00	249.31	0.00	100.00	0.00	30.80
8	1,000	1,500	1,250	17	963	1.69	96.01	21.93	831.45	4.35	164.91	0	2	0.00	100.00	0.00	249.31	0.00	100.00	0.00	29.98
9	1,500	2,000	1,750	8	971	0.80	96.81	26.29	857.75	5.22	170.12	0	2	0.00	100.00	0.00	249.31	0.00	100.00	0.00	29.07
10	2,000	2,500	2,250	7	978	0.70	97.51	58.35	916.10	11.57	181.69	0	2	0.00	100.00	0.00	249.31	0.00	100.00	0.00	27.21
11	2,500	3,000	2,750	4	982	0.40	97.91	16.45	932.54	3.26	184.96	0	2	0.00	100.00	0.00	249.31	0.00	100.00	0.00	26.73
12	3,000	4,000	3,500	3	985	0.30	98.21	11.09	943.64	2.20	187.16	0	2	0.00	100.00	0.00	249.31	0.00	100.00	0.00	26.42
13	4,000	5,000	4,500	2	987	0.20	98.40	483.92	459.71	95.98	91.18	0	2	0.00	100.00	0.00	249.31	0.00	100.00	0.00	54.23
14	5,000	7,500	6,250	8	995	0.80	99.20	50.55	510.26	10.03	101.20	0	2	0.00	100.00	0.00	249.31	0.00	100.00	0.00	48.86
15	7,500	10,000	8,750	1	996	0.10	99.30	22.71	532.97	4.50	105.71	0	2	0.00	100.00	0.00	249.31	0.00	100.00	0.00	46.78
16	10,000	20,000	15,000	1	997	0.10	99.40	38.46	571.43	7.63	113.34	0	2	0.00	100.00	0.00	249.31	0.00	100.00	0.00	43.63
17	20,000	50,000	35,000	3	1,000	0.30	99.70	15.03	586.46	2.98	116.32	0	2	0.00	100.00	0.00	249.31	0.00	100.00	0.00	42.51
18	50,000	100,000	75,000	1	1,001	0.10	99.80	82.57	503.89	16.38	99.94	0	2	0.00	100.00	0.00	249.31	0.00	100.00	0.00	49.48
19	100,000	500,000	300,000	1	1,002	0.10	99.90	0.00	503.89	0.00	99.94	0	2	0.00	100.00	0.00	249.31	0.00	100.00	0.00	49.48
20	500,000	**UP**		1	1,003	0.10	100.00	0.31	504.20	0.06	100.00	0	2	0.00	100.00	0.00	249.31	0.00	100.00	0.00	49.45
				1,003				504.20				2				249.31				49.45	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2927 RADIO BROADCASTING TELEVISION BROADCASTING & RELAY STATIONS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	24,188	24,188	20.72	20.72	10,631.66	10,631.66	3.25	3.25	322	322	35.94	35.94	2,642.29	2,642.29	32.57	32.57	24.85	24.85
2	50	100	75	8,039	32,227	6.89	27.61	6,464.56	17,096.22	1.98	5.23	46	368	5.13	41.07	648.31	3,290.60	7.99	40.56	10.03	19.25
3	100	200	150	20,073	52,300	17.20	44.81	6,701.65	23,797.87	2.05	7.28	109	477	12.17	53.24	1,300.36	4,590.96	16.03	56.59	19.40	19.29
4	200	300	250	14,836	67,136	12.71	57.52	3,818.57	27,616.44	1.17	8.45	62	539	6.92	60.16	587.88	5,178.83	7.25	63.84	15.40	18.75
5	300	500	400	23,901	91,037	20.48	78.00	6,639.55	34,255.99	2.03	10.48	118	657	13.17	73.33	1,344.58	6,523.41	16.57	80.41	20.25	19.04
6	500	750	625	10,247	101,284	8.78	86.77	2,586.94	36,842.94	0.79	11.27	14	671	1.56	74.89	189.88	6,713.29	2.34	82.75	7.34	18.22
7	750	1,000	875	7,828	109,112	6.71	93.48	1,960.22	38,803.16	0.60	11.87	12	683	1.34	76.23	56.85	6,770.14	0.70	83.46	2.90	17.45
8	1,000	1,500	1,250	4,387	113,499	3.76	97.24	2,543.76	41,346.92	0.78	12.65	6	689	0.67	76.90	224.05	6,994.19	2.76	86.22	8.81	16.92
9	1,500	2,000	1,750	1,328	114,827	1.14	98.38	1,760.96	43,107.88	0.54	13.19	1	690	0.11	77.01	13.13	7,007.32	0.16	86.38	0.75	16.26
10	2,000	2,500	2,250	384	115,211	0.33	98.71	818.68	43,926.56	0.25	13.44	2	692	0.22	77.23	0.34	7,007.66	0.00	86.38	0.04	15.95
11	2,500	3,000	2,750	175	115,386	0.15	98.86	562.88	44,489.44	0.17	13.61	5	697	0.56	77.79	278.55	7,286.21	3.43	89.82	49.49	16.38
12	3,000	4,000	3,500	174	115,560	0.15	99.01	819.22	45,308.67	0.25	13.86	0	697	0.00	77.79	0.00	7,286.21	0.00	89.82	0.00	16.08
13	4,000	5,000	4,500	138	115,698	0.12	99.12	289.50	45,598.16	0.09	13.95	1	698	0.11	77.90	7.50	7,293.71	0.09	89.91	2.59	16.00
14	5,000	7,500	6,250	278	115,976	0.24	99.36	1,052.04	46,650.21	0.32	14.27	5	703	0.56	78.46	429.57	7,723.28	5.30	95.21	40.83	16.56
15	7,500	10,000	8,750	126	116,102	0.11	99.47	409.14	47,059.34	0.13	14.40	0	703	0.00	78.46	0.00	7,723.28	0.00	95.21	0.00	16.41
16	10,000	20,000	15,000	206	116,308	0.18	99.65	9,775.03	56,834.37	2.99	17.39	6	709	0.67	79.13	108.71	7,831.99	1.34	96.55	1.11	13.78
17	20,000	50,000	35,000	128	116,436	0.11	99.76	987.70	57,822.07	0.30	17.69	2	711	0.22	79.35	0.00	7,831.99	0.00	96.55	0.00	13.54
18	50,000	100,000	75,000	52	116,488	0.04	99.80	237.93	58,060.00	0.07	17.76	1	712	0.11	79.46	0.00	7,832.00	0.00	96.55	0.00	13.49
19	100,000	500,000	300,000	120	116,608	0.10	99.90	567.91	58,627.91	0.17	17.93	180	892	20.09	99.55	279.96	8,111.96	3.45	100.00	49.30	13.84
20	500,000	**UP**		113	116,721	0.10	100.00	268,284.99	326,912.90	82.07	100.00	4	896	0.45	100.00	0.30	8,112.26	0.00	100.00	0.00	2.48
				116,721				326,912.90				896				8,112.26				2.48	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	73	73	12.23	12.23	21.72	21.72	15.11	15.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	60	133	10.05	22.28	6.19	27.92	4.31	19.42	1	1	0.17	0.17	12.18	12.18	2.50	2.50	196.66	43.64
3	100	200	150	79	212	13.23	35.51	49.59	77.50	34.49	53.90	0	1	0.00	0.17	0.00	12.18	0.00	2.50	0.00	15.72
4	200	300	250	100	312	16.75	52.26	6.01	83.51	4.18	58.08	0	1	0.00	0.17	0.00	12.18	0.00	2.50	0.00	14.59
5	300	500	400	82	394	13.74	66.00	37.41	120.92	26.02	84.10	0	1	0.00	0.17	0.00	12.18	0.00	2.50	0.00	10.08
6	500	750	625	73	467	12.23	78.22	61.85	182.77	43.02	127.11	0	1	0.00	0.17	0.00	12.18	0.00	2.50	0.00	6.67
7	750	1,000	875	56	523	9.38	87.60	48.18	230.95	33.51	160.62	0	1	0.00	0.17	0.00	12.18	0.00	2.50	0.00	5.28
8	1,000	1,500	1,250	25	548	4.19	91.79	31.32	262.27	21.78	182.40	0	1	0.00	0.17	0.00	12.18	0.00	2.50	0.00	4.65
9	1,500	2,000	1,750	9	557	1.51	93.30	14.31	276.57	9.95	192.35	0	1	0.00	0.17	0.00	12.18	0.00	2.50	0.00	4.41
10	2,000	2,500	2,250	4	561	0.67	93.97	9.26	285.83	6.44	198.79	0	1	0.00	0.17	0.00	12.18	0.00	2.50	0.00	4.26
11	2,500	3,000	2,750	2	563	0.34	94.30	2.30	288.13	1.60	200.39	0	1	0.00	0.17	0.00	12.18	0.00	2.50	0.00	4.23
12	3,000	4,000	3,500	11	574	1.84	96.15	22.48	310.62	15.64	216.03	0	1	0.00	0.17	0.00	12.18	0.00	2.50	0.00	3.92
13	4,000	5,000	4,500	1	575	0.17	96.31	4.57	315.18	3.18	219.20	0	1	0.00	0.17	0.00	12.18	0.00	2.50	0.00	3.87
14	5,000	7,500	6,250	1	576	0.17	96.48	3.10	318.28	2.16	221.36	0	1	0.00	0.17	0.00	12.18	0.00	2.50	0.00	3.83
15	7,500	10,000	8,750	1	577	0.17	96.65	7.61	325.89	5.29	226.65	0	1	0.00	0.17	0.00	12.18	0.00	2.50	0.00	3.74
16	10,000	20,000	15,000	1	578	0.17	96.82	11.44	337.33	7.96	234.61	0	1	0.00	0.17	0.00	12.18	0.00	2.50	0.00	3.61
17	20,000	50,000	35,000	1	579	0.17	96.98	5.42	342.75	3.77	238.37	0	1	0.00	0.17	0.00	12.18	0.00	2.50	0.00	3.55
18	50,000	100,000	75,000	1	580	0.17	97.15	3.22	345.97	2.24	240.61	9	10	1.51	1.68	14.66	26.85	3.01	5.52	455.40	7.76
19	100,000	500,000	300,000	1	581	0.17	97.32	1.40	347.37	0.97	241.58	0	10	0.00	1.68	0.00	26.85	0.00	5.52	0.00	7.73
20	500,000	**UP**		16	597	2.68	100.00	203.58	143.79	141.58	100.00	586	596	98.32	100.00	459.63	486.48	94.48	100.00	225.77	338.33
				597				143.79				596				486.48				338.33	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2929 TELECOMMUNICATION

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	161	161	86.10	86.10	315.09	315.09	99.17	99.17	21	21	100.00	100.00	139.08	139.08	100.00	100.00	44.14	44.14
2	50	100	75	13	174	6.95	93.05	1.69	316.78	0.53	99.70	0	21	0.00	100.00	0.00	139.08	0.00	100.00	0.00	43.91
3	100	200	150	11	185	5.88	98.93	1.23	318.01	0.39	100.09	0	21	0.00	100.00	0.00	139.08	0.00	100.00	0.00	43.74
4	200	300	250	2	187	1.07	100.00	0.28	317.73	0.09	100.00	0	21	0.00	100.00	0.00	139.08	0.00	100.00	0.00	43.77
5	300	500	400	0	187	0.00	100.00	0.00	317.73	0.00	100.00	0	21	0.00	100.00	0.00	139.08	0.00	100.00	0.00	43.77
6	500	750	625	0	187	0.00	100.00	0.00	317.73	0.00	100.00	0	21	0.00	100.00	0.00	139.08	0.00	100.00	0.00	43.77
7	750	1,000	875	0	187	0.00	100.00	0.00	317.73	0.00	100.00	0	21	0.00	100.00	0.00	139.08	0.00	100.00	0.00	43.77
8	1,000	1,500	1,250	0	187	0.00	100.00	0.00	317.73	0.00	100.00	0	21	0.00	100.00	0.00	139.08	0.00	100.00	0.00	43.77
9	1,500	2,000	1,750	0	187	0.00	100.00	0.00	317.73	0.00	100.00	0	21	0.00	100.00	0.00	139.08	0.00	100.00	0.00	43.77
10	2,000	2,500	2,500	0	187	0.00	100.00	0.00	317.73	0.00	100.00	0	21	0.00	100.00	0.00	139.08	0.00	100.00	0.00	43.77
11	2,500	3,000	2,750	0	187	0.00	100.00	0.00	317.73	0.00	100.00	0	21	0.00	100.00	0.00	139.08	0.00	100.00	0.00	43.77
12	3,000	4,000	3,500	0	187	0.00	100.00	0.00	317.73	0.00	100.00	0	21	0.00	100.00	0.00	139.08	0.00	100.00	0.00	43.77
13	4,000	5,000	4,500	0	187	0.00	100.00	0.00	317.73	0.00	100.00	0	21	0.00	100.00	0.00	139.08	0.00	100.00	0.00	43.77
14	5,000	7,500	6,250	0	187	0.00	100.00	0.00	317.73	0.00	100.00	0	21	0.00	100.00	0.00	139.08	0.00	100.00	0.00	43.77
15	7,500	10,000	8,750	0	187	0.00	100.00	0.00	317.73	0.00	100.00	0	21	0.00	100.00	0.00	139.08	0.00	100.00	0.00	43.77
16	10,000	20,000	15,000	0	187	0.00	100.00	0.00	317.73	0.00	100.00	0	21	0.00	100.00	0.00	139.08	0.00	100.00	0.00	43.77
17	20,000	50,000	35,000	0	187	0.00	100.00	0.00	317.73	0.00	100.00	0	21	0.00	100.00	0.00	139.08	0.00	100.00	0.00	43.77
18	50,000	100,000	75,000	0	187	0.00	100.00	0.00	317.73	0.00	100.00	0	21	0.00	100.00	0.00	139.08	0.00	100.00	0.00	43.77
19	100,000	500,000	300,000	0	187	0.00	100.00	0.00	317.73	0.00	100.00	0	21	0.00	100.00	0.00	139.08	0.00	100.00	0.00	43.77
20	500,000	**UP**		0	187	0.00	100.00	0.00	317.73	0.00	100.00	0	21	0.00	100.00	0.00	139.08	0.00	100.00	0.00	43.77
				187				317.73				21				139.08				43.77	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 29291 DATA CENTER

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	11.11	11.11	0.88	0.88	4.34	4.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	11.11	22.22	0.85	1.73	4.16	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	11.11	33.33	0.61	2.34	2.99	11.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	11.11	44.44	0.69	3.02	3.37	14.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	11.11	55.56	0.94	3.97	4.64	19.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	11.11	66.67	3.06	7.03	15.05	34.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	11.11	77.78	2.12	9.14	10.41	44.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	11.11	88.89	4.70	13.85	23.14	68.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	9	11.11	100.00	6.48	20.33	31.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	20.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	20.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	20.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	20.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	20.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	20.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	20.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	20.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	20.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	9	0.00	100.00	0.00	20.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					9				20.33				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 293 TRADING AND STORAGE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	1.56	1.56	0.46	0.46	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	4	1.56	3.13	0.25	0.72	0.04	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	10	4.69	7.81	2.03	2.74	0.32	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	14	24	10.94	18.75	5.01	7.75	0.79	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	31	5.47	24.22	4.39	12.14	0.69	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	37	4.69	28.91	4.23	16.37	0.67	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	38	0.78	29.69	2.85	19.22	0.45	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	50	9.38	39.06	21.63	40.85	3.41	6.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	54	3.13	42.19	13.82	54.67	2.18	8.61	3	3	75.00	75.00	137.38	137.38	87.12	87.12	994.20	251.28
10	2,000	2,500	2,250	6	60	4.69	46.88	26.09	80.76	4.11	12.72	0	3	0.00	75.00	0.00	137.38	0.00	87.12	0.00	170.10
11	2,500	3,000	2,750	4	64	3.13	50.00	21.30	102.06	3.35	16.07	0	3	0.00	75.00	0.00	137.38	0.00	87.12	0.00	134.60
12	3,000	4,000	3,500	3	67	2.34	52.34	28.06	130.12	4.42	20.49	0	3	0.00	75.00	0.00	137.38	0.00	87.12	0.00	105.58
13	4,000	5,000	4,500	5	72	3.91	56.25	25.48	155.60	4.01	24.50	0	3	0.00	75.00	0.00	137.38	0.00	87.12	0.00	88.29
14	5,000	7,500	6,250	6	78	4.69	60.94	45.25	200.85	7.13	31.63	0	3	0.00	75.00	0.00	137.38	0.00	87.12	0.00	68.40
15	7,500	10,000	8,750	7	85	5.47	66.41	47.25	248.10	7.44	39.07	0	3	0.00	75.00	0.00	137.38	0.00	87.12	0.00	55.37
16	10,000	20,000	15,000	25	110	19.53	85.94	163.68	411.78	25.77	64.84	0	3	0.00	75.00	0.00	137.38	0.00	87.12	0.00	33.36
17	20,000	50,000	35,000	17	127	13.28	99.22	212.27	624.04	33.42	98.26	1	4	25.00	100.00	20.31	157.69	12.88	100.00	9.57	25.27
18	50,000	100,000	75,000	1	128	0.78	100.00	11.04	635.09	1.74	100.00	0	4	0.00	100.00	0.00	157.69	0.00	100.00	0.00	24.83
19	100,000	500,000	300,000	0	128	0.00	100.00	0.00	635.09	0.00	100.00	0	4	0.00	100.00	0.00	157.69	0.00	100.00	0.00	24.83
20	500,000	**UP**		0	128	0.00	100.00	0.00	635.09	0.00	100.00	0	4	0.00	100.00	0.00	157.69	0.00	100.00	0.00	24.83
					128				635.09				4				157.69				24.83

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2930 DISPENSARIES (APOTIK)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5,267	5,267	45.30	45.30	2,615.65	2,615.65	41.90	41.90	10	10	41.67	41.67	88.53	88.53	18.59	18.59	3.38	3.38
2	50	100	75	1,809	7,076	15.56	60.85	187.86	2,803.51	3.01	44.91	3	13	12.50	54.17	101.94	190.47	21.40	39.99	54.26	6.79
3	100	200	150	1,483	8,559	12.75	73.61	204.49	3,008.00	3.28	48.19	3	16	12.50	66.67	17.59	208.06	3.69	43.69	8.60	6.92
4	200	300	250	570	9,129	4.90	78.51	154.42	3,162.42	2.47	50.66	0	16	0.00	66.67	0.00	208.06	0.00	43.69	0.00	6.58
5	300	500	400	711	9,840	6.11	84.62	372.97	3,535.39	5.97	56.64	1	17	4.17	70.83	0.00	208.06	0.00	43.69	0.00	5.89
6	500	750	625	483	10,323	4.15	88.78	388.32	3,923.71	6.22	62.86	2	19	8.33	79.17	52.97	261.04	11.12	54.81	13.64	6.65
7	750	1,000	875	379	10,702	3.26	92.04	470.72	4,394.43	7.54	70.40	4	23	16.67	95.83	209.56	470.60	44.00	98.81	44.52	10.71
8	1,000	1,500	1,250	359	11,061	3.09	95.12	601.98	4,996.41	9.64	80.04	0	23	0.00	95.83	0.00	470.60	0.00	98.81	0.00	9.42
9	1,500	2,000	1,750	187	11,248	1.61	96.73	579.58	5,575.99	9.28	89.33	0	23	0.00	95.83	0.00	470.60	0.00	98.81	0.00	8.44
10	2,000	2,500	2,250	96	11,344	0.83	97.56	289.52	5,865.51	4.64	93.96	0	23	0.00	95.83	0.00	470.60	0.00	98.81	0.00	8.02
11	2,500	3,000	2,750	87	11,431	0.75	98.31	267.20	6,132.71	4.28	98.25	0	23	0.00	95.83	0.00	470.60	0.00	98.81	0.00	7.67
12	3,000	4,000	3,500	52	11,483	0.45	98.75	226.41	6,359.12	3.63	101.87	0	23	0.00	95.83	0.00	470.60	0.00	98.81	0.00	7.40
13	4,000	5,000	4,500	46	11,529	0.40	99.15	289.61	6,648.73	4.64	106.51	0	23	0.00	95.83	0.00	470.60	0.00	98.81	0.00	7.08
14	5,000	7,500	6,250	62	11,591	0.53	99.68	298.74	6,947.47	4.79	111.30	1	24	4.17	100.00	5.68	476.27	1.19	100.00	1.90	6.86
15	7,500	10,000	8,750	11	11,602	0.09	99.78	81.76	7,029.23	1.31	112.61	0	24	0.00	100.00	0.00	476.27	0.00	100.00	0.00	6.78
16	10,000	20,000	15,000	8	11,610	0.07	99.85	73.43	7,102.66	1.18	113.78	0	24	0.00	100.00	0.00	476.27	0.00	100.00	0.00	6.71
17	20,000	50,000	35,000	5	11,615	0.04	99.89	32.96	7,135.62	0.53	114.31	0	24	0.00	100.00	0.00	476.27	0.00	100.00	0.00	6.67
18	50,000	100,000	75,000	5	11,620	0.04	99.93	3.16	7,138.79	0.05	114.36	0	24	0.00	100.00	0.00	476.27	0.00	100.00	0.00	6.67
19	100,000	500,000	300,000	4	11,624	0.03	99.97	15.77	7,154.55	0.25	114.62	0	24	0.00	100.00	0.00	476.27	0.00	100.00	0.00	6.66
20	500,000	**UP**		4	11,628	0.03	100.00	912.31	6,242.24	14.62	100.00	0	24	0.00	100.00	0.00	476.27	0.00	100.00	0.00	7.63
				11,628				6,242.24				24				476.27				7.63	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2931 DEPARTMENT STORES SUPERMARKETS SHOPING CENTRES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,218	2,218	15.40	15.40	321.00	321.00	1.03	1.03	7	7	2.78	2.78	8.84	8.84	0.15	0.15	2.76	2.76
2	50	100	75	994	3,212	6.90	22.30	180.93	140.07	0.58	0.45	10	17	3.97	6.75	25.41	16.57	0.44	0.29	14.05	11.83
3	100	200	150	1,762	4,974	12.23	34.54	423.51	283.44	1.37	0.91	1	18	0.40	7.14	26.66	43.22	0.46	0.75	6.29	15.25
4	200	300	250	1,348	6,322	9.36	43.90	265.62	549.06	0.86	1.77	2	20	0.79	7.94	219.55	262.78	3.79	4.54	82.66	47.86
5	300	500	400	1,253	7,575	8.70	52.60	758.33	1,307.39	2.44	4.21	0	20	0.00	7.94	0.00	262.78	0.00	4.54	0.00	20.10
6	500	750	625	726	8,301	5.04	57.64	817.63	2,125.02	2.64	6.85	5	25	1.98	9.92	36.65	299.43	0.63	5.17	4.48	14.09
7	750	1,000	875	719	9,020	4.99	62.63	1,010.67	3,135.69	3.26	10.11	4	29	1.59	11.51	6.04	305.46	0.10	5.27	0.60	9.74
8	1,000	1,500	1,250	894	9,914	6.21	68.84	1,672.94	4,808.63	5.39	15.50	1	30	0.40	11.90	3.54	309.01	0.06	5.34	0.21	6.43
9	1,500	2,000	1,750	558	10,472	3.87	72.71	1,152.09	5,960.72	3.71	19.22	1	31	0.40	12.30	4.70	313.71	0.08	5.42	0.41	5.26
10	2,000	2,500	2,250	306	10,778	2.12	74.84	1,370.91	7,331.62	4.42	23.64	0	31	0.00	12.30	0.00	313.71	0.00	5.42	0.00	4.28
11	2,500	3,000	2,750	318	11,096	2.21	77.04	891.59	8,223.21	2.87	26.51	0	31	0.00	12.30	0.00	313.71	0.00	5.42	0.00	3.81
12	3,000	4,000	3,500	335	11,431	2.33	79.37	600.55	8,823.76	1.94	28.45	12	43	4.76	17.06	31.05	344.76	0.54	5.95	5.17	3.91
13	4,000	5,000	4,500	293	11,724	2.03	81.41	1,139.71	9,963.47	3.67	32.12	10	53	3.97	21.03	14.12	358.87	0.24	6.20	1.24	3.60
14	5,000	7,500	6,250	518	12,242	3.60	85.00	1,905.09	11,868.56	6.14	38.26	5	58	1.98	23.02	17.60	376.47	0.30	6.50	0.92	3.17
15	7,500	10,000	8,750	386	12,628	2.68	87.68	1,022.23	12,890.79	3.30	41.56	2	60	0.79	23.81	295.30	671.77	5.10	11.60	28.89	5.21
16	10,000	20,000	15,000	541	13,169	3.76	91.44	3,668.96	16,559.75	11.83	53.39	18	78	7.14	30.95	4,339.53	5,011.31	74.93	86.53	118.28	30.26
17	20,000	50,000	35,000	427	13,596	2.96	94.40	4,464.48	21,024.23	14.39	67.78	32	110	12.70	43.65	95.11	5,106.41	1.64	88.17	2.13	24.29
18	50,000	100,000	75,000	277	13,873	1.92	96.33	2,239.23	23,263.46	7.22	75.00	11	121	4.37	48.02	20.61	5,127.02	0.36	88.53	0.92	22.04
19	100,000	500,000	300,000	347	14,220	2.41	98.74	2,305.91	25,569.37	7.43	82.43	88	209	34.92	82.94	466.26	5,593.28	8.05	96.58	20.22	21.87
20	500,000	**UP**		182	14,402	1.26	100.00	5,449.57	31,018.93	17.57	100.00	43	252	17.06	100.00	197.98	5,791.26	3.42	100.00	3.63	18.67
				14,402				31,018.93				252				5,791.26				18.67	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 29311 DEPARTEMENSUPERMAKETSHOPPINGCENTRES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,054	1,054	23.56	23.56	229.16	229.16	7.03	7.03	7	7	14.89	14.89	58.23	58.23	8.82	8.82	25.41	25.41
2	50	100	75	658	1,712	14.71	38.27	69.82	298.98	2.14	9.18	3	10	6.38	21.28	35.18	93.41	5.33	14.15	50.39	31.24
3	100	200	150	1,070	2,782	23.92	62.18	114.71	413.70	3.52	12.70	11	21	23.40	44.68	309.15	402.56	46.84	60.99	269.50	97.31
4	200	300	250	166	2,948	3.71	65.89	30.84	444.53	0.95	13.64	0	21	0.00	44.68	0.00	402.56	0.00	60.99	0.00	90.56
5	300	500	400	165	3,113	3.69	69.58	101.22	545.75	3.11	16.75	0	21	0.00	44.68	0.00	402.56	0.00	60.99	0.00	73.76
6	500	750	625	102	3,215	2.28	71.86	54.94	600.69	1.69	18.44	0	21	0.00	44.68	0.00	402.56	0.00	60.99	0.00	67.02
7	750	1,000	875	88	3,303	1.97	73.83	90.05	690.74	2.76	21.20	0	21	0.00	44.68	0.00	402.56	0.00	60.99	0.00	58.28
8	1,000	1,500	1,250	107	3,410	2.39	76.22	123.34	814.08	3.79	24.99	3	24	6.38	51.06	112.47	515.03	17.04	78.03	91.18	63.27
9	1,500	2,000	1,750	101	3,511	2.26	78.48	101.22	712.87	3.11	21.88	0	24	0.00	51.06	0.00	515.03	0.00	78.03	0.00	72.25
10	2,000	2,500	2,250	53	3,564	1.18	79.66	88.82	801.69	2.73	24.60	1	25	2.13	53.19	0.61	515.64	0.09	78.12	0.68	64.32
11	2,500	3,000	2,750	60	3,624	1.34	81.00	118.40	920.09	3.63	28.24	0	25	0.00	53.19	0.00	515.64	0.00	78.12	0.00	56.04
12	3,000	4,000	3,500	91	3,715	2.03	83.04	249.06	1,169.15	7.64	35.88	0	25	0.00	53.19	0.00	515.64	0.00	78.12	0.00	44.10
13	4,000	5,000	4,500	111	3,826	2.48	85.52	228.06	1,397.21	7.00	42.88	0	25	0.00	53.19	0.00	515.64	0.00	78.12	0.00	36.90
14	5,000	7,500	6,250	117	3,943	2.62	88.13	569.89	1,967.09	17.49	60.37	2	27	4.26	57.45	53.80	569.43	8.15	86.27	9.44	28.95
15	7,500	10,000	8,750	61	4,004	1.36	89.49	653.26	2,620.35	20.05	80.42	0	27	0.00	57.45	0.00	569.43	0.00	86.27	0.00	21.73
16	10,000	20,000	15,000	123	4,127	2.75	92.24	1,018.26	3,638.61	31.25	111.67	3	30	6.38	63.83	82.30	651.73	12.47	98.74	8.08	17.91
17	20,000	50,000	35,000	168	4,295	3.76	96.00	1,569.38	5,207.99	48.17	159.84	11	41	23.40	87.23	4.64	656.37	0.70	99.44	0.30	12.60
18	50,000	100,000	75,000	56	4,351	1.25	97.25	199.61	5,407.60	6.13	165.97	1	42	2.13	89.36	2.16	658.53	0.33	99.77	1.08	12.18
19	100,000	500,000	300,000	88	4,439	1.97	99.22	1,141.22	4,266.38	35.03	130.94	4	46	8.51	97.87	1.49	660.02	0.23	99.99	0.13	15.47
20	500,000	**UP**		35	4,474	0.78	100.00	1,008.14	3,258.24	30.94	100.00	1	47	2.13	100.00	0.06	660.07	0.01	100.00	0.01	20.26
				4,474				3,258.24				47				660.07				20.26	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 29312 DEPARTEMEN STORESUPERMAKETSHOPPING CENTRES TO WARRANTY B

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	636	636	23.86	23.86	528.73	528.73	3.77	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	167	803	6.26	30.12	252.78	781.51	1.80	5.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	377	1,180	14.14	44.26	480.50	1,262.01	3.43	9.00	6	6	20.00	20.00	640.68	640.68	12.72	12.72	133.34	50.77
4	200	300	250	87	1,267	3.26	47.52	466.41	1,728.42	3.33	12.33	1	7	3.33	23.33	19.61	660.30	0.39	13.11	4.21	38.20
5	300	500	400	116	1,383	4.35	51.88	610.24	2,338.66	4.35	16.68	2	9	6.67	30.00	1,036.94	1,697.24	20.58	33.69	169.92	72.57
6	500	750	625	133	1,516	4.99	56.86	844.29	3,182.95	6.02	22.70	4	13	13.33	43.33	58.88	1,756.12	1.17	34.86	6.97	55.17
7	750	1,000	875	120	1,636	4.50	61.37	667.76	3,850.71	4.76	27.46	1	14	3.33	46.67	5.60	1,761.72	0.11	34.97	0.84	45.75
8	1,000	1,500	1,250	116	1,752	4.35	65.72	719.71	4,570.42	5.13	32.60	2	16	6.67	53.33	172.36	1,934.08	3.42	38.39	23.95	42.32
9	1,500	2,000	1,750	87	1,839	3.26	68.98	470.13	5,040.55	3.35	35.95	0	16	0.00	53.33	0.00	1,934.08	0.00	38.39	0.00	38.37
10	2,000	2,500	2,250	84	1,923	3.15	72.13	419.33	5,459.88	2.99	38.94	1	17	3.33	56.67	10.46	1,944.54	0.21	38.60	2.49	35.62
11	2,500	3,000	2,750	38	1,961	1.43	73.56	126.13	5,586.01	0.90	39.84	0	17	0.00	56.67	0.00	1,944.54	0.00	38.60	0.00	34.81
12	3,000	4,000	3,500	77	2,038	2.89	76.44	346.26	5,932.27	2.47	42.31	0	17	0.00	56.67	0.00	1,944.54	0.00	38.60	0.00	32.78
13	4,000	5,000	4,500	82	2,120	3.08	79.52	434.22	6,366.49	3.10	45.41	0	17	0.00	56.67	0.00	1,944.54	0.00	38.60	0.00	30.54
14	5,000	7,500	6,250	118	2,238	4.43	83.95	758.29	7,124.78	5.41	50.82	0	17	0.00	56.67	0.00	1,944.54	0.00	38.60	0.00	27.29
15	7,500	10,000	8,750	87	2,325	3.26	87.21	685.11	7,809.90	4.89	55.70	2	19	6.67	63.33	48.05	1,992.59	0.95	39.55	7.01	25.51
16	10,000	20,000	15,000	151	2,476	5.66	92.87	4,634.20	12,444.09	33.05	88.76	1	20	3.33	66.67	1,176.60	3,169.19	23.35	62.90	25.39	25.47
17	20,000	50,000	35,000	104	2,580	3.90	96.77	1,218.24	13,662.33	8.69	97.45	1	21	3.33	70.00	51.54	3,220.73	1.02	63.93	4.23	23.57
18	50,000	100,000	75,000	45	2,625	1.69	98.46	234.86	13,897.19	1.68	99.12	1	22	3.33	73.33	0.03	3,220.76	0.00	63.93	0.01	23.18
19	100,000	500,000	300,000	35	2,660	1.31	99.77	123.12	14,020.31	0.88	100.00	7	29	23.33	96.67	1,817.40	5,038.16	36.07	100.00	1476.09	35.93
20	500,000	**UP**		6	2,666	0.23	100.00	0.15	14,020.47	0.00	100.00	1	30	3.33	100.00	0.02	5,038.17	0.00	100.00	10.54	35.93
				2,666				14,020.47				30				5,038.17				35.93	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 29313 DEPARTEMEN STORESSUPERMAKETS SHOPPING CENTRE TO WARRANTY C

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17,714	17,714	25.94	25.94	6,773.31	6,773.31	7.11	7.11	40	40	5.76	5.76	1,366.85	1,366.85	5.20	5.20	20.18	20.18
2	50	100	75	6,686	24,400	9.79	35.73	559.11	7,332.42	0.59	7.69	14	54	2.01	7.77	215.09	1,581.94	0.82	6.02	38.47	21.57
3	100	200	150	9,663	34,063	14.15	49.88	1,469.81	5,862.61	1.54	6.15	50	104	7.19	14.96	1,754.88	3,336.82	6.68	12.69	119.39	56.92
4	200	300	250	5,180	39,243	7.59	57.46	2,275.31	8,137.92	2.39	8.54	10	114	1.44	16.40	518.95	3,855.77	1.97	14.67	22.81	47.38
5	300	500	400	6,017	45,260	8.81	66.27	3,565.68	11,703.60	3.74	12.28	24	138	3.45	19.86	697.35	4,553.12	2.65	17.32	19.56	38.90
6	500	750	625	3,426	48,686	5.02	71.29	2,983.42	14,687.02	3.13	15.41	9	147	1.29	21.15	323.26	4,876.39	1.23	18.55	10.84	33.20
7	750	1,000	875	3,659	52,345	5.36	76.65	8,170.18	6,516.84	8.57	6.84	6	153	0.86	22.01	11.27	4,887.65	0.04	18.60	0.14	75.00
8	1,000	1,500	1,250	3,654	55,999	5.35	82.00	3,408.10	9,924.94	3.58	10.41	20	173	2.88	24.89	634.98	5,522.63	2.42	21.01	18.63	55.64
9	1,500	2,000	1,750	2,028	58,027	2.97	84.97	1,524.40	11,449.33	1.60	12.01	9	182	1.29	26.19	1,015.49	6,538.12	3.86	24.87	66.62	57.10
10	2,000	2,500	2,250	1,065	59,092	1.56	86.53	2,180.27	13,629.60	2.29	14.30	9	191	1.29	27.48	205.29	6,743.41	0.78	25.66	9.42	49.48
11	2,500	3,000	2,750	833	59,925	1.22	87.75	407.52	14,037.13	0.43	14.73	8	199	1.15	28.63	427.02	7,170.44	1.62	27.28	104.79	51.08
12	3,000	4,000	3,500	1,176	61,101	1.72	89.47	4,148.24	9,888.88	4.35	10.38	18	217	2.59	31.22	120.59	7,291.03	0.46	27.74	2.91	73.73
13	4,000	5,000	4,500	772	61,873	1.13	90.60	1,404.43	11,293.32	1.47	11.85	22	239	3.17	34.39	71.09	7,362.11	0.27	28.01	5.06	65.19
14	5,000	7,500	6,250	1,454	63,327	2.13	92.73	16,081.56	4,788.24	16.87	5.02	12	251	1.73	36.12	2,926.08	10,288.19	11.13	39.14	18.20	214.86
15	7,500	10,000	8,750	938	64,265	1.37	94.10	29,430.91	34,219.16	30.88	35.91	6	257	0.86	36.98	54.80	10,342.99	0.21	39.35	0.19	30.23
16	10,000	20,000	15,000	1,283	65,548	1.88	95.98	100,638.86	134,858.02	105.60	141.50	14	271	2.01	38.99	8,600.54	18,943.53	32.72	72.07	8.55	14.05
17	20,000	50,000	35,000	814	66,362	1.19	97.17	227,191.28	92,333.27	238.39	96.88	17	288	2.45	41.44	217.13	19,160.66	0.83	72.90	0.10	20.75
18	50,000	100,000	75,000	604	66,966	0.88	98.06	7,278.19	85,055.08	7.64	89.25	17	305	2.45	43.88	5,550.22	24,710.88	21.12	94.01	76.26	29.05
19	100,000	500,000	300,000	830	67,796	1.22	99.27	3,495.47	88,550.54	3.67	92.91	180	485	25.90	69.78	1,435.02	26,145.90	5.46	99.47	41.05	29.53
20	500,000	**UP**		496	68,292	0.73	100.00	6,753.43	95,303.97	7.09	100.00	210	695	30.22	100.00	138.72	26,284.62	0.53	100.00	2.05	27.58
				68,292				95,303.97				695				26,284.62				27.58	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 29314 MAKRO STORES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	48	48	9.25	9.25	2.07	2.07	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	39	87	7.51	16.76	4.55	6.62	0.62	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	70	157	13.49	30.25	13.53	20.15	1.84	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	91	248	17.53	47.78	30.56	50.71	4.16	6.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	110	358	21.19	68.98	62.12	112.83	8.45	15.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	33	391	6.36	75.34	39.92	152.75	5.43	20.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	44	435	8.48	83.82	50.03	202.78	6.81	27.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	40	475	7.71	91.52	431.04	633.82	58.65	86.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	486	2.12	93.64	21.53	655.34	2.93	89.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	487	0.19	93.83	5.55	660.89	0.76	89.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	489	0.39	94.22	5.96	666.85	0.81	90.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	493	0.77	94.99	24.56	691.41	3.34	94.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	495	0.39	95.38	6.75	698.16	0.92	95.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	496	0.19	95.57	11.63	709.79	1.58	96.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	498	0.39	95.95	36.27	746.06	4.93	101.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	14	512	2.70	98.65	11.12	734.94	1.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	517	0.96	99.61	0.00	734.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	519	0.39	100.00	0.00	734.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	519	0.00	100.00	0.00	734.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	519	0.00	100.00	0.00	734.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				519				734.94				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2932 MAIL ORDER HOUSESSUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	20	20	15.04	15.04	17.78	17.78	10.28	10.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	26	4.51	19.55	1.88	19.67	1.09	11.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	37	8.27	27.82	6.53	26.20	3.78	15.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	43	4.51	32.33	5.92	32.12	3.42	18.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	52	6.77	39.10	8.18	40.30	4.73	23.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	57	3.76	42.86	7.47	47.78	4.32	27.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	69	9.02	51.88	28.66	76.43	16.56	44.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	76	5.26	57.14	12.67	89.10	7.32	51.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	87	8.27	65.41	24.78	113.88	14.32	65.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	94	5.26	70.68	10.27	124.16	5.94	71.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	101	5.26	75.94	6.41	130.57	3.71	75.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	104	2.26	78.20	6.89	137.46	3.98	79.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	106	1.50	79.70	0.41	137.87	0.23	79.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	117	8.27	87.97	20.51	158.37	11.85	91.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	120	2.26	90.23	1.83	160.21	1.06	92.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	125	3.76	93.98	10.06	170.26	5.81	98.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	128	2.26	96.24	0.00	170.26	0.00	98.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	129	0.75	96.99	1.62	171.88	0.94	99.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	133	3.01	100.00	1.15	173.03	0.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	133	0.00	100.00	0.00	173.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					133				173.03				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2933 CHAIN STORES GROCER STORES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,307	2,307	24.37	24.37	710.42	710.42	4.36	4.36	1	1	5.00	5.00	4.50	4.50	0.13	0.13	0.63	0.63
2	50	100	75	429	2,736	4.53	28.90	263.40	973.81	1.62	5.98	2	3	10.00	15.00	105.28	109.78	3.07	3.20	39.97	11.27
3	100	200	150	1,197	3,933	12.64	41.54	1,004.27	1,978.08	6.16	12.14	0	3	0.00	15.00	0.00	109.78	0.00	3.20	0.00	5.55
4	200	300	250	971	4,904	10.26	51.80	1,203.44	3,181.53	7.39	19.52	1	4	5.00	20.00	7.80	117.58	0.23	3.42	0.65	3.70
5	300	500	400	1,419	6,323	14.99	66.78	2,115.91	5,297.43	12.98	32.51	2	6	10.00	30.00	424.89	542.47	12.37	15.80	20.08	10.24
6	500	750	625	863	7,186	9.11	75.90	1,432.06	6,729.49	8.79	41.30	1	7	5.00	35.00	561.83	1,104.30	16.36	32.16	39.23	16.41
7	750	1,000	875	791	7,977	8.35	84.25	1,495.97	8,225.46	9.18	50.48	3	10	15.00	50.00	1.62	1,105.92	0.05	32.21	0.11	13.45
8	1,000	1,500	1,250	505	8,482	5.33	89.59	1,419.42	9,644.88	8.71	59.19	2	12	10.00	60.00	0.53	1,106.45	0.02	32.22	0.04	11.47
9	1,500	2,000	1,750	293	8,775	3.09	92.68	908.66	10,553.54	5.58	64.76	1	13	5.00	65.00	9.56	1,116.01	0.28	32.50	1.05	10.57
10	2,000	2,500	2,250	121	8,896	1.28	93.96	529.68	11,083.22	3.25	68.01	0	13	0.00	65.00	0.00	1,116.01	0.00	32.50	0.00	10.07
11	2,500	3,000	2,750	99	8,995	1.05	95.00	485.66	11,568.88	2.98	70.99	2	15	10.00	75.00	2,290.18	3,406.19	66.70	99.20	471.56	29.44
12	3,000	4,000	3,500	83	9,078	0.88	95.88	536.96	12,105.84	3.30	74.29	0	15	0.00	75.00	0.00	3,406.19	0.00	99.20	0.00	28.14
13	4,000	5,000	4,500	60	9,138	0.63	96.51	471.66	12,577.50	2.89	77.18	0	15	0.00	75.00	0.00	3,406.19	0.00	99.20	0.00	27.08
14	5,000	7,500	6,250	75	9,213	0.79	97.31	936.47	13,513.96	5.75	82.93	1	16	5.00	80.00	4.08	3,410.27	0.12	99.32	0.44	25.24
15	7,500	10,000	8,750	34	9,247	0.36	97.67	389.55	13,903.52	2.39	85.32	0	16	0.00	80.00	0.00	3,410.27	0.00	99.32	0.00	24.53
16	10,000	20,000	15,000	40	9,287	0.42	98.09	577.56	14,481.08	3.54	88.86	0	16	0.00	80.00	0.00	3,410.27	0.00	99.32	0.00	23.55
17	20,000	50,000	35,000	45	9,332	0.48	98.56	558.28	15,039.35	3.43	92.29	2	18	10.00	90.00	17.90	3,428.16	0.52	99.84	3.21	22.79
18	50,000	100,000	75,000	37	9,369	0.39	98.95	340.78	15,380.13	2.09	94.38	1	19	5.00	95.00	3.48	3,431.64	0.10	99.94	1.02	22.31
19	100,000	500,000	300,000	88	9,457	0.93	99.88	888.63	16,268.76	5.45	99.83	1	20	5.00	100.00	1.94	3,433.59	0.06	100.00	0.22	21.11
20	500,000	**UP**		11	9,468	0.12	100.00	26.92	16,295.68	0.17	100.00	0	20	0.00	100.00	0.00	3,433.59	0.00	100.00	0.00	21.07
				9,468				16,295.68				20				3,433.59				21.07	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2934 SHOPS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	55,914	55,914	12.65	12.65	26,090.56	26,090.56	5.27	5.27	108	108	3.03	3.03	8,570.60	8,570.60	4.54	4.54	32.85	32.85
2	50	100	75	32,929	88,843	7.45	20.11	7,348.88	33,439.44	1.48	6.75	147	255	4.13	7.16	4,483.11	13,053.71	2.37	6.91	61.00	39.04
3	100	200	150	51,868	140,711	11.74	31.85	15,342.05	48,781.49	3.10	9.85	245	500	6.88	14.04	9,098.91	22,152.62	4.81	11.72	59.31	45.41
4	200	300	250	34,665	175,376	7.85	39.69	21,934.61	70,716.10	4.43	14.28	110	610	3.09	17.13	5,194.94	27,347.56	2.75	14.47	23.68	38.67
5	300	500	400	58,908	234,284	13.33	53.02	54,365.84	125,081.94	10.98	25.25	284	894	7.97	25.10	8,758.38	36,105.94	4.63	19.11	16.11	28.87
6	500	750	625	51,715	285,999	11.70	64.73	58,224.75	183,306.69	11.76	37.01	474	1,368	13.31	38.41	17,009.62	53,115.56	9.00	28.11	29.21	28.98
7	750	1,000	875	55,816	341,815	12.63	77.36	65,659.98	248,966.67	13.26	50.27	980	2,348	27.51	65.92	21,704.95	74,820.51	11.48	39.59	33.06	30.05
8	1,000	1,500	1,250	43,819	385,634	9.92	87.28	62,043.82	311,010.49	12.53	62.80	670	3,018	18.81	84.73	24,138.93	98,959.44	12.77	52.36	38.91	31.82
9	1,500	2,000	1,750	19,057	404,691	4.31	91.59	117,790.26	428,800.74	23.78	86.58	213	3,231	5.98	90.71	24,172.71	123,132.16	12.79	65.15	20.52	28.72
10	2,000	2,500	2,250	8,945	413,636	2.02	93.61	27,059.91	455,860.66	5.46	92.04	89	3,320	2.50	93.21	7,585.45	130,717.60	4.01	69.17	28.03	28.67
11	2,500	3,000	2,750	6,243	419,879	1.41	95.03	46,129.87	501,990.53	9.31	101.36	40	3,360	1.12	94.33	5,602.86	136,320.47	2.96	72.13	12.15	27.16
12	3,000	4,000	3,500	6,648	426,527	1.50	96.53	28,888.94	530,879.47	5.83	107.19	46	3,406	1.29	95.62	14,429.07	150,749.54	7.63	79.77	49.95	28.40
13	4,000	5,000	4,500	4,004	430,531	0.91	97.44	29,851.82	560,731.28	6.03	113.22	42	3,448	1.18	96.80	3,324.53	154,074.07	1.76	81.53	11.14	27.48
14	5,000	7,500	6,250	4,191	434,722	0.95	98.39	26,663.01	587,394.29	5.38	118.60	33	3,481	0.93	97.73	3,600.08	157,674.15	1.90	83.43	13.50	26.84
15	7,500	10,000	8,750	2,108	436,830	0.48	98.86	17,098.46	604,492.75	3.45	122.05	19	3,500	0.53	98.26	11,450.90	169,125.05	6.06	89.49	66.97	27.98
16	10,000	20,000	15,000	2,550	439,380	0.58	99.44	4,014.99	608,507.74	0.81	122.86	26	3,526	0.73	98.99	1,374.99	170,500.05	0.73	90.22	34.25	28.02
17	20,000	50,000	35,000	1,439	440,819	0.33	99.77	7,923.09	616,430.83	1.60	124.46	15	3,541	0.42	99.41	503.46	171,003.50	0.27	90.48	6.35	27.74
18	50,000	100,000	75,000	508	441,327	0.11	99.88	1,155.35	617,586.18	0.23	124.70	10	3,551	0.28	99.69	17,868.69	188,872.19	9.45	99.94	1546.60	30.58
19	100,000	500,000	300,000	336	441,663	0.08	99.96	4,921.03	612,665.15	0.99	123.70	0	3,551	0.00	99.69	0.00	188,872.19	0.00	99.94	0.00	30.83
20	500,000	**UP**		189	441,852	0.04	100.00	117,387.90	495,277.25	23.70	100.00	11	3,562	0.31	100.00	114.54	188,986.74	0.06	100.00	0.10	38.16
				441,852				495,277.25				3,562				188,986.74				38.16	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,884	3,884	15.24	15.24	3,278.34	3,278.34	7.27	7.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1,691	5,575	6.64	21.88	1,437.62	4,715.95	3.19	10.46	8	8	2.97	2.97	393.29	393.29	4.08	4.08	27.36	8.34
3	100	200	150	2,697	8,272	10.59	32.47	1,709.11	6,425.07	3.79	14.24	6	14	2.23	5.20	545.35	938.64	5.66	9.75	31.91	14.61
4	200	300	250	2,264	10,536	8.89	41.35	1,745.78	8,170.85	3.87	18.11	1	15	0.37	5.58	135.49	1,074.13	1.41	11.15	7.76	13.15
5	300	500	400	3,762	14,298	14.77	56.12	4,286.07	12,456.92	9.50	27.62	71	86	26.39	31.97	613.42	1,687.55	6.37	17.52	14.31	13.55
6	500	750	625	2,481	16,779	9.74	65.85	3,257.69	15,714.61	7.22	34.84	8	94	2.97	34.94	638.88	2,326.42	6.63	24.15	19.61	14.80
7	750	1,000	875	2,350	19,129	9.22	75.08	4,709.34	20,423.94	10.44	45.28	16	110	5.95	40.89	1,731.12	4,057.55	17.97	42.13	36.76	19.87
8	1,000	1,500	1,250	1,865	20,994	7.32	82.40	4,776.01	25,199.95	10.59	55.87	9	119	3.35	44.24	559.35	4,616.89	5.81	47.93	11.71	18.32
9	1,500	2,000	1,750	1,239	22,233	4.86	87.26	4,359.57	29,559.52	9.67	65.53	15	134	5.58	49.81	2,565.89	7,182.78	26.64	74.57	58.86	24.30
10	2,000	2,500	2,250	626	22,859	2.46	89.72	2,414.49	31,974.01	5.35	70.89	2	136	0.74	50.56	115.88	7,298.66	1.20	75.78	4.80	22.83
11	2,500	3,000	2,750	459	23,318	1.80	91.52	2,425.46	34,399.47	5.38	76.26	4	140	1.49	52.04	1,334.62	8,633.28	13.86	89.63	55.03	25.10
12	3,000	4,000	3,500	520	23,838	2.04	93.56	2,888.81	37,288.28	6.40	82.67	7	147	2.60	54.65	51.31	8,684.59	0.53	90.16	1.78	23.29
13	4,000	5,000	4,500	296	24,134	1.16	94.72	2,075.85	39,364.12	4.60	87.27	7	154	2.60	57.25	432.10	9,116.69	4.49	94.65	20.82	23.16
14	5,000	7,500	6,250	369	24,503	1.45	96.17	1,514.49	40,878.61	3.36	90.63	2	156	0.74	57.99	4.16	9,120.84	0.04	94.69	0.27	22.31
15	7,500	10,000	8,750	230	24,733	0.90	97.07	1,728.91	42,607.52	3.83	94.46	1	157	0.37	58.36	5.72	9,126.57	0.06	94.75	0.33	21.42
16	10,000	20,000	15,000	242	24,975	0.95	98.02	2,326.11	44,933.64	5.16	99.62	2	159	0.74	59.11	24.35	9,150.91	0.25	95.01	1.05	20.37
17	20,000	50,000	35,000	185	25,160	0.73	98.75	946.40	45,880.04	2.10	101.72	3	162	1.12	60.22	424.32	9,575.23	4.41	99.41	44.83	20.87
18	50,000	100,000	75,000	86	25,246	0.34	99.09	119.90	45,760.14	0.27	101.45	12	174	4.46	64.68	25.25	9,600.49	0.26	99.67	21.06	20.98
19	100,000	500,000	300,000	116	25,362	0.46	99.54	857.05	44,903.09	1.90	99.55	39	213	14.50	79.18	11.82	9,612.30	0.12	99.80	1.38	21.41
20	500,000	**UP**		117	25,479	0.46	100.00	202.60	45,105.69	0.45	100.00	56	269	20.82	100.00	19.59	9,631.90	0.20	100.00	9.67	21.35
				25,479				45,105.69				269				9,631.90				21.35	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	45	45	6.94	6.94	24.33	24.33	1.18	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	24	69	3.70	10.65	17.58	41.91	0.85	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	52	121	8.02	18.67	27.28	69.19	1.32	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	62	183	9.57	28.24	31.74	100.93	1.54	4.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	99	282	15.28	43.52	89.99	190.92	4.36	9.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	79	361	12.19	55.71	110.64	301.56	5.36	14.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	69	430	10.65	66.36	115.55	417.11	5.60	20.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	62	492	9.57	75.93	85.25	502.36	4.13	24.35	2	2	40.00	40.00	905.50	905.50	64.78	64.78	1062.14	180.25
9	1,500	2,000	1,750	43	535	6.64	82.56	538.43	1,040.79	26.10	50.45	0	2	0.00	40.00	0.00	905.50	0.00	64.78	0.00	87.00
10	2,000	2,500	2,250	21	556	3.24	85.80	82.64	1,123.43	4.01	54.46	0	2	0.00	40.00	0.00	905.50	0.00	64.78	0.00	80.60
11	2,500	3,000	2,750	29	585	4.48	90.28	595.85	1,719.28	28.88	83.34	0	2	0.00	40.00	0.00	905.50	0.00	64.78	0.00	52.67
12	3,000	4,000	3,500	24	609	3.70	93.98	118.58	1,837.85	5.75	89.09	0	2	0.00	40.00	0.00	905.50	0.00	64.78	0.00	49.27
13	4,000	5,000	4,500	14	623	2.16	96.14	80.03	1,917.89	3.88	92.97	2	4	40.00	80.00	491.90	1,397.40	35.19	99.97	614.61	72.86
14	5,000	7,500	6,250	12	635	1.85	97.99	88.27	2,006.16	4.28	97.24	0	4	0.00	80.00	0.00	1,397.40	0.00	99.97	0.00	69.66
15	7,500	10,000	8,750	7	642	1.08	99.07	50.72	2,056.88	2.46	99.70	0	4	0.00	80.00	0.00	1,397.40	0.00	99.97	0.00	67.94
16	10,000	20,000	15,000	3	645	0.46	99.54	62.42	2,119.30	3.03	102.73	0	4	0.00	80.00	0.00	1,397.40	0.00	99.97	0.00	65.94
17	20,000	50,000	35,000	1	646	0.15	99.69	30.40	2,149.70	1.47	104.20	0	4	0.00	80.00	0.00	1,397.40	0.00	99.97	0.00	65.00
18	50,000	100,000	75,000	2	648	0.31	100.00	86.69	2,063.01	4.20	100.00	1	5	20.00	100.00	0.45	1,397.85	0.03	100.00	0.52	67.76
19	100,000	500,000	300,000	0	648	0.00	100.00	0.00	2,063.01	0.00	100.00	0	5	0.00	100.00	0.00	1,397.85	0.00	100.00	0.00	67.76
20	500,000	**UP**		0	648	0.00	100.00	0.00	2,063.01	0.00	100.00	0	5	0.00	100.00	0.00	1,397.85	0.00	100.00	0.00	67.76
				648				2,063.01				5				1,397.85				67.76	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	45	45	11.78	11.78	51.39	51.39	8.93	8.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	23	68	6.02	17.80	19.58	70.97	3.40	12.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	22	90	5.76	23.56	16.72	87.70	2.91	15.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	44	134	11.52	35.08	36.02	123.72	6.26	21.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	48	182	12.57	47.64	108.33	15.39	18.83	2.67	1	1	25.00	25.00	1.70	1.70	0.14	0.14	1.57	11.03
6	500	750	625	39	221	10.21	57.85	53.59	68.98	9.32	11.99	0	1	0.00	25.00	0.00	1.70	0.00	0.14	0.00	2.46
7	750	1,000	875	43	264	11.26	69.11	87.25	156.23	15.17	27.16	0	1	0.00	25.00	0.00	1.70	0.00	0.14	0.00	1.09
8	1,000	1,500	1,250	51	315	13.35	82.46	135.99	292.22	23.64	50.79	3	4	75.00	100.00	1,209.66	1,211.35	99.86	100.00	889.53	414.53
9	1,500	2,000	1,750	28	343	7.33	89.79	86.95	379.17	15.11	65.91	0	4	0.00	100.00	0.00	1,211.35	0.00	100.00	0.00	319.47
10	2,000	2,500	2,250	9	352	2.36	92.15	20.79	399.96	3.61	69.52	0	4	0.00	100.00	0.00	1,211.35	0.00	100.00	0.00	302.87
11	2,500	3,000	2,750	8	360	2.09	94.24	39.55	439.52	6.88	76.40	0	4	0.00	100.00	0.00	1,211.35	0.00	100.00	0.00	275.61
12	3,000	4,000	3,500	9	369	2.36	96.60	57.13	496.64	9.93	86.33	0	4	0.00	100.00	0.00	1,211.35	0.00	100.00	0.00	243.91
13	4,000	5,000	4,500	4	373	1.05	97.64	33.52	530.16	5.83	92.16	0	4	0.00	100.00	0.00	1,211.35	0.00	100.00	0.00	228.49
14	5,000	7,500	6,250	3	376	0.79	98.43	23.97	554.13	4.17	96.32	0	4	0.00	100.00	0.00	1,211.35	0.00	100.00	0.00	218.60
15	7,500	10,000	8,750	2	378	0.52	98.95	5.72	559.85	0.99	97.32	0	4	0.00	100.00	0.00	1,211.35	0.00	100.00	0.00	216.37
16	10,000	20,000	15,000	3	381	0.79	99.74	15.44	575.29	2.68	100.00	0	4	0.00	100.00	0.00	1,211.35	0.00	100.00	0.00	210.56
17	20,000	50,000	35,000	1	382	0.26	100.00	0.00	575.29	0.00	100.00	0	4	0.00	100.00	0.00	1,211.35	0.00	100.00	0.00	210.56
18	50,000	100,000	75,000	0	382	0.00	100.00	0.00	575.29	0.00	100.00	0	4	0.00	100.00	0.00	1,211.35	0.00	100.00	0.00	210.56
19	100,000	500,000	300,000	0	382	0.00	100.00	0.00	575.29	0.00	100.00	0	4	0.00	100.00	0.00	1,211.35	0.00	100.00	0.00	210.56
20	500,000	**UP**		0	382	0.00	100.00	0.00	575.29	0.00	100.00	0	4	0.00	100.00	0.00	1,211.35	0.00	100.00	0.00	210.56
				382				575.29				4				1,211.35				210.56	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	4.76	4.76	0.07	0.07	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	4.76	9.52	0.61	0.68	0.60	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	5	14.29	23.81	1.12	1.80	1.12	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	4.76	28.57	0.91	2.72	0.90	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	10	19.05	47.62	7.52	10.24	7.46	10.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	4.76	52.38	10.64	20.88	10.55	20.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	4.76	57.14	1.42	22.30	1.41	22.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	13	4.76	61.90	2.87	25.17	2.85	24.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	14	4.76	66.67	3.89	29.06	3.86	28.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	15	4.76	71.43	4.39	33.46	4.36	33.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	4.76	76.19	8.81	42.26	8.73	41.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	17	4.76	80.95	4.72	46.98	4.68	46.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	18	4.76	85.71	8.47	55.45	8.40	54.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	19	4.76	90.48	10.00	65.45	9.92	64.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	20	4.76	95.24	9.53	74.99	9.45	74.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	21	4.76	100.00	25.87	100.86	25.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	21	0.00	100.00	0.00	100.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	21	0.00	100.00	0.00	100.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	21	0.00	100.00	0.00	100.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	21	0.00	100.00	0.00	100.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				21				100.86				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

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

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2935 PASAR RISK

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	5.56	5.56	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	5.56	11.11	0.27	0.27	0.34	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	5.56	16.67	0.05	0.32	0.06	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	5.56	22.22	4.50	4.82	5.70	6.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	7	16.67	38.89	6.30	11.12	7.98	14.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	13	33.33	72.22	22.05	10.93	27.92	13.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	14	5.56	77.78	18.00	7.07	22.79	8.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	15	5.56	83.33	0.07	7.14	0.09	9.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	16	5.56	88.89	7.42	14.56	9.39	18.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	17	5.56	94.44	10.40	24.96	13.16	31.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	18	5.56	100.00	54.03	78.99	68.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	18	0.00	100.00	0.00	78.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	18	0.00	100.00	0.00	78.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	18	0.00	100.00	0.00	78.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	18	0.00	100.00	0.00	78.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	18	0.00	100.00	0.00	78.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	18	0.00	100.00	0.00	78.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	78.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	78.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	18	0.00	100.00	0.00	78.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				18				78.99				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2936 OTHERS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	39	39	21.43	21.43	9.09	9.09	1.56	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	13	52	7.14	28.57	9.04	18.14	1.55	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	19	71	10.44	39.01	8.10	26.24	1.39	4.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	80	4.95	43.96	6.37	32.61	1.09	5.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	14	94	7.69	51.65	21.87	54.47	3.76	9.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	98	2.20	53.85	11.90	66.37	2.05	11.41	2	2	100.00	100.00	4.08	4.08	100.00	100.00	34.25	6.14
7	750	1,000	875	2	100	1.10	54.95	0.00	66.37	0.00	11.41	0	2	0.00	100.00	0.00	4.08	0.00	100.00	0.00	6.14
8	1,000	1,500	1,250	4	104	2.20	57.14	5.01	71.39	0.86	12.27	0	2	0.00	100.00	0.00	4.08	0.00	100.00	0.00	5.71
9	1,500	2,000	1,750	3	107	1.65	58.79	4.75	76.14	0.82	13.09	0	2	0.00	100.00	0.00	4.08	0.00	100.00	0.00	5.35
10	2,000	2,500	2,250	1	108	0.55	59.34	0.74	76.88	0.13	13.22	0	2	0.00	100.00	0.00	4.08	0.00	100.00	0.00	5.30
11	2,500	3,000	2,750	3	111	1.65	60.99	0.33	77.20	0.06	13.27	0	2	0.00	100.00	0.00	4.08	0.00	100.00	0.00	5.28
12	3,000	4,000	3,500	6	117	3.30	64.29	22.77	99.97	3.91	17.19	0	2	0.00	100.00	0.00	4.08	0.00	100.00	0.00	4.08
13	4,000	5,000	4,500	14	131	7.69	71.98	3.76	103.73	0.65	17.83	0	2	0.00	100.00	0.00	4.08	0.00	100.00	0.00	3.93
14	5,000	7,500	6,250	3	134	1.65	73.63	0.00	103.73	0.00	17.83	0	2	0.00	100.00	0.00	4.08	0.00	100.00	0.00	3.93
15	7,500	10,000	8,750	2	136	1.10	74.73	0.00	103.73	0.00	17.83	0	2	0.00	100.00	0.00	4.08	0.00	100.00	0.00	3.93
16	10,000	20,000	15,000	8	144	4.40	79.12	3.20	106.93	0.55	18.38	0	2	0.00	100.00	0.00	4.08	0.00	100.00	0.00	3.81
17	20,000	50,000	35,000	8	152	4.40	83.52	79.02	185.95	13.59	31.97	0	2	0.00	100.00	0.00	4.08	0.00	100.00	0.00	2.19
18	50,000	100,000	75,000	13	165	7.14	90.66	77.26	263.21	13.28	45.25	0	2	0.00	100.00	0.00	4.08	0.00	100.00	0.00	1.55
19	100,000	500,000	300,000	14	179	7.69	98.35	132.90	396.11	22.85	68.10	0	2	0.00	100.00	0.00	4.08	0.00	100.00	0.00	1.03
20	500,000	**UP**		3	182	1.65	100.00	185.51	581.62	31.90	100.00	0	2	0.00	100.00	0.00	4.08	0.00	100.00	0.00	0.70
				182				581.62				2				4.08				0.70	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2937 PRIVATE WAREHOUSE AND STOREHOUSE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,108	1,108	11.58	11.58	509.19	509.19	3.16	3.16	1	1	1.79	1.79	0.42	0.42	0.00	0.00	0.08	0.08
2	50	100	75	679	1,787	7.10	18.68	109.37	618.56	0.68	3.84	3	4	5.36	7.14	9.15	9.57	0.04	0.04	8.37	1.55
3	100	200	150	882	2,669	9.22	27.90	291.72	910.28	1.81	5.65	2	6	3.57	10.71	265.92	275.49	1.11	1.15	91.16	30.26
4	200	300	250	559	3,228	5.84	33.74	228.80	1,139.08	1.42	7.07	0	6	0.00	10.71	0.00	275.49	0.00	1.15	0.00	24.19
5	300	500	400	872	4,100	9.12	42.86	470.06	1,609.15	2.92	9.99	3	9	5.36	16.07	162.97	438.46	0.68	1.83	34.67	27.25
6	500	750	625	672	4,772	7.02	49.89	430.97	2,040.12	2.68	12.67	0	9	0.00	16.07	0.00	438.46	0.00	1.83	0.00	21.49
7	750	1,000	875	762	5,534	7.97	57.85	974.75	3,014.88	6.05	18.72	7	16	12.50	28.57	235.52	673.98	0.98	2.81	24.16	22.36
8	1,000	1,500	1,250	690	6,224	7.21	65.06	2,320.75	694.12	14.41	4.31	4	20	7.14	35.71	1,005.08	1,679.06	4.19	6.99	43.31	241.90
9	1,500	2,000	1,750	555	6,779	5.80	70.87	1,120.95	1,815.08	6.96	11.27	2	22	3.57	39.29	154.07	1,833.13	0.64	7.64	13.74	100.99
10	2,000	2,500	2,250	325	7,104	3.40	74.26	898.40	2,713.48	5.58	16.85	1	23	1.79	41.07	17.73	1,850.86	0.07	7.71	1.97	68.21
11	2,500	3,000	2,750	316	7,420	3.30	77.57	945.76	3,659.24	5.87	22.72	1	24	1.79	42.86	35.69	1,886.55	0.15	7.86	3.77	51.56
12	3,000	4,000	3,500	392	7,812	4.10	81.66	1,262.80	4,922.04	7.84	30.56	2	26	3.57	46.43	41.30	1,927.84	0.17	8.03	3.27	39.17
13	4,000	5,000	4,500	293	8,105	3.06	84.73	1,159.91	6,081.95	7.20	37.77	5	31	8.93	55.36	1,705.35	3,633.19	7.10	15.13	147.02	59.74
14	5,000	7,500	6,250	393	8,498	4.11	88.84	2,006.81	8,088.76	12.46	50.23	1	32	1.79	57.14	57.65	3,690.84	0.24	15.37	2.87	45.63
15	7,500	10,000	8,750	262	8,760	2.74	91.57	1,730.08	9,818.83	10.74	60.97	10	42	17.86	75.00	12,503.92	16,194.76	52.08	67.45	722.74	164.94
16	10,000	20,000	15,000	346	9,106	3.62	95.19	3,126.63	12,945.46	19.41	80.39	3	45	5.36	80.36	159.05	16,353.81	0.66	68.12	5.09	126.33
17	20,000	50,000	35,000	272	9,378	2.84	98.03	2,173.25	15,118.71	13.49	93.88	2	47	3.57	83.93	3.57	16,357.38	0.01	68.13	0.16	108.19
18	50,000	100,000	75,000	114	9,492	1.19	99.23	757.91	15,876.62	4.71	98.59	9	56	16.07	100.00	7,651.43	24,008.81	31.87	100.00	1009.54	151.22
19	100,000	500,000	300,000	57	9,549	0.60	99.82	179.80	16,056.42	1.12	99.70	0	56	0.00	100.00	0.00	24,008.81	0.00	100.00	0.00	149.53
20	500,000	**UP**		17	9,566	0.18	100.00	47.88	16,104.30	0.30	100.00	0	56	0.00	100.00	0.00	24,008.81	0.00	100.00	0.00	149.08
					9,566				16,104.30				56				24,008.81				149.08

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 29371 **SUBJECT TO WARRANTY A**

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	20,239	20,239	9.80	9.80	16,285.73	16,285.73	9.28	9.28	102	102	6.23	6.23	20,994.71	20,994.71	9.09	9.09	128.91	128.91
2	50	100	75	9,089	29,328	4.40	14.19	2,193.17	18,478.90	1.25	10.53	22	124	1.34	7.57	141.24	21,135.95	0.06	9.15	6.44	114.38
3	100	200	150	12,489	41,817	6.04	20.24	6,523.45	25,002.35	3.72	14.25	31	155	1.89	9.47	4,127.97	25,263.92	1.79	10.93	63.28	101.05
4	200	300	250	9,525	51,342	4.61	24.85	4,581.92	29,584.27	2.61	16.86	20	175	1.22	10.69	1,386.95	26,650.87	0.60	11.53	30.27	90.08
5	300	500	400	16,205	67,547	7.84	32.69	8,943.01	38,527.28	5.10	21.96	61	236	3.73	14.42	1,761.01	28,411.88	0.76	12.30	19.69	73.74
6	500	750	625	14,209	81,756	6.88	39.57	10,514.15	49,041.43	5.99	27.95	64	300	3.91	18.33	4,601.29	33,013.17	1.99	14.29	43.76	67.32
7	750	1,000	875	15,051	96,807	7.28	46.86	11,545.10	60,586.54	6.58	34.54	75	375	4.58	22.91	5,554.68	38,567.85	2.40	16.69	48.11	63.66
8	1,000	1,500	1,250	17,292	114,099	8.37	55.22	17,840.93	78,427.47	10.17	44.70	83	458	5.07	27.98	4,752.51	43,320.37	2.06	18.75	26.64	55.24
9	1,500	2,000	1,750	12,818	126,917	6.20	61.43	13,878.07	92,305.54	7.91	52.62	74	532	4.52	32.50	6,280.30	49,600.67	2.72	21.47	45.25	53.74
10	2,000	2,500	2,250	8,663	135,580	4.19	65.62	10,444.01	102,749.55	5.95	58.57	49	581	2.99	35.49	8,413.94	58,014.61	3.64	25.11	80.56	56.46
11	2,500	3,000	2,750	8,009	143,589	3.88	69.50	18,846.14	121,595.69	10.74	69.31	76	657	4.64	40.13	12,574.26	70,588.87	5.44	30.55	66.72	58.05
12	3,000	4,000	3,500	10,237	153,826	4.95	74.45	21,573.63	143,169.32	12.30	81.61	106	763	6.48	46.61	6,539.63	77,128.50	2.83	33.38	30.31	53.87
13	4,000	5,000	4,500	8,086	161,912	3.91	78.37	18,465.99	161,635.30	10.53	92.13	95	858	5.80	52.41	14,182.53	91,311.03	6.14	39.52	76.80	56.49
14	5,000	7,500	6,250	11,326	173,238	5.48	83.85	21,753.56	183,388.87	12.40	104.53	126	984	7.70	60.11	14,561.77	105,872.80	6.30	45.82	66.94	57.73
15	7,500	10,000	8,750	7,666	180,904	3.71	87.56	34,005.15	217,394.02	19.38	123.92	155	1,139	9.47	69.58	14,259.67	120,132.47	6.17	51.99	41.93	55.26
16	10,000	20,000	15,000	12,222	193,126	5.92	93.47	51,462.27	268,856.29	29.33	153.25	155	1,294	9.47	79.05	30,049.19	150,181.66	13.01	65.00	58.39	55.86
17	20,000	50,000	35,000	8,068	201,194	3.90	97.38	54,252.00	214,604.28	30.92	122.33	179	1,473	10.93	89.98	60,870.58	211,052.24	26.34	91.34	112.20	98.34
18	50,000	100,000	75,000	2,841	204,035	1.38	98.75	20,477.11	194,127.17	11.67	110.66	79	1,552	4.83	94.81	18,127.41	229,179.65	7.85	99.19	88.53	118.06
19	100,000	500,000	300,000	2,026	206,061	0.98	99.73	12,546.45	181,580.72	7.15	103.50	57	1,609	3.48	98.29	1,104.43	230,284.08	0.48	99.67	8.80	126.82
20	500,000	**UP**		548	206,609	0.27	100.00	6,146.11	175,434.61	3.50	100.00	28	1,637	1.71	100.00	769.56	231,053.64	0.33	100.00	12.52	131.70
				206,609				175,434.61				1,637				231,053.64				131.70	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 293711 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY A

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	69	69	3.27	3.27	99.00	99.00	2.84	2.84	2	2	8.00	8.00	6.63	6.63	0.15	0.15	6.70	6.70
2	50	100	75	64	133	3.03	6.30	34.45	133.45	0.99	3.83	0	2	0.00	8.00	0.00	6.63	0.00	0.15	0.00	4.97
3	100	200	150	108	241	5.12	11.42	23.00	156.45	0.66	4.49	0	2	0.00	8.00	0.00	6.63	0.00	0.15	0.00	4.24
4	200	300	250	212	453	10.04	21.46	31.01	187.46	0.89	5.38	0	2	0.00	8.00	0.00	6.63	0.00	0.15	0.00	3.54
5	300	500	400	243	696	11.51	32.97	70.04	257.50	2.01	7.39	0	2	0.00	8.00	0.00	6.63	0.00	0.15	0.00	2.58
6	500	750	625	182	878	8.62	41.59	102.86	360.36	2.95	10.34	1	3	4.00	12.00	19.67	26.30	0.44	0.59	19.12	7.30
7	750	1,000	875	156	1,034	7.39	48.98	135.59	495.95	3.89	14.23	0	3	0.00	12.00	0.00	26.30	0.00	0.59	0.00	5.30
8	1,000	1,500	1,250	127	1,161	6.02	55.00	180.79	676.74	5.19	19.42	3	6	12.00	24.00	78.45	104.75	1.75	2.34	43.39	15.48
9	1,500	2,000	1,750	96	1,257	4.55	59.55	173.43	850.16	4.98	24.40	0	6	0.00	24.00	0.00	104.75	0.00	2.34	0.00	12.32
10	2,000	2,500	2,250	73	1,330	3.46	63.00	200.94	1,051.10	5.77	30.16	2	8	8.00	32.00	124.29	229.03	2.78	5.12	61.85	21.79
11	2,500	3,000	2,750	77	1,407	3.65	66.65	222.19	1,273.29	6.38	36.54	0	8	0.00	32.00	0.00	229.03	0.00	5.12	0.00	17.99
12	3,000	4,000	3,500	112	1,519	5.31	71.96	260.14	1,533.43	7.47	44.00	2	10	8.00	40.00	4,061.63	4,290.67	90.79	95.91	1561.31	279.81
13	4,000	5,000	4,500	75	1,594	3.55	75.51	247.25	1,780.68	7.10	51.10	6	16	24.00	64.00	157.62	4,448.29	3.52	99.44	63.75	249.81
14	5,000	7,500	6,250	127	1,721	6.02	81.53	776.00	1,004.68	22.27	28.83	1	17	4.00	68.00	1.36	4,449.64	0.03	99.47	0.17	442.89
15	7,500	10,000	8,750	68	1,789	3.22	84.75	427.37	1,432.05	12.26	41.10	0	17	0.00	68.00	0.00	4,449.64	0.00	99.47	0.00	310.72
16	10,000	20,000	15,000	121	1,910	5.73	90.48	1,120.15	2,552.19	32.14	73.24	4	21	16.00	84.00	3.08	4,452.73	0.07	99.53	0.28	174.47
17	20,000	50,000	35,000	82	1,992	3.88	94.36	353.61	2,905.80	10.15	83.39	1	22	4.00	88.00	20.39	4,473.12	0.46	99.99	5.77	153.94
18	50,000	100,000	75,000	54	2,046	2.56	96.92	376.75	3,282.54	10.81	94.20	1	23	4.00	92.00	0.17	4,473.29	0.00	99.99	0.04	136.27
19	100,000	500,000	300,000	58	2,104	2.75	99.67	140.36	3,422.90	4.03	98.23	2	25	8.00	100.00	0.25	4,473.54	0.01	100.00	0.18	130.69
20	500,000	**UP**		7	2,111	0.33	100.00	61.80	3,484.70	1.77	100.00	0	25	0.00	100.00	0.00	4,473.54	0.00	100.00	0.00	128.38
					2,111				3,484.70				25				4,473.54				128.38

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 29372 **SUBJECT TO WARRANTY B**

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	131	131	6.48	6.48	562.70	562.70	7.74	7.74	5	5	50.00	50.00	16,928.08	16,928.08	99.33	99.33	3008.38	3008.38
2	50	100	75	20	151	0.99	7.47	16.91	579.60	0.23	7.97	0	5	0.00	50.00	0.00	16,928.08	0.00	99.33	0.00	2920.63
3	100	200	150	39	190	1.93	9.40	17.32	596.92	0.24	8.21	0	5	0.00	50.00	0.00	16,928.08	0.00	99.33	0.00	2835.90
4	200	300	250	71	261	3.51	12.91	66.53	663.45	0.91	9.12	1	6	10.00	60.00	64.63	16,992.70	0.38	99.71	97.13	2561.25
5	300	500	400	188	449	9.30	22.21	159.41	822.86	2.19	11.32	0	6	0.00	60.00	0.00	16,992.70	0.00	99.71	0.00	2065.08
6	500	750	625	156	605	7.72	29.92	197.17	1,020.03	2.71	14.03	0	6	0.00	60.00	0.00	16,992.70	0.00	99.71	0.00	1665.90
7	750	1,000	875	195	800	9.64	39.56	245.12	1,265.15	3.37	17.40	0	6	0.00	60.00	0.00	16,992.70	0.00	99.71	0.00	1343.14
8	1,000	1,500	1,250	195	995	9.64	49.21	355.61	1,620.76	4.89	22.29	1	7	10.00	70.00	6.01	16,998.71	0.04	99.74	1.69	1048.81
9	1,500	2,000	1,750	186	1,181	9.20	58.41	445.80	2,066.56	6.13	28.42	1	8	10.00	80.00	34.56	17,033.27	0.20	99.94	7.75	824.23
10	2,000	2,500	2,250	111	1,292	5.49	63.90	298.63	2,365.19	4.11	32.52	0	8	0.00	80.00	0.00	17,033.27	0.00	99.94	0.00	720.17
11	2,500	3,000	2,750	101	1,393	5.00	68.89	351.92	2,717.10	4.84	37.36	0	8	0.00	80.00	0.00	17,033.27	0.00	99.94	0.00	626.89
12	3,000	4,000	3,500	139	1,532	6.87	75.77	517.24	3,234.34	7.11	44.48	0	8	0.00	80.00	0.00	17,033.27	0.00	99.94	0.00	526.64
13	4,000	5,000	4,500	110	1,642	5.44	81.21	485.84	3,720.18	6.68	51.16	0	8	0.00	80.00	0.00	17,033.27	0.00	99.94	0.00	457.86
14	5,000	7,500	6,250	102	1,744	5.04	86.25	608.09	4,328.28	8.36	59.52	0	8	0.00	80.00	0.00	17,033.27	0.00	99.94	0.00	393.53
15	7,500	10,000	8,750	89	1,833	4.40	90.65	765.07	5,093.34	10.52	70.04	0	8	0.00	80.00	0.00	17,033.27	0.00	99.94	0.00	334.42
16	10,000	20,000	15,000	104	1,937	5.14	95.80	1,023.53	6,116.87	14.07	84.11	0	8	0.00	80.00	0.00	17,033.27	0.00	99.94	0.00	278.46
17	20,000	50,000	35,000	64	2,001	3.17	98.96	818.20	6,935.08	11.25	95.36	2	10	20.00	100.00	9.39	17,042.66	0.06	100.00	1.15	245.75
18	50,000	100,000	75,000	10	2,011	0.49	99.46	208.15	7,143.23	2.86	98.23	0	10	0.00	100.00	0.00	17,042.66	0.00	100.00	0.00	238.58
19	100,000	500,000	300,000	9	2,020	0.45	99.90	79.57	7,222.79	1.09	99.32	0	10	0.00	100.00	0.00	17,042.66	0.00	100.00	0.00	235.96
20	500,000	**UP**		2	2,022	0.10	100.00	49.42	7,272.21	0.68	100.00	0	10	0.00	100.00	0.00	17,042.66	0.00	100.00	0.00	234.35
				2,022				7,272.21				10				17,042.66				234.35	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 293721 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY B

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	13.04	13.04	7.62	7.62	10.69	10.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	4.35	17.39	0.58	8.20	0.82	11.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	4.35	21.74	0.41	8.62	0.58	12.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	4.35	26.09	0.73	9.35	1.03	13.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	4.35	30.43	0.85	10.19	1.19	14.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	4.35	34.78	1.58	11.77	2.22	16.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	4.35	39.13	1.67	10.11	2.34	14.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	4.35	43.48	2.85	12.95	3.99	18.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	4.35	47.83	2.24	15.20	3.15	21.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	14	13.04	60.87	0.96	16.15	1.34	22.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	4.35	65.22	6.65	22.80	9.33	32.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	16	4.35	69.57	7.25	30.05	10.17	42.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	17	4.35	73.91	6.39	36.43	8.96	51.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	20	13.04	86.96	15.65	52.08	21.95	73.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	21	4.35	91.30	1.32	53.40	1.85	74.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	23	8.70	100.00	17.86	71.26	25.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	23	0.00	100.00	0.00	71.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	23	0.00	100.00	0.00	71.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	23	0.00	100.00	0.00	71.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	23	0.00	100.00	0.00	71.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				23				71.26				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 29373 **SUBJECT TO WARRANTY C**

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	174	174	5.36	5.36	653.15	653.15	4.98	4.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	45	219	1.39	6.75	18.14	671.29	0.14	5.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	80	299	2.47	9.22	56.26	727.55	0.43	5.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	77	376	2.37	11.59	66.68	794.23	0.51	6.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	182	558	5.61	17.20	131.31	925.54	1.00	7.05	1	1	4.76	4.76	1.41	1.41	0.01	0.01	1.07	0.15
6	500	750	625	203	761	6.26	23.46	198.74	1,124.28	1.51	8.57	0	1	0.00	4.76	0.00	1.41	0.00	0.01	0.00	0.13
7	750	1,000	875	277	1,038	8.54	32.00	330.44	1,454.73	2.52	11.09	1	2	4.76	9.52	3.54	4.95	0.03	0.05	1.07	0.34
8	1,000	1,500	1,250	322	1,360	9.93	41.92	621.14	2,075.86	4.73	15.82	0	2	0.00	9.52	0.00	4.95	0.00	0.05	0.00	0.24
9	1,500	2,000	1,750	309	1,669	9.53	51.45	766.19	2,842.05	5.84	21.66	5	7	23.81	33.33	1,333.46	1,338.41	12.81	12.86	174.04	47.09
10	2,000	2,500	2,250	169	1,838	5.21	56.66	510.41	3,352.47	3.89	25.55	0	7	0.00	33.33	0.00	1,338.41	0.00	12.86	0.00	39.92
11	2,500	3,000	2,750	161	1,999	4.96	61.62	569.08	3,921.55	4.34	29.88	1	8	4.76	38.10	42.25	1,380.66	0.41	13.26	7.42	35.21
12	3,000	4,000	3,500	222	2,221	6.84	68.46	850.28	4,771.83	6.48	36.36	1	9	4.76	42.86	425.47	1,806.13	4.09	17.35	50.04	37.85
13	4,000	5,000	4,500	197	2,418	6.07	74.54	911.19	5,683.02	6.94	43.31	1	10	4.76	47.62	5.96	1,812.08	0.06	17.41	0.65	31.89
14	5,000	7,500	6,250	238	2,656	7.34	81.87	1,552.87	7,235.89	11.83	55.14	0	10	0.00	47.62	0.00	1,812.08	0.00	17.41	0.00	25.04
15	7,500	10,000	8,750	152	2,808	4.69	86.56	1,317.39	8,553.28	10.04	65.18	4	14	19.05	66.67	7,156.40	8,968.48	68.75	86.15	543.23	104.85
16	10,000	20,000	15,000	229	3,037	7.06	93.62	2,376.80	10,930.08	18.11	83.29	2	16	9.52	76.19	1,431.26	10,399.74	13.75	99.90	60.22	95.15
17	20,000	50,000	35,000	160	3,197	4.93	98.55	1,739.90	12,669.97	13.26	96.55	2	18	9.52	85.71	5.86	10,405.61	0.06	99.96	0.34	82.13
18	50,000	100,000	75,000	33	3,230	1.02	99.57	414.21	13,084.19	3.16	99.70	3	21	14.29	100.00	4.26	10,409.86	0.04	100.00	1.03	79.56
19	100,000	500,000	300,000	11	3,241	0.34	99.91	65.26	13,149.44	0.50	100.20	0	21	0.00	100.00	0.00	10,409.86	0.00	100.00	0.00	79.17
20	500,000	**UP**		3	3,244	0.09	100.00	26.41	13,123.03	0.20	100.00	0	21	0.00	100.00	0.00	10,409.86	0.00	100.00	0.00	79.33
				3,244				13,123.03				21				10,409.86				79.33	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 293731 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY C

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	51	51	34.23	34.23	3.83	3.83	1.69	1.69	4	4	100.00	100.00	2.86	2.86	100.00	100.00	74.63	74.63
2	50	100	75	7	58	4.70	38.93	0.21	4.05	0.09	1.79	0	4	0.00	100.00	0.00	2.86	0.00	100.00	0.00	70.70
3	100	200	150	13	71	8.72	47.65	0.57	4.62	0.25	2.04	0	4	0.00	100.00	0.00	2.86	0.00	100.00	0.00	61.98
4	200	300	250	4	75	2.68	50.34	1.17	5.79	0.52	2.55	0	4	0.00	100.00	0.00	2.86	0.00	100.00	0.00	49.42
5	300	500	400	5	80	3.36	53.69	3.39	9.18	1.50	4.05	0	4	0.00	100.00	0.00	2.86	0.00	100.00	0.00	31.16
6	500	750	625	5	85	3.36	57.05	4.27	13.45	1.88	5.93	0	4	0.00	100.00	0.00	2.86	0.00	100.00	0.00	21.27
7	750	1,000	875	6	91	4.03	61.07	8.22	21.68	3.63	9.56	0	4	0.00	100.00	0.00	2.86	0.00	100.00	0.00	13.20
8	1,000	1,500	1,250	6	97	4.03	65.10	9.75	31.42	4.30	13.86	0	4	0.00	100.00	0.00	2.86	0.00	100.00	0.00	9.11
9	1,500	2,000	1,750	6	103	4.03	69.13	9.56	40.98	4.22	18.08	0	4	0.00	100.00	0.00	2.86	0.00	100.00	0.00	6.98
10	2,000	2,500	2,250	1	104	0.67	69.80	6.16	47.14	2.72	20.79	0	4	0.00	100.00	0.00	2.86	0.00	100.00	0.00	6.07
11	2,500	3,000	2,750	5	109	3.36	73.15	11.21	58.35	4.94	25.74	0	4	0.00	100.00	0.00	2.86	0.00	100.00	0.00	4.90
12	3,000	4,000	3,500	10	119	6.71	79.87	16.00	74.35	7.06	32.80	0	4	0.00	100.00	0.00	2.86	0.00	100.00	0.00	3.85
13	4,000	5,000	4,500	7	126	4.70	84.56	24.53	98.88	10.82	43.62	0	4	0.00	100.00	0.00	2.86	0.00	100.00	0.00	2.89
14	5,000	7,500	6,250	8	134	5.37	89.93	32.15	131.03	14.18	57.80	0	4	0.00	100.00	0.00	2.86	0.00	100.00	0.00	2.18
15	7,500	10,000	8,750	6	140	4.03	93.96	22.08	153.11	9.74	67.54	0	4	0.00	100.00	0.00	2.86	0.00	100.00	0.00	1.87
16	10,000	20,000	15,000	3	143	2.01	95.97	15.99	169.10	7.05	74.60	0	4	0.00	100.00	0.00	2.86	0.00	100.00	0.00	1.69
17	20,000	50,000	35,000	6	149	4.03	100.00	57.59	226.69	25.40	100.00	0	4	0.00	100.00	0.00	2.86	0.00	100.00	0.00	1.26
18	50,000	100,000	75,000	0	149	0.00	100.00	0.00	226.69	0.00	100.00	0	4	0.00	100.00	0.00	2.86	0.00	100.00	0.00	1.26
19	100,000	500,000	300,000	0	149	0.00	100.00	0.00	226.69	0.00	100.00	0	4	0.00	100.00	0.00	2.86	0.00	100.00	0.00	1.26
20	500,000	**UP**		0	149	0.00	100.00	0.00	226.69	0.00	100.00	0	4	0.00	100.00	0.00	2.86	0.00	100.00	0.00	1.26
					149				226.69				4				2.86				1.26

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17	17	2.65	2.65	1.52	1.52	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	23	40	3.58	6.23	4.67	6.20	0.22	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	39	79	6.07	12.31	18.65	24.85	0.90	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	43	122	6.70	19.00	27.04	51.89	1.30	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	58	180	9.03	28.04	55.35	107.24	2.66	5.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	47	227	7.32	35.36	48.88	156.13	2.35	7.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	51	278	7.94	43.30	49.51	205.63	2.38	9.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	62	340	9.66	52.96	94.80	300.44	4.55	14.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	54	394	8.41	61.37	99.84	400.28	4.79	19.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	25	419	3.89	65.26	78.96	479.23	3.79	23.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	32	451	4.98	70.25	84.93	564.16	4.08	27.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	34	485	5.30	75.55	127.98	692.14	6.15	33.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	24	509	3.74	79.28	133.86	826.00	6.43	39.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	33	542	5.14	84.42	205.29	1,031.29	9.86	49.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	24	566	3.74	88.16	257.35	1,288.64	12.36	61.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	34	600	5.30	93.46	463.37	1,752.01	22.25	84.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	28	628	4.36	97.82	258.64	2,010.65	12.42	96.55	1	1	100.00	100.00	109.18	109.18	100.00	100.00	42.21	5.43
18	50,000	100,000	75,000	14	642	2.18	100.00	71.77	2,082.42	3.45	100.00	0	1	0.00	100.00	0.00	109.18	0.00	100.00	0.00	5.24
19	100,000	500,000	300,000	0	642	0.00	100.00	0.00	2,082.42	0.00	100.00	0	1	0.00	100.00	0.00	109.18	0.00	100.00	0.00	5.24
20	500,000	**UP**		0	642	0.00	100.00	0.00	2,082.42	0.00	100.00	0	1	0.00	100.00	0.00	109.18	0.00	100.00	0.00	5.24
				642				2,082.42				1				109.18				5.24	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	33	33	3.59	3.59	7.11	7.11	0.19	0.19	1	1	9.09	9.09	30.36	30.36	5.06	5.06	427.07	427.07
2	50	100	75	42	75	4.58	8.17	10.14	17.25	0.27	0.46	0	1	0.00	9.09	0.00	30.36	0.00	5.06	0.00	176.04
3	100	200	150	33	108	3.59	11.76	9.26	26.51	0.25	0.71	0	1	0.00	9.09	0.00	30.36	0.00	5.06	0.00	114.53
4	200	300	250	33	141	3.59	15.36	13.83	40.35	0.37	1.08	0	1	0.00	9.09	0.00	30.36	0.00	5.06	0.00	75.26
5	300	500	400	84	225	9.15	24.51	60.30	100.64	1.61	2.69	0	1	0.00	9.09	0.00	30.36	0.00	5.06	0.00	30.17
6	500	750	625	70	295	7.63	32.14	65.64	166.28	1.76	4.45	0	1	0.00	9.09	0.00	30.36	0.00	5.06	0.00	18.26
7	750	1,000	875	89	384	9.69	41.83	106.99	273.27	2.86	7.31	0	1	0.00	9.09	0.00	30.36	0.00	5.06	0.00	11.11
8	1,000	1,500	1,250	81	465	8.82	50.65	119.93	393.21	3.21	10.52	0	1	0.00	9.09	0.00	30.36	0.00	5.06	0.00	7.72
9	1,500	2,000	1,750	64	529	6.97	57.63	146.90	540.11	3.93	14.44	0	1	0.00	9.09	0.00	30.36	0.00	5.06	0.00	5.62
10	2,000	2,500	2,250	49	578	5.34	62.96	127.26	667.37	3.40	17.85	0	1	0.00	9.09	0.00	30.36	0.00	5.06	0.00	4.55
11	2,500	3,000	2,750	39	617	4.25	67.21	124.36	791.73	3.33	21.17	0	1	0.00	9.09	0.00	30.36	0.00	5.06	0.00	3.84
12	3,000	4,000	3,500	60	677	6.54	73.75	238.81	1,030.54	6.39	27.56	0	1	0.00	9.09	0.00	30.36	0.00	5.06	0.00	2.95
13	4,000	5,000	4,500	36	713	3.92	77.67	176.37	1,206.91	4.72	32.28	0	1	0.00	9.09	0.00	30.36	0.00	5.06	0.00	2.52
14	5,000	7,500	6,250	44	757	4.79	82.46	321.55	1,528.46	8.60	40.88	0	1	0.00	9.09	0.00	30.36	0.00	5.06	0.00	1.99
15	7,500	10,000	8,750	51	808	5.56	88.02	527.32	2,055.78	14.10	54.98	0	1	0.00	9.09	0.00	30.36	0.00	5.06	0.00	1.48
16	10,000	20,000	15,000	59	867	6.43	94.44	811.06	2,866.84	21.69	76.67	0	1	0.00	9.09	0.00	30.36	0.00	5.06	0.00	1.06
17	20,000	50,000	35,000	41	908	4.47	98.91	696.86	3,563.70	18.64	95.31	9	10	81.82	90.91	570.23	600.60	94.94	100.00	81.83	16.85
18	50,000	100,000	75,000	10	918	1.09	100.00	175.47	3,739.17	4.69	100.00	1	11	9.09	100.00	0.00	600.60	0.00	100.00	0.00	16.06
19	100,000	500,000	300,000	0	918	0.00	100.00	0.00	3,739.17	0.00	100.00	0	11	0.00	100.00	0.00	600.60	0.00	100.00	0.00	16.06
20	500,000	**UP**		0	918	0.00	100.00	0.00	3,739.17	0.00	100.00	0	11	0.00	100.00	0.00	600.60	0.00	100.00	0.00	16.06
				918				3,739.17				11				600.60				16.06	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	2.70	2.70	11.23	11.23	0.92	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	23	1.73	4.43	0.71	11.94	0.06	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	15	38	2.89	7.32	3.57	15.51	0.29	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	26	64	5.01	12.33	9.09	24.59	0.75	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	38	102	7.32	19.65	18.01	42.61	1.48	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	59	161	11.37	31.02	25.26	67.87	2.08	5.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	40	201	7.71	38.73	31.13	99.00	2.56	8.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	34	235	6.55	45.28	43.36	142.36	3.57	11.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	64	299	12.33	57.61	86.57	228.94	7.12	18.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	32	331	6.17	63.78	46.74	275.68	3.84	22.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	25	356	4.82	68.59	45.11	320.79	3.71	26.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	35	391	6.74	75.34	117.19	437.98	9.64	36.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	16	407	3.08	78.42	45.19	483.17	3.72	39.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	40	447	7.71	86.13	218.88	702.05	18.00	57.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	32	479	6.17	92.29	122.41	824.47	10.07	67.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	21	500	4.05	96.34	192.29	1,016.76	15.82	83.63	4	4	66.67	66.67	34.68	34.68	82.99	82.99	18.03	3.41
17	20,000	50,000	35,000	12	512	2.31	98.65	141.59	1,158.35	11.65	95.27	0	4	0.00	66.67	0.00	34.68	0.00	82.99	0.00	2.99
18	50,000	100,000	75,000	5	517	0.96	99.61	57.49	1,215.84	4.73	100.00	2	6	33.33	100.00	7.11	41.79	17.01	100.00	12.37	3.44
19	100,000	500,000	300,000	2	519	0.39	100.00	0.00	1,215.84	0.00	100.00	0	6	0.00	100.00	0.00	41.79	0.00	100.00	0.00	3.44
20	500,000	**UP**		0	519	0.00	100.00	0.00	1,215.84	0.00	100.00	0	6	0.00	100.00	0.00	41.79	0.00	100.00	0.00	3.44
				519				1,215.84				6				41.79				3.44	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 29377 SILOS STORING NON HAZARDOUS GOODS ONLY

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	3.23	3.23	0.17	0.17	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	10	7.53	10.75	0.86	1.02	0.26	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	16	6.45	17.20	0.85	1.88	0.26	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	19	3.23	20.43	1.02	2.90	0.31	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	24	5.38	25.81	1.62	4.52	0.50	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	28	4.30	30.11	2.78	7.30	0.86	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	38	10.75	40.86	8.57	15.87	2.65	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	48	10.75	51.61	12.08	27.95	3.73	8.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	57	9.68	61.29	39.90	67.84	12.32	20.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	61	4.30	65.59	12.61	80.46	3.89	24.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	62	1.08	66.67	6.28	86.73	1.94	26.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	65	3.23	69.89	9.55	96.28	2.95	29.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	70	5.38	75.27	6.63	102.91	2.05	31.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	78	8.60	83.87	23.88	126.79	7.37	39.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	84	6.45	90.32	33.54	160.33	10.36	49.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	89	5.38	95.70	109.12	269.45	33.70	83.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	93	4.30	100.00	54.39	323.84	16.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	93	0.00	100.00	0.00	323.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	93	0.00	100.00	0.00	323.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	93	0.00	100.00	0.00	323.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					93				323.84				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 29378 PUBLIC WAREHOUSESSUBJECT TO WARRANTY C

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	608	608	14.03	14.03	2,511.48	2,511.48	12.74	12.74	3	3	25.00	25.00	83.14	83.14	9.70	9.70	3.31	3.31
2	50	100	75	218	826	5.03	19.06	50.58	2,562.06	0.26	12.99	0	3	0.00	25.00	0.00	83.14	0.00	9.70	0.00	3.24
3	100	200	150	333	1,159	7.69	26.75	230.57	2,792.63	1.17	14.16	0	3	0.00	25.00	0.00	83.14	0.00	9.70	0.00	2.98
4	200	300	250	212	1,371	4.89	31.64	128.02	2,920.65	0.65	14.81	0	3	0.00	25.00	0.00	83.14	0.00	9.70	0.00	2.85
5	300	500	400	355	1,726	8.19	39.83	344.91	3,265.56	1.75	16.56	0	3	0.00	25.00	0.00	83.14	0.00	9.70	0.00	2.55
6	500	750	625	247	1,973	5.70	45.53	373.73	3,639.29	1.90	18.45	1	4	8.33	33.33	0.75	83.88	0.09	9.79	0.20	2.30
7	750	1,000	875	264	2,237	6.09	51.63	459.43	4,098.72	2.33	20.78	0	4	0.00	33.33	0.00	83.88	0.00	9.79	0.00	2.05
8	1,000	1,500	1,250	205	2,442	4.73	56.36	654.20	4,752.92	3.32	24.10	0	4	0.00	33.33	0.00	83.88	0.00	9.79	0.00	1.76
9	1,500	2,000	1,750	199	2,641	4.59	60.95	540.83	5,293.76	2.74	26.84	0	4	0.00	33.33	0.00	83.88	0.00	9.79	0.00	1.58
10	2,000	2,500	2,250	138	2,779	3.18	64.14	438.45	5,732.21	2.22	29.07	0	4	0.00	33.33	0.00	83.88	0.00	9.79	0.00	1.46
11	2,500	3,000	2,750	140	2,919	3.23	67.37	381.13	6,113.34	1.93	31.00	2	6	16.67	50.00	161.65	245.53	18.86	28.65	42.41	4.02
12	3,000	4,000	3,500	154	3,073	3.55	70.92	1,053.50	7,166.84	5.34	36.34	0	6	0.00	50.00	0.00	245.53	0.00	28.65	0.00	3.43
13	4,000	5,000	4,500	136	3,209	3.14	74.06	685.15	7,851.99	3.47	39.82	0	6	0.00	50.00	0.00	245.53	0.00	28.65	0.00	3.13
14	5,000	7,500	6,250	171	3,380	3.95	78.01	1,997.23	9,849.22	10.13	49.95	0	6	0.00	50.00	0.51	246.04	0.06	28.71	0.03	2.50
15	7,500	10,000	8,750	138	3,518	3.18	81.19	904.30	10,753.51	4.59	54.53	0	6	0.00	50.00	0.00	246.04	0.00	28.71	0.00	2.29
16	10,000	20,000	15,000	326	3,844	7.52	88.71	2,744.32	13,497.83	13.92	68.45	2	8	16.67	66.67	1.85	247.89	0.22	28.93	0.07	1.84
17	20,000	50,000	35,000	301	4,145	6.95	95.66	3,742.76	17,240.59	18.98	87.43	2	10	16.67	83.33	276.89	524.78	32.31	61.24	7.40	3.04
18	50,000	100,000	75,000	117	4,262	2.70	98.36	1,321.01	18,561.60	6.70	94.13	1	11	8.33	91.67	330.58	855.36	38.58	99.82	25.02	4.61
19	100,000	500,000	300,000	63	4,325	1.45	99.82	907.12	19,468.72	4.60	98.73	1	12	8.33	100.00	1.50	856.86	0.18	100.00	0.17	4.40
20	500,000	**UP**		8	4,333	0.18	100.00	251.30	19,720.03	1.27	100.00	0	12	0.00	100.00	0.00	856.86	0.00	100.00	0.00	4.35
				4,333				19,720.03				12				856.86				4.35	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 29379 COLD STORAGE PUBLIC WAREHOUSES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	9.09	9.09	0.02	0.02	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	9.09	18.18	3.26	3.28	6.37	6.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	9.09	27.27	4.64	7.92	9.05	15.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	9.09	36.36	7.11	15.03	13.89	29.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	9.09	45.45	0.17	15.20	0.33	29.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	9.09	54.55	3.63	18.83	7.09	36.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	9.09	63.64	5.02	23.84	9.79	46.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	9.09	72.73	0.24	24.08	0.46	47.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	9.09	81.82	4.17	28.25	8.14	55.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	9.09	90.91	10.66	38.91	20.80	75.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	9.09	100.00	12.33	51.23	24.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	51.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	51.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	51.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	51.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	51.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	51.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	51.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	11	0.00	100.00	0.00	51.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					11				51.23				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2938 STORAGE TANKS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	102	102	8.17	8.17	131.29	131.29	2.47	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	25	127	2.00	10.18	5.75	137.04	0.11	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	61	188	4.89	15.06	18.48	155.52	0.35	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	32	220	2.56	17.63	19.84	175.36	0.37	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	51	271	4.09	21.71	38.93	214.29	0.73	4.03	1	1	5.26	5.26	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	60	331	4.81	26.52	74.36	288.65	1.40	5.42	1	2	5.26	10.53	100.00	100.00	14.83	14.83	134.48	34.64
7	750	1,000	875	77	408	6.17	32.69	130.31	418.96	2.45	7.87	0	2	0.00	10.53	0.00	100.00	0.00	14.83	0.00	23.87
8	1,000	1,500	1,250	117	525	9.38	42.07	236.26	655.22	4.44	12.31	3	5	15.79	26.32	151.13	251.13	22.42	37.25	63.97	38.33
9	1,500	2,000	1,750	134	659	10.74	52.80	391.01	1,046.24	7.35	19.66	2	7	10.53	36.84	20.10	271.23	2.98	40.23	5.14	25.92
10	2,000	2,500	2,250	82	741	6.57	59.38	292.94	1,339.18	5.50	25.16	0	7	0.00	36.84	0.00	271.23	0.00	40.23	0.00	20.25
11	2,500	3,000	2,750	87	828	6.97	66.35	360.13	1,699.31	6.77	31.93	3	10	15.79	52.63	175.82	447.05	26.08	66.31	48.82	26.31
12	3,000	4,000	3,500	97	925	7.77	74.12	563.54	2,262.85	10.59	42.51	1	11	5.26	57.89	5.00	452.05	0.74	67.06	0.89	19.98
13	4,000	5,000	4,500	82	1,007	6.57	80.69	544.84	2,807.69	10.24	52.75	3	14	15.79	73.68	144.97	597.02	21.50	88.56	26.61	21.26
14	5,000	7,500	6,250	82	1,089	6.57	87.26	603.15	3,410.84	11.33	64.08	1	15	5.26	78.95	35.19	632.21	5.22	93.78	5.83	18.54
15	7,500	10,000	8,750	81	1,170	6.49	93.75	741.49	4,152.33	13.93	78.01	1	16	5.26	84.21	7.70	639.90	1.14	94.92	1.04	15.41
16	10,000	20,000	15,000	51	1,221	4.09	97.84	692.12	4,844.45	13.00	91.02	3	19	15.79	100.00	34.24	674.14	5.08	100.00	4.95	13.92
17	20,000	50,000	35,000	17	1,238	1.36	99.20	422.70	5,267.15	7.94	98.96	0	19	0.00	100.00	0.00	674.14	0.00	100.00	0.00	12.80
18	50,000	100,000	75,000	5	1,243	0.40	99.60	48.37	5,315.52	0.91	99.87	0	19	0.00	100.00	0.00	674.14	0.00	100.00	0.00	12.68
19	100,000	500,000	300,000	3	1,246	0.24	99.84	7.15	5,322.66	0.13	100.00	0	19	0.00	100.00	0.00	674.14	0.00	100.00	0.00	12.67
20	500,000	**UP**		2	1,248	0.16	100.00	0.05	5,322.61	0.00	100.00	0	19	0.00	100.00	0.00	674.14	0.00	100.00	0.00	12.67
				1,248				5,322.61				19				674.14				12.67	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.32	1.32	4.62	4.62	1.06	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.32	2.63	2.54	7.16	0.58	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	1.32	3.95	0.93	8.09	0.21	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	1.32	5.26	0.54	8.63	0.12	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	6	2.63	7.89	0.00	8.63	0.00	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	13	9.21	17.11	8.05	16.68	1.85	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	14	1.32	18.42	0.40	17.08	0.09	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	19	6.58	25.00	10.62	27.70	2.44	6.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	28	11.84	36.84	18.23	45.94	4.19	10.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	30	2.63	39.47	3.10	49.03	0.71	11.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	32	2.63	42.11	11.74	60.78	2.70	13.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	37	6.58	48.68	21.58	82.36	4.96	18.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	43	7.89	56.58	18.77	101.13	4.32	23.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	16	59	21.05	77.63	128.37	229.51	29.52	52.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	64	6.58	84.21	27.54	257.05	6.33	59.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	65	1.32	85.53	8.86	265.91	2.04	61.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	66	1.32	86.84	23.36	289.27	5.37	66.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	67	1.32	88.16	4.57	293.84	1.05	67.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	72	6.58	94.74	36.28	330.12	8.34	75.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		4	76	5.26	100.00	104.71	434.83	24.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				76				434.83				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.94	2.94	0.28	0.28	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.94	5.88	0.14	0.42	0.06	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	4	5.88	11.76	0.92	1.34	0.43	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	6	5.88	17.65	1.32	2.66	0.63	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	2.94	20.59	0.13	2.79	0.06	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	10	8.82	29.41	6.04	8.84	2.86	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	12	5.88	35.29	0.23	9.06	0.11	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	14	5.88	41.18	6.02	15.08	2.84	7.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	16	5.88	47.06	14.70	29.78	6.95	14.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	18	5.88	52.94	4.61	34.40	2.18	16.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	19	2.94	55.88	12.18	46.57	5.76	22.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	20	2.94	58.82	1.12	47.69	0.53	22.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	21	2.94	61.76	0.98	48.68	0.47	23.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	22	2.94	64.71	7.48	56.16	3.54	26.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	24	5.88	70.59	13.53	69.69	6.40	32.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	30	17.65	88.24	112.15	181.84	53.02	85.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	31	2.94	91.18	2.00	183.84	0.94	86.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	34	8.82	100.00	27.67	211.51	13.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	34	0.00	100.00	0.00	211.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					34				211.51				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 29383 PETROL/DIESEL FUEL STATIONS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,285	1,285	16.51	16.51	452.28	452.28	1.85	1.85	4	4	2.27	2.27	296.09	296.09	3.85	3.85	65.47	65.47
2	50	100	75	341	1,626	4.38	20.90	103.62	555.90	0.42	2.28	0	4	0.00	2.27	0.00	296.09	0.00	3.85	0.00	53.26
3	100	200	150	416	2,042	5.35	26.24	115.04	670.94	0.47	2.75	4	8	2.27	4.55	11.90	307.99	0.15	4.00	10.34	45.90
4	200	300	250	201	2,243	2.58	28.83	366.18	304.76	1.50	1.25	0	8	0.00	4.55	0.00	307.99	0.00	4.00	0.00	101.06
5	300	500	400	313	2,556	4.02	32.85	222.84	527.60	0.91	2.16	4	12	2.27	6.82	24.90	332.89	0.32	4.33	11.17	63.09
6	500	750	625	285	2,841	3.66	36.51	333.20	860.79	1.37	3.53	7	19	3.98	10.80	7.10	339.98	0.09	4.42	2.13	39.50
7	750	1,000	875	415	3,256	5.33	41.85	569.89	1,430.69	2.34	5.87	3	22	1.70	12.50	111.06	451.04	1.44	5.86	19.49	31.53
8	1,000	1,500	1,250	698	3,954	8.97	50.82	1,803.87	3,234.56	7.40	13.26	35	57	19.89	32.39	1,542.73	1,993.77	20.04	25.90	85.52	61.64
9	1,500	2,000	1,750	597	4,551	7.67	58.49	1,592.94	4,827.49	6.53	19.80	19	76	10.80	43.18	857.00	2,850.77	11.13	37.04	53.80	59.05
10	2,000	2,500	2,250	433	4,984	5.56	64.05	1,407.89	6,235.39	5.77	25.57	2	78	1.14	44.32	76.73	2,927.50	1.00	38.04	5.45	46.95
11	2,500	3,000	2,750	424	5,408	5.45	69.50	1,031.94	7,267.33	4.23	29.80	8	86	4.55	48.86	787.74	3,715.25	10.23	48.27	76.34	51.12
12	3,000	4,000	3,500	652	6,060	8.38	77.88	4,096.80	11,364.13	16.80	46.60	20	106	11.36	60.23	1,257.52	4,972.77	16.34	64.61	30.70	43.76
13	4,000	5,000	4,500	477	6,537	6.13	84.01	7,966.10	19,330.23	32.67	79.27	23	129	13.07	73.30	328.71	5,301.47	4.27	68.88	4.13	27.43
14	5,000	7,500	6,250	547	7,084	7.03	91.04	4,159.54	23,489.78	17.06	96.33	24	153	13.64	86.93	1,136.42	6,437.89	14.77	83.65	27.32	27.41
15	7,500	10,000	8,750	233	7,317	2.99	94.04	2,284.11	25,773.89	9.37	105.70	9	162	5.11	92.05	688.20	7,126.09	8.94	92.59	30.13	27.65
16	10,000	20,000	15,000	191	7,508	2.45	96.49	154.40	25,928.29	0.63	106.33	6	168	3.41	95.45	377.52	7,503.62	4.91	97.49	244.52	28.94
17	20,000	50,000	35,000	92	7,600	1.18	97.67	189.38	25,738.90	0.78	105.56	2	170	1.14	96.59	96.81	7,600.42	1.26	98.75	51.12	29.53
18	50,000	100,000	75,000	47	7,647	0.60	98.28	2,222.32	23,516.59	9.11	96.44	4	174	2.27	98.86	75.18	7,675.61	0.98	99.73	3.38	32.64
19	100,000	500,000	300,000	90	7,737	1.16	99.43	849.27	24,365.86	3.48	99.92	2	176	1.14	100.00	20.98	7,696.59	0.27	100.00	2.47	31.59
20	500,000	**UP**		44	7,781	0.57	100.00	18.33	24,384.19	0.08	100.00	0	176	0.00	100.00	0.00	7,696.59	0.00	100.00	0.00	31.56
					7,781				24,384.19				176				7,696.59				31.56

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 29384 LNG STATIONS FOR AUTOMOBILES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	23	23	10.55	10.55	52.23	52.23	4.36	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	27	1.83	12.39	0.35	52.58	0.03	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	30	1.38	13.76	0.87	53.45	0.07	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	32	0.92	14.68	1.53	54.98	0.13	4.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	33	0.46	15.14	1.28	56.26	0.11	4.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	39	2.75	17.89	6.38	62.63	0.53	5.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	43	1.83	19.72	6.32	68.96	0.53	5.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	54	5.05	24.77	30.85	99.80	2.57	8.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	58	1.83	26.61	11.09	110.90	0.93	9.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	62	1.83	28.44	16.10	127.00	1.34	10.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	68	2.75	31.19	43.84	170.83	3.66	14.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	14	82	6.42	37.61	107.64	278.47	8.98	23.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	16	98	7.34	44.95	123.78	402.25	10.32	33.55	1	1	50.00	50.00	12.10	12.10	39.24	39.24	9.78	3.01
14	5,000	7,500	6,250	56	154	25.69	70.64	964.14	1,366.39	80.41	113.96	0	1	0.00	50.00	0.00	12.10	0.00	39.24	0.00	0.89
15	7,500	10,000	8,750	34	188	15.60	86.24	437.44	1,803.83	36.48	150.44	1	2	50.00	100.00	18.73	30.83	60.76	100.00	4.28	1.71
16	10,000	20,000	15,000	23	211	10.55	96.79	1,597.35	3,401.18	133.22	283.67	0	2	0.00	100.00	0.00	30.83	0.00	100.00	0.00	0.91
17	20,000	50,000	35,000	4	215	1.83	98.62	75.20	3,476.38	6.27	289.94	0	2	0.00	100.00	0.00	30.83	0.00	100.00	0.00	0.89
18	50,000	100,000	75,000	1	216	0.46	99.08	1.37	3,477.75	0.11	290.05	0	2	0.00	100.00	0.00	30.83	0.00	100.00	0.00	0.89
19	100,000	500,000	300,000	1	217	0.46	99.54	1.62	3,479.37	0.13	290.19	0	2	0.00	100.00	0.00	30.83	0.00	100.00	0.00	0.89
20	500,000	**UP**		1	218	0.46	100.00	2,280.36	1,199.01	190.19	100.00	0	2	0.00	100.00	0.00	30.83	0.00	100.00	0.00	2.57
					218				1,199.01				2				30.83				2.57

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 29385 OTHERS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	22	22	5.35	5.35	60.24	60.24	3.04	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	31	2.19	7.54	3.31	63.55	0.17	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	42	2.68	10.22	5.73	69.29	0.29	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	49	1.70	11.92	9.52	78.81	0.48	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	26	75	6.33	18.25	14.94	93.75	0.75	4.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	14	89	3.41	21.65	12.68	106.43	0.64	5.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	94	1.22	22.87	25.92	132.35	1.31	6.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	13	107	3.16	26.03	22.07	154.42	1.12	7.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	119	2.92	28.95	41.85	196.27	2.11	9.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	129	2.43	31.39	29.49	225.76	1.49	11.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	17	146	4.14	35.52	53.79	279.55	2.72	14.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	21	167	5.11	40.63	109.93	389.48	5.56	19.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	20	187	4.87	45.50	143.35	532.83	7.24	26.92	2	2	11.11	11.11	15.72	15.72	2.40	2.40	10.97	2.95
14	5,000	7,500	6,250	47	234	11.44	56.93	293.42	826.25	14.83	41.75	4	6	22.22	33.33	448.09	463.81	68.39	70.79	152.71	56.13
15	7,500	10,000	8,750	28	262	6.81	63.75	206.35	1,032.59	10.43	52.18	5	11	27.78	61.11	51.85	515.66	7.91	78.70	25.13	49.94
16	10,000	20,000	15,000	70	332	17.03	80.78	731.52	1,764.11	36.96	89.14	1	12	5.56	66.67	10.16	525.81	1.55	80.25	1.39	29.81
17	20,000	50,000	35,000	54	386	13.14	93.92	701.35	2,465.46	35.44	124.58	6	18	33.33	100.00	129.39	655.20	19.75	100.00	18.45	26.58
18	50,000	100,000	75,000	18	404	4.38	98.30	213.45	2,678.91	10.79	135.37	0	18	0.00	100.00	0.00	655.20	0.00	100.00	0.00	24.46
19	100,000	500,000	300,000	7	411	1.70	100.00	699.95	1,978.96	35.37	100.00	0	18	0.00	100.00	0.00	655.20	0.00	100.00	0.00	33.11
20	500,000	**UP**		0	411	0.00	100.00	0.00	1,978.96	0.00	100.00	0	18	0.00	100.00	0.00	655.20	0.00	100.00	0.00	33.11
				411				1,978.96				18				655.20				33.11	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2939 MISCELLANEOUS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	145	145	11.67	11.67	195.08	195.08	9.68	9.68	1	1	7.14	7.14	48.55	48.55	2.78	2.78	24.88	24.88
2	50	100	75	91	236	7.33	19.00	21.97	217.05	1.09	10.77	0	1	0.00	7.14	0.00	48.55	0.00	2.78	0.00	22.37
3	100	200	150	111	347	8.94	27.94	62.22	279.27	3.09	13.86	0	1	0.00	7.14	0.00	48.55	0.00	2.78	0.00	17.38
4	200	300	250	63	410	5.07	33.01	55.35	334.63	2.75	16.60	0	1	0.00	7.14	0.00	48.55	0.00	2.78	0.00	14.51
5	300	500	400	109	519	8.78	41.79	154.12	488.74	7.65	24.25	1	2	7.14	14.29	2.53	51.07	0.14	2.92	1.64	10.45
6	500	750	625	84	603	6.76	48.55	118.57	607.32	5.88	30.13	0	2	0.00	14.29	0.00	51.07	0.00	2.92	0.00	8.41
7	750	1,000	875	71	674	5.72	54.27	117.57	724.89	5.83	35.96	0	2	0.00	14.29	0.00	51.07	0.00	2.92	0.00	7.05
8	1,000	1,500	1,250	65	739	5.23	59.50	132.43	857.32	6.57	42.53	0	2	0.00	14.29	0.00	51.07	0.00	2.92	0.00	5.96
9	1,500	2,000	1,750	65	804	5.23	64.73	119.06	976.37	5.91	48.44	0	2	0.00	14.29	0.00	51.07	0.00	2.92	0.00	5.23
10	2,000	2,500	2,250	54	858	4.35	69.08	226.83	1,203.20	11.25	59.70	1	3	7.14	21.43	6.07	57.14	0.35	3.27	2.68	4.75
11	2,500	3,000	2,750	44	902	3.54	72.62	222.57	1,425.77	11.04	70.74	0	3	0.00	21.43	0.00	57.14	0.00	3.27	0.00	4.01
12	3,000	4,000	3,500	60	962	4.83	77.46	426.55	999.23	21.16	49.58	0	3	0.00	21.43	0.00	57.14	0.00	3.27	0.00	5.72
13	4,000	5,000	4,500	39	1,001	3.14	80.60	788.68	1,787.91	39.13	88.70	0	3	0.00	21.43	0.00	57.14	0.00	3.27	0.00	3.20
14	5,000	7,500	6,250	51	1,052	4.11	84.70	443.14	2,231.05	21.99	110.69	1	4	7.14	28.57	2.56	59.70	0.15	3.41	0.58	2.68
15	7,500	10,000	8,750	52	1,104	4.19	88.89	529.47	2,760.52	26.27	136.96	8	12	57.14	85.71	1,631.39	1,691.09	93.30	96.71	308.12	61.26
16	10,000	20,000	15,000	57	1,161	4.59	93.48	834.84	3,595.35	41.42	178.38	2	14	14.29	100.00	57.53	1,748.62	3.29	100.00	6.89	48.64
17	20,000	50,000	35,000	41	1,202	3.30	96.78	1,827.45	1,767.90	90.67	87.71	0	14	0.00	100.00	0.00	1,748.62	0.00	100.00	0.00	98.91
18	50,000	100,000	75,000	16	1,218	1.29	98.07	116.87	1,884.78	5.80	93.51	0	14	0.00	100.00	0.00	1,748.62	0.00	100.00	0.00	92.78
19	100,000	500,000	300,000	12	1,230	0.97	99.03	84.97	1,969.75	4.22	97.73	0	14	0.00	100.00	0.00	1,748.62	0.00	100.00	0.00	88.77
20	500,000	**UP**		12	1,242	0.97	100.00	45.83	2,015.58	2.27	100.00	0	14	0.00	100.00	0.00	1,748.62	0.00	100.00	0.00	86.76
				1,242				2,015.58				14				1,748.62				86.76	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.26	5.26	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.26	10.53	2.02	2.02	4.41	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.26	15.79	0.57	2.59	1.24	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	7	21.05	36.84	2.28	4.87	4.96	10.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	10	15.79	52.63	2.37	7.24	5.16	15.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	13	15.79	68.42	5.08	12.32	11.07	26.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	14	5.26	73.68	1.70	14.02	3.71	30.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	15	5.26	78.95	2.91	16.94	6.35	36.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	16	5.26	84.21	4.30	21.24	9.37	46.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	17	5.26	89.47	2.44	23.67	5.31	51.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	18	5.26	94.74	20.48	44.15	44.63	96.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	19	5.26	100.00	1.74	45.89	3.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	19	0.00	100.00	0.00	45.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	19	0.00	100.00	0.00	45.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	19	0.00	100.00	0.00	45.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	19	0.00	100.00	0.00	45.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	19	0.00	100.00	0.00	45.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	19	0.00	100.00	0.00	45.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	19	0.00	100.00	0.00	45.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					19				45.89				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	6.05	6.05	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				6.05				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	18.18	18.18	0.32	0.32	2.42	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	4	18.18	36.36	0.68	1.00	5.15	7.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	9.09	45.45	0.00	1.00	0.00	7.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	9.09	54.55	1.84	2.84	13.88	21.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	9.09	63.64	2.97	5.81	22.41	43.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	9.09	72.73	4.04	9.84	30.49	74.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	9.09	81.82	3.40	13.24	25.66	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	9.09	90.91	0.00	13.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	9.09	100.00	0.00	13.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	11	0.00	100.00	0.00	13.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	11	0.00	100.00	0.00	13.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	11	0.00	100.00	0.00	13.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	13.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	13.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	13.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	13.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	13.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	13.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	13.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	11	0.00	100.00	0.00	13.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				11				13.24				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 29394 VEEM AND BONDED WAREHOUSE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	119	119	18.51	18.51	143.94	143.94	9.42	9.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	29	148	4.51	23.02	7.58	151.52	0.50	9.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	32	180	4.98	27.99	27.16	178.68	1.78	11.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	19	199	2.95	30.95	38.62	217.30	2.53	14.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	39	238	6.07	37.01	14.62	231.92	0.96	15.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	24	262	3.73	40.75	17.67	249.58	1.16	16.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	275	2.02	42.77	19.87	269.46	1.30	17.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	36	311	5.60	48.37	65.16	334.62	4.26	21.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	28	339	4.35	52.72	35.98	370.60	2.35	24.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	18	357	2.80	55.52	26.48	397.07	1.73	25.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	32	389	4.98	60.50	58.84	455.91	3.85	29.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	28	417	4.35	64.85	42.85	498.76	2.80	32.64	1	1	3.70	3.70	3.98	3.98	0.34	0.34	9.30	0.80
13	4,000	5,000	4,500	48	465	7.47	72.32	73.06	571.82	4.78	37.43	1	2	3.70	7.41	10.00	13.98	0.84	1.18	13.69	2.45
14	5,000	7,500	6,250	28	493	4.35	76.67	106.11	677.93	6.94	44.37	0	2	0.00	7.41	0.00	13.98	0.00	1.18	0.00	2.06
15	7,500	10,000	8,750	19	512	2.95	79.63	85.52	763.45	5.60	49.97	0	2	0.00	7.41	0.00	13.98	0.00	1.18	0.00	1.83
16	10,000	20,000	15,000	63	575	9.80	89.42	362.04	1,125.49	23.70	73.66	9	11	33.33	40.74	75.17	89.16	6.33	7.51	20.76	7.92
17	20,000	50,000	35,000	56	631	8.71	98.13	96.69	1,222.18	6.33	79.99	16	27	59.26	100.00	1,098.15	1,187.31	92.49	100.00	1135.79	97.15
18	50,000	100,000	75,000	10	641	1.56	99.69	305.73	1,527.91	20.01	100.00	0	27	0.00	100.00	0.00	1,187.31	0.00	100.00	0.00	77.71
19	100,000	500,000	300,000	1	642	0.16	99.84	0.00	1,527.91	0.00	100.00	0	27	0.00	100.00	0.00	1,187.31	0.00	100.00	0.00	77.71
20	500,000	**UP**		1	643	0.16	100.00	0.00	1,527.91	0.00	100.00	0	27	0.00	100.00	0.00	1,187.31	0.00	100.00	0.00	77.71
				643				1,527.91				27				1,187.31				77.71	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	50.00	50.00	0.04	0.04	6.57	6.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	50.00	100.00	0.57	0.61	93.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				0.61				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 29395 SHOW ROOMS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,305	1,305	9.62	9.62	1,236.46	1,236.46	2.96	2.96	13	13	9.15	9.15	144.28	144.28	1.36	1.36	11.67	11.67
2	50	100	75	636	1,941	4.69	14.31	51.10	1,287.56	0.12	3.08	1	14	0.70	9.86	53.50	197.78	0.50	1.86	104.69	15.36
3	100	200	150	998	2,939	7.36	21.67	287.28	1,574.84	0.69	3.77	2	16	1.41	11.27	120.64	318.42	1.13	2.99	41.99	20.22
4	200	300	250	684	3,623	5.04	26.72	441.96	2,016.80	1.06	4.83	0	16	0.00	11.27	0.00	318.42	0.00	2.99	0.00	15.79
5	300	500	400	1,139	4,762	8.40	35.12	907.20	2,924.00	2.17	7.00	5	21	3.52	14.79	143.04	461.47	1.34	4.33	15.77	15.78
6	500	750	625	1,044	5,806	7.70	42.82	1,650.26	4,574.26	3.95	10.96	1	22	0.70	15.49	4.50	465.97	0.04	4.38	0.27	10.19
7	750	1,000	875	1,072	6,878	7.91	50.72	1,787.90	6,362.16	4.28	15.24	0	22	0.00	15.49	0.00	465.97	0.00	4.38	0.00	7.32
8	1,000	1,500	1,250	1,361	8,239	10.04	60.76	2,823.11	9,185.27	6.76	22.00	9	31	6.34	21.83	317.05	783.01	2.98	7.35	11.23	8.52
9	1,500	2,000	1,750	961	9,200	7.09	67.85	2,637.59	11,822.85	6.32	28.32	10	41	7.04	28.87	3,255.55	4,038.56	30.58	37.93	123.43	34.16
10	2,000	2,500	2,250	686	9,886	5.06	72.91	1,625.60	13,448.45	3.89	32.21	4	45	2.82	31.69	212.91	4,251.47	2.00	39.93	13.10	31.61
11	2,500	3,000	2,750	543	10,429	4.00	76.91	2,168.57	15,617.03	5.19	37.40	6	51	4.23	35.92	352.94	4,604.42	3.32	43.25	16.28	29.48
12	3,000	4,000	3,500	695	11,124	5.13	82.04	2,420.15	18,037.18	5.80	43.20	3	54	2.11	38.03	88.97	4,693.39	0.84	44.09	3.68	26.02
13	4,000	5,000	4,500	506	11,630	3.73	85.77	2,615.91	20,653.09	6.27	49.46	10	64	7.04	45.07	137.82	4,831.21	1.29	45.38	5.27	23.39
14	5,000	7,500	6,250	576	12,206	4.25	90.01	4,328.69	24,981.78	10.37	59.83	21	85	14.79	59.86	1,893.45	6,724.66	17.79	63.16	43.74	26.92
15	7,500	10,000	8,750	381	12,587	2.81	92.82	2,876.11	27,857.89	6.89	66.72	13	98	9.15	69.01	371.51	7,096.16	3.49	66.65	12.92	25.47
16	10,000	20,000	15,000	513	13,100	3.78	96.61	6,451.91	34,309.80	15.45	82.17	16	114	11.27	80.28	974.75	8,070.91	9.16	75.81	15.11	23.52
17	20,000	50,000	35,000	336	13,436	2.48	99.09	6,062.12	40,371.92	14.52	96.69	20	134	14.08	94.37	41.67	8,112.58	0.39	76.20	0.69	20.09
18	50,000	100,000	75,000	76	13,512	0.56	99.65	1,378.41	41,750.33	3.30	99.99	7	141	4.93	99.30	2,478.00	10,590.59	23.28	99.48	179.77	25.37
19	100,000	500,000	300,000	27	13,539	0.20	99.85	129.41	41,620.91	0.31	99.68	1	142	0.70	100.00	55.63	10,646.21	0.52	100.00	42.98	25.58
20	500,000	**UP**		21	13,560	0.15	100.00	133.28	41,754.19	0.32	100.00	0	142	0.00	100.00	0.00	10,646.21	0.00	100.00	0.00	25.50
				13,560				41,754.19				142				10,646.21				25.50	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	90	90	11.94	11.94	106.60	106.60	5.31	5.31	1	1	33.33	33.33	2.39	2.39	1.06	1.06	2.24	2.24
2	50	100	75	71	161	9.42	21.35	28.74	135.34	1.43	6.74	0	1	0.00	33.33	0.00	2.39	0.00	1.06	0.00	1.76
3	100	200	150	56	217	7.43	28.78	61.95	197.29	3.08	9.82	0	1	0.00	33.33	0.00	2.39	0.00	1.06	0.00	1.21
4	200	300	250	42	259	5.57	34.35	38.97	236.26	1.94	11.76	0	1	0.00	33.33	0.00	2.39	0.00	1.06	0.00	1.01
5	300	500	400	81	340	10.74	45.09	119.09	355.35	5.93	17.69	0	1	0.00	33.33	0.00	2.39	0.00	1.06	0.00	0.67
6	500	750	625	78	418	10.34	55.44	141.98	497.32	7.07	24.76	0	1	0.00	33.33	0.00	2.39	0.00	1.06	0.00	0.48
7	750	1,000	875	65	483	8.62	64.06	168.71	666.03	8.40	33.16	0	1	0.00	33.33	0.00	2.39	0.00	1.06	0.00	0.36
8	1,000	1,500	1,250	56	539	7.43	71.49	97.96	763.98	4.88	38.04	0	1	0.00	33.33	0.00	2.39	0.00	1.06	0.00	0.31
9	1,500	2,000	1,750	52	591	6.90	78.38	109.96	873.94	5.47	43.51	0	1	0.00	33.33	0.00	2.39	0.00	1.06	0.00	0.27
10	2,000	2,500	2,250	28	619	3.71	82.10	59.61	933.55	2.97	46.48	0	1	0.00	33.33	0.00	2.39	0.00	1.06	0.00	0.26
11	2,500	3,000	2,750	21	640	2.79	84.88	111.91	1,045.46	5.57	52.05	1	2	33.33	66.67	164.17	166.55	72.81	73.87	146.69	15.93
12	3,000	4,000	3,500	9	649	1.19	86.07	36.69	1,082.16	1.83	53.88	1	3	33.33	100.00	58.93	225.48	26.13	100.00	160.60	20.84
13	4,000	5,000	4,500	15	664	1.99	88.06	76.01	1,158.17	3.78	57.66	0	3	0.00	100.00	0.00	225.48	0.00	100.00	0.00	19.47
14	5,000	7,500	6,250	29	693	3.85	91.91	182.15	1,340.32	9.07	66.73	0	3	0.00	100.00	0.00	225.48	0.00	100.00	0.00	16.82
15	7,500	10,000	8,750	15	708	1.99	93.90	128.36	1,468.68	6.39	73.12	0	3	0.00	100.00	0.00	225.48	0.00	100.00	0.00	15.35
16	10,000	20,000	15,000	24	732	3.18	97.08	382.38	1,851.06	19.04	92.16	0	3	0.00	100.00	0.00	225.48	0.00	100.00	0.00	12.18
17	20,000	50,000	35,000	14	746	1.86	98.94	129.01	1,980.07	6.42	98.58	0	3	0.00	100.00	0.00	225.48	0.00	100.00	0.00	11.39
18	50,000	100,000	75,000	7	753	0.93	99.87	24.40	2,004.47	1.21	99.80	0	3	0.00	100.00	0.00	225.48	0.00	100.00	0.00	11.25
19	100,000	500,000	300,000	1	754	0.13	100.00	4.05	2,008.52	0.20	100.00	0	3	0.00	100.00	0.00	225.48	0.00	100.00	0.00	11.23
20	500,000	**UP**		0	754	0.00	100.00	0.00	2,008.52	0.00	100.00	0	3	0.00	100.00	0.00	225.48	0.00	100.00	0.00	11.23
				754				2,008.52				3				225.48				11.23	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	14.63	14.63	4.69	4.69	3.73	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	2.44	17.07	0.30	5.00	0.24	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	2.44	19.51	1.62	6.62	1.29	5.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	2.44	21.95	0.46	7.07	0.36	5.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	13	9.76	31.71	2.66	9.73	2.11	7.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	21	19.51	51.22	8.29	18.02	6.58	14.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	25	9.76	60.98	5.60	23.62	4.45	18.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	26	2.44	63.41	0.00	23.62	0.00	18.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	29	7.32	70.73	9.98	33.60	7.93	26.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	30	2.44	73.17	3.22	36.82	2.55	29.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	32	4.88	78.05	10.02	46.84	7.95	37.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	33	2.44	80.49	8.60	55.44	6.83	44.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	35	4.88	85.37	7.10	62.54	5.64	49.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	39	9.76	95.12	33.30	95.84	26.45	76.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	40	2.44	97.56	0.00	95.84	0.00	76.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	41	2.44	100.00	30.10	125.94	23.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	41	0.00	100.00	0.00	125.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	41	0.00	100.00	0.00	125.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	41	0.00	100.00	0.00	125.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	41	0.00	100.00	0.00	125.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					41				125.94				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19	19	12.26	12.26	1,262.68	1,262.68	84.72	84.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	24	3.23	15.48	3.99	1,266.67	0.27	84.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	13	37	8.39	23.87	8.24	1,274.91	0.55	85.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	44	4.52	28.39	2.13	1,277.04	0.14	85.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	25	69	16.13	44.52	14.67	1,291.71	0.98	86.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	79	6.45	50.97	11.84	1,303.55	0.79	87.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	20	99	12.90	63.87	30.33	1,333.87	2.03	89.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	110	7.10	70.97	25.87	1,359.74	1.74	91.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	122	7.74	78.71	41.59	1,401.33	2.79	94.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	130	5.16	83.87	28.95	1,430.28	1.94	95.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	137	4.52	88.39	30.72	1,461.00	2.06	98.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	138	0.65	89.03	6.26	1,467.26	0.42	98.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	140	1.29	90.32	9.90	1,477.16	0.66	99.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	149	5.81	96.13	100.85	1,578.01	6.77	105.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	150	0.65	96.77	2.28	1,580.29	0.15	106.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	154	2.58	99.35	125.62	1,454.67	8.43	97.60	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	155	0.65	100.00	35.81	1,490.48	2.40	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	155	0.00	100.00	0.00	1,490.48	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	155	0.00	100.00	0.00	1,490.48	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	155	0.00	100.00	0.00	1,490.48	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
				155				1,490.48				1				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 294 HOTELS ENTERTAINMENT SPORTS AND SERVICES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	0.41	0.41	20.45	20.45	0.45	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	0.14	0.54	0.00	20.45	0.00	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	10	0.81	1.36	0.06	20.40	0.00	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	14	0.54	1.90	1.20	21.59	0.03	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	19	33	2.58	4.48	20.00	41.59	0.44	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	29	62	3.93	8.41	38.46	80.05	0.85	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	35	97	4.75	13.16	57.44	137.49	1.27	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	28	125	3.80	16.96	43.76	181.26	0.97	4.00	2	2	5.88	5.88	7.83	7.83	0.75	0.75	17.89	4.32
9	1,500	2,000	1,750	56	181	7.60	24.56	120.19	301.45	2.65	6.65	0	2	0.00	5.88	0.00	7.83	0.00	0.75	0.00	2.60
10	2,000	2,500	2,250	49	230	6.65	31.21	117.98	419.43	2.60	9.26	3	5	8.82	14.71	9.16	16.99	0.88	1.62	7.77	4.05
11	2,500	3,000	2,750	85	315	11.53	42.74	297.81	717.24	6.57	15.83	0	5	0.00	14.71	0.00	16.99	0.00	1.62	0.00	2.37
12	3,000	4,000	3,500	97	412	13.16	55.90	395.25	1,112.49	8.72	24.55	6	11	17.65	32.35	478.37	495.37	45.70	47.32	121.03	44.53
13	4,000	5,000	4,500	50	462	6.78	62.69	268.87	1,381.36	5.93	30.48	1	12	2.94	35.29	10.01	505.37	0.96	48.28	3.72	36.59
14	5,000	7,500	6,250	54	516	7.33	70.01	358.19	1,739.55	7.90	38.39	4	16	11.76	47.06	42.96	548.33	4.10	52.38	11.99	31.52
15	7,500	10,000	8,750	47	563	6.38	76.39	518.77	2,258.32	11.45	49.83	0	16	0.00	47.06	0.00	548.33	0.00	52.38	0.00	24.28
16	10,000	20,000	15,000	95	658	12.89	89.28	1,258.64	3,516.96	27.77	77.61	3	19	8.82	55.88	77.17	625.50	7.37	59.75	6.13	17.79
17	20,000	50,000	35,000	48	706	6.51	95.79	784.33	4,301.29	17.31	94.92	7	26	20.59	76.47	110.47	735.97	10.55	70.30	14.08	17.11
18	50,000	100,000	75,000	21	727	2.85	98.64	203.04	4,504.33	4.48	99.40	8	34	23.53	100.00	310.88	1,046.86	29.70	100.00	153.12	23.24
19	100,000	500,000	300,000	9	736	1.22	99.86	23.73	4,528.06	0.52	99.92	0	34	0.00	100.00	0.00	1,046.86	0.00	100.00	0.00	23.12
20	500,000	**UP**		1	737	0.14	100.00	3.58	4,531.63	0.08	100.00	0	34	0.00	100.00	0.00	1,046.86	0.00	100.00	0.00	23.10
				737				4,531.63				34				1,046.86				23.10	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2941 HOTELS MOTELS INNS AND THE LIKE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	49	49	4.77	4.77	19.00	19.00	0.31	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	39	88	3.80	8.57	7.95	26.95	0.13	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	111	199	10.81	19.38	24.10	51.06	0.39	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	122	321	11.88	31.26	41.55	92.61	0.68	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	139	460	13.53	44.79	91.25	183.86	1.49	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	57	517	5.55	50.34	58.21	242.07	0.95	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	64	581	6.23	56.57	100.53	342.60	1.64	5.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	45	626	4.38	60.95	313.91	656.51	5.12	10.71	1	1	1.75	1.75	16.06	16.06	2.61	2.61	5.12	2.45
9	1,500	2,000	1,750	46	672	4.48	65.43	106.63	763.15	1.74	12.45	0	1	0.00	1.75	0.00	16.06	0.00	2.61	0.00	2.10
10	2,000	2,500	2,250	28	700	2.73	68.16	61.25	824.40	1.00	13.45	5	6	8.77	10.53	114.13	130.19	18.52	21.13	186.32	15.79
11	2,500	3,000	2,750	25	725	2.43	70.59	82.95	907.35	1.35	14.81	0	6	0.00	10.53	0.00	130.19	0.00	21.13	0.00	14.35
12	3,000	4,000	3,500	41	766	3.99	74.59	183.29	1,090.64	2.99	17.80	0	6	0.00	10.53	0.00	130.19	0.00	21.13	0.00	11.94
13	4,000	5,000	4,500	21	787	2.04	76.63	110.25	1,200.90	1.80	19.60	0	6	0.00	10.53	0.00	130.19	0.00	21.13	0.00	10.84
14	5,000	7,500	6,250	27	814	2.63	79.26	176.89	1,377.79	2.89	22.48	0	6	0.00	10.53	0.00	130.19	0.00	21.13	0.00	9.45
15	7,500	10,000	8,750	24	838	2.34	81.60	185.36	1,563.15	3.02	25.51	0	6	0.00	10.53	0.00	130.19	0.00	21.13	0.00	8.33
16	10,000	20,000	15,000	35	873	3.41	85.00	445.47	2,008.63	7.27	32.78	0	6	0.00	10.53	0.00	130.19	0.00	21.13	0.00	6.48
17	20,000	50,000	35,000	43	916	4.19	89.19	1,730.63	3,739.26	28.24	61.02	11	17	19.30	29.82	242.44	372.63	39.34	60.47	14.01	9.97
18	50,000	100,000	75,000	51	967	4.97	94.16	2,131.05	5,870.31	34.78	95.80	24	41	42.11	71.93	240.84	613.46	39.08	99.56	11.30	10.45
19	100,000	500,000	300,000	33	1,000	3.21	97.37	226.48	6,096.79	3.70	99.49	5	46	8.77	80.70	1.31	614.77	0.21	99.77	0.58	10.08
20	500,000	**UP**		27	1,027	2.63	100.00	31.15	6,127.93	0.51	100.00	11	57	19.30	100.00	1.43	616.20	0.23	100.00	4.59	10.06
				1,027				6,127.93				57				616.20				10.06	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	968	968	6.83	6.83	1,897.51	1,897.51	3.01	3.01	26	26	6.52	6.52	19,932.16	19,932.16	25.88	25.88	1050.44	1050.44
2	50	100	75	438	1,406	3.09	9.92	201.26	2,098.77	0.32	3.33	0	26	0.00	6.52	0.00	19,932.16	0.00	25.88	0.00	949.71
3	100	200	150	821	2,227	5.79	15.71	318.27	2,417.04	0.50	3.83	4	30	1.00	7.52	107.35	20,039.51	0.14	26.02	33.73	829.09
4	200	300	250	579	2,806	4.08	19.79	379.03	2,796.07	0.60	4.43	3	33	0.75	8.27	5.06	20,044.57	0.01	26.03	1.33	716.88
5	300	500	400	1,084	3,890	7.65	27.44	846.64	3,642.71	1.34	5.78	12	45	3.01	11.28	2,088.05	22,132.62	2.71	28.74	246.63	607.59
6	500	750	625	917	4,807	6.47	33.90	1,016.13	4,658.83	1.61	7.39	30	75	7.52	18.80	1,115.50	23,248.11	1.45	30.19	109.78	499.01
7	750	1,000	875	1,112	5,919	7.84	41.75	1,650.38	6,309.21	2.62	10.01	20	95	5.01	23.81	817.16	24,065.28	1.06	31.25	49.51	381.43
8	1,000	1,500	1,250	1,315	7,234	9.27	51.02	2,582.12	8,891.34	4.09	14.10	22	117	5.51	29.32	2,916.09	26,981.37	3.79	35.04	112.93	303.46
9	1,500	2,000	1,750	1,175	8,409	8.29	59.31	3,322.30	12,213.63	5.27	19.37	39	156	9.77	39.10	2,165.46	29,146.83	2.81	37.85	65.18	238.64
10	2,000	2,500	2,250	773	9,182	5.45	64.76	2,555.36	14,768.99	4.05	23.42	22	178	5.51	44.61	1,219.26	30,366.09	1.58	39.43	47.71	205.61
11	2,500	3,000	2,750	716	9,898	5.05	69.81	3,234.40	18,003.40	5.13	28.55	30	208	7.52	52.13	1,228.21	31,594.30	1.59	41.03	37.97	175.49
12	3,000	4,000	3,500	876	10,774	6.18	75.99	4,628.51	22,631.91	7.34	35.89	19	227	4.76	56.89	2,814.70	34,409.00	3.66	44.68	60.81	152.04
13	4,000	5,000	4,500	605	11,379	4.27	80.26	3,760.04	26,391.95	5.96	41.85	26	253	6.52	63.41	2,625.04	37,034.04	3.41	48.09	69.81	140.32
14	5,000	7,500	6,250	868	12,247	6.12	86.38	5,885.20	32,277.15	9.33	51.19	39	292	9.77	73.18	8,145.51	45,179.55	10.58	58.67	138.41	139.97
15	7,500	10,000	8,750	573	12,820	4.04	90.42	5,592.63	37,869.78	8.87	60.06	15	307	3.76	76.94	1,393.13	46,572.68	1.81	60.48	24.91	122.98
16	10,000	20,000	15,000	737	13,557	5.20	95.62	11,574.66	49,444.44	18.36	78.41	28	335	7.02	83.96	18,968.05	65,540.73	24.63	85.11	163.88	132.55
17	20,000	50,000	35,000	446	14,003	3.15	98.77	11,024.86	60,469.30	17.48	95.90	43	378	10.78	94.74	10,106.45	75,647.18	13.12	98.23	91.67	125.10
18	50,000	100,000	75,000	102	14,105	0.72	99.49	1,956.36	62,425.66	3.10	99.00	13	391	3.26	97.99	1,347.69	76,994.86	1.75	99.98	68.89	123.34
19	100,000	500,000	300,000	49	14,154	0.35	99.83	504.83	62,930.49	0.80	99.80	3	394	0.75	98.75	13.06	77,007.92	0.02	100.00	2.59	122.37
20	500,000	**UP**		24	14,178	0.17	100.00	126.85	63,057.34	0.20	100.00	5	399	1.25	100.00	0.24	77,008.16	0.00	100.00	0.19	122.12
					14,178				63,057.34				399				77,008.16				122.12

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	528	528	6.87	6.87	7,028.30	7,028.30	9.50	9.50	66	66	6.53	6.53	376.54	376.54	0.42	0.42	5.36	5.36
2	50	100	75	51	579	0.66	7.54	32.10	7,060.40	0.04	9.54	2	68	0.20	6.73	9.53	386.07	0.01	0.43	29.70	5.47
3	100	200	150	151	730	1.97	9.50	57.54	7,117.94	0.08	9.62	4	72	0.40	7.12	0.00	386.07	0.00	0.43	0.00	5.42
4	200	300	250	186	916	2.42	11.92	47.96	7,165.91	0.06	9.69	1	73	0.10	7.22	0.01	386.08	0.00	0.43	0.03	5.39
5	300	500	400	213	1,129	2.77	14.69	41.79	7,124.12	0.06	9.63	0	73	0.00	7.22	0.00	386.08	0.00	0.43	0.00	5.42
6	500	750	625	121	1,250	1.57	16.27	91.51	7,215.63	0.12	9.75	2	75	0.20	7.42	544.57	930.66	0.60	1.03	595.07	12.90
7	750	1,000	875	93	1,343	1.21	17.48	171.06	7,386.69	0.23	9.99	0	75	0.00	7.42	0.00	930.66	0.00	1.03	0.00	12.60
8	1,000	1,500	1,250	108	1,451	1.41	18.89	667.40	8,054.09	0.90	10.89	0	75	0.00	7.42	0.00	930.66	0.00	1.03	0.00	11.56
9	1,500	2,000	1,750	146	1,597	1.90	20.79	1,072.30	9,126.39	1.45	12.34	19	94	1.88	9.30	28.61	959.27	0.03	1.06	2.67	10.51
10	2,000	2,500	2,250	136	1,733	1.77	22.56	347.89	9,474.28	0.47	12.81	2	96	0.20	9.50	15.88	975.15	0.02	1.08	4.56	10.29
11	2,500	3,000	2,750	114	1,847	1.48	24.04	549.17	10,023.45	0.74	13.55	1	97	0.10	9.59	0.16	975.31	0.00	1.08	0.03	9.73
12	3,000	4,000	3,500	191	2,038	2.49	26.53	1,772.78	11,796.23	2.40	15.95	5	102	0.49	10.09	596.56	1,571.86	0.66	1.73	33.65	13.33
13	4,000	5,000	4,500	192	2,230	2.50	29.03	718.91	12,515.15	0.97	16.92	10	112	0.99	11.08	1,090.16	2,662.03	1.20	2.93	151.64	21.27
14	5,000	7,500	6,250	310	2,540	4.03	33.06	1,246.13	13,761.28	1.68	18.60	19	131	1.88	12.96	1,496.81	4,158.84	1.65	4.59	120.12	30.22
15	7,500	10,000	8,750	296	2,836	3.85	36.91	4,706.42	18,467.69	6.36	24.97	25	156	2.47	15.43	12,825.64	16,984.48	14.14	18.73	272.51	91.97
16	10,000	20,000	15,000	794	3,630	10.33	47.25	7,747.61	26,215.31	10.47	35.44	83	239	8.21	23.64	16,453.64	33,438.12	18.14	36.86	212.37	127.55
17	20,000	50,000	35,000	1,269	4,899	16.52	63.76	17,983.95	44,199.26	24.31	59.75	135	374	13.35	36.99	37,304.78	70,742.89	41.13	77.99	207.43	160.05
18	50,000	100,000	75,000	1,089	5,988	14.17	77.94	17,431.77	61,631.02	23.57	83.32	159	533	15.73	52.72	13,540.34	84,283.23	14.93	92.92	77.68	136.75
19	100,000	500,000	300,000	1,298	7,286	16.89	94.83	9,857.26	71,488.28	13.33	96.64	358	891	35.41	88.13	6,204.39	90,487.62	6.84	99.76	62.94	126.58
20	500,000	**UP**		397	7,683	5.17	100.00	2,482.72	73,971.01	3.36	100.00	120	1,011	11.87	100.00	216.95	90,704.57	0.24	100.00	8.74	122.62
				7,683				73,971.01				1,011				90,704.57				122.62	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2942 NIGHT CLUBS DANCE HALLS BALL ROOMSDISCOTHEQUES BARS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	63	63	4.08	4.08	667.64	667.64	2.91	2.91	1	1	3.33	3.33	77.85	77.85	1.57	1.57	11.66	11.66
2	50	100	75	19	82	1.23	5.31	10.86	656.78	0.05	2.86	0	1	0.00	3.33	0.00	77.85	0.00	1.57	0.00	11.85
3	100	200	150	27	109	1.75	7.06	61.15	595.63	0.27	2.60	0	1	0.00	3.33	0.00	77.85	0.00	1.57	0.00	13.07
4	200	300	250	32	141	2.07	9.13	161.02	434.61	0.70	1.89	0	1	0.00	3.33	0.00	77.85	0.00	1.57	0.00	17.91
5	300	500	400	53	194	3.43	12.56	182.49	252.12	0.80	1.10	0	1	0.00	3.33	0.00	77.85	0.00	1.57	0.00	30.88
6	500	750	625	96	290	6.22	18.78	1,631.54	1,883.67	7.11	8.21	0	1	0.00	3.33	0.00	77.85	0.00	1.57	0.00	4.13
7	750	1,000	875	157	447	10.17	28.95	1,003.35	880.32	4.37	3.84	1	2	3.33	6.67	20.66	98.51	0.42	1.99	2.06	11.19
8	1,000	1,500	1,250	141	588	9.13	38.08	1,460.51	580.19	6.36	2.53	1	3	3.33	10.00	11.90	110.41	0.24	2.23	0.81	19.03
9	1,500	2,000	1,750	126	714	8.16	46.24	1,426.55	2,006.75	6.22	8.74	2	5	6.67	16.67	1,617.42	1,727.82	32.70	34.94	113.38	86.10
10	2,000	2,500	2,250	101	815	6.54	52.78	1,399.16	3,405.91	6.10	14.84	1	6	3.33	20.00	49.72	1,777.54	1.01	35.94	3.55	52.19
11	2,500	3,000	2,750	124	939	8.03	60.82	2,013.24	5,419.15	8.77	23.61	2	8	6.67	26.67	136.00	1,913.54	2.75	38.69	6.76	35.31
12	3,000	4,000	3,500	161	1,100	10.43	71.24	2,876.22	8,295.37	12.53	36.15	5	13	16.67	43.33	330.36	2,243.90	6.68	45.37	11.49	27.05
13	4,000	5,000	4,500	101	1,201	6.54	77.78	2,312.14	10,607.51	10.07	46.22	4	17	13.33	56.67	567.48	2,811.37	11.47	56.84	24.54	26.50
14	5,000	7,500	6,250	154	1,355	9.97	87.76	5,096.57	15,704.08	22.21	68.43	10	27	33.33	90.00	2,132.11	4,943.49	43.11	99.96	41.83	31.48
15	7,500	10,000	8,750	69	1,424	4.47	92.23	2,475.51	18,179.58	10.79	79.21	0	27	0.00	90.00	0.00	4,943.49	0.00	99.96	0.00	27.19
16	10,000	20,000	15,000	72	1,496	4.66	96.89	3,060.72	21,240.30	13.34	92.55	3	30	10.00	100.00	2.23	4,945.71	0.04	100.00	0.07	23.28
17	20,000	50,000	35,000	32	1,528	2.07	98.96	1,349.18	22,589.48	5.88	98.43	0	30	0.00	100.00	0.00	4,945.71	0.00	100.00	0.00	21.89
18	50,000	100,000	75,000	7	1,535	0.45	99.42	197.22	22,786.71	0.86	99.29	0	30	0.00	100.00	0.00	4,945.71	0.00	100.00	0.00	21.70
19	100,000	500,000	300,000	8	1,543	0.52	99.94	118.67	22,905.37	0.52	99.81	0	30	0.00	100.00	0.00	4,945.71	0.00	100.00	0.00	21.59
20	500,000	**UP**		1	1,544	0.06	100.00	44.49	22,949.87	0.19	100.00	0	30	0.00	100.00	0.00	4,945.71	0.00	100.00	0.00	21.55
				1,544				22,949.87				30				4,945.71				21.55	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	153	153	5.53	5.53	2,705.98	2,705.98	10.07	10.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	36	189	1.30	6.83	16.59	2,722.58	0.06	10.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	81	270	2.93	9.75	17.02	2,739.60	0.06	10.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	86	356	3.11	12.86	21.81	2,761.40	0.08	10.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	199	555	7.19	20.04	131.81	2,893.21	0.49	10.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	157	712	5.67	25.71	156.88	3,050.08	0.58	11.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	148	860	5.34	31.06	161.97	3,212.06	0.60	11.95	2	2	5.88	5.88	51.91	51.91	18.01	18.01	32.05	1.62
8	1,000	1,500	1,250	215	1,075	7.76	38.82	580.54	3,792.60	2.16	14.11	0	2	0.00	5.88	0.00	51.91	0.00	18.01	0.00	1.37
9	1,500	2,000	1,750	172	1,247	6.21	45.03	336.90	4,129.50	1.25	15.36	0	2	0.00	5.88	0.00	51.91	0.00	18.01	0.00	1.26
10	2,000	2,500	2,250	138	1,385	4.98	50.02	313.07	4,442.57	1.16	16.53	2	4	5.88	11.76	0.29	52.20	0.10	18.11	0.09	1.17
11	2,500	3,000	2,750	129	1,514	4.66	54.68	318.32	4,760.88	1.18	17.71	1	5	2.94	14.71	8.70	60.90	3.02	21.13	2.73	1.28
12	3,000	4,000	3,500	140	1,654	5.06	59.73	378.38	5,139.26	1.41	19.12	0	5	0.00	14.71	0.00	60.90	0.00	21.13	0.00	1.18
13	4,000	5,000	4,500	149	1,803	5.38	65.11	457.81	5,597.07	1.70	20.82	1	6	2.94	17.65	38.18	99.08	13.25	34.38	8.34	1.77
14	5,000	7,500	6,250	152	1,955	5.49	70.60	670.26	6,267.33	2.49	23.32	0	6	0.00	17.65	0.00	99.08	0.00	34.38	0.00	1.58
15	7,500	10,000	8,750	127	2,082	4.59	75.19	1,900.70	8,168.02	7.07	30.39	0	6	0.00	17.65	0.00	99.08	0.00	34.38	0.00	1.21
16	10,000	20,000	15,000	201	2,283	7.26	82.45	596.49	8,764.51	2.22	32.61	0	6	0.00	17.65	0.00	99.08	0.00	34.38	0.00	1.13
17	20,000	50,000	35,000	237	2,520	8.56	91.01	5,743.98	14,508.49	21.37	53.97	12	18	35.29	52.94	136.26	235.34	47.28	81.66	2.37	1.62
18	50,000	100,000	75,000	105	2,625	3.79	94.80	10,475.33	24,983.81	38.97	92.94	8	26	23.53	76.47	50.40	285.73	17.49	99.15	0.48	1.14
19	100,000	500,000	300,000	119	2,744	4.30	99.10	1,748.93	26,732.74	6.51	99.45	8	34	23.53	100.00	2.44	288.17	0.85	100.00	0.14	1.08
20	500,000	**UP**		25	2,769	0.90	100.00	147.84	26,880.58	0.55	100.00	0	34	0.00	100.00	0.00	288.17	0.00	100.00	0.00	1.07
				2,769				26,880.58				34				288.17				1.07	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	18	18	11.18	11.18	7.09	7.09	1.49	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	19	0.62	11.80	0.01	7.10	0.00	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	25	3.73	15.53	1.38	8.48	0.29	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	29	2.48	18.01	1.94	10.42	0.41	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	38	5.59	23.60	5.07	15.49	1.06	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	45	4.35	27.95	3.78	19.27	0.79	4.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	53	4.97	32.92	7.49	26.76	1.57	5.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	63	6.21	39.13	12.31	39.07	2.58	8.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	67	2.48	41.61	3.93	43.00	0.82	9.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	73	3.73	45.34	15.43	58.44	3.24	12.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	78	3.11	48.45	12.36	70.79	2.59	14.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	81	1.86	50.31	10.49	81.28	2.20	17.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	90	5.59	55.90	87.27	168.55	18.30	35.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	20	110	12.42	68.32	92.24	260.80	19.34	54.69	1	1	20.00	20.00	0.90	0.90	4.12	4.12	0.98	0.35
15	7,500	10,000	8,750	20	130	12.42	80.75	54.65	315.44	11.46	66.15	2	3	40.00	60.00	16.11	17.01	73.74	77.86	29.48	5.39
16	10,000	20,000	15,000	12	142	7.45	88.20	19.29	334.73	4.04	70.19	0	3	0.00	60.00	0.00	17.01	0.00	77.86	0.00	5.08
17	20,000	50,000	35,000	9	151	5.59	93.79	83.06	417.79	17.42	87.61	1	4	20.00	80.00	4.83	21.84	22.09	99.95	5.81	5.23
18	50,000	100,000	75,000	7	158	4.35	98.14	54.93	472.72	11.52	99.13	0	4	0.00	80.00	0.00	21.84	0.00	99.95	0.00	4.62
19	100,000	500,000	300,000	3	161	1.86	100.00	4.14	476.87	0.87	100.00	1	5	20.00	100.00	0.01	21.85	0.05	100.00	0.27	4.58
20	500,000	**UP**		0	161	0.00	100.00	0.00	476.87	0.00	100.00	0	5	0.00	100.00	0.00	21.85	0.00	100.00	0.00	4.58
					161				476.87				5				21.85				4.58

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 29432 SPORT STADIA SPORTS CENTRES FITNESS CENTRESGYMNS ATC

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	33	33	5.79	5.79	52.32	52.32	3.27	3.27	1	1	7.69	7.69	0.25	0.25	0.10	0.10	0.48	0.48
2	50	100	75	20	53	3.51	9.30	8.56	60.88	0.53	3.80	0	1	0.00	7.69	0.00	0.25	0.00	0.10	0.00	0.41
3	100	200	150	40	93	7.02	16.32	16.72	77.60	1.04	4.84	0	1	0.00	7.69	0.00	0.25	0.00	0.10	0.00	0.32
4	200	300	250	22	115	3.86	20.18	9.60	87.20	0.60	5.44	0	1	0.00	7.69	0.00	0.25	0.00	0.10	0.00	0.29
5	300	500	400	70	185	12.28	32.46	43.42	130.62	2.71	8.15	0	1	0.00	7.69	0.00	0.25	0.00	0.10	0.00	0.19
6	500	750	625	64	249	11.23	43.68	60.54	191.16	3.78	11.93	0	1	0.00	7.69	0.00	0.25	0.00	0.10	0.00	0.13
7	750	1,000	875	56	305	9.82	53.51	89.28	280.44	5.57	17.50	0	1	0.00	7.69	0.00	0.25	0.00	0.10	0.00	0.09
8	1,000	1,500	1,250	53	358	9.30	62.81	71.36	351.80	4.45	21.96	0	1	0.00	7.69	0.00	0.25	0.00	0.10	0.00	0.07
9	1,500	2,000	1,750	44	402	7.72	70.53	105.50	457.30	6.58	28.54	2	3	15.38	23.08	55.19	55.44	22.60	22.70	52.31	12.12
10	2,000	2,500	2,250	35	437	6.14	76.67	140.31	597.61	8.76	37.30	2	5	15.38	38.46	3.32	58.76	1.36	24.06	2.37	9.83
11	2,500	3,000	2,750	17	454	2.98	79.65	40.23	637.85	2.51	39.81	1	6	7.69	46.15	6.52	65.29	2.67	26.73	16.22	10.24
12	3,000	4,000	3,500	27	481	4.74	84.39	96.78	734.63	6.04	45.85	0	6	0.00	46.15	0.00	65.29	0.00	26.73	0.00	8.89
13	4,000	5,000	4,500	21	502	3.68	88.07	109.51	844.13	6.83	52.69	3	9	23.08	69.23	102.26	167.54	41.87	68.61	93.38	19.85
14	5,000	7,500	6,250	14	516	2.46	90.53	76.61	920.75	4.78	57.47	0	9	0.00	69.23	0.00	167.54	0.00	68.61	0.00	18.20
15	7,500	10,000	8,750	8	524	1.40	91.93	77.19	997.93	4.82	62.29	0	9	0.00	69.23	0.00	167.54	0.00	68.61	0.00	16.79
16	10,000	20,000	15,000	17	541	2.98	94.91	135.43	1,133.36	8.45	70.74	1	10	7.69	76.92	20.30	187.84	8.31	76.92	14.99	16.57
17	20,000	50,000	35,000	20	561	3.51	98.42	425.03	1,558.40	26.53	97.27	3	13	23.08	100.00	56.37	244.21	23.08	100.00	13.26	15.67
18	50,000	100,000	75,000	5	566	0.88	99.30	31.99	1,590.39	2.00	99.26	0	13	0.00	100.00	0.00	244.21	0.00	100.00	0.00	15.36
19	100,000	500,000	300,000	3	569	0.53	99.82	1.11	1,591.50	0.07	99.33	0	13	0.00	100.00	0.00	244.21	0.00	100.00	0.00	15.34
20	500,000	**UP**		1	570	0.18	100.00	10.67	1,602.18	0.67	100.00	0	13	0.00	100.00	0.00	244.21	0.00	100.00	0.00	15.24
				570				1,602.18				13				244.21				15.24	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	3.64	3.64	12.95	12.95	4.19	4.19	0	0	0.00	0.00	6.09	6.09	100.00	100.00	47.03	47.03
2	50	100	75	1	5	0.91	4.55	0.00	12.95	0.00	4.19	0	0	0.00	0.00	0.00	6.09	0.00	100.00	0.00	47.03
3	100	200	150	1	6	0.91	5.45	0.00	12.95	0.00	4.19	0	0	0.00	0.00	0.00	6.09	0.00	100.00	0.00	47.03
4	200	300	250	4	10	3.64	9.09	141.78	154.73	45.89	50.08	0	0	0.00	0.00	0.00	6.09	0.00	100.00	0.00	3.94
5	300	500	400	7	17	6.36	15.45	0.00	154.73	0.00	50.08	0	0	0.00	0.00	0.00	6.09	0.00	100.00	0.00	3.94
6	500	750	625	1	18	0.91	16.36	0.50	155.23	0.16	50.24	0	0	0.00	0.00	0.00	6.09	0.00	100.00	0.00	3.92
7	750	1,000	875	1	19	0.91	17.27	0.01	155.24	0.00	50.24	0	0	0.00	0.00	0.00	6.09	0.00	100.00	0.00	3.92
8	1,000	1,500	1,250	8	27	7.27	24.55	2.02	157.25	0.65	50.90	0	0	0.00	0.00	0.00	6.09	0.00	100.00	0.00	3.87
9	1,500	2,000	1,750	4	31	3.64	28.18	8.59	165.84	2.78	53.68	0	0	0.00	0.00	0.00	6.09	0.00	100.00	0.00	3.67
10	2,000	2,500	2,250	9	40	8.18	36.36	0.70	166.54	0.23	53.90	0	0	0.00	0.00	0.00	6.09	0.00	100.00	0.00	3.66
11	2,500	3,000	2,750	10	50	9.09	45.45	10.21	176.75	3.30	57.21	0	0	0.00	0.00	0.00	6.09	0.00	100.00	0.00	3.45
12	3,000	4,000	3,500	8	58	7.27	52.73	11.04	187.79	3.57	60.78	0	0	0.00	0.00	0.00	6.09	0.00	100.00	0.00	3.24
13	4,000	5,000	4,500	11	69	10.00	62.73	34.00	221.79	11.01	71.78	0	0	0.00	0.00	0.00	6.09	0.00	100.00	0.00	2.75
14	5,000	7,500	6,250	10	79	9.09	71.82	19.60	241.39	6.34	78.13	0	0	0.00	0.00	0.00	6.09	0.00	100.00	0.00	2.52
15	7,500	10,000	8,750	2	81	1.82	73.64	5.95	247.34	1.93	80.05	0	0	0.00	0.00	0.00	6.09	0.00	100.00	0.00	2.46
16	10,000	20,000	15,000	12	93	10.91	84.55	14.86	262.20	4.81	84.86	0	0	0.00	0.00	0.00	6.09	0.00	100.00	0.00	2.32
17	20,000	50,000	35,000	11	104	10.00	94.55	42.70	304.90	13.82	98.68	0	0	0.00	0.00	0.00	6.09	0.00	100.00	0.00	2.00
18	50,000	100,000	75,000	3	107	2.73	97.27	1.79	306.68	0.58	99.26	0	0	0.00	0.00	0.00	6.09	0.00	100.00	0.00	1.99
19	100,000	500,000	300,000	3	110	2.73	100.00	2.28	308.97	0.74	100.00	0	0	0.00	0.00	0.00	6.09	0.00	100.00	0.00	1.97
20	500,000	**UP**		0	110	0.00	100.00	0.00	308.97	0.00	100.00	0	0	0.00	0.00	0.00	6.09	0.00	100.00	0.00	1.97
					110				308.97				0				6.09				1.97

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2944 OTHERS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	31	31	19.14	19.14	11.75	11.75	2.37	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	40	5.56	24.69	3.27	15.02	0.66	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	50	6.17	30.86	4.71	19.73	0.95	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	62	7.41	38.27	13.59	33.32	2.74	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	15	77	9.26	47.53	30.93	64.25	6.23	12.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	87	6.17	53.70	14.31	78.57	2.88	15.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	99	7.41	61.11	44.16	122.73	8.90	24.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	111	7.41	68.52	28.38	151.11	5.72	30.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	119	4.94	73.46	22.78	173.88	4.59	35.03	1	1	100.00	100.00	31.84	31.84	100.00	100.00	139.80	18.31
10	2,000	2,500	2,250	20	139	12.35	85.80	14.18	188.06	2.86	37.89	0	1	0.00	100.00	0.00	31.84	0.00	100.00	0.00	16.93
11	2,500	3,000	2,750	4	143	2.47	88.27	10.81	198.87	2.18	40.07	0	1	0.00	100.00	0.00	31.84	0.00	100.00	0.00	16.01
12	3,000	4,000	3,500	2	145	1.23	89.51	24.23	223.10	4.88	44.95	0	1	0.00	100.00	0.00	31.84	0.00	100.00	0.00	14.27
13	4,000	5,000	4,500	1	146	0.62	90.12	34.50	257.59	6.95	51.90	0	1	0.00	100.00	0.00	31.84	0.00	100.00	0.00	12.36
14	5,000	7,500	6,250	6	152	3.70	93.83	44.07	301.67	8.88	60.78	0	1	0.00	100.00	0.00	31.84	0.00	100.00	0.00	10.56
15	7,500	10,000	8,750	3	155	1.85	95.68	56.58	358.25	11.40	72.18	0	1	0.00	100.00	0.00	31.84	0.00	100.00	0.00	8.89
16	10,000	20,000	15,000	4	159	2.47	98.15	100.33	458.57	20.21	92.39	0	1	0.00	100.00	0.00	31.84	0.00	100.00	0.00	6.94
17	20,000	50,000	35,000	1	160	0.62	98.77	24.28	482.86	4.89	97.29	0	1	0.00	100.00	0.00	31.84	0.00	100.00	0.00	6.59
18	50,000	100,000	75,000	1	161	0.62	99.38	1.69	484.55	0.34	97.63	0	1	0.00	100.00	0.00	31.84	0.00	100.00	0.00	6.57
19	100,000	500,000	300,000	1	162	0.62	100.00	11.77	496.32	2.37	100.00	0	1	0.00	100.00	0.00	31.84	0.00	100.00	0.00	6.42
20	500,000	**UP**		0	162	0.00	100.00	0.00	496.32	0.00	100.00	0	1	0.00	100.00	0.00	31.84	0.00	100.00	0.00	6.42
					162				496.32				1				31.84				6.42

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2945 RESTORANTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,610	1,610	7.03	7.03	2,775.03	2,775.03	5.08	5.08	9	9	3.86	3.86	603.72	603.72	4.17	4.17	21.76	21.76
2	50	100	75	467	2,077	2.04	9.07	242.33	3,017.36	0.44	5.53	2	11	0.86	4.72	1.20	604.92	0.01	4.18	0.50	20.05
3	100	200	150	1,149	3,226	5.02	14.09	339.29	2,678.07	0.62	4.91	3	14	1.29	6.01	325.81	930.73	2.25	6.43	96.03	34.75
4	200	300	250	750	3,976	3.28	17.37	567.49	3,245.56	1.04	5.94	9	23	3.86	9.87	571.36	1,502.09	3.95	10.38	100.68	46.28
5	300	500	400	2,111	6,087	9.22	26.59	805.34	4,050.90	1.48	7.42	11	34	4.72	14.59	398.36	1,900.45	2.75	13.13	49.46	46.91
6	500	750	625	2,019	8,106	8.82	35.42	1,952.39	6,003.29	3.58	11.00	7	41	3.00	17.60	23.80	1,924.25	0.16	13.30	1.22	32.05
7	750	1,000	875	2,097	10,203	9.16	44.58	4,314.41	10,317.70	7.90	18.90	26	67	11.16	28.76	722.47	2,646.71	4.99	18.29	16.75	25.65
8	1,000	1,500	1,250	2,116	12,319	9.25	53.82	4,534.86	14,852.56	8.31	27.20	21	88	9.01	37.77	188.36	2,835.07	1.30	19.59	4.15	19.09
9	1,500	2,000	1,750	1,560	13,879	6.82	60.64	4,244.92	19,097.47	7.77	34.98	22	110	9.44	47.21	784.79	3,619.86	5.42	25.02	18.49	18.95
10	2,000	2,500	2,250	1,331	15,210	5.82	66.45	7,476.69	26,574.16	13.69	48.67	7	117	3.00	50.21	232.80	3,852.66	1.61	26.63	3.11	14.50
11	2,500	3,000	2,750	1,159	16,369	5.06	71.52	3,374.01	29,948.17	6.18	54.85	19	136	8.15	58.37	1,054.82	4,907.48	7.29	33.92	31.26	16.39
12	3,000	4,000	3,500	2,018	18,387	8.82	80.33	3,689.27	33,637.44	6.76	61.61	22	158	9.44	67.81	1,382.14	6,289.62	9.55	43.47	37.46	18.70
13	4,000	5,000	4,500	860	19,247	3.76	84.09	6,314.91	39,952.35	11.57	73.18	6	164	2.58	70.39	2,083.49	8,373.12	14.40	57.87	32.99	20.96
14	5,000	7,500	6,250	1,285	20,532	5.61	89.71	4,672.75	44,625.10	8.56	81.73	20	184	8.58	78.97	2,694.43	11,067.54	18.62	76.49	57.66	24.80
15	7,500	10,000	8,750	848	21,380	3.70	93.41	3,829.30	48,454.40	7.01	88.75	7	191	3.00	81.97	363.95	11,431.49	2.52	79.01	9.50	23.59
16	10,000	20,000	15,000	1,095	22,475	4.78	98.20	5,404.93	53,859.33	9.90	98.65	28	219	12.02	93.99	2,616.08	14,047.57	18.08	97.09	48.40	26.08
17	20,000	50,000	35,000	219	22,694	0.96	99.15	3,542.62	57,401.95	6.49	105.14	13	232	5.58	99.57	421.37	14,468.95	2.91	100.00	11.89	25.21
18	50,000	100,000	75,000	62	22,756	0.27	99.42	667.40	58,069.35	1.22	106.36	0	232	0.00	99.57	0.00	14,468.95	0.00	100.00	0.00	24.92
19	100,000	500,000	300,000	95	22,851	0.42	99.84	639.70	58,709.05	1.17	107.53	0	232	0.00	99.57	0.00	14,468.95	0.00	100.00	0.00	24.65
20	500,000	**UP**		37	22,888	0.16	100.00	4,111.62	54,597.43	7.53	100.00	1	233	0.43	100.00	0.07	14,469.02	0.00	100.00	0.00	26.50
				22,888				54,597.43				233				14,469.02				26.50	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2946 STALLKEDAIWARUNG MAKAN AND THE LIKE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,261	2,261	23.85	23.85	750.42	750.42	6.50	6.50	3	3	8.57	8.57	4.75	4.75	0.18	0.18	0.63	0.63
2	50	100	75	1,138	3,399	12.00	35.85	614.89	1,365.31	5.33	11.83	2	5	5.71	14.29	52.02	56.77	1.99	2.17	8.46	4.16
3	100	200	150	1,771	5,170	18.68	54.52	1,439.03	2,804.34	12.47	24.29	8	13	22.86	37.14	913.27	970.04	34.86	37.03	63.46	34.59
4	200	300	250	1,183	6,353	12.48	67.00	1,297.85	4,102.19	11.24	35.54	7	20	20.00	57.14	551.08	1,521.12	21.04	58.06	42.46	37.08
5	300	500	400	1,254	7,607	13.23	80.23	1,853.28	5,955.47	16.05	51.59	6	26	17.14	74.29	464.05	1,985.17	17.71	75.78	25.04	33.33
6	500	750	625	686	8,293	7.23	87.46	1,425.88	7,381.35	12.35	63.94	5	31	14.29	88.57	129.36	2,114.53	4.94	80.71	9.07	28.65
7	750	1,000	875	440	8,733	4.64	92.10	1,098.97	8,480.32	9.52	73.46	1	32	2.86	91.43	39.05	2,153.58	1.49	82.21	3.55	25.40
8	1,000	1,500	1,250	329	9,062	3.47	95.57	1,084.50	9,564.82	9.39	82.86	3	35	8.57	100.00	466.17	2,619.75	17.79	100.00	42.98	27.39
9	1,500	2,000	1,750	136	9,198	1.43	97.00	668.51	10,233.33	5.79	88.65	0	35	0.00	100.00	0.00	2,619.75	0.00	100.00	0.00	25.60
10	2,000	2,500	2,250	65	9,263	0.69	97.69	300.91	10,534.24	2.61	91.25	0	35	0.00	100.00	0.00	2,619.75	0.00	100.00	0.00	24.87
11	2,500	3,000	2,750	61	9,324	0.64	98.33	347.83	10,882.07	3.01	94.27	0	35	0.00	100.00	0.00	2,619.75	0.00	100.00	0.00	24.07
12	3,000	4,000	3,500	56	9,380	0.59	98.92	397.64	11,279.72	3.44	97.71	0	35	0.00	100.00	0.00	2,619.75	0.00	100.00	0.00	23.23
13	4,000	5,000	4,500	21	9,401	0.22	99.15	196.81	11,476.53	1.70	99.42	0	35	0.00	100.00	0.00	2,619.75	0.00	100.00	0.00	22.83
14	5,000	7,500	6,250	18	9,419	0.19	99.34	194.95	11,671.48	1.69	101.11	0	35	0.00	100.00	0.00	2,619.75	0.00	100.00	0.00	22.45
15	7,500	10,000	8,750	7	9,426	0.07	99.41	33.93	11,705.41	0.29	101.40	0	35	0.00	100.00	0.00	2,619.75	0.00	100.00	0.00	22.38
16	10,000	20,000	15,000	22	9,448	0.23	99.64	103.14	11,808.55	0.89	102.29	0	35	0.00	100.00	0.00	2,619.75	0.00	100.00	0.00	22.19
17	20,000	50,000	35,000	15	9,463	0.16	99.80	104.52	11,913.07	0.91	103.20	0	35	0.00	100.00	0.00	2,619.75	0.00	100.00	0.00	21.99
18	50,000	100,000	75,000	5	9,468	0.05	99.85	0.62	11,913.69	0.01	103.20	0	35	0.00	100.00	0.00	2,619.75	0.00	100.00	0.00	21.99
19	100,000	500,000	300,000	10	9,478	0.11	99.96	374.46	11,539.23	3.24	99.96	0	35	0.00	100.00	0.00	2,619.75	0.00	100.00	0.00	22.70
20	500,000	**UP**		4	9,482	0.04	100.00	4.61	11,543.84	0.04	100.00	0	35	0.00	100.00	0.00	2,619.75	0.00	100.00	0.00	22.69
					9,482				11,543.84				35				2,619.75				22.69

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2947 BEAUTY SALON/HAIR DRESSER/BARBER SHOPS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	214	214	7.57	7.57	145.40	145.40	4.44	4.44	4	4	16.67	16.67	132.83	132.83	4.85	4.85	91.36	91.36
2	50	100	75	123	337	4.35	11.92	37.42	182.82	1.14	5.58	0	4	0.00	16.67	0.00	132.83	0.00	4.85	0.00	72.66
3	100	200	150	311	648	11.00	22.91	119.13	301.95	3.64	9.22	1	5	4.17	20.83	1.53	134.36	0.06	4.90	1.28	44.50
4	200	300	250	229	877	8.10	31.01	102.90	404.85	3.14	12.36	0	5	0.00	20.83	0.00	134.36	0.00	4.90	0.00	33.19
5	300	500	400	499	1,376	17.64	48.66	277.72	682.57	8.48	20.84	1	6	4.17	25.00	1.37	135.73	0.05	4.95	0.49	19.89
6	500	750	625	327	1,703	11.56	60.22	256.61	939.18	7.83	28.67	0	6	0.00	25.00	0.00	135.73	0.00	4.95	0.00	14.45
7	750	1,000	875	305	2,008	10.79	71.00	430.11	1,369.30	13.13	41.80	2	8	8.33	33.33	15.24	150.97	0.56	5.51	3.54	11.03
8	1,000	1,500	1,250	262	2,270	9.26	80.27	430.04	1,799.34	13.13	54.93	3	11	12.50	45.83	24.28	175.25	0.89	6.39	5.64	9.74
9	1,500	2,000	1,750	146	2,416	5.16	85.43	322.21	2,121.56	9.84	64.77	3	14	12.50	58.33	142.75	318.00	5.21	11.60	44.30	14.99
10	2,000	2,500	2,250	109	2,525	3.85	89.29	278.45	2,400.01	8.50	73.27	2	16	8.33	66.67	56.46	374.47	2.06	13.66	20.28	15.60
11	2,500	3,000	2,750	78	2,603	2.76	92.04	217.59	2,617.59	6.64	79.92	3	19	12.50	79.17	2,028.74	2,403.21	74.03	87.69	932.39	91.81
12	3,000	4,000	3,500	79	2,682	2.79	94.84	292.72	2,910.31	8.94	88.85	2	21	8.33	87.50	246.26	2,649.47	8.99	96.68	84.13	91.04
13	4,000	5,000	4,500	32	2,714	1.13	95.97	161.04	3,071.35	4.92	93.77	1	22	4.17	91.67	4.70	2,654.17	0.17	96.85	2.92	86.42
14	5,000	7,500	6,250	63	2,777	2.23	98.20	66.39	3,137.73	2.03	95.80	2	24	8.33	100.00	86.32	2,740.49	3.15	100.00	130.02	87.34
15	7,500	10,000	8,750	21	2,798	0.74	98.94	107.58	3,245.32	3.28	99.08	0	24	0.00	100.00	0.00	2,740.49	0.00	100.00	0.00	84.44
16	10,000	20,000	15,000	11	2,809	0.39	99.33	108.16	3,353.48	3.30	102.38	0	24	0.00	100.00	0.00	2,740.49	0.00	100.00	0.00	81.72
17	20,000	50,000	35,000	5	2,814	0.18	99.50	48.63	3,402.11	1.48	103.87	0	24	0.00	100.00	0.00	2,740.49	0.00	100.00	0.00	80.55
18	50,000	100,000	75,000	6	2,820	0.21	99.72	140.04	3,262.06	4.28	99.59	0	24	0.00	100.00	0.00	2,740.49	0.00	100.00	0.00	84.01
19	100,000	500,000	300,000	4	2,824	0.14	99.86	3.06	3,265.13	0.09	99.68	0	24	0.00	100.00	0.00	2,740.49	0.00	100.00	0.00	83.93
20	500,000	**UP**		4	2,828	0.14	100.00	10.32	3,275.45	0.32	100.00	0	24	0.00	100.00	0.00	2,740.49	0.00	100.00	0.00	83.67
					2,828				3,275.45				24				2,740.49				83.67

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2949 RECREATION AREAS AND CULTURAL CENTRES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	63	63	10.52	10.52	290.92	290.92	7.54	7.54	6	6	17.14	17.14	514.32	514.32	32.88	32.88	176.79	176.79
2	50	100	75	25	88	4.17	14.69	6.93	297.84	0.18	7.72	0	6	0.00	17.14	0.00	514.32	0.00	32.88	0.00	172.68
3	100	200	150	48	136	8.01	22.70	62.80	360.64	1.63	9.35	0	6	0.00	17.14	0.00	514.32	0.00	32.88	0.00	142.61
4	200	300	250	7	143	1.17	23.87	4.87	365.51	0.13	9.48	0	6	0.00	17.14	0.00	514.32	0.00	32.88	0.00	140.71
5	300	500	400	41	184	6.84	30.72	42.91	408.42	1.11	10.59	5	11	14.29	31.43	11.73	526.05	0.75	33.63	27.33	128.80
6	500	750	625	11	195	1.84	32.55	17.99	426.41	0.47	11.06	1	12	2.86	34.29	22.78	548.83	1.46	35.09	126.62	128.71
7	750	1,000	875	25	220	4.17	36.73	62.50	488.91	1.62	12.68	0	12	0.00	34.29	0.00	548.83	0.00	35.09	0.00	112.26
8	1,000	1,500	1,250	37	257	6.18	42.90	72.52	561.43	1.88	14.56	2	14	5.71	40.00	144.58	693.41	9.24	44.33	199.38	123.51
9	1,500	2,000	1,750	17	274	2.84	45.74	94.14	655.57	2.44	17.00	0	14	0.00	40.00	0.00	693.41	0.00	44.33	0.00	105.77
10	2,000	2,500	2,250	26	300	4.34	50.08	75.12	730.69	1.95	18.95	3	17	8.57	48.57	62.91	756.32	4.02	48.36	83.74	103.51
11	2,500	3,000	2,750	11	311	1.84	51.92	55.13	785.81	1.43	20.38	0	17	0.00	48.57	0.00	756.32	0.00	48.36	0.00	96.25
12	3,000	4,000	3,500	28	339	4.67	56.59	133.54	919.36	3.46	23.84	0	17	0.00	48.57	0.00	756.32	0.00	48.36	0.00	82.27
13	4,000	5,000	4,500	13	352	2.17	58.76	152.09	1,071.45	3.94	27.79	2	19	5.71	54.29	50.89	807.21	3.25	51.61	33.46	75.34
14	5,000	7,500	6,250	17	369	2.84	61.60	209.19	1,280.64	5.43	33.21	0	19	0.00	54.29	0.00	807.21	0.00	51.61	0.00	63.03
15	7,500	10,000	8,750	18	387	3.01	64.61	189.89	1,470.53	4.92	38.14	0	19	0.00	54.29	0.00	807.21	0.00	51.61	0.00	54.89
16	10,000	20,000	15,000	67	454	11.19	75.79	784.55	2,255.09	20.35	58.49	7	26	20.00	74.29	737.79	1,545.00	47.17	98.78	94.04	68.51
17	20,000	50,000	35,000	54	508	9.02	84.81	951.26	3,206.35	24.67	83.16	0	26	0.00	74.29	0.00	1,545.00	0.00	98.78	0.00	48.19
18	50,000	100,000	75,000	38	546	6.34	91.15	303.14	3,509.49	7.86	91.02	0	26	0.00	74.29	0.00	1,545.00	0.00	98.78	0.00	44.02
19	100,000	500,000	300,000	50	596	8.35	99.50	344.09	3,853.58	8.92	99.94	9	35	25.71	100.00	19.07	1,564.08	1.22	100.00	5.54	40.59
20	500,000	**UP**		3	599	0.50	100.00	2.18	3,855.76	0.06	100.00	0	35	0.00	100.00	0.00	1,564.08	0.00	100.00	0.00	40.56
					599				3,855.76				35				1,564.08				40.56

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 29491 RECREATIN AREAS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	2	2.47	2.47	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	4	2.47	4.94	0.85	0.86	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	1.23	6.17	0.43	1.29	0.13	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	8	3.70	9.88	3.40	4.69	1.00	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	1.23	11.11	1.77	6.45	0.52	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	1.23	12.35	0.07	6.52	0.02	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	1.23	13.58	0.04	6.56	0.01	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	1.23	14.81	0.14	6.70	0.04	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	15	3.70	18.52	0.35	7.05	0.10	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	18	3.70	22.22	23.73	30.77	7.01	9.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	20	2.47	24.69	0.39	31.17	0.12	9.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	22	2.47	27.16	18.64	49.81	5.51	14.72	1	1	100.00	100.00	91.32	91.32	100.00	100.00	489.85	183.33
14	5,000	7,500	6,250	1	23	1.23	28.40	8.00	57.81	2.36	17.08	0	1	0.00	100.00	0.00	91.32	0.00	100.00	0.00	157.96
15	7,500	10,000	8,750	3	26	3.70	32.10	25.96	83.77	7.67	24.75	0	1	0.00	100.00	0.00	91.32	0.00	100.00	0.00	109.02
16	10,000	20,000	15,000	15	41	18.52	50.62	174.37	258.13	51.52	76.27	0	1	0.00	100.00	0.00	91.32	0.00	100.00	0.00	35.38
17	20,000	50,000	35,000	8	49	9.88	60.49	8.71	266.85	2.57	78.85	0	1	0.00	100.00	0.00	91.32	0.00	100.00	0.00	34.22
18	50,000	100,000	75,000	14	63	17.28	77.78	42.35	309.20	12.51	91.36	0	1	0.00	100.00	0.00	91.32	0.00	100.00	0.00	29.53
19	100,000	500,000	300,000	18	81	22.22	100.00	29.23	338.43	8.64	100.00	0	1	0.00	100.00	0.00	91.32	0.00	100.00	0.00	26.98
20	500,000	**UP**		0	81	0.00	100.00	0.00	338.43	0.00	100.00	0	1	0.00	100.00	0.00	91.32	0.00	100.00	0.00	26.98
				81				338.43				1				91.32				26.98	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 29493 CULTURAL CENTRES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	78.21	78.21	67.79	67.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	37.16	115.36	32.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	115.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				115.36				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 295 THE CARING SERVICES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	10.00	10.00	0.50	0.50	3.12	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	10.00	20.00	0.65	1.15	4.01	7.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	10.00	30.00	0.69	1.84	4.26	11.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	10.00	40.00	0.48	2.32	3.00	14.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	10.00	50.00	2.86	5.18	17.70	32.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	10.00	60.00	0.76	5.94	4.68	36.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	10.00	70.00	1.94	7.88	12.01	48.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	10.00	80.00	0.27	8.15	1.69	50.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	10.00	90.00	3.11	11.27	19.28	69.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	10.00	100.00	4.89	16.15	30.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	16.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	16.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	16.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	16.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	16.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	16.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	16.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	16.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	10	0.00	100.00	0.00	16.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10				16.15				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2951 SANATORIUM HOSPITALS DOCTORS CONSULTING ROOMS OLD PEOPLES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,286	1,286	11.81	11.81	971.95	971.95	3.78	3.78	6	6	4.08	4.08	1.02	1.02	0.07	0.07	0.11	0.11
2	50	100	75	419	1,705	3.85	15.65	29.24	1,001.19	0.11	3.90	0	6	0.00	4.08	0.00	1.02	0.00	0.07	0.00	0.10
3	100	200	150	711	2,416	6.53	22.18	171.92	1,173.11	0.67	4.57	1	7	0.68	4.76	6.29	7.31	0.40	0.47	3.66	0.62
4	200	300	250	701	3,117	6.44	28.61	155.31	1,328.42	0.60	5.17	4	11	2.72	7.48	2.42	9.73	0.15	0.62	1.56	0.73
5	300	500	400	1,126	4,243	10.34	38.95	235.44	1,563.86	0.92	6.09	0	11	0.00	7.48	0.00	9.73	0.00	0.62	0.00	0.62
6	500	750	625	928	5,171	8.52	47.47	319.75	1,244.12	1.24	4.84	5	16	3.40	10.88	10.55	20.28	0.67	1.29	3.30	1.63
7	750	1,000	875	814	5,985	7.47	54.94	252.55	1,496.67	0.98	5.83	0	16	0.00	10.88	0.00	20.28	0.00	1.29	0.00	1.36
8	1,000	1,500	1,250	841	6,826	7.72	62.66	251.80	1,748.47	0.98	6.81	1	17	0.68	11.56	29.24	49.52	1.86	3.15	11.61	2.83
9	1,500	2,000	1,750	503	7,329	4.62	67.28	453.85	2,202.32	1.77	8.57	1	18	0.68	12.24	6.52	56.04	0.41	3.57	1.44	2.54
10	2,000	2,500	2,250	350	7,679	3.21	70.49	438.01	2,640.33	1.70	10.28	8	26	5.44	17.69	48.83	104.87	3.11	6.67	11.15	3.97
11	2,500	3,000	2,750	246	7,925	2.26	72.75	345.71	2,986.04	1.35	11.62	0	26	0.00	17.69	0.00	104.87	0.00	6.67	0.00	3.51
12	3,000	4,000	3,500	385	8,310	3.53	76.29	1,138.23	4,124.27	4.43	16.05	1	27	0.68	18.37	0.35	105.22	0.02	6.69	0.03	2.55
13	4,000	5,000	4,500	263	8,573	2.41	78.70	161.30	4,285.57	0.63	16.68	1	28	0.68	19.05	0.63	105.86	0.04	6.73	0.39	2.47
14	5,000	7,500	6,250	493	9,066	4.53	83.23	2,044.84	6,330.41	7.96	24.64	4	32	2.72	21.77	34.69	140.55	2.21	8.94	1.70	2.22
15	7,500	10,000	8,750	178	9,244	1.63	84.86	931.53	7,261.95	3.63	28.27	2	34	1.36	23.13	631.67	772.22	40.18	49.13	67.81	10.63
16	10,000	20,000	15,000	565	9,809	5.19	90.05	5,071.31	12,333.26	19.74	48.00	12	46	8.16	31.29	302.87	1,075.08	19.27	68.39	5.97	8.72
17	20,000	50,000	35,000	478	10,287	4.39	94.44	11,421.15	23,754.40	44.45	92.46	22	68	14.97	46.26	246.02	1,321.10	15.65	84.04	2.15	5.56
18	50,000	100,000	75,000	236	10,523	2.17	96.60	1,840.41	25,594.81	7.16	99.62	13	81	8.84	55.10	136.18	1,457.29	8.66	92.71	7.40	5.69
19	100,000	500,000	300,000	302	10,825	2.77	99.38	478.34	26,073.15	1.86	101.48	63	144	42.86	97.96	113.07	1,570.36	7.19	99.90	23.64	6.02
20	500,000	**UP**		68	10,893	0.62	100.00	381.11	25,692.04	1.48	100.00	3	147	2.04	100.00	1.57	1,571.93	0.10	100.00	0.41	6.12
				10,893				25,692.04				147				1,571.93				6.12	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2952 REGILIOUS FACILITIES SUCH AS MOSQUESTEMPLESCHURCHES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	235	235	7.11	7.11	200.35	200.35	1.37	1.37	3	3	6.82	6.82	145.71	145.71	2.99	2.99	72.73	72.73
2	50	100	75	142	377	4.30	11.41	10.66	211.01	0.07	1.45	0	3	0.00	6.82	0.00	145.71	0.00	2.99	0.00	69.05
3	100	200	150	331	708	10.02	21.43	58.57	269.59	0.40	1.85	0	3	0.00	6.82	0.00	145.71	0.00	2.99	0.00	54.05
4	200	300	250	167	875	5.05	26.48	8.43	261.16	0.06	1.79	0	3	0.00	6.82	0.00	145.71	0.00	2.99	0.00	55.79
5	300	500	400	309	1,184	9.35	35.84	91.64	352.80	0.63	2.42	0	3	0.00	6.82	0.00	145.71	0.00	2.99	0.00	41.30
6	500	750	625	250	1,434	7.57	43.40	82.29	435.09	0.56	2.99	2	5	4.55	11.36	547.10	692.80	11.23	14.22	664.88	159.23
7	750	1,000	875	243	1,677	7.35	50.76	235.51	670.60	1.62	4.60	1	6	2.27	13.64	15.00	707.80	0.31	14.52	6.37	105.55
8	1,000	1,500	1,250	239	1,916	7.23	57.99	182.65	853.25	1.25	5.86	2	8	4.55	18.18	25.22	733.02	0.52	15.04	13.81	85.91
9	1,500	2,000	1,750	204	2,120	6.17	64.16	255.11	1,108.36	1.75	7.61	0	8	0.00	18.18	0.00	733.02	0.00	15.04	0.00	66.14
10	2,000	2,500	2,250	105	2,225	3.18	67.34	169.15	1,277.51	1.16	8.77	1	9	2.27	20.45	131.93	864.95	2.71	17.75	77.99	67.71
11	2,500	3,000	2,750	126	2,351	3.81	71.16	271.28	1,548.79	1.86	10.63	1	10	2.27	22.73	22.39	887.34	0.46	18.21	8.25	57.29
12	3,000	4,000	3,500	187	2,538	5.66	76.82	901.82	2,450.61	6.19	16.82	6	16	13.64	36.36	106.36	993.70	2.18	20.39	11.79	40.55
13	4,000	5,000	4,500	131	2,669	3.96	80.78	413.24	2,863.85	2.84	19.65	2	18	4.55	40.91	1,884.35	2,878.05	38.67	59.06	456.00	100.50
14	5,000	7,500	6,250	173	2,842	5.24	86.02	1,699.70	4,563.55	11.66	31.32	1	19	2.27	43.18	9.62	2,887.67	0.20	59.26	0.57	63.28
15	7,500	10,000	8,750	123	2,965	3.72	89.74	819.28	5,382.83	5.62	36.94	16	35	36.36	79.55	1,962.12	4,849.79	40.26	99.52	239.49	90.10
16	10,000	20,000	15,000	166	3,131	5.02	94.76	3,842.63	9,225.46	26.37	63.31	1	36	2.27	81.82	8.25	4,858.03	0.17	99.69	0.21	52.66
17	20,000	50,000	35,000	126	3,257	3.81	98.58	5,094.79	14,320.25	34.96	98.28	4	40	9.09	90.91	12.94	4,870.97	0.27	99.96	0.25	34.01
18	50,000	100,000	75,000	25	3,282	0.76	99.33	199.42	14,519.67	1.37	99.65	0	40	0.00	90.91	0.00	4,870.97	0.00	99.96	0.00	33.55
19	100,000	500,000	300,000	13	3,295	0.39	99.73	87.52	14,607.19	0.60	100.25	4	44	9.09	100.00	2.06	4,873.03	0.04	100.00	2.35	33.36
20	500,000	**UP**		9	3,304	0.27	100.00	35.90	14,571.29	0.25	100.00	0	44	0.00	100.00	0.00	4,873.03	0.00	100.00	0.00	33.44
				3,304				14,571.29				44				4,873.03				33.44	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2953 SCHOOLS UNIVERSITIES AND TRAINING COLLEGES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,056	1,056	8.57	8.57	1,250.52	1,250.52	4.26	4.26	73	73	18.30	18.30	1,384.15	1,384.15	11.27	11.27	110.69	110.69
2	50	100	75	295	1,351	2.39	10.97	55.06	1,305.58	0.19	4.45	0	73	0.00	18.30	0.00	1,384.15	0.00	11.27	0.00	106.02
3	100	200	150	524	1,875	4.25	15.22	62.26	1,367.84	0.21	4.66	0	73	0.00	18.30	0.00	1,384.15	0.00	11.27	0.00	101.19
4	200	300	250	484	2,359	3.93	19.15	132.31	1,500.15	0.45	5.12	1	74	0.25	18.55	4.03	1,388.17	0.03	11.31	3.04	92.54
5	300	500	400	661	3,020	5.37	24.51	248.73	1,748.87	0.85	5.96	2	76	0.50	19.05	30.35	1,418.52	0.25	11.55	12.20	81.11
6	500	750	625	613	3,633	4.98	29.49	137.82	1,886.70	0.47	6.43	1	77	0.25	19.30	90.28	1,508.81	0.74	12.29	65.51	79.97
7	750	1,000	875	575	4,208	4.67	34.16	492.98	2,379.68	1.68	8.12	0	77	0.00	19.30	0.00	1,508.81	0.00	12.29	0.00	63.40
8	1,000	1,500	1,250	684	4,892	5.55	39.71	707.18	3,086.86	2.41	10.53	1	78	0.25	19.55	0.77	1,509.57	0.01	12.30	0.11	48.90
9	1,500	2,000	1,750	524	5,416	4.25	43.96	594.18	3,681.04	2.03	12.55	6	84	1.50	21.05	14.48	1,524.05	0.12	12.41	2.44	41.40
10	2,000	2,500	2,250	283	5,699	2.30	46.26	780.72	4,461.76	2.66	15.22	0	84	0.00	21.05	0.00	1,524.05	0.00	12.41	0.00	34.16
11	2,500	3,000	2,750	297	5,996	2.41	48.67	667.75	5,129.51	2.28	17.49	4	88	1.00	22.06	71.71	1,595.75	0.58	13.00	10.74	31.11
12	3,000	4,000	3,500	390	6,386	3.17	51.84	430.12	5,559.63	1.47	18.96	3	91	0.75	22.81	29.45	1,625.20	0.24	13.24	6.85	29.23
13	4,000	5,000	4,500	746	7,132	6.06	57.89	1,876.95	7,436.59	6.40	25.36	25	116	6.27	29.07	330.87	1,956.07	2.70	15.93	17.63	26.30
14	5,000	7,500	6,250	3,260	10,392	26.46	84.36	3,349.69	10,786.27	11.42	36.79	166	282	41.60	70.68	810.27	2,766.34	6.60	22.53	24.19	25.65
15	7,500	10,000	8,750	390	10,782	3.17	87.52	3,372.68	14,158.95	11.50	48.29	9	291	2.26	72.93	1,604.67	4,371.01	13.07	35.61	47.58	30.87
16	10,000	20,000	15,000	641	11,423	5.20	92.73	9,110.22	23,269.18	31.07	79.36	35	326	8.77	81.70	7,012.24	11,383.25	57.12	92.73	76.97	48.92
17	20,000	50,000	35,000	496	11,919	4.03	96.75	5,050.11	28,319.28	17.22	96.58	8	334	2.01	83.71	661.34	12,044.58	5.39	98.11	13.10	42.53
18	50,000	100,000	75,000	209	12,128	1.70	98.45	329.35	27,989.93	1.12	95.46	46	380	11.53	95.24	220.16	12,264.74	1.79	99.91	66.85	43.82
19	100,000	500,000	300,000	169	12,297	1.37	99.82	1,346.52	29,336.45	4.59	100.05	14	394	3.51	98.75	10.53	12,275.28	0.09	99.99	0.78	41.84
20	500,000	**UP**		22	12,319	0.18	100.00	14.81	29,321.64	0.05	100.00	5	399	1.25	100.00	1.07	12,276.34	0.01	100.00	7.20	41.87
				12,319				29,321.64				399				12,276.34				41.87	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2954 MUSEUMS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	6.37	6.37	59.06	59.06	13.03	13.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	15	3.18	9.55	0.04	59.11	0.01	13.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	25	40	15.92	25.48	0.44	59.55	0.10	13.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	51	7.01	32.48	0.35	59.90	0.08	13.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	14	65	8.92	41.40	5.04	64.94	1.11	14.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	76	7.01	48.41	0.66	65.60	0.14	14.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	80	2.55	50.96	4.56	70.16	1.01	15.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	87	4.46	55.41	1.46	71.62	0.32	15.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	89	1.27	56.69	2.21	73.83	0.49	16.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	90	0.64	57.32	2.72	76.55	0.60	16.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	91	0.64	57.96	3.08	79.63	0.68	17.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	99	5.10	63.06	7.67	87.30	1.69	19.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	103	2.55	65.61	16.93	104.22	3.73	22.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	110	4.46	70.06	6.94	111.16	1.53	24.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	114	2.55	72.61	39.29	150.46	8.67	33.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	14	128	8.92	81.53	37.09	187.55	8.18	41.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	12	140	7.64	89.17	96.34	283.89	21.25	62.62	1	1	100.00	100.00	2.51	2.51	100.00	100.00	2.60	0.88
18	50,000	100,000	75,000	7	147	4.46	93.63	38.51	245.38	8.49	54.12	0	1	0.00	100.00	0.00	2.51	0.00	100.00	0.00	1.02
19	100,000	500,000	300,000	9	156	5.73	99.36	94.09	339.47	20.75	74.88	0	1	0.00	100.00	0.00	2.51	0.00	100.00	0.00	0.74
20	500,000	**UP**		1	157	0.64	100.00	113.90	453.37	25.12	100.00	0	1	0.00	100.00	0.00	2.51	0.00	100.00	0.00	0.55
					157				453.37				1				2.51				0.55

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2955 PSYCHIATRIC CLINICS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	57	57	17.98	17.98	25.45	25.45	3.90	3.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	62	1.58	19.56	0.67	26.12	0.10	4.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	20	82	6.31	25.87	5.37	31.48	0.82	4.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	21	103	6.62	32.49	45.50	14.02	6.97	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	39	142	12.30	44.79	47.50	61.51	7.28	9.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	33	175	10.41	55.21	35.06	26.45	5.37	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	33	208	10.41	65.62	168.84	142.39	25.87	21.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	38	246	11.99	77.60	100.86	243.25	15.46	37.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	15	261	4.73	82.33	32.32	275.58	4.95	42.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	272	3.47	85.80	45.07	320.64	6.91	49.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	282	3.15	88.96	33.56	354.20	5.14	54.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	290	2.52	91.48	29.31	383.51	4.49	58.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	296	1.89	93.38	38.09	421.60	5.84	64.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	304	2.52	95.90	61.72	483.32	9.46	74.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	310	1.89	97.79	60.95	544.27	9.34	83.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	312	0.63	98.42	13.93	558.20	2.13	85.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	317	1.58	100.00	94.33	652.53	14.46	100.00	2	2	100.00	100.00	39.30	39.30	100.00	100.00	41.67	6.02
18	50,000	100,000	75,000	0	317	0.00	100.00	0.00	652.53	0.00	100.00	0	2	0.00	100.00	0.00	39.30	0.00	100.00	0.00	6.02
19	100,000	500,000	300,000	0	317	0.00	100.00	0.00	652.53	0.00	100.00	0	2	0.00	100.00	0.00	39.30	0.00	100.00	0.00	6.02
20	500,000	**UP**		0	317	0.00	100.00	0.00	652.53	0.00	100.00	0	2	0.00	100.00	0.00	39.30	0.00	100.00	0.00	6.02
				317				652.53				2				39.30				6.02	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 296 MOTOR VEHICLE REPAIR SHOPS SERVICE STATIONS AND POOLS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	0.87	0.87	0.05	0.05	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	4	2.61	3.48	0.25	0.30	0.05	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	7	2.61	6.09	1.64	1.94	0.31	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	12	4.35	10.43	2.57	4.50	0.49	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	20	6.96	17.39	4.42	8.93	0.84	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	25	4.35	21.74	4.40	13.33	0.84	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	32	6.09	27.83	10.15	23.47	1.93	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	39	6.09	33.91	10.78	34.25	2.05	6.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	47	6.96	40.87	16.32	50.57	3.10	9.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	48	0.87	41.74	3.27	53.85	0.62	10.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	54	5.22	46.96	29.52	83.36	5.61	15.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	61	6.09	53.04	28.67	112.03	5.45	21.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	63	1.74	54.78	14.09	126.12	2.68	23.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	74	9.57	64.35	59.33	185.45	11.28	35.26	1	1	25.00	25.00	32.87	32.87	40.70	40.70	55.40	17.72
15	7,500	10,000	8,750	7	81	6.09	70.43	41.68	227.13	7.92	43.19	0	1	0.00	25.00	0.00	32.87	0.00	40.70	0.00	14.47
16	10,000	20,000	15,000	17	98	14.78	85.22	117.32	344.45	22.31	65.49	2	3	50.00	75.00	47.89	80.76	59.30	100.00	40.82	23.45
17	20,000	50,000	35,000	15	113	13.04	98.26	148.93	493.38	28.32	93.81	1	4	25.00	100.00	0.00	80.76	0.00	100.00	0.00	16.37
18	50,000	100,000	75,000	2	115	1.74	100.00	32.56	525.94	6.19	100.00	0	4	0.00	100.00	0.00	80.76	0.00	100.00	0.00	15.36
19	100,000	500,000	300,000	0	115	0.00	100.00	0.00	525.94	0.00	100.00	0	4	0.00	100.00	0.00	80.76	0.00	100.00	0.00	15.36
20	500,000	**UP**		0	115	0.00	100.00	0.00	525.94	0.00	100.00	0	4	0.00	100.00	0.00	80.76	0.00	100.00	0.00	15.36
					115				525.94				4				80.76				15.36

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2961 MOTOR VEHICLE REPAIRSHOPS WITH FACILITIES FOR BODY REPAIR

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,016	1,016	11.25	11.25	463.00	463.00	2.33	2.33	3	3	3.33	3.33	15.58	15.58	0.18	0.18	3.37	3.37
2	50	100	75	631	1,647	6.99	18.24	125.92	337.08	0.63	1.69	0	3	0.00	3.33	0.00	15.58	0.00	0.18	0.00	4.62
3	100	200	150	794	2,441	8.79	27.04	375.38	38.29	1.89	0.19	0	3	0.00	3.33	0.00	15.58	0.00	0.18	0.00	40.69
4	200	300	250	653	3,094	7.23	34.27	325.40	363.70	1.64	1.83	1	4	1.11	4.44	17.72	33.30	0.20	0.38	5.45	9.16
5	300	500	400	955	4,049	10.58	44.85	781.42	1,145.12	3.93	5.76	2	6	2.22	6.67	6.73	40.04	0.08	0.46	0.86	3.50
6	500	750	625	570	4,619	6.31	51.16	618.13	1,763.24	3.11	8.86	0	6	0.00	6.67	0.00	40.04	0.00	0.46	0.00	2.27
7	750	1,000	875	605	5,224	6.70	57.86	882.12	2,645.37	4.43	13.30	5	11	5.56	12.22	72.92	112.96	0.84	1.30	8.27	4.27
8	1,000	1,500	1,250	627	5,851	6.95	64.81	1,152.18	3,797.54	5.79	19.09	8	19	8.89	21.11	172.84	285.79	1.98	3.28	15.00	7.53
9	1,500	2,000	1,750	472	6,323	5.23	70.04	557.10	4,354.64	2.80	21.89	6	25	6.67	27.78	1,239.76	1,525.56	14.22	17.50	222.54	35.03
10	2,000	2,500	2,250	330	6,653	3.66	73.69	985.03	5,339.67	4.95	26.84	4	29	4.44	32.22	1,911.40	3,436.96	21.93	39.43	194.05	64.37
11	2,500	3,000	2,750	311	6,964	3.44	77.14	135.98	5,475.64	0.68	27.53	1	30	1.11	33.33	119.27	3,556.23	1.37	40.80	87.71	64.95
12	3,000	4,000	3,500	369	7,333	4.09	81.23	474.55	5,001.09	2.39	25.14	8	38	8.89	42.22	808.59	4,364.82	9.28	50.07	170.39	87.28
13	4,000	5,000	4,500	232	7,565	2.57	83.79	1,209.37	6,210.47	6.08	31.22	2	40	2.22	44.44	12.00	4,376.82	0.14	50.21	0.99	70.47
14	5,000	7,500	6,250	338	7,903	3.74	87.54	2,030.70	8,241.16	10.21	41.43	13	53	14.44	58.89	693.69	5,070.50	7.96	58.17	34.16	61.53
15	7,500	10,000	8,750	226	8,129	2.50	90.04	1,827.71	10,068.87	9.19	50.62	5	58	5.56	64.44	166.10	5,236.61	1.91	60.07	9.09	52.01
16	10,000	20,000	15,000	432	8,561	4.79	94.83	4,379.39	14,448.26	22.02	72.64	14	72	15.56	80.00	102.27	5,338.88	1.17	61.25	2.34	36.95
17	20,000	50,000	35,000	287	8,848	3.18	98.01	4,065.85	18,514.11	20.44	93.08	11	83	12.22	92.22	66.29	5,405.17	0.76	62.01	1.63	29.19
18	50,000	100,000	75,000	114	8,962	1.26	99.27	985.00	19,499.12	4.95	98.03	3	86	3.33	95.56	3,307.84	8,713.01	37.95	99.96	335.82	44.68
19	100,000	500,000	300,000	54	9,016	0.60	99.87	298.78	19,797.90	1.50	99.53	4	90	4.44	100.00	3.82	8,716.83	0.04	100.00	1.28	44.03
20	500,000	**UP**		12	9,028	0.13	100.00	93.16	19,891.06	0.47	100.00	0	90	0.00	100.00	0.00	8,716.83	0.00	100.00	0.00	43.82
					9,028				19,891.06				90				8,716.83				43.82

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2962 AS ABOVE AND ALSO OPERATING A PETROL/DIESEL FUEL STATION

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	39	39	22.16	22.16	2.44	2.44	0.45	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	14	53	7.95	30.11	3.41	5.86	0.62	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	15	68	8.52	38.64	7.75	13.61	1.41	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	15	83	8.52	47.16	12.84	26.45	2.34	4.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	13	96	7.39	54.55	10.84	37.30	1.98	6.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	102	3.41	57.95	6.49	43.78	1.18	7.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	112	5.68	63.64	36.62	7.16	6.67	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	16	128	9.09	72.73	50.34	57.50	9.17	10.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	136	4.55	77.27	47.16	104.66	8.59	19.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	145	5.11	82.39	70.69	175.35	12.88	31.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	149	2.27	84.66	25.67	201.02	4.68	36.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	159	5.68	90.34	78.81	279.83	14.36	50.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	165	3.41	93.75	55.19	335.02	10.06	61.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	170	2.84	96.59	69.90	404.92	12.74	73.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	172	1.14	97.73	49.85	454.78	9.09	82.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	175	1.70	99.43	87.81	542.59	16.00	98.88	1	1	100.00	100.00	16.00	16.00	100.00	100.00	18.22	2.95
17	20,000	50,000	35,000	1	176	0.57	100.00	6.15	548.74	1.12	100.00	0	1	0.00	100.00	0.00	16.00	0.00	100.00	0.00	2.92
18	50,000	100,000	75,000	0	176	0.00	100.00	0.00	548.74	0.00	100.00	0	1	0.00	100.00	0.00	16.00	0.00	100.00	0.00	2.92
19	100,000	500,000	300,000	0	176	0.00	100.00	0.00	548.74	0.00	100.00	0	1	0.00	100.00	0.00	16.00	0.00	100.00	0.00	2.92
20	500,000	**UP**		0	176	0.00	100.00	0.00	548.74	0.00	100.00	0	1	0.00	100.00	0.00	16.00	0.00	100.00	0.00	2.92
				176				548.74				1				16.00				2.92	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2963 MOTOR VEHICLE SERVICE STATIONS (REFER TO CODE 2961) ONLY

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	138	138	7.26	7.26	125.38	125.38	1.59	1.59	1	1	3.85	3.85	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	162	300	8.53	15.79	92.22	217.60	1.17	2.76	1	2	3.85	7.69	18.86	18.86	0.42	0.42	20.45	8.67
3	100	200	150	168	468	8.84	24.63	35.71	253.31	0.45	3.22	0	2	0.00	7.69	0.00	18.86	0.00	0.42	0.00	7.44
4	200	300	250	154	622	8.11	32.74	62.36	315.67	0.79	4.01	1	3	3.85	11.54	24.10	42.96	0.53	0.95	38.65	13.61
5	300	500	400	212	834	11.16	43.89	123.55	439.22	1.57	5.58	0	3	0.00	11.54	0.00	42.96	0.00	0.95	0.00	9.78
6	500	750	625	145	979	7.63	51.53	124.31	563.54	1.58	7.16	0	3	0.00	11.54	0.00	42.96	0.00	0.95	0.00	7.62
7	750	1,000	875	167	1,146	8.79	60.32	186.35	749.88	2.37	9.53	4	7	15.38	26.92	200.98	243.93	4.44	5.39	107.85	32.53
8	1,000	1,500	1,250	157	1,303	8.26	68.58	414.34	1,164.22	5.26	14.79	1	8	3.85	30.77	0.00	243.93	0.00	5.39	0.00	20.95
9	1,500	2,000	1,750	110	1,413	5.79	74.37	933.80	2,098.02	11.86	26.65	0	8	0.00	30.77	0.00	243.93	0.00	5.39	0.00	11.63
10	2,000	2,500	2,250	85	1,498	4.47	78.84	914.11	3,012.13	11.61	38.26	2	10	7.69	38.46	32.81	276.75	0.72	6.11	3.59	9.19
11	2,500	3,000	2,750	40	1,538	2.11	80.95	362.13	3,374.26	4.60	42.86	0	10	0.00	38.46	0.00	276.75	0.00	6.11	0.00	8.20
12	3,000	4,000	3,500	62	1,600	3.26	84.21	205.91	3,580.17	2.62	45.48	1	11	3.85	42.31	8.84	285.59	0.20	6.31	4.29	7.98
13	4,000	5,000	4,500	52	1,652	2.74	86.95	210.82	3,790.99	2.68	48.16	0	11	0.00	42.31	0.00	285.59	0.00	6.31	0.00	7.53
14	5,000	7,500	6,250	67	1,719	3.53	90.47	392.30	4,183.29	4.98	53.14	8	19	30.77	73.08	4,212.40	4,497.99	93.04	99.34	1073.78	107.52
15	7,500	10,000	8,750	54	1,773	2.84	93.32	311.25	4,494.54	3.95	57.10	1	20	3.85	76.92	6.90	4,504.89	0.15	99.50	2.22	100.23
16	10,000	20,000	15,000	61	1,834	3.21	96.53	1,163.23	5,657.77	14.78	71.87	5	25	19.23	96.15	19.32	4,524.21	0.43	99.92	1.66	79.96
17	20,000	50,000	35,000	48	1,882	2.53	99.05	507.37	5,150.40	6.45	65.43	1	26	3.85	100.00	3.49	4,527.70	0.08	100.00	0.69	87.91
18	50,000	100,000	75,000	8	1,890	0.42	99.47	2,859.11	8,009.51	36.32	101.75	0	26	0.00	100.00	0.00	4,527.70	0.00	100.00	0.00	56.53
19	100,000	500,000	300,000	7	1,897	0.37	99.84	149.84	7,859.67	1.90	99.84	0	26	0.00	100.00	0.00	4,527.70	0.00	100.00	0.00	57.61
20	500,000	**UP**		3	1,900	0.16	100.00	12.35	7,872.02	0.16	100.00	0	26	0.00	100.00	0.00	4,527.70	0.00	100.00	0.00	57.52
				1,900				7,872.02				26				4,527.70				57.52	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2964 MOTOR VEHICLE POOLS WITHOUT ANY BODY REPAIR WORK/SERVICE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,164	1,164	19.51	19.51	294.05	294.05	6.67	6.67	2	2	5.88	5.88	6.50	6.50	1.31	1.31	2.21	2.21
2	50	100	75	1,080	2,244	18.10	37.61	43.01	337.06	0.98	7.65	5	7	14.71	20.59	24.42	30.92	4.91	6.21	56.78	9.17
3	100	200	150	992	3,236	16.63	54.24	66.21	403.27	1.50	9.15	3	10	8.82	29.41	7.12	38.04	1.43	7.65	10.75	9.43
4	200	300	250	440	3,676	7.38	61.62	57.00	460.27	1.29	10.44	5	15	14.71	44.12	16.25	54.29	3.27	10.91	28.51	11.80
5	300	500	400	542	4,218	9.08	70.70	140.35	600.62	3.18	13.62	0	15	0.00	44.12	0.00	54.29	0.00	10.91	0.00	9.04
6	500	750	625	288	4,506	4.83	75.53	51.50	652.12	1.17	14.79	0	15	0.00	44.12	0.00	54.29	0.00	10.91	0.00	8.32
7	750	1,000	875	302	4,808	5.06	80.59	248.76	900.88	5.64	20.44	4	19	11.76	55.88	102.40	156.69	20.58	31.50	41.16	17.39
8	1,000	1,500	1,250	278	5,086	4.66	85.25	232.71	1,133.60	5.28	25.71	0	19	0.00	55.88	140.42	297.11	28.22	59.72	60.34	26.21
9	1,500	2,000	1,750	203	5,289	3.40	88.65	235.91	1,369.51	5.35	31.07	2	21	5.88	61.76	34.25	331.36	6.89	66.60	14.52	24.20
10	2,000	2,500	2,250	127	5,416	2.13	90.78	145.02	1,514.53	3.29	34.36	0	21	0.00	61.76	0.00	331.36	0.00	66.60	0.00	21.88
11	2,500	3,000	2,750	91	5,507	1.53	92.31	157.76	1,672.29	3.58	37.93	0	21	0.00	61.76	0.00	331.36	0.00	66.60	0.00	19.81
12	3,000	4,000	3,500	91	5,598	1.53	93.83	273.11	1,945.40	6.20	44.13	0	21	0.00	61.76	0.00	331.36	0.00	66.60	0.00	17.03
13	4,000	5,000	4,500	81	5,679	1.36	95.19	260.49	2,205.89	5.91	50.04	0	21	0.00	61.76	0.00	331.36	0.00	66.60	0.00	15.02
14	5,000	7,500	6,250	77	5,756	1.29	96.48	415.95	2,621.84	9.44	59.47	0	21	0.00	61.76	0.00	331.36	0.00	66.60	0.00	12.64
15	7,500	10,000	8,750	48	5,804	0.80	97.28	614.40	3,236.24	13.94	73.41	0	21	0.00	61.76	0.00	331.36	0.00	66.60	0.00	10.24
16	10,000	20,000	15,000	57	5,861	0.96	98.24	92.82	3,329.06	2.11	75.52	3	24	8.82	70.59	10.10	341.46	2.03	68.64	10.88	10.26
17	20,000	50,000	35,000	61	5,922	1.02	99.26	521.65	3,850.71	11.83	87.35	0	24	0.00	70.59	0.00	341.46	0.00	68.64	0.00	8.87
18	50,000	100,000	75,000	30	5,952	0.50	99.77	322.10	4,172.81	7.31	94.66	8	32	23.53	94.12	153.63	495.10	30.88	99.52	47.70	11.86
19	100,000	500,000	300,000	10	5,962	0.17	99.93	211.21	4,384.03	4.79	99.45	2	34	5.88	100.00	2.40	497.50	0.48	100.00	1.14	11.35
20	500,000	**UP**		4	5,966	0.07	100.00	24.36	4,408.39	0.55	100.00	0	34	0.00	100.00	0.00	497.50	0.00	100.00	0.00	11.29
				5,966				4,408.39				34				497.50				11.29	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2965 MOTOR VEHICLE POOLS WITH SERVICE STATION UNDER CODE 2961

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	221	221	7.40	7.40	611.90	611.90	4.44	4.44	3	3	5.36	5.36	272.38	272.38	13.90	13.90	44.51	44.51
2	50	100	75	81	302	2.71	10.11	22.10	633.99	0.16	4.60	0	3	0.00	5.36	0.00	272.38	0.00	13.90	0.00	42.96
3	100	200	150	140	442	4.69	14.80	42.93	676.92	0.31	4.91	0	3	0.00	5.36	0.00	272.38	0.00	13.90	0.00	40.24
4	200	300	250	118	560	3.95	18.75	43.05	719.97	0.31	5.22	0	3	0.00	5.36	0.00	272.38	0.00	13.90	0.00	37.83
5	300	500	400	144	704	4.82	23.58	83.64	803.61	0.61	5.83	0	3	0.00	5.36	0.00	272.38	0.00	13.90	0.00	33.89
6	500	750	625	146	850	4.89	28.47	127.34	930.95	0.92	6.76	5	8	8.93	14.29	120.57	392.95	6.15	20.05	94.68	42.21
7	750	1,000	875	151	1,001	5.06	33.52	229.74	1,160.69	1.67	8.42	0	8	0.00	14.29	0.00	392.95	0.00	20.05	0.00	33.85
8	1,000	1,500	1,250	252	1,253	8.44	41.96	983.30	2,143.99	7.13	15.56	3	11	5.36	19.64	80.16	473.11	4.09	24.14	8.15	22.07
9	1,500	2,000	1,750	202	1,455	6.76	48.73	346.17	2,490.16	2.51	18.07	3	14	5.36	25.00	44.39	517.49	2.27	26.41	12.82	20.78
10	2,000	2,500	2,250	158	1,613	5.29	54.02	629.90	3,120.06	4.57	22.64	2	16	3.57	28.57	134.76	652.26	6.88	33.29	21.39	20.91
11	2,500	3,000	2,750	192	1,805	6.43	60.45	489.90	3,609.95	3.55	26.19	0	16	0.00	28.57	0.00	652.26	0.00	33.29	0.00	18.07
12	3,000	4,000	3,500	202	2,007	6.76	67.21	653.92	4,263.87	4.74	30.94	4	20	7.14	35.71	53.82	706.08	2.75	36.03	8.23	16.56
13	4,000	5,000	4,500	121	2,128	4.05	71.27	454.18	4,718.05	3.30	34.23	1	21	1.79	37.50	11.25	717.33	0.57	36.61	2.48	15.20
14	5,000	7,500	6,250	220	2,348	7.37	78.63	2,147.54	6,865.59	15.58	49.82	9	30	16.07	53.57	580.38	1,297.71	29.62	66.22	27.03	18.90
15	7,500	10,000	8,750	132	2,480	4.42	83.05	1,008.85	7,874.44	7.32	57.14	3	33	5.36	58.93	133.45	1,431.16	6.81	73.03	13.23	18.17
16	10,000	20,000	15,000	184	2,664	6.16	89.22	1,928.72	9,803.16	13.99	71.13	10	43	17.86	76.79	405.72	1,836.88	20.70	93.74	21.04	18.74
17	20,000	50,000	35,000	266	2,930	8.91	98.12	3,494.12	13,297.28	25.35	96.49	11	54	19.64	96.43	119.75	1,956.63	6.11	99.85	3.43	14.71
18	50,000	100,000	75,000	42	2,972	1.41	99.53	352.40	13,649.68	2.56	99.04	2	56	3.57	100.00	2.97	1,959.60	0.15	100.00	0.84	14.36
19	100,000	500,000	300,000	11	2,983	0.37	99.90	122.13	13,771.81	0.89	99.93	0	56	0.00	100.00	0.00	1,959.60	0.00	100.00	0.00	14.23
20	500,000	**UP**		3	2,986	0.10	100.00	9.82	13,781.63	0.07	100.00	0	56	0.00	100.00	0.00	1,959.60	0.00	100.00	0.00	14.22
				2,986				13,781.63				56				1,959.60				14.22	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2966 MOTOR VEHICLE POOLS WITH BODY REPAIRSERVICE UNDER CODE 2961

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	445	445	37.65	37.65	120.67	120.67	3.36	3.36	1	1	6.25	6.25	6.81	6.81	1.39	1.39	5.64	5.64
2	50	100	75	35	480	2.96	40.61	6.83	127.50	0.19	3.55	0	1	0.00	6.25	0.00	6.81	0.00	1.39	0.00	5.34
3	100	200	150	41	521	3.47	44.08	15.21	142.71	0.42	3.97	1	2	6.25	12.50	1.85	8.66	0.38	1.77	12.17	6.07
4	200	300	250	43	564	3.64	47.72	24.80	167.51	0.69	4.66	0	2	0.00	12.50	0.00	8.66	0.00	1.77	0.00	5.17
5	300	500	400	50	614	4.23	51.95	64.57	232.08	1.80	6.45	0	2	0.00	12.50	0.00	8.66	0.00	1.77	0.00	3.73
6	500	750	625	51	665	4.31	56.26	51.57	283.64	1.43	7.89	1	3	6.25	18.75	0.78	9.43	0.16	1.93	1.51	3.33
7	750	1,000	875	57	722	4.82	61.08	73.04	356.68	2.03	9.92	0	3	0.00	18.75	0.00	9.43	0.00	1.93	0.00	2.65
8	1,000	1,500	1,250	45	767	3.81	64.89	90.99	447.67	2.53	12.45	1	4	6.25	25.00	35.80	45.23	7.32	9.25	39.34	10.10
9	1,500	2,000	1,750	46	813	3.89	68.78	141.22	588.89	3.93	16.38	1	5	6.25	31.25	17.16	62.39	3.51	12.76	12.15	10.59
10	2,000	2,500	2,250	38	851	3.21	72.00	122.51	711.41	3.41	19.78	0	5	0.00	31.25	0.00	62.39	0.00	12.76	0.00	8.77
11	2,500	3,000	2,750	35	886	2.96	74.96	138.52	849.92	3.85	23.64	0	5	0.00	31.25	0.00	62.39	0.00	12.76	0.00	7.34
12	3,000	4,000	3,500	40	926	3.38	78.34	183.09	1,033.01	5.09	28.73	3	8	18.75	50.00	175.81	238.20	35.95	48.71	96.03	23.06
13	4,000	5,000	4,500	23	949	1.95	80.29	154.15	1,187.16	4.29	33.01	0	8	0.00	50.00	0.00	238.20	0.00	48.71	0.00	20.06
14	5,000	7,500	6,250	44	993	3.72	84.01	371.20	1,558.36	10.32	43.34	0	8	0.00	50.00	0.00	238.20	0.00	48.71	0.00	15.29
15	7,500	10,000	8,750	24	1,017	2.03	86.04	198.16	1,756.51	5.51	48.85	2	10	12.50	62.50	19.99	258.19	4.09	52.80	10.09	14.70
16	10,000	20,000	15,000	76	1,093	6.43	92.47	961.92	2,718.44	26.75	75.60	5	15	31.25	93.75	202.43	460.62	41.39	94.19	21.04	16.94
17	20,000	50,000	35,000	64	1,157	5.41	97.88	669.37	3,387.80	18.61	94.21	1	16	6.25	100.00	28.40	489.02	5.81	100.00	4.24	14.43
18	50,000	100,000	75,000	25	1,182	2.12	100.00	208.19	3,595.99	5.79	100.00	0	16	0.00	100.00	0.00	489.02	0.00	100.00	0.00	13.60
19	100,000	500,000	300,000	0	1,182	0.00	100.00	0.00	3,595.99	0.00	100.00	0	16	0.00	100.00	0.00	489.02	0.00	100.00	0.00	13.60
20	500,000	**UP**		0	1,182	0.00	100.00	0.00	3,595.99	0.00	100.00	0	16	0.00	100.00	0.00	489.02	0.00	100.00	0.00	13.60
				1,182				3,595.99				16				489.02				13.60	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2967 MOTOR VEHICLE POOLS WITH A PETROL/DIESEL FUEL STATION

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	3.39	3.39	9.22	9.22	2.39	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	10	5.08	8.47	2.96	12.18	0.77	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	18	6.78	15.25	3.61	15.79	0.94	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	20	1.69	16.95	1.04	16.83	0.27	4.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	19	39	16.10	33.05	15.56	32.39	4.04	8.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	19	58	16.10	49.15	32.91	65.30	8.54	16.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	65	5.93	55.08	12.90	78.20	3.35	20.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	72	5.93	61.02	26.89	105.08	6.98	27.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	75	2.54	63.56	7.72	112.80	2.00	29.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	19	94	16.10	79.66	70.57	183.37	18.32	47.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	99	4.24	83.90	28.45	211.82	7.39	55.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	105	5.08	88.98	36.83	248.65	9.56	64.56	2	2	66.67	66.67	30.88	30.88	35.91	35.91	83.84	12.42
13	4,000	5,000	4,500	5	110	4.24	93.22	27.71	276.37	7.20	71.76	1	3	33.33	100.00	55.12	86.00	64.09	100.00	198.88	31.12
14	5,000	7,500	6,250	3	113	2.54	95.76	34.52	310.88	8.96	80.72	0	3	0.00	100.00	0.00	86.00	0.00	100.00	0.00	27.66
15	7,500	10,000	8,750	1	114	0.85	96.61	22.26	333.14	5.78	86.50	0	3	0.00	100.00	0.00	86.00	0.00	100.00	0.00	25.81
16	10,000	20,000	15,000	1	115	0.85	97.46	23.99	357.14	6.23	92.73	0	3	0.00	100.00	0.00	86.00	0.00	100.00	0.00	24.08
17	20,000	50,000	35,000	1	116	0.85	98.31	13.10	370.24	3.40	96.13	0	3	0.00	100.00	0.00	86.00	0.00	100.00	0.00	23.23
18	50,000	100,000	75,000	1	117	0.85	99.15	12.15	382.39	3.16	99.28	0	3	0.00	100.00	0.00	86.00	0.00	100.00	0.00	22.49
19	100,000	500,000	300,000	1	118	0.85	100.00	2.76	385.15	0.72	100.00	0	3	0.00	100.00	0.00	86.00	0.00	100.00	0.00	22.33
20	500,000	**UP**		0	118	0.00	100.00	0.00	385.15	0.00	100.00	0	3	0.00	100.00	0.00	86.00	0.00	100.00	0.00	22.33
					118				385.15				3				86.00				22.33

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2968 MOTOR VEHICLE POOLS WITH BODY REPAIR WORK & SERVICE STATION

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	7.94	7.94	9.84	9.84	0.56	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	12	27	6.35	14.29	14.04	23.88	0.80	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	27	54	14.29	28.57	61.90	85.78	3.54	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	66	6.35	34.92	3.68	89.46	0.21	5.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	19	85	10.05	44.97	9.17	98.63	0.52	5.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	97	6.35	51.32	30.06	68.57	1.72	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	22	119	11.64	62.96	138.34	206.91	7.90	11.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	129	5.29	68.25	2.43	209.34	0.14	11.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	134	2.65	70.90	35.27	174.07	2.02	9.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	13	147	6.88	77.78	371.78	545.85	21.24	31.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	151	2.12	79.89	76.73	622.59	4.38	35.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	158	3.70	83.60	118.81	741.40	6.79	42.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	165	3.70	87.30	128.57	869.97	7.34	49.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	169	2.12	89.42	157.71	1,027.68	9.01	58.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	170	0.53	89.95	0.00	1,027.68	0.00	58.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	176	3.17	93.12	27.92	1,055.60	1.59	60.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	184	4.23	97.35	592.97	1,648.57	33.87	94.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	185	0.53	97.88	20.95	1,669.51	1.20	95.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	189	2.12	100.00	80.98	1,750.49	4.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	189	0.00	100.00	0.00	1,750.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					189				1,750.49				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2969 RUST PROTECTION / PAINT PROTECTION WORKSHOPS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	4.72	4.72	772.47	772.47	72.93	72.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	9	2.36	7.09	0.19	772.66	0.02	72.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	15	4.72	11.81	1.30	773.96	0.12	73.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	20	3.94	15.75	0.95	774.91	0.09	73.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	27	5.51	21.26	4.51	779.42	0.43	73.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	30	2.36	23.62	2.67	782.09	0.25	73.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	20	50	15.75	39.37	23.33	805.42	2.20	76.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	58	6.30	45.67	9.75	815.17	0.92	76.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	64	4.72	50.39	9.68	824.85	0.91	77.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	65	0.79	51.18	1.65	826.50	0.16	78.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	69	3.15	54.33	6.91	833.41	0.65	78.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	13	82	10.24	64.57	18.55	851.97	1.75	80.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	10	92	7.87	72.44	23.07	875.04	2.18	82.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	14	106	11.02	83.46	47.89	922.93	4.52	87.13	2	2	100.00	100.00	87.09	87.09	100.00	100.00	181.84	9.44
15	7,500	10,000	8,750	5	111	3.94	87.40	51.63	974.56	4.87	92.01	0	2	0.00	100.00	0.00	87.09	0.00	100.00	0.00	8.94
16	10,000	20,000	15,000	11	122	8.66	96.06	34.47	1,009.03	3.25	95.26	0	2	0.00	100.00	0.00	87.09	0.00	100.00	0.00	8.63
17	20,000	50,000	35,000	5	127	3.94	100.00	50.17	1,059.21	4.74	100.00	0	2	0.00	100.00	0.00	87.09	0.00	100.00	0.00	8.22
18	50,000	100,000	75,000	0	127	0.00	100.00	0.00	1,059.21	0.00	100.00	0	2	0.00	100.00	0.00	87.09	0.00	100.00	0.00	8.22
19	100,000	500,000	300,000	0	127	0.00	100.00	0.00	1,059.21	0.00	100.00	0	2	0.00	100.00	0.00	87.09	0.00	100.00	0.00	8.22
20	500,000	**UP**		0	127	0.00	100.00	0.00	1,059.21	0.00	100.00	0	2	0.00	100.00	0.00	87.09	0.00	100.00	0.00	8.22
				127				1,059.21				2				87.09				8.22	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 297 PRIVATE BUILDINGS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	2.13	2.13	0.33	0.33	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	14	7.80	9.93	1.20	1.52	0.45	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	28	9.93	19.86	2.84	4.36	1.07	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	14	42	9.93	29.79	4.38	8.75	1.66	3.31	1	1	50.00	50.00	0.50	0.50	8.65	8.65	11.40	5.72
5	300	500	400	17	59	12.06	41.84	8.11	16.86	3.07	6.38	0	1	0.00	50.00	0.00	0.50	0.00	8.65	0.00	2.97
6	500	750	625	12	71	8.51	50.35	6.00	22.86	2.27	8.64	0	1	0.00	50.00	0.00	0.50	0.00	8.65	0.00	2.19
7	750	1,000	875	16	87	11.35	61.70	13.14	36.00	4.97	13.61	0	1	0.00	50.00	0.00	0.50	0.00	8.65	0.00	1.39
8	1,000	1,500	1,250	12	99	8.51	70.21	20.86	56.86	7.89	21.50	0	1	0.00	50.00	0.00	0.50	0.00	8.65	0.00	0.88
9	1,500	2,000	1,750	8	107	5.67	75.89	17.20	74.06	6.50	28.01	0	1	0.00	50.00	0.00	0.50	0.00	8.65	0.00	0.68
10	2,000	2,500	2,250	2	109	1.42	77.30	5.07	79.13	1.92	29.93	0	1	0.00	50.00	0.00	0.50	0.00	8.65	0.00	0.63
11	2,500	3,000	2,750	6	115	4.26	81.56	8.05	87.19	3.05	32.97	0	1	0.00	50.00	0.00	0.50	0.00	8.65	0.00	0.57
12	3,000	4,000	3,500	9	124	6.38	87.94	28.77	115.96	10.88	43.85	0	1	0.00	50.00	0.00	0.50	0.00	8.65	0.00	0.43
13	4,000	5,000	4,500	1	125	0.71	88.65	0.00	115.96	0.00	43.85	0	1	0.00	50.00	0.00	0.50	0.00	8.65	0.00	0.43
14	5,000	7,500	6,250	2	127	1.42	90.07	2.62	118.57	0.99	44.84	0	1	0.00	50.00	0.00	0.50	0.00	8.65	0.00	0.42
15	7,500	10,000	8,750	1	128	0.71	90.78	0.00	118.58	0.00	44.84	0	1	0.00	50.00	0.00	0.50	0.00	8.65	0.00	0.42
16	10,000	20,000	15,000	6	134	4.26	95.04	32.88	151.45	12.43	57.28	0	1	0.00	50.00	0.00	0.50	0.00	8.65	0.00	0.33
17	20,000	50,000	35,000	3	137	2.13	97.16	63.52	214.97	24.02	81.30	0	1	0.00	50.00	1.88	2.38	32.45	41.10	2.95	1.11
18	50,000	100,000	75,000	1	138	0.71	97.87	17.93	232.91	6.78	88.08	1	2	50.00	100.00	3.41	5.78	58.90	100.00	18.99	2.48
19	100,000	500,000	300,000	2	140	1.42	99.29	8.51	241.42	3.22	91.30	0	2	0.00	100.00	0.00	5.78	0.00	100.00	0.00	2.40
20	500,000	**UP**		1	141	0.71	100.00	23.01	264.43	8.70	100.00	0	2	0.00	100.00	0.00	5.78	0.00	100.00	0.00	2.19
					141				264.43				2				5.78				2.19

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2971 APPARTEMENTS/CONDOMINUIUMSOFFICES NOT EXCEEDING 6 STOREYS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	36,999	36,999	22.50	22.50	17,477.88	17,477.88	7.47	7.47	292	292	14.37	14.37	5,559.23	5,559.23	11.71	11.71	31.81	31.81
2	50	100	75	12,032	49,031	7.32	29.82	1,822.83	19,300.71	0.78	8.25	25	317	1.23	15.60	507.15	6,066.37	1.07	12.78	27.82	31.43
3	100	200	150	12,464	61,495	7.58	37.39	3,392.87	22,693.58	1.45	9.70	125	442	6.15	21.75	298.54	6,364.92	0.63	13.41	8.80	28.05
4	200	300	250	9,989	71,484	6.07	43.47	3,316.79	26,010.37	1.42	11.11	33	475	1.62	23.38	431.13	6,796.05	0.91	14.32	13.00	26.13
5	300	500	400	15,412	86,896	9.37	52.84	6,036.89	32,047.26	2.58	13.69	66	541	3.25	26.62	878.25	7,674.29	1.85	16.17	14.55	23.95
6	500	750	625	13,303	100,199	8.09	60.93	8,505.91	40,553.17	3.63	17.33	64	605	3.15	29.77	1,455.25	9,129.54	3.07	19.23	17.11	22.51
7	750	1,000	875	10,911	111,110	6.63	67.57	9,384.59	49,937.76	4.01	21.34	43	648	2.12	31.89	877.80	10,007.34	1.85	21.08	9.35	20.04
8	1,000	1,500	1,250	11,824	122,934	7.19	74.76	11,897.71	61,835.47	5.08	26.42	76	724	3.74	35.63	2,693.74	12,701.08	5.67	26.76	22.64	20.54
9	1,500	2,000	1,750	6,956	129,890	4.23	78.98	9,923.88	71,759.35	4.24	30.66	65	789	3.20	38.83	2,978.14	15,679.22	6.27	33.03	30.01	21.85
10	2,000	2,500	2,250	4,726	134,616	2.87	81.86	6,832.54	78,591.89	2.92	33.58	29	818	1.43	40.26	36.88	15,716.10	0.08	33.11	0.54	20.00
11	2,500	3,000	2,750	3,678	138,294	2.24	84.10	7,209.31	85,801.20	3.08	36.66	52	870	2.56	42.81	2,826.73	18,542.83	5.95	39.06	39.21	21.61
12	3,000	4,000	3,500	4,874	143,168	2.96	87.06	12,884.18	98,685.38	5.50	42.16	54	924	2.66	45.47	1,257.68	19,800.51	2.65	41.71	9.76	20.06
13	4,000	5,000	4,500	3,956	147,124	2.41	89.46	11,669.03	110,354.40	4.99	47.15	31	955	1.53	47.00	183.91	19,984.41	0.39	42.10	1.58	18.11
14	5,000	7,500	6,250	4,969	152,093	3.02	92.49	19,365.06	129,719.46	8.27	55.42	52	1,007	2.56	49.56	3,756.49	23,740.90	7.91	50.01	19.40	18.30
15	7,500	10,000	8,750	2,714	154,807	1.65	94.14	16,986.31	146,705.77	7.26	62.68	40	1,047	1.97	51.53	7,452.52	31,193.42	15.70	65.71	43.87	21.26
16	10,000	20,000	15,000	4,070	158,877	2.47	96.61	23,008.46	169,714.23	9.83	72.51	81	1,128	3.99	55.51	4,686.12	35,879.54	9.87	75.58	20.37	21.14
17	20,000	50,000	35,000	2,402	161,279	1.46	98.07	32,348.56	202,062.80	13.82	86.33	334	1,462	16.44	71.95	8,545.89	44,425.44	18.00	93.58	26.42	21.99
18	50,000	100,000	75,000	1,130	162,409	0.69	98.76	10,394.05	212,456.85	4.44	90.77	55	1,517	2.71	74.66	235.31	44,660.75	0.50	94.08	2.26	21.02
19	100,000	500,000	300,000	1,330	163,739	0.81	99.57	9,890.17	222,347.01	4.23	95.00	120	1,637	5.91	80.56	210.35	44,871.09	0.44	94.52	2.13	20.18
20	500,000	UP		710	164,449	0.43	100.00	11,709.51	234,056.53	5.00	100.00	395	2,032	19.44	100.00	2,599.80	47,470.89	5.48	100.00	22.20	20.28
				164,449				234,056.53				2,032				47,470.89				20.28	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2972 APPARTEMENTS/CONDOMINIUMSOFFICES EXCEEDING 6 18 STOREYS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	20,063	20,063	75.59	75.59	7,740.97	7,740.97	16.91	16.91	14	14	3.83	3.83	36.67	36.67	6.13	6.13	0.47	0.47
2	50	100	75	346	20,409	1.30	76.89	736.14	7,004.83	1.61	15.30	0	14	0.00	3.83	0.00	36.67	0.00	6.13	0.00	0.52
3	100	200	150	565	20,974	2.13	79.02	199.06	7,203.90	0.43	15.74	0	14	0.00	3.83	0.00	36.67	0.00	6.13	0.00	0.51
4	200	300	250	358	21,332	1.35	80.37	222.21	7,426.11	0.49	16.22	1	15	0.27	4.10	0.19	36.86	0.03	6.16	0.09	0.50
5	300	500	400	646	21,978	2.43	82.80	539.00	7,965.11	1.18	17.40	1	16	0.27	4.37	7.00	43.86	1.17	7.33	1.30	0.55
6	500	750	625	404	22,382	1.52	84.33	710.01	8,675.12	1.55	18.95	3	19	0.82	5.19	3.36	47.22	0.56	7.89	0.47	0.54
7	750	1,000	875	336	22,718	1.27	85.59	317.26	8,992.37	0.69	19.64	0	19	0.00	5.19	0.00	47.22	0.00	7.89	0.00	0.53
8	1,000	1,500	1,250	467	23,185	1.76	87.35	1,136.97	10,129.35	2.48	22.13	0	19	0.00	5.19	0.00	47.22	0.00	7.89	0.00	0.47
9	1,500	2,000	1,750	233	23,418	0.88	88.23	836.80	10,966.14	1.83	23.96	3	22	0.82	6.01	21.85	69.07	3.65	11.54	2.61	0.63
10	2,000	2,500	2,250	188	23,606	0.71	88.94	674.34	11,640.48	1.47	25.43	0	22	0.00	6.01	0.00	69.07	0.00	11.54	0.00	0.59
11	2,500	3,000	2,750	158	23,764	0.60	89.53	256.44	11,896.92	0.56	25.99	0	22	0.00	6.01	0.00	69.07	0.00	11.54	0.00	0.58
12	3,000	4,000	3,500	182	23,946	0.69	90.22	1,298.41	10,598.50	2.84	23.15	5	27	1.37	7.38	52.08	121.15	8.70	20.24	4.01	1.14
13	4,000	5,000	4,500	114	24,060	0.43	90.65	474.38	11,072.89	1.04	24.19	3	30	0.82	8.20	3.62	124.77	0.61	20.85	0.76	1.13
14	5,000	7,500	6,250	300	24,360	1.13	91.78	1,045.40	12,118.29	2.28	26.47	7	37	1.91	10.11	6.67	131.44	1.11	21.96	0.64	1.08
15	7,500	10,000	8,750	211	24,571	0.79	92.57	1,657.71	13,776.00	3.62	30.09	9	46	2.46	12.57	112.19	243.63	18.75	40.71	6.77	1.77
16	10,000	20,000	15,000	396	24,967	1.49	94.07	4,905.92	18,681.93	10.72	40.81	12	58	3.28	15.85	62.69	306.32	10.48	51.18	1.28	1.64
17	20,000	50,000	35,000	500	25,467	1.88	95.95	16,167.70	34,849.63	35.32	76.13	22	80	6.01	21.86	125.68	432.00	21.00	72.18	0.78	1.24
18	50,000	100,000	75,000	364	25,831	1.37	97.32	3,233.86	38,083.49	7.06	83.20	15	95	4.10	25.96	44.16	476.16	7.38	79.56	1.37	1.25
19	100,000	500,000	300,000	604	26,435	2.28	99.60	9,722.28	47,805.77	21.24	104.44	54	149	14.75	40.71	104.37	580.53	17.44	97.00	1.07	1.21
20	500,000	**UP**		107	26,542	0.40	100.00	2,030.54	45,775.23	4.44	100.00	217	366	59.29	100.00	17.94	598.47	3.00	100.00	0.88	1.31
				26,542				45,775.23				366				598.47				1.31	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2973 APPARTEMENTS/CONDOMINIUMSOFFICES EXCEEDING 18 STOREYS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	732	732	14.43	14.43	276.79	276.79	1.43	1.43	2	2	0.76	0.76	17.73	17.73	6.00	6.00	6.41	6.41
2	50	100	75	284	1,016	5.60	20.03	54.74	331.52	0.28	1.71	0	2	0.00	0.76	0.00	17.73	0.00	6.00	0.00	5.35
3	100	200	150	372	1,388	7.33	27.37	66.01	397.53	0.34	2.05	1	3	0.38	1.14	0.04	17.78	0.01	6.02	0.07	4.47
4	200	300	250	290	1,678	5.72	33.08	158.72	556.25	0.82	2.87	3	6	1.14	2.28	2.04	19.82	0.69	6.71	1.29	3.56
5	300	500	400	430	2,108	8.48	41.56	203.12	759.37	1.05	3.91	0	6	0.00	2.28	0.00	19.82	0.00	6.71	0.00	2.61
6	500	750	625	271	2,379	5.34	46.90	120.93	880.30	0.62	4.53	0	6	0.00	2.28	0.00	19.82	0.00	6.71	0.00	2.25
7	750	1,000	875	196	2,575	3.86	50.77	687.82	1,568.12	3.54	8.08	1	7	0.38	2.66	8.44	28.26	2.86	9.57	1.23	1.80
8	1,000	1,500	1,250	220	2,795	4.34	55.11	285.93	1,854.05	1.47	9.55	0	7	0.00	2.66	0.00	28.26	0.00	9.57	0.00	1.52
9	1,500	2,000	1,750	230	3,025	4.53	59.64	423.22	2,277.27	2.18	11.73	0	7	0.00	2.66	0.00	28.26	0.00	9.57	0.00	1.24
10	2,000	2,500	2,250	115	3,140	2.27	61.91	226.82	2,504.09	1.17	12.90	0	7	0.00	2.66	0.00	28.26	0.00	9.57	0.00	1.13
11	2,500	3,000	2,750	116	3,256	2.29	64.20	958.38	3,462.46	4.94	17.84	0	7	0.00	2.66	0.00	28.26	0.00	9.57	0.00	0.82
12	3,000	4,000	3,500	152	3,408	3.00	67.19	951.65	4,414.11	4.90	22.74	3	10	1.14	3.80	12.66	40.92	4.29	13.85	1.33	0.93
13	4,000	5,000	4,500	95	3,503	1.87	69.07	386.27	4,800.38	1.99	24.73	0	10	0.00	3.80	0.00	40.92	0.00	13.85	0.00	0.85
14	5,000	7,500	6,250	112	3,615	2.21	71.27	2,574.39	7,374.77	13.26	37.99	2	12	0.76	4.56	0.01	40.93	0.00	13.86	0.00	0.55
15	7,500	10,000	8,750	104	3,719	2.05	73.32	991.98	8,366.76	5.11	43.10	1	13	0.38	4.94	0.09	41.02	0.03	13.89	0.01	0.49
16	10,000	20,000	15,000	224	3,943	4.42	77.74	985.58	9,352.34	5.08	48.18	5	18	1.90	6.84	8.84	49.86	2.99	16.88	0.90	0.53
17	20,000	50,000	35,000	231	4,174	4.55	82.29	2,306.45	11,658.79	11.88	60.06	16	34	6.08	12.93	5.27	55.13	1.79	18.66	0.23	0.47
18	50,000	100,000	75,000	141	4,315	2.78	85.07	6,399.63	18,058.42	32.97	93.02	25	59	9.51	22.43	21.40	76.54	7.25	25.91	0.33	0.42
19	100,000	500,000	300,000	579	4,894	11.42	96.49	1,655.14	19,713.56	8.53	101.55	128	187	48.67	71.10	204.77	281.31	69.32	95.23	12.37	1.43
20	500,000	**UP**		178	5,072	3.51	100.00	300.45	19,413.12	1.55	100.00	76	263	28.90	100.00	14.09	295.40	4.77	100.00	4.69	1.52
				5,072				19,413.12				263				295.40				1.52	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2974 CONVENTION HALLS AND OTHER MULTI PURPOSE BUILDINGS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	84	84	3.69	3.69	181.24	181.24	4.34	4.34	1	1	4.00	4.00	22.67	22.67	0.70	0.70	12.51	12.51
2	50	100	75	30	114	1.32	5.01	1.28	182.52	0.03	4.37	0	1	0.00	4.00	0.00	22.67	0.00	0.70	0.00	12.42
3	100	200	150	155	269	6.81	11.81	8.53	191.05	0.20	4.57	0	1	0.00	4.00	0.00	22.67	0.00	0.70	0.00	11.86
4	200	300	250	150	419	6.59	18.40	57.56	248.61	1.38	5.95	0	1	0.00	4.00	0.00	22.67	0.00	0.70	0.00	9.12
5	300	500	400	193	612	8.48	26.88	71.06	319.67	1.70	7.65	0	1	0.00	4.00	0.00	22.67	0.00	0.70	0.00	7.09
6	500	750	625	131	743	5.75	32.63	49.36	369.03	1.18	8.83	0	1	0.00	4.00	0.00	22.67	0.00	0.70	0.00	6.14
7	750	1,000	875	116	859	5.09	37.73	53.27	422.31	1.27	10.10	0	1	0.00	4.00	0.00	22.67	0.00	0.70	0.00	5.37
8	1,000	1,500	1,250	203	1,062	8.92	46.64	427.95	850.25	10.24	20.34	0	1	0.00	4.00	0.00	22.67	0.00	0.70	0.00	2.67
9	1,500	2,000	1,750	116	1,178	5.09	51.73	120.20	970.45	2.88	23.21	0	1	0.00	4.00	0.00	22.67	0.00	0.70	0.00	2.34
10	2,000	2,500	2,250	101	1,279	4.44	56.17	77.32	1,047.77	1.85	25.06	3	4	12.00	16.00	848.98	871.65	26.16	26.86	1098.01	83.19
11	2,500	3,000	2,750	76	1,355	3.34	59.51	81.64	1,129.41	1.95	27.02	0	4	0.00	16.00	0.00	871.65	0.00	26.86	0.00	77.18
12	3,000	4,000	3,500	126	1,481	5.53	65.04	282.79	1,412.20	6.76	33.78	4	8	16.00	32.00	1,980.14	2,851.78	61.02	87.88	700.21	201.94
13	4,000	5,000	4,500	91	1,572	4.00	69.04	168.64	1,580.84	4.03	37.82	0	8	0.00	32.00	0.00	2,851.78	0.00	87.88	0.00	180.40
14	5,000	7,500	6,250	118	1,690	5.18	74.22	136.56	1,717.40	3.27	41.08	4	12	16.00	48.00	1.96	2,853.75	0.06	87.94	1.44	166.17
15	7,500	10,000	8,750	95	1,785	4.17	78.39	159.78	1,877.18	3.82	44.91	0	12	0.00	48.00	0.00	2,853.75	0.00	87.94	0.00	152.02
16	10,000	20,000	15,000	177	1,962	7.77	86.17	846.92	2,724.10	20.26	65.16	5	17	20.00	68.00	386.39	3,240.14	11.91	99.85	45.62	118.94
17	20,000	50,000	35,000	152	2,114	6.68	92.84	873.78	3,597.88	20.90	86.07	0	17	0.00	68.00	0.00	3,240.14	0.00	99.85	0.00	90.06
18	50,000	100,000	75,000	65	2,179	2.85	95.70	335.14	3,933.02	8.02	94.08	5	22	20.00	88.00	4.76	3,244.89	0.15	100.00	1.42	82.50
19	100,000	500,000	300,000	67	2,246	2.94	98.64	157.67	4,090.70	3.77	97.86	0	22	0.00	88.00	0.00	3,244.89	0.00	100.00	0.00	79.32
20	500,000	**UP**		31	2,277	1.36	100.00	89.61	4,180.31	2.14	100.00	3	25	12.00	100.00	0.14	3,245.04	0.00	100.00	0.16	77.63
				2,277				4,180.31				25				3,245.04				77.63	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2975 EXCEEDING 24 STOREYS ABOVE GROUND

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	806	806	8.49	8.49	2,469.37	2,469.37	5.93	5.93	32	32	4.53	4.53	46.53	46.53	2.49	2.49	1.88	1.88
2	50	100	75	534	1,340	5.62	14.11	116.56	2,585.93	0.28	6.21	2	34	0.28	4.82	5.92	52.45	0.32	2.81	5.08	2.03
3	100	200	150	819	2,159	8.62	22.73	339.59	2,925.52	0.82	7.03	10	44	1.42	6.23	16.52	68.98	0.89	3.70	4.87	2.36
4	200	300	250	758	2,917	7.98	30.71	1,008.21	3,933.73	2.42	9.45	0	44	0.00	6.23	0.00	68.98	0.00	3.70	0.00	1.75
5	300	500	400	890	3,807	9.37	40.08	1,126.35	5,060.08	2.70	12.15	13	57	1.84	8.07	15.61	84.58	0.84	4.53	1.39	1.67
6	500	750	625	670	4,477	7.05	47.14	301.59	5,361.66	0.72	12.88	2	59	0.28	8.36	0.22	84.80	0.01	4.55	0.07	1.58
7	750	1,000	875	584	5,061	6.15	53.28	2,034.58	7,396.24	4.89	17.76	5	64	0.71	9.07	1.26	86.06	0.07	4.61	0.06	1.16
8	1,000	1,500	1,250	594	5,655	6.25	59.54	1,670.29	9,066.53	4.01	21.77	6	70	0.85	9.92	11.85	97.91	0.64	5.25	0.71	1.08
9	1,500	2,000	1,750	406	6,061	4.27	63.81	847.48	9,914.01	2.04	23.81	0	70	0.00	9.92	0.00	97.91	0.00	5.25	0.00	0.99
10	2,000	2,500	2,250	270	6,331	2.84	66.66	1,820.03	11,734.04	4.37	28.18	0	70	0.00	9.92	0.00	97.91	0.00	5.25	0.00	0.83
11	2,500	3,000	2,750	212	6,543	2.23	68.89	280.64	12,014.68	0.67	28.85	1	71	0.14	10.06	1.67	99.58	0.09	5.34	0.59	0.83
12	3,000	4,000	3,500	282	6,825	2.97	71.86	1,812.83	13,827.51	4.35	33.21	9	80	1.27	11.33	53.72	153.30	2.88	8.22	2.96	1.11
13	4,000	5,000	4,500	183	7,008	1.93	73.78	599.05	14,426.56	1.44	34.65	2	82	0.28	11.61	23.51	176.81	1.26	9.48	3.92	1.23
14	5,000	7,500	6,250	292	7,300	3.07	76.86	4,932.99	19,359.55	11.85	46.49	0	82	0.00	11.61	0.00	176.81	0.00	9.48	0.00	0.91
15	7,500	10,000	8,750	194	7,494	2.04	78.90	529.24	19,888.79	1.27	47.76	30	112	4.25	15.86	14.82	191.63	0.79	10.27	2.80	0.96
16	10,000	20,000	15,000	397	7,891	4.18	83.08	6,701.52	26,590.31	16.09	63.86	11	123	1.56	17.42	55.17	246.80	2.96	13.23	0.82	0.93
17	20,000	50,000	35,000	274	8,165	2.88	85.97	4,287.94	30,878.25	10.30	74.15	9	132	1.27	18.70	28.52	275.32	1.53	14.76	0.67	0.89
18	50,000	100,000	75,000	146	8,311	1.54	87.50	3,184.68	34,062.93	7.65	81.80	25	157	3.54	22.24	1,042.88	1,318.20	55.91	70.67	32.75	3.87
19	100,000	500,000	300,000	656	8,967	6.91	94.41	7,814.29	41,877.22	18.77	100.57	198	355	28.05	50.28	369.65	1,687.85	19.82	90.49	4.73	4.03
20	500,000	**UP**		531	9,498	5.59	100.00	236.45	41,640.76	0.57	100.00	351	706	49.72	100.00	177.32	1,865.16	9.51	100.00	74.99	4.48
				9,498				41,640.76				706				1,865.16				4.48	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2976 DWELLING HOUSES NOT CLASSIFIED AS SHOP HOUSES / 3 STOREYS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	102,156	102,156	11.86	11.86	17,160.76	17,160.76	3.79	3.79	86	86	5.19	5.19	4,428.89	4,428.89	6.99	6.99	25.81	25.81
2	50	100	75	90,793	192,949	10.54	22.40	7,952.90	25,113.66	1.76	5.55	46	132	2.77	7.96	1,957.28	6,386.17	3.09	10.07	24.61	25.43
3	100	200	150	174,935	367,884	20.31	42.70	35,626.43	60,740.10	7.87	13.41	71	203	4.28	12.24	2,950.21	9,336.38	4.65	14.73	8.28	15.37
4	200	300	250	108,141	476,025	12.55	55.25	22,443.01	83,183.11	4.96	18.37	109	312	6.57	18.82	4,028.63	13,365.01	6.35	21.08	17.95	16.07
5	300	500	400	128,339	604,364	14.90	70.15	35,187.12	118,370.23	7.77	26.14	151	463	9.11	27.93	6,878.57	20,243.57	10.85	31.93	19.55	17.10
6	500	750	625	77,684	682,048	9.02	79.17	33,459.66	151,829.89	7.39	33.53	123	586	7.42	35.34	3,825.37	24,068.94	6.03	37.97	11.43	15.85
7	750	1,000	875	54,969	737,017	6.38	85.55	34,155.67	185,985.56	7.54	41.07	106	692	6.39	41.74	6,351.69	30,420.63	10.02	47.99	18.60	16.36
8	1,000	1,500	1,250	45,573	782,590	5.29	90.84	39,852.83	225,838.38	8.80	49.87	120	812	7.24	48.97	7,130.68	37,551.31	11.25	59.23	17.89	16.63
9	1,500	2,000	1,750	23,545	806,135	2.73	93.57	25,338.54	251,176.92	5.60	55.47	76	888	4.58	53.56	3,784.49	41,335.81	5.97	65.20	14.94	16.46
10	2,000	2,500	2,250	12,384	818,519	1.44	95.01	23,864.18	275,041.11	5.27	60.74	74	962	4.46	58.02	3,164.70	44,500.51	4.99	70.20	13.26	16.18
11	2,500	3,000	2,750	8,669	827,188	1.01	96.02	17,310.84	292,351.94	3.82	64.56	43	1,005	2.59	60.62	1,347.50	45,848.01	2.13	72.32	7.78	15.68
12	3,000	4,000	3,500	9,268	836,456	1.08	97.09	25,681.77	318,033.71	5.67	70.23	42	1,047	2.53	63.15	2,089.38	47,937.39	3.30	75.62	8.14	15.07
13	4,000	5,000	4,500	5,190	841,646	0.60	97.69	20,196.19	338,229.90	4.46	74.69	49	1,096	2.96	66.10	669.21	48,606.60	1.06	76.67	3.31	14.37
14	5,000	7,500	6,250	5,775	847,421	0.67	98.36	29,601.34	367,831.24	6.54	81.23	81	1,177	4.89	70.99	3,164.34	51,770.95	4.99	81.67	10.69	14.07
15	7,500	10,000	8,750	3,170	850,591	0.37	98.73	21,605.03	389,436.27	4.77	86.00	40	1,217	2.41	73.40	1,235.50	53,006.44	1.95	83.61	5.72	13.61
16	10,000	20,000	15,000	4,525	855,116	0.53	99.26	41,400.42	430,836.68	9.14	95.14	169	1,386	10.19	83.59	8,659.20	61,665.64	13.66	97.27	20.92	14.31
17	20,000	50,000	35,000	3,213	858,329	0.37	99.63	23,314.53	454,151.21	5.15	100.29	155	1,541	9.35	92.94	770.31	62,435.95	1.22	98.49	3.30	13.75
18	50,000	100,000	75,000	1,205	859,534	0.14	99.77	836.71	454,987.92	0.18	100.48	37	1,578	2.23	95.17	143.61	62,579.56	0.23	98.72	17.16	13.75
19	100,000	500,000	300,000	1,252	860,786	0.15	99.92	638.65	454,349.28	0.14	100.34	51	1,629	3.08	98.25	117.09	62,696.65	0.18	98.90	18.33	13.80
20	500,000	**UP**		726	861,512	0.08	100.00	1,525.16	452,824.11	0.34	100.00	29	1,658	1.75	100.00	697.39	63,394.03	1.10	100.00	45.73	14.00
				861,512				452,824.11				1,658				63,394.03				14.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 29761 **DWELLING HOUSE FOR**

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	259	259	7.40	7.40	243.88	243.88	8.52	8.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	199	458	5.69	13.09	39.98	283.86	1.40	9.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	401	859	11.46	24.55	117.35	401.21	4.10	14.02	1	1	16.67	16.67	96.64	96.64	39.49	39.49	82.35	24.09
4	200	300	250	328	1,187	9.37	33.92	115.28	516.49	4.03	18.05	0	1	0.00	16.67	0.00	96.64	0.00	39.49	0.00	18.71
5	300	500	400	597	1,784	17.06	50.99	826.25	1,342.74	28.87	46.92	2	3	33.33	50.00	75.64	172.27	30.91	70.40	9.15	12.83
6	500	750	625	443	2,227	12.66	63.65	270.49	1,613.23	9.45	56.37	0	3	0.00	50.00	0.00	172.27	0.00	70.40	0.00	10.68
7	750	1,000	875	272	2,499	7.77	71.42	222.80	1,836.03	7.79	64.15	0	3	0.00	50.00	0.00	172.27	0.00	70.40	0.00	9.38
8	1,000	1,500	1,250	253	2,752	7.23	78.65	254.58	2,090.61	8.90	73.05	1	4	16.67	66.67	4.82	177.09	1.97	72.37	1.89	8.47
9	1,500	2,000	1,750	140	2,892	4.00	82.65	148.12	2,238.73	5.18	78.23	2	6	33.33	100.00	67.62	244.72	27.63	100.00	45.65	10.93
10	2,000	2,500	2,250	77	2,969	2.20	84.85	113.68	2,352.41	3.97	82.20	0	6	0.00	100.00	0.00	244.72	0.00	100.00	0.00	10.40
11	2,500	3,000	2,750	70	3,039	2.00	86.85	76.21	2,428.62	2.66	84.86	0	6	0.00	100.00	0.00	244.72	0.00	100.00	0.00	10.08
12	3,000	4,000	3,500	96	3,135	2.74	89.60	111.73	2,540.36	3.90	88.76	0	6	0.00	100.00	0.00	244.72	0.00	100.00	0.00	9.63
13	4,000	5,000	4,500	49	3,184	1.40	91.00	59.11	2,599.47	2.07	90.83	0	6	0.00	100.00	0.00	244.72	0.00	100.00	0.00	9.41
14	5,000	7,500	6,250	118	3,302	3.37	94.37	187.45	2,786.91	6.55	97.38	0	6	0.00	100.00	0.00	244.72	0.00	100.00	0.00	8.78
15	7,500	10,000	8,750	62	3,364	1.77	96.14	85.94	2,872.85	3.00	100.38	0	6	0.00	100.00	0.00	244.72	0.00	100.00	0.00	8.52
16	10,000	20,000	15,000	49	3,413	1.40	97.54	91.26	2,964.11	3.19	103.57	0	6	0.00	100.00	0.00	244.72	0.00	100.00	0.00	8.26
17	20,000	50,000	35,000	50	3,463	1.43	98.97	61.26	3,025.37	2.14	105.71	0	6	0.00	100.00	0.00	244.72	0.00	100.00	0.00	8.09
18	50,000	100,000	75,000	22	3,485	0.63	99.60	20.39	3,045.76	0.71	106.42	0	6	0.00	100.00	0.00	244.72	0.00	100.00	0.00	8.03
19	100,000	500,000	300,000	13	3,498	0.37	99.97	184.16	2,861.60	6.43	99.99	0	6	0.00	100.00	0.00	244.72	0.00	100.00	0.00	8.55
20	500,000	**UP**		1	3,499	0.03	100.00	0.30	2,861.90	0.01	100.00	0	6	0.00	100.00	0.00	244.72	0.00	100.00	0.00	8.55
				3,499				2,861.90				6				244.72				8.55	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2977 DWELLING HOUSES BUILDINGS FLOATING ON THE RIVER/SEA SHORE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	149	149	34.10	34.10	52.41	52.41	21.46	21.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	66	215	15.10	49.20	29.98	82.40	12.27	33.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	68	283	15.56	64.76	35.85	118.25	14.68	48.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	30	313	6.86	71.62	19.91	138.16	8.15	56.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	35	348	8.01	79.63	34.54	172.70	14.14	70.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	25	373	5.72	85.35	31.23	203.93	12.79	83.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	23	396	5.26	90.62	1.31	205.24	0.54	84.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	23	419	5.26	95.88	17.01	222.26	6.97	90.99	3	3	100.00	100.00	188.43	188.43	100.00	100.00	1107.43	84.78
9	1,500	2,000	1,750	4	423	0.92	96.80	1.63	223.89	0.67	91.66	0	3	0.00	100.00	0.00	188.43	0.00	100.00	0.00	84.16
10	2,000	2,500	2,250	2	425	0.46	97.25	3.83	227.72	1.57	93.23	0	3	0.00	100.00	0.00	188.43	0.00	100.00	0.00	82.75
11	2,500	3,000	2,750	1	426	0.23	97.48	1.08	228.80	0.44	93.67	0	3	0.00	100.00	0.00	188.43	0.00	100.00	0.00	82.36
12	3,000	4,000	3,500	3	429	0.69	98.17	11.50	240.30	4.71	98.38	0	3	0.00	100.00	0.00	188.43	0.00	100.00	0.00	78.41
13	4,000	5,000	4,500	1	430	0.23	98.40	1.20	241.49	0.49	98.87	0	3	0.00	100.00	0.00	188.43	0.00	100.00	0.00	78.03
14	5,000	7,500	6,250	1	431	0.23	98.63	1.57	243.06	0.64	99.51	0	3	0.00	100.00	0.00	188.43	0.00	100.00	0.00	77.52
15	7,500	10,000	8,750	1	432	0.23	98.86	1.20	244.26	0.49	100.00	0	3	0.00	100.00	0.00	188.43	0.00	100.00	0.00	77.14
16	10,000	20,000	15,000	3	435	0.69	99.54	0.00	244.26	0.00	100.00	0	3	0.00	100.00	0.00	188.43	0.00	100.00	0.00	77.14
17	20,000	50,000	35,000	1	436	0.23	99.77	0.00	244.26	0.00	100.00	0	3	0.00	100.00	0.00	188.43	0.00	100.00	0.00	77.14
18	50,000	100,000	75,000	1	437	0.23	100.00	0.00	244.26	0.00	100.00	0	3	0.00	100.00	0.00	188.43	0.00	100.00	0.00	77.14
19	100,000	500,000	300,000	0	437	0.00	100.00	0.00	244.26	0.00	100.00	0	3	0.00	100.00	0.00	188.43	0.00	100.00	0.00	77.14
20	500,000	**UP**		0	437	0.00	100.00	0.00	244.26	0.00	100.00	0	3	0.00	100.00	0.00	188.43	0.00	100.00	0.00	77.14
					437				244.26				3				188.43				77.14

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2978 INDEPENDENT ANALYTICAL LABORATORIES

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	156	156	7.77	7.77	23,444.53	23,444.53	539.92	539.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	86	242	4.29	12.06	11.50	23,456.03	0.26	540.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	101	343	5.03	17.09	30.81	23,486.84	0.71	540.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	112	455	5.58	22.67	51.37	23,538.22	1.18	542.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	144	599	7.17	29.85	59.87	23,598.09	1.38	543.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	140	739	6.98	36.82	79.06	23,677.14	1.82	545.28	3	3	16.67	16.67	14.79	14.79	0.92	0.92	18.71	0.06
7	750	1,000	875	149	888	7.42	44.25	131.49	23,808.63	3.03	548.31	1	4	5.56	22.22	2.93	17.72	0.18	1.10	2.22	0.07
8	1,000	1,500	1,250	164	1,052	8.17	52.42	217.15	24,025.77	5.00	553.31	1	5	5.56	27.78	7.55	25.26	0.47	1.56	3.47	0.11
9	1,500	2,000	1,750	142	1,194	7.08	59.49	476.20	24,501.97	10.97	564.27	0	5	0.00	27.78	0.00	25.26	0.00	1.56	0.00	0.10
10	2,000	2,500	2,250	100	1,294	4.98	64.47	5.21	24,507.18	0.12	564.39	3	8	16.67	44.44	311.96	337.22	19.31	20.88	5992.42	1.38
11	2,500	3,000	2,750	78	1,372	3.89	68.36	200.25	24,306.93	4.61	559.78	1	9	5.56	50.00	14.69	351.91	0.91	21.79	7.33	1.45
12	3,000	4,000	3,500	91	1,463	4.53	72.89	314.26	23,992.67	7.24	552.55	2	11	11.11	61.11	41.86	393.77	2.59	24.38	13.32	1.64
13	4,000	5,000	4,500	149	1,612	7.42	80.32	779.80	24,772.47	17.96	570.50	0	11	0.00	61.11	0.00	393.77	0.00	24.38	0.00	1.59
14	5,000	7,500	6,250	124	1,736	6.18	86.50	341.06	25,113.54	7.85	578.36	0	11	0.00	61.11	0.00	393.77	0.00	24.38	0.00	1.57
15	7,500	10,000	8,750	67	1,803	3.34	89.84	895.90	24,217.64	20.63	557.73	4	15	22.22	83.33	1,106.60	1,500.38	68.51	92.88	123.52	6.20
16	10,000	20,000	15,000	84	1,887	4.19	94.02	3,702.45	20,515.19	85.27	472.46	0	15	0.00	83.33	0.00	1,500.38	0.00	92.88	0.00	7.31
17	20,000	50,000	35,000	82	1,969	4.09	98.11	9,782.81	10,732.38	225.30	247.16	2	17	11.11	94.44	114.87	1,615.25	7.11	100.00	1.17	15.05
18	50,000	100,000	75,000	30	1,999	1.49	99.60	3,161.42	7,570.96	72.81	174.36	0	17	0.00	94.44	0.00	1,615.25	0.00	100.00	0.00	21.33
19	100,000	500,000	300,000	8	2,007	0.40	100.00	3,228.76	4,342.20	74.36	100.00	1	18	5.56	100.00	0.07	1,615.32	0.00	100.00	0.00	37.20
20	500,000	**UP**		0	2,007	0.00	100.00	0.00	4,342.20	0.00	100.00	0	18	0.00	100.00	0.00	1,615.32	0.00	100.00	0.00	37.20
				2,007				4,342.20				18				1,615.32				37.20	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2981 PUBLIC BUILDINGS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	266	266	24.65	24.65	34.18	34.18	2.95	2.95	2	2	25.00	25.00	26.00	26.00	7.27	7.27	76.07	76.07
2	50	100	75	81	347	7.51	32.16	6.55	40.73	0.57	3.52	0	2	0.00	25.00	0.00	26.00	0.00	7.27	0.00	63.83
3	100	200	150	131	478	12.14	44.30	15.51	56.24	1.34	4.85	3	5	37.50	62.50	68.00	94.00	19.01	26.28	438.36	167.13
4	200	300	250	43	521	3.99	48.29	10.01	66.26	0.86	5.72	0	5	0.00	62.50	0.00	94.00	0.00	26.28	0.00	141.87
5	300	500	400	98	619	9.08	57.37	33.07	99.32	2.85	8.57	0	5	0.00	62.50	0.00	94.00	0.00	26.28	0.00	94.64
6	500	750	625	57	676	5.28	62.65	31.58	130.90	2.72	11.30	0	5	0.00	62.50	0.00	94.00	0.00	26.28	0.00	71.81
7	750	1,000	875	43	719	3.99	66.64	31.64	162.54	2.73	14.03	0	5	0.00	62.50	0.00	94.00	0.00	26.28	0.00	57.83
8	1,000	1,500	1,250	83	802	7.69	74.33	69.42	231.96	5.99	20.02	0	5	0.00	62.50	0.00	94.00	0.00	26.28	0.00	40.52
9	1,500	2,000	1,750	42	844	3.89	78.22	58.97	290.93	5.09	25.11	0	5	0.00	62.50	0.00	94.00	0.00	26.28	0.00	32.31
10	2,000	2,500	2,250	29	873	2.69	80.91	47.66	338.59	4.11	29.22	0	5	0.00	62.50	0.00	94.00	0.00	26.28	0.00	27.76
11	2,500	3,000	2,750	38	911	3.52	84.43	63.58	402.17	5.49	34.71	0	5	0.00	62.50	0.00	94.00	0.00	26.28	0.00	23.37
12	3,000	4,000	3,500	42	953	3.89	88.32	213.62	615.78	18.44	53.14	0	5	0.00	62.50	0.00	94.00	0.00	26.28	0.00	15.27
13	4,000	5,000	4,500	23	976	2.13	90.45	37.55	653.33	3.24	56.38	0	5	0.00	62.50	0.00	94.00	0.00	26.28	0.00	14.39
14	5,000	7,500	6,250	24	1,000	2.22	92.68	53.15	706.48	4.59	60.97	0	5	0.00	62.50	0.00	94.00	0.00	26.28	0.00	13.31
15	7,500	10,000	8,750	11	1,011	1.02	93.70	64.05	770.53	5.53	66.50	0	5	0.00	62.50	0.00	94.00	0.00	26.28	0.00	12.20
16	10,000	20,000	15,000	40	1,051	3.71	97.41	171.80	942.33	14.83	81.32	3	8	37.50	100.00	263.68	357.68	73.72	100.00	153.48	37.96
17	20,000	50,000	35,000	13	1,064	1.20	98.61	208.91	1,151.25	18.03	99.35	0	8	0.00	100.00	0.00	357.68	0.00	100.00	0.00	31.07
18	50,000	100,000	75,000	3	1,067	0.28	98.89	40.78	1,192.03	3.52	102.87	0	8	0.00	100.00	0.00	357.68	0.00	100.00	0.00	30.01
19	100,000	500,000	300,000	9	1,076	0.83	99.72	45.92	1,146.10	3.96	98.91	0	8	0.00	100.00	0.00	357.68	0.00	100.00	0.00	31.21
20	500,000	**UP**		3	1,079	0.28	100.00	12.64	1,158.75	1.09	100.00	0	8	0.00	100.00	0.00	357.68	0.00	100.00	0.00	30.87
				1,079				1,158.75				8				357.68				30.87	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2982 POLICE BARRACKS AND POLICE STATIONS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	26	26	11.61	11.61	0.23	0.23	0.44	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	136	162	60.71	72.32	8.87	9.10	16.75	17.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	48	210	21.43	93.75	11.75	20.85	22.21	39.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	211	0.45	94.20	0.65	21.51	1.23	40.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	212	0.45	94.64	0.73	22.24	1.38	42.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	213	0.45	95.09	0.48	21.76	0.91	41.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	214	0.45	95.54	0.14	21.61	0.27	40.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	215	0.45	95.98	0.06	21.67	0.11	40.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	216	0.45	96.43	0.00	21.67	0.00	40.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	217	0.45	96.88	0.85	22.52	1.61	42.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	218	0.45	97.32	12.30	34.82	23.24	65.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	219	0.45	97.77	1.46	36.28	2.76	68.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	220	0.45	98.21	2.22	38.50	4.19	72.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	222	0.89	99.11	4.55	43.05	8.61	81.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	223	0.45	99.55	4.38	47.44	8.29	89.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	224	0.45	100.00	5.48	52.91	10.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	224	0.00	100.00	0.00	52.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	224	0.00	100.00	0.00	52.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	224	0.00	100.00	0.00	52.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	224	0.00	100.00	0.00	52.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				224				52.91				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2983 MILITARY BARRACKS

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	14.29	14.29	0.03	0.03	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	14.29	28.57	4.06	4.10	10.70	10.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	14.29	42.86	5.05	9.14	13.30	24.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	14.29	57.14	2.28	11.42	6.01	30.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	14.29	71.43	7.77	19.20	20.48	50.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	14.29	85.71	8.20	27.40	21.61	72.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	14.29	100.00	10.55	37.95	27.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					7				37.95				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2984 OTHERS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	17.65	17.65	28.55	28.55	7.60	7.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	19	4.71	22.35	1.63	30.18	0.43	8.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	26	8.24	30.59	5.27	35.45	1.40	9.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	29	3.53	34.12	2.78	38.23	0.74	10.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	34	5.88	40.00	5.28	43.52	1.41	11.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	39	5.88	45.88	5.92	49.43	1.57	13.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	45	7.06	52.94	8.62	58.05	2.29	15.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	49	4.71	57.65	12.98	71.04	3.45	18.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	53	4.71	62.35	7.98	79.02	2.12	21.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	54	1.18	63.53	4.88	83.90	1.30	22.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	59	5.88	69.41	29.34	113.24	7.81	30.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	61	2.35	71.76	14.92	128.16	3.97	34.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	70	10.59	82.35	111.67	239.83	29.71	63.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	75	5.88	88.24	47.24	287.07	12.57	76.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	76	1.18	89.41	0.31	287.39	0.08	76.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	77	1.18	90.59	6.84	294.23	1.82	78.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	79	2.35	92.94	129.48	423.71	34.45	112.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	80	1.18	94.12	60.15	363.56	16.00	96.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	83	3.53	97.65	11.33	374.89	3.01	99.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		2	85	2.35	100.00	1.01	375.90	0.27	100.00	1	1	100.00	100.00	0.26	0.26	100.00	100.00	25.68	0.07
				85				375.90				1				0.26				0.07	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2991 BUILDINGS IN COURSE OF CONSTRUCTION

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	184	184	21.20	21.20	154.79	154.79	5.29	5.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	22	206	2.53	23.73	14.25	169.04	0.49	5.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	32	238	3.69	27.42	10.65	179.69	0.36	6.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	100	338	11.52	38.94	19.51	199.20	0.67	6.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	99	437	11.41	50.35	38.66	237.86	1.32	8.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	41	478	4.72	55.07	40.63	278.49	1.39	9.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	32	510	3.69	58.76	18.55	297.04	0.63	10.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	24	534	2.76	61.52	34.05	331.09	1.16	11.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	28	562	3.23	64.75	45.56	376.65	1.56	12.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	26	588	3.00	67.74	33.60	410.25	1.15	14.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	13	601	1.50	69.24	20.92	431.16	0.71	14.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	23	624	2.65	71.89	36.34	467.51	1.24	15.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	631	0.81	72.70	14.28	481.79	0.49	16.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	21	652	2.42	75.12	68.19	549.98	2.33	18.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	26	678	3.00	78.11	118.54	668.53	4.05	22.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	46	724	5.30	83.41	253.30	921.83	8.66	31.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	66	790	7.60	91.01	529.05	1,450.87	18.08	49.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	34	824	3.92	94.93	263.63	1,714.50	9.01	58.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	41	865	4.72	99.65	1,184.82	2,899.32	40.49	99.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		3	868	0.35	100.00	26.87	2,926.19	0.92	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				868				2,926.19				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 2992 RENTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	20.00	20.00	0.77	0.77	1.43	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	15	17.50	37.50	0.75	1.52	1.38	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	17	5.00	42.50	0.22	1.74	0.40	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	24	17.50	60.00	2.74	4.48	5.08	8.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	28	10.00	70.00	0.68	5.16	1.26	9.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	29	2.50	72.50	0.69	5.85	1.28	10.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	31	5.00	77.50	0.56	6.41	1.04	11.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	33	5.00	82.50	1.01	7.42	1.88	13.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	34	2.50	85.00	3.62	11.04	6.70	20.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	35	2.50	87.50	4.07	15.12	7.55	28.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	36	2.50	90.00	10.08	25.19	18.67	46.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	37	2.50	92.50	0.07	25.26	0.13	46.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	38	2.50	95.00	17.02	42.28	31.53	78.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	39	2.50	97.50	2.75	45.03	5.10	83.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	40	2.50	100.00	8.95	53.98	16.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	40	0.00	100.00	0.00	53.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	40	0.00	100.00	0.00	53.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	40	0.00	100.00	0.00	53.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	40	0.00	100.00	0.00	53.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	40	0.00	100.00	0.00	53.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				40				53.98				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 30 KINA

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.16	0.16	73.13	73.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	0.06	0.22	26.87	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				0.22				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 300 KINA

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	20.51	20.51	90.47	90.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	2.16	22.68	9.53	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	22.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	22.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	22.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	22.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	22.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	22.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	22.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	22.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	22.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	22.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	22.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	22.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	22.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	22.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	22.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	22.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	22.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				22.68				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 3000 KINA

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	14.29	14.29	0.14	0.14	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	14.29	28.57	0.36	0.50	0.34	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	14.29	42.86	6.11	6.61	5.80	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	14.29	57.14	1.21	7.82	1.15	7.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	14.29	71.43	1.21	9.02	1.15	8.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	14.29	85.71	0.36	9.38	0.34	8.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	14.29	100.00	96.00	105.38	91.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					7				105.38				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 301 COKLAT

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	4	30.77	30.77	2.55	2.55	8.18	8.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	9	38.46	69.23	8.17	10.73	26.19	34.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	11	15.38	84.62	4.83	15.56	15.49	49.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	12	7.69	92.31	6.00	21.56	19.23	69.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	13	7.69	100.00	9.64	31.21	30.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	13	0.00	100.00	0.00	31.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	13	0.00	100.00	0.00	31.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	13	0.00	100.00	0.00	31.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	13	0.00	100.00	0.00	31.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	13	0.00	100.00	0.00	31.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	13	0.00	100.00	0.00	31.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	13	0.00	100.00	0.00	31.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	31.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	31.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	31.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	31.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	31.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	31.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	13	0.00	100.00	0.00	31.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				13				31.21				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 3010 COKLAT

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	2	11.76	11.76	0.17	0.17	1.15	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	8	35.29	47.06	0.69	0.87	4.58	5.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	12	23.53	70.59	1.02	1.88	6.70	12.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	14	11.76	82.35	1.50	3.39	9.91	22.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	16	11.76	94.12	2.08	5.46	13.68	36.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	17	5.88	100.00	9.71	15.17	63.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					17				15.17				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 3031 RUMAH PENGERINGAN

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	15.09	15.09	0.29	0.29	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	9	1.89	16.98	0.67	0.96	0.79	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	10	1.89	18.87	0.22	1.18	0.26	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	18	15.09	33.96	4.03	5.21	4.77	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	24	11.32	45.28	5.16	10.37	6.10	12.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	36	22.64	67.92	9.49	19.85	11.23	23.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	41	9.43	77.36	9.11	28.97	10.78	34.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	49	15.09	92.45	17.85	46.82	21.13	55.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	50	1.89	94.34	6.27	53.09	7.42	62.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	51	1.89	96.23	2.10	55.19	2.48	65.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	52	1.89	98.11	9.07	64.26	10.73	76.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	53	1.89	100.00	20.25	84.50	23.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	53	0.00	100.00	0.00	84.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	53	0.00	100.00	0.00	84.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	53	0.00	100.00	0.00	84.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	53	0.00	100.00	0.00	84.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	53	0.00	100.00	0.00	84.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	53	0.00	100.00	0.00	84.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	53	0.00	100.00	0.00	84.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	53	0.00	100.00	0.00	84.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				53				84.50				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 3032 DENGAN RUMAH PENGERINGAN

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	11.11	11.11	0.04	0.04	0.40	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	7	66.67	77.78	5.63	5.67	52.15	52.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	9	22.22	100.00	5.12	10.79	47.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	9	0.00	100.00	0.00	10.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	9	0.00	100.00	0.00	10.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	9	0.00	100.00	0.00	10.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	9	0.00	100.00	0.00	10.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	9	0.00	100.00	0.00	10.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	9	0.00	100.00	0.00	10.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	9	0.00	100.00	0.00	10.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	10.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	10.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	10.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	10.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	10.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	10.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	10.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	10.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	10.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	9	0.00	100.00	0.00	10.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					9				10.79				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 304 TEH

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	3.77	3.77	1.74	1.74	0.83	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	1.89	5.66	0.43	2.17	0.20	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	1.89	7.55	0.99	3.16	0.47	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	1.89	9.43	3.95	7.11	1.87	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	1.89	11.32	4.55	11.66	2.15	5.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	1.89	13.21	0.48	12.14	0.23	5.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	1.89	15.09	4.85	16.99	2.30	8.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	1.89	16.98	0.51	17.50	0.24	8.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	1.89	18.87	0.58	18.08	0.28	8.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	1.89	20.75	5.52	23.60	2.61	11.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	1.89	22.64	0.59	24.19	0.28	11.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	1.89	24.53	5.60	29.79	2.65	14.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	1.89	26.42	0.60	30.39	0.28	14.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	23	16.98	43.40	33.62	64.01	15.93	30.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	14	37	26.42	69.81	64.56	128.57	30.58	60.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	14	51	26.42	96.23	61.13	189.70	28.96	89.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	53	3.77	100.00	21.42	211.12	10.15	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	53	0.00	100.00	0.00	211.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	53	0.00	100.00	0.00	211.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	53	0.00	100.00	0.00	211.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				53				211.12				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 3040 TEH

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	35	35	16.28	16.28	125.27	125.27	22.26	22.26	0	0	0.00	0.00	29.14	29.14	50.60	50.60	23.26	23.26
2	50	100	75	1	36	0.47	16.74	0.01	125.28	0.00	22.26	0	0	0.00	0.00	0.00	29.14	0.00	50.60	0.00	23.26
3	100	200	150	1	37	0.47	17.21	0.00	125.28	0.00	22.26	0	0	0.00	0.00	0.00	29.14	0.00	50.60	0.00	23.26
4	200	300	250	5	42	2.33	19.53	0.04	125.31	0.01	22.27	0	0	0.00	0.00	0.00	29.14	0.00	50.60	0.00	23.25
5	300	500	400	1	43	0.47	20.00	0.36	125.67	0.06	22.33	0	0	0.00	0.00	0.00	29.14	0.00	50.60	0.00	23.19
6	500	750	625	2	45	0.93	20.93	0.84	126.51	0.15	22.48	0	0	0.00	0.00	0.00	29.14	0.00	50.60	0.00	23.03
7	750	1,000	875	2	47	0.93	21.86	1.55	128.05	0.27	22.76	0	0	0.00	0.00	0.00	29.14	0.00	50.60	0.00	22.75
8	1,000	1,500	1,250	4	51	1.86	23.72	2.62	130.67	0.47	23.22	0	0	0.00	0.00	0.00	29.14	0.00	50.60	0.00	22.30
9	1,500	2,000	1,750	9	60	4.19	27.91	5.07	135.74	0.90	24.12	0	0	0.00	0.00	0.00	29.14	0.00	50.60	0.00	21.46
10	2,000	2,500	2,250	4	64	1.86	29.77	5.93	141.67	1.05	25.18	0	0	0.00	0.00	0.00	29.14	0.00	50.60	0.00	20.57
11	2,500	3,000	2,750	1	65	0.47	30.23	0.66	142.33	0.12	25.29	0	0	0.00	0.00	0.00	29.14	0.00	50.60	0.00	20.47
12	3,000	4,000	3,500	3	68	1.40	31.63	11.16	153.49	1.98	27.28	0	0	0.00	0.00	0.00	29.14	0.00	50.60	0.00	18.98
13	4,000	5,000	4,500	3	71	1.40	33.02	0.84	154.33	0.15	27.43	0	0	0.00	0.00	0.00	29.14	0.00	50.60	0.00	18.88
14	5,000	7,500	6,250	40	111	18.60	51.63	73.04	227.37	12.98	40.41	0	0	0.00	0.00	0.00	29.14	0.00	50.60	0.00	12.81
15	7,500	10,000	8,750	35	146	16.28	67.91	85.96	313.33	15.28	55.68	0	0	0.00	0.00	0.00	29.14	0.00	50.60	0.00	9.30
16	10,000	20,000	15,000	45	191	20.93	88.84	202.03	515.36	35.90	91.58	0	0	0.00	0.00	0.00	29.14	0.00	50.60	0.00	5.65
17	20,000	50,000	35,000	20	211	9.30	98.14	21.32	536.67	3.79	95.37	0	0	0.00	0.00	0.00	29.14	0.00	50.60	0.00	5.43
18	50,000	100,000	75,000	2	213	0.93	99.07	2.99	539.67	0.53	95.90	0	0	0.00	0.00	0.00	29.14	0.00	50.60	0.00	5.40
19	100,000	500,000	300,000	2	215	0.93	100.00	23.06	562.72	4.10	100.00	3	3	100.00	100.00	28.45	57.59	49.40	100.00	123.39	10.23
20	500,000	**UP**		0	215	0.00	100.00	0.00	562.72	0.00	100.00	0	3	0.00	100.00	0.00	57.59	0.00	100.00	0.00	10.23
					215				562.72				3				57.59				10.23

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 305 MINYAK SEREH

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	5.32	5.32	18.16	18.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	6.80	12.12	23.22	41.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	7.06	19.18	24.12	65.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	10.10	29.28	34.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				29.28				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 3050 MINYAK SEREH

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	8.33	8.33	3.34	3.34	2.31	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	8.33	16.67	6.82	10.17	4.72	7.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	8.33	25.00	11.44	21.61	7.91	14.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	8.33	33.33	3.55	25.15	2.45	17.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	8.33	41.67	4.53	29.69	3.13	20.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	8.33	50.00	16.38	46.06	11.32	31.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	8.33	58.33	4.71	50.77	3.25	35.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	8.33	66.67	17.26	68.03	11.93	47.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	8.33	75.00	6.73	74.76	4.65	51.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	8.33	83.33	27.38	102.14	18.92	70.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	8.33	91.67	0.39	102.53	0.27	70.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	8.33	100.00	42.16	144.70	29.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	144.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	144.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	144.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	144.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	144.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	144.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	12	0.00	100.00	0.00	144.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					12				144.70				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 3060 KAPOK

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.68	0.68	18.41	18.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	3.00	3.68	81.59	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				3.68				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 3070 KELAPA DAN KOPRASEMUA GEDUNG (KECUALI GEDUNG PENGERINGAN)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	33.33	33.33	41.28	41.28	64.22	64.22	1	1	100.00	100.00	15.79	15.79	100.00	100.00	38.25	38.25
2	50	100	75	1	3	16.67	50.00	11.20	52.48	17.43	81.64	0	1	0.00	100.00	0.00	15.79	0.00	100.00	0.00	30.09
3	100	200	150	1	4	16.67	66.67	1.80	54.28	2.80	84.44	0	1	0.00	100.00	0.00	15.79	0.00	100.00	0.00	29.09
4	200	300	250	1	5	16.67	83.33	5.00	59.28	7.78	92.22	0	1	0.00	100.00	0.00	15.79	0.00	100.00	0.00	26.64
5	300	500	400	1	6	16.67	100.00	5.00	64.28	7.78	100.00	0	1	0.00	100.00	0.00	15.79	0.00	100.00	0.00	24.56
6	500	750	625	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	1	0.00	100.00	0.00	15.79	0.00	100.00	0.00	24.56
7	750	1,000	875	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	1	0.00	100.00	0.00	15.79	0.00	100.00	0.00	24.56
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	1	0.00	100.00	0.00	15.79	0.00	100.00	0.00	24.56
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	1	0.00	100.00	0.00	15.79	0.00	100.00	0.00	24.56
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	1	0.00	100.00	0.00	15.79	0.00	100.00	0.00	24.56
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	1	0.00	100.00	0.00	15.79	0.00	100.00	0.00	24.56
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	1	0.00	100.00	0.00	15.79	0.00	100.00	0.00	24.56
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	1	0.00	100.00	0.00	15.79	0.00	100.00	0.00	24.56
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	1	0.00	100.00	0.00	15.79	0.00	100.00	0.00	24.56
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	1	0.00	100.00	0.00	15.79	0.00	100.00	0.00	24.56
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	1	0.00	100.00	0.00	15.79	0.00	100.00	0.00	24.56
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	1	0.00	100.00	0.00	15.79	0.00	100.00	0.00	24.56
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	1	0.00	100.00	0.00	15.79	0.00	100.00	0.00	24.56
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	1	0.00	100.00	0.00	15.79	0.00	100.00	0.00	24.56
20	500,000	**UP**		0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	1	0.00	100.00	0.00	15.79	0.00	100.00	0.00	24.56
				6				64.28				1				15.79				24.56	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 3071 BILA TIDAK DILAKUKAN EKSTRAKSI MINYAK

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	49	49	59.04	59.04	23.87	23.87	6.46	6.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	51	2.41	61.45	0.32	24.19	0.09	6.55	1	1	100.00	100.00	27.85	27.85	100.00	100.00	8780.95	115.12
3	100	200	150	4	55	4.82	66.27	0.81	25.00	0.22	6.77	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	111.39
4	200	300	250	3	58	3.61	69.88	0.45	25.45	0.12	6.89	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	109.43
5	300	500	400	1	59	1.20	71.08	2.18	27.63	0.59	7.48	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	100.78
6	500	750	625	1	60	1.20	72.29	2.91	30.54	0.79	8.27	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	91.18
7	750	1,000	875	1	61	1.20	73.49	2.91	33.45	0.79	9.06	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	83.25
8	1,000	1,500	1,250	1	62	1.20	74.70	7.46	40.91	2.02	11.08	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	68.07
9	1,500	2,000	1,750	1	63	1.20	75.90	3.28	44.19	0.89	11.97	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	63.01
10	2,000	2,500	2,250	1	64	1.20	77.11	64.20	108.38	17.39	29.35	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	25.69
11	2,500	3,000	2,750	1	65	1.20	78.31	39.80	148.19	10.78	40.13	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	18.79
12	3,000	4,000	3,500	1	66	1.20	79.52	0.69	148.88	0.19	40.32	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	18.70
13	4,000	5,000	4,500	1	67	1.20	80.72	78.20	227.08	21.18	61.50	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	12.26
14	5,000	7,500	6,250	1	68	1.20	81.93	0.66	227.74	0.18	61.68	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	12.23
15	7,500	10,000	8,750	1	69	1.20	83.13	1.43	229.17	0.39	62.07	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	12.15
16	10,000	20,000	15,000	1	70	1.20	84.34	8.83	238.00	2.39	64.46	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	11.70
17	20,000	50,000	35,000	1	71	1.20	85.54	7.33	245.33	1.98	66.44	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	11.35
18	50,000	100,000	75,000	10	81	12.05	97.59	51.19	296.51	13.86	80.30	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	9.39
19	100,000	500,000	300,000	1	82	1.20	98.80	37.78	334.29	10.23	90.53	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	8.33
20	500,000	**UP**		1	83	1.20	100.00	34.95	369.24	9.47	100.00	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	7.54
				83				369.24				1				27.85				7.54	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 3072 DENGAN EKTRAKSI MINYAK

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	25.00	25.00	0.17	0.17	2.98	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	25.00	50.00	0.00	0.17	0.00	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	25.00	75.00	5.46	5.63	97.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	25.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				5.63				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 3080 KARET (GUTTA PERCHA)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	19.05	19.05	0.24	0.24	1.94	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	4.76	23.81	0.03	0.26	0.21	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	4.76	28.57	0.06	0.32	0.49	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	4.76	33.33	0.04	0.36	0.31	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	4.76	38.10	0.09	0.45	0.74	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	4.76	42.86	0.37	0.82	2.98	6.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	4.76	47.62	0.16	0.98	1.31	7.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	4.76	52.38	0.07	1.05	0.55	8.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	4.76	57.14	0.09	1.14	0.72	9.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	4.76	61.90	0.21	1.35	1.71	10.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	15	9.52	71.43	0.40	1.75	3.22	14.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	16	4.76	76.19	1.35	3.09	10.93	25.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	17	4.76	80.95	2.31	5.40	18.71	43.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	18	4.76	85.71	0.59	5.99	4.80	48.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	19	4.76	90.48	4.61	10.61	37.44	86.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	20	4.76	95.24	0.86	11.47	6.96	93.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	21	4.76	100.00	0.86	12.32	6.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	21	0.00	100.00	0.00	12.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	21	0.00	100.00	0.00	12.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	21	0.00	100.00	0.00	12.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				21				12.32				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 3081 SEMUA GEDUNG TIDAK TERMASUK RUMAH ASAP

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	38	38	10.33	10.33	6.36	6.36	0.47	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	24	62	6.52	16.85	6.20	12.55	0.46	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	23	85	6.25	23.10	8.32	20.87	0.62	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	92	1.90	25.00	6.56	27.43	0.49	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	12	104	3.26	28.26	10.83	38.26	0.81	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	16	120	4.35	32.61	15.70	53.96	1.17	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	14	134	3.80	36.41	16.56	70.52	1.23	5.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	146	3.26	39.67	22.01	92.53	1.64	6.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	24	170	6.52	46.20	46.15	138.68	3.44	10.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	181	2.99	49.18	40.56	179.24	3.02	13.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	11	192	2.99	52.17	50.75	229.99	3.78	17.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	196	1.09	53.26	16.43	246.42	1.22	18.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	11	207	2.99	56.25	39.50	285.92	2.94	21.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	31	238	8.42	64.67	155.28	441.20	11.57	32.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	36	274	9.78	74.46	187.29	628.49	13.96	46.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	85	359	23.10	97.55	534.84	1,163.33	39.85	86.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	366	1.90	99.46	42.16	1,205.49	3.14	89.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	368	0.54	100.00	136.59	1,342.08	10.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	368	0.00	100.00	0.00	1,342.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	368	0.00	100.00	0.00	1,342.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				368				1,342.08				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 3082 RUMAH ASAP DI PERKEBUNAN KARET

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	8.99	8.99	7.02	7.02	0.69	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	23	3.93	12.92	2.08	9.10	0.20	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	35	6.74	19.66	6.59	15.68	0.64	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	38	1.69	21.35	6.69	22.38	0.65	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	45	3.93	25.28	20.58	42.95	2.01	4.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	57	6.74	32.02	23.41	66.36	2.29	6.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	58	0.56	32.58	4.90	71.26	0.48	6.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	16	74	8.99	41.57	36.14	107.40	3.53	10.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	84	5.62	47.19	32.82	140.22	3.21	13.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	21	105	11.80	58.99	103.29	243.50	10.10	23.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	28	133	15.73	74.72	98.59	342.09	9.64	33.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	140	3.93	78.65	28.02	370.12	2.74	36.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	147	3.93	82.58	41.74	411.86	4.08	40.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	156	5.06	87.64	67.99	479.85	6.65	46.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	160	2.25	89.89	79.18	559.02	7.75	54.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	14	174	7.87	97.75	283.00	842.02	27.68	82.36	5	5	100.00	100.00	698.38	698.38	100.00	100.00	246.78	82.94
17	20,000	50,000	35,000	4	178	2.25	100.00	180.29	1,022.31	17.64	100.00	0	5	0.00	100.00	0.00	698.38	0.00	100.00	0.00	68.31
18	50,000	100,000	75,000	0	178	0.00	100.00	0.00	1,022.31	0.00	100.00	0	5	0.00	100.00	0.00	698.38	0.00	100.00	0.00	68.31
19	100,000	500,000	300,000	0	178	0.00	100.00	0.00	1,022.31	0.00	100.00	0	5	0.00	100.00	0.00	698.38	0.00	100.00	0.00	68.31
20	500,000	**UP**		0	178	0.00	100.00	0.00	1,022.31	0.00	100.00	0	5	0.00	100.00	0.00	698.38	0.00	100.00	0.00	68.31
				178				1,022.31				5				698.38				68.31	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 309 GULA BIBIT

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	10.00	10.00	0.21	0.21	1.77	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	10.00	20.00	0.49	0.70	4.20	5.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	10.00	30.00	0.60	1.30	5.08	11.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	10.00	40.00	0.63	1.93	5.32	16.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	10.00	50.00	0.69	2.61	5.85	22.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	10.00	60.00	1.10	3.72	9.39	31.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	10.00	70.00	1.11	4.83	9.43	41.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	10.00	80.00	1.38	6.21	11.70	52.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	10.00	90.00	1.51	7.71	12.81	65.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	10.00	100.00	4.06	11.77	34.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	11.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	11.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	11.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	11.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	11.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	11.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	11.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	11.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	10	0.00	100.00	0.00	11.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10				11.77				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 3090 GULA BIBIT GEDUNG DAN ISINYA

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	10.00	10.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	3	20.00	30.00	1.75	1.75	23.68	23.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	6	30.00	60.00	1.07	2.82	14.56	38.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	10.00	70.00	0.00	2.82	0.00	38.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	10.00	80.00	4.56	7.38	61.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	10.00	90.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	10.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					10				7.38				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 31 PERKEBUNAN SERAT

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	1.39	1.39	11.91	11.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	10.29	11.68	88.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	11.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	11.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	11.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	11.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	11.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	11.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	11.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	11.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	11.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	11.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	11.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	11.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	11.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	11.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	11.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	11.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	11.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				11.68				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 310 PERKEBUNAN SERAT,SERAT CAMPURAN DAN KAPOK YANG BELUM TERPROS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	21.95	21.95	2.23	2.23	93.44	93.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	16	17.07	39.02	7.29	9.52	304.72	398.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	20	9.76	48.78	0.00	9.52	0.00	398.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	22	4.88	53.66	0.01	9.53	0.24	398.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	25	7.32	60.98	0.75	10.28	31.36	429.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	27	4.88	65.85	0.93	11.21	38.90	468.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	29	4.88	70.73	0.02	11.23	0.95	469.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	32	7.32	78.05	0.76	11.99	31.81	501.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	33	2.44	80.49	0.03	12.02	1.19	502.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	34	2.44	82.93	0.03	12.05	1.42	504.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	36	4.88	87.80	0.08	12.13	3.28	507.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	39	7.32	95.12	0.16	12.29	6.62	513.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	40	2.44	97.56	0.10	12.39	4.27	518.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	41	2.44	100.00	10.00	2.39	418.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	41	0.00	100.00	0.00	2.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	41	0.00	100.00	0.00	2.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	41	0.00	100.00	0.00	2.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	41	0.00	100.00	0.00	2.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	41	0.00	100.00	0.00	2.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	41	0.00	100.00	0.00	2.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				41				2.39				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 3100 PERKEBUNAN SERATSERAT CAMPURAN DAN KAPOK

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	23	23	46.94	46.94	6.81	6.81	11.92	11.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	32	18.37	65.31	6.30	13.12	11.02	22.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	33	2.04	67.35	0.99	14.11	1.73	24.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	34	2.04	69.39	0.01	14.12	0.01	24.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	36	4.08	73.47	2.14	16.26	3.74	28.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	37	2.04	75.51	0.02	16.27	0.03	28.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	38	2.04	77.55	0.05	16.32	0.09	28.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	39	2.04	79.59	0.06	16.38	0.10	28.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	40	2.04	81.63	0.06	16.44	0.10	28.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	41	2.04	83.67	0.07	16.50	0.12	28.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	42	2.04	85.71	0.07	16.57	0.12	28.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	46	8.16	93.88	0.29	16.87	0.52	29.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	47	2.04	95.92	0.15	17.01	0.25	29.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	48	2.04	97.96	40.00	57.01	69.95	99.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	49	2.04	100.00	0.17	57.18	0.30	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	49	0.00	100.00	0.00	57.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	49	0.00	100.00	0.00	57.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	49	0.00	100.00	0.00	57.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	49	0.00	100.00	0.00	57.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	49	0.00	100.00	0.00	57.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				49				57.18				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 311 PABRIK TAPIOKA DI

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	12.50	12.50	0.69	0.69	0.54	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	3	25.00	37.50	0.18	0.87	0.14	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	12.50	50.00	1.60	2.47	1.24	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	12.50	62.50	1.60	4.07	1.24	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	12.50	75.00	15.14	19.21	11.72	14.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	12.50	87.50	89.75	108.96	69.48	84.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	12.50	100.00	20.22	129.18	15.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	129.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	129.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	129.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	129.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	129.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	129.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	129.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	129.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	129.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	129.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	129.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	8	0.00	100.00	0.00	129.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					8				129.18				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 3110 PABRIK TAPIOKA DI PERKEBUNAN

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	9.92	9.92	8.60	8.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	13.82	23.74	11.97	20.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	27.30	51.04	23.64	44.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	64.42	115.46	55.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				115.46				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 312 DAMAR DAN TERPENTIN

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	10.00	10.00	1.05	1.05	0.43	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	10.00	20.00	20.73	21.78	8.52	8.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	10.00	30.00	18.55	40.33	7.62	16.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	10.00	40.00	19.15	59.49	7.87	24.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	10.00	50.00	19.77	79.25	8.12	32.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	10.00	60.00	23.95	103.20	9.84	42.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	10.00	70.00	24.21	127.41	9.95	52.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	10.00	80.00	25.13	152.54	10.33	62.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	10.00	90.00	30.42	182.95	12.50	75.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	10.00	100.00	60.40	243.35	24.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	243.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	243.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	243.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	243.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	243.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	243.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	243.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	243.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	10	0.00	100.00	0.00	243.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10				243.35				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 3120 DAMAR DAN TERPENTIN

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.86	2.86	0.38	0.38	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	4	8.57	11.43	2.25	2.63	0.20	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	2.86	14.29	0.79	3.42	0.07	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	2.86	17.14	2.00	5.42	0.18	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	2.86	20.00	15.53	20.95	1.36	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	2.86	22.86	15.69	36.64	1.38	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	2.86	25.71	16.52	53.16	1.45	4.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	2.86	28.57	17.98	71.14	1.58	6.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	2.86	31.43	18.24	89.38	1.60	7.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	2.86	34.29	20.00	109.38	1.75	9.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	2.86	37.14	20.99	130.37	1.84	11.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	2.86	40.00	11.30	141.67	0.99	12.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	2.86	42.86	6.80	148.47	0.60	13.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	21	17.14	60.00	152.02	300.48	13.34	26.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	27	17.14	77.14	306.54	607.03	26.89	53.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	31	11.43	88.57	164.81	771.84	14.46	67.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	33	5.71	94.29	217.03	988.88	19.04	86.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	34	2.86	97.14	60.40	1,049.28	5.30	92.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	35	2.86	100.00	90.60	1,139.88	7.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	35	0.00	100.00	0.00	1,139.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				35				1,139.88				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 313 CENGKEH DAN REMPAH

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

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

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 3130 PERKENEIRS DAN REMPAH REMPAH

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.62	0.62	85.42	85.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	0.11	0.73	14.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				0.73				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 314 PADI, TANPA PENGERJAAN

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

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

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 3140 PADI TANPA PENGERJAAN TERMASUK PADI DI TEMPAT TERBUKA

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

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

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 315 HORTIKULTURA,SAYUR SAYURAN,KENTANG DAN TIDAK ADA PENGERINGA

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	15.38	15.38	0.10	0.10	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	4	15.38	30.77	0.50	0.61	1.77	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	7.69	38.46	0.79	1.40	2.79	4.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	7.69	46.15	7.05	8.46	24.73	29.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	7.69	53.85	9.77	18.23	34.28	63.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	7.69	61.54	2.07	20.30	7.25	71.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	7.69	69.23	1.24	21.54	4.34	75.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	7.69	76.92	6.98	28.52	24.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	7.69	84.62	0.00	28.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	7.69	92.31	0.00	28.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	7.69	100.00	0.00	28.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	13	0.00	100.00	0.00	28.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	13	0.00	100.00	0.00	28.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	28.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	28.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	28.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	28.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	28.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	28.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	13	0.00	100.00	0.00	28.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					13				28.52				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 3150 HORTIKULTURASAYUR SAYURANKENTANG DAN TIDAK ADA PENGERING

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	50	50	45.87	45.87	4.20	4.20	1.40	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	10	60	9.17	55.05	6.77	10.97	2.25	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	68	7.34	62.39	4.76	15.73	1.58	5.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	76	7.34	69.72	8.57	24.30	2.85	8.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	14	90	12.84	82.57	30.39	54.69	10.10	18.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	93	2.75	85.32	6.69	61.38	2.23	20.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	96	2.75	88.07	18.82	80.20	6.26	26.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	97	0.92	88.99	5.39	85.60	1.79	28.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	98	0.92	89.91	11.10	96.70	3.69	32.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	99	0.92	90.83	12.12	108.82	4.03	36.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	100	0.92	91.74	4.12	112.94	1.37	37.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	104	3.67	95.41	22.65	135.59	7.53	45.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	105	0.92	96.33	5.64	141.22	1.87	46.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	106	0.92	97.25	25.43	166.65	8.45	55.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	107	0.92	98.17	18.71	185.36	6.22	61.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	109	1.83	100.00	115.42	300.78	38.37	100.00	1	1	100.00	100.00	39.63	39.63	100.00	100.00	34.33	13.17
17	20,000	50,000	35,000	0	109	0.00	100.00	0.00	300.78	0.00	100.00	0	1	0.00	100.00	0.00	39.63	0.00	100.00	0.00	13.17
18	50,000	100,000	75,000	0	109	0.00	100.00	0.00	300.78	0.00	100.00	0	1	0.00	100.00	0.00	39.63	0.00	100.00	0.00	13.17
19	100,000	500,000	300,000	0	109	0.00	100.00	0.00	300.78	0.00	100.00	0	1	0.00	100.00	0.00	39.63	0.00	100.00	0.00	13.17
20	500,000	**UP**		0	109	0.00	100.00	0.00	300.78	0.00	100.00	0	1	0.00	100.00	0.00	39.63	0.00	100.00	0.00	13.17
				109				300.78				1				39.63				13.17	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 316 KELAPA SAWIT

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	119	119	7.29	7.29	488.09	488.09	12.71	12.71	6	6	8.22	8.22	1,088.86	1,088.86	75.09	75.09	223.09	223.09
2	50	100	75	88	207	5.39	12.68	17.11	505.20	0.45	13.16	0	6	0.00	8.22	0.00	1,088.86	0.00	75.09	0.00	215.53
3	100	200	150	63	270	3.86	16.54	30.93	536.13	0.81	13.96	0	6	0.00	8.22	0.00	1,088.86	0.00	75.09	0.00	203.10
4	200	300	250	62	332	3.80	20.34	8.58	544.71	0.22	14.18	0	6	0.00	8.22	0.00	1,088.86	0.00	75.09	0.00	199.90
5	300	500	400	87	419	5.33	25.67	70.19	614.89	1.83	16.01	0	6	0.00	8.22	0.00	1,088.86	0.00	75.09	0.00	177.08
6	500	750	625	30	449	1.84	27.51	14.89	629.79	0.39	16.40	0	6	0.00	8.22	0.00	1,088.86	0.00	75.09	0.00	172.89
7	750	1,000	875	26	475	1.59	29.11	4.78	634.56	0.12	16.52	0	6	0.00	8.22	0.00	1,088.86	0.00	75.09	0.00	171.59
8	1,000	1,500	1,250	100	575	6.13	35.23	31.31	665.87	0.82	17.34	1	7	1.37	9.59	13.74	1,102.60	0.95	76.04	43.89	165.59
9	1,500	2,000	1,750	113	688	6.92	42.16	60.57	726.44	1.58	18.92	0	7	0.00	9.59	0.00	1,102.60	0.00	76.04	0.00	151.78
10	2,000	2,500	2,250	82	770	5.02	47.18	23.07	749.51	0.60	19.52	3	10	4.11	13.70	0.50	1,103.11	0.03	76.07	2.17	147.18
11	2,500	3,000	2,750	44	814	2.70	49.88	17.34	766.85	0.45	19.97	1	11	1.37	15.07	0.80	1,103.91	0.06	76.13	4.63	143.95
12	3,000	4,000	3,500	40	854	2.45	52.33	74.44	841.28	1.94	21.91	0	11	0.00	15.07	26.66	1,130.57	1.84	77.97	35.82	134.39
13	4,000	5,000	4,500	18	872	1.10	53.43	21.57	862.85	0.56	22.47	0	11	0.00	15.07	0.00	1,130.57	0.00	77.97	0.00	131.03
14	5,000	7,500	6,250	77	949	4.72	58.15	79.69	942.53	2.08	24.54	0	11	0.00	15.07	0.00	1,130.57	0.00	77.97	0.00	119.95
15	7,500	10,000	8,750	48	997	2.94	61.09	36.77	979.30	0.96	25.50	2	13	2.74	17.81	33.74	1,164.31	2.33	80.29	91.76	118.89
16	10,000	20,000	15,000	136	1,133	8.33	69.42	420.47	1,399.77	10.95	36.45	13	26	17.81	35.62	128.31	1,292.62	8.85	89.14	30.52	92.34
17	20,000	50,000	35,000	253	1,386	15.50	84.93	862.32	2,262.09	22.46	58.91	8	34	10.96	46.58	26.48	1,319.10	1.83	90.97	3.07	58.31
18	50,000	100,000	75,000	157	1,543	9.62	94.55	948.42	3,210.51	24.70	83.61	21	55	28.77	75.34	30.83	1,349.94	2.13	93.10	3.25	42.05
19	100,000	500,000	300,000	81	1,624	4.96	99.51	527.55	3,738.06	13.74	97.34	18	73	24.66	100.00	100.11	1,450.04	6.90	100.00	18.98	38.79
20	500,000	**UP**		8	1,632	0.49	100.00	101.97	3,840.03	2.66	100.00	0	73	0.00	100.00	0.00	1,450.04	0.00	100.00	0.00	37.76
					1,632				3,840.03				73				1,450.04				37.76

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 3160 MINYAK KELAPA SAWIT TANPA PEMAKAIAN BENSIN DALAM PENGERJAAN

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	525	525	26.08	26.08	103.13	103.13	1.84	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	286	811	14.21	40.29	28.72	131.85	0.51	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	60	871	2.98	43.27	10.61	142.46	0.19	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	28	899	1.39	44.66	26.83	115.64	0.48	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	31	930	1.54	46.20	6.30	109.34	0.11	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	939	0.45	46.65	10.53	98.81	0.19	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	15	954	0.75	47.39	34.00	64.80	0.61	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	22	976	1.09	48.48	30.21	34.59	0.54	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	59	1,035	2.93	51.42	96.20	130.79	1.71	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	34	1,069	1.69	53.10	63.67	194.46	1.14	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	22	1,091	1.09	54.20	53.45	247.91	0.95	4.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	76	1,167	3.78	57.97	73.53	174.39	1.31	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	51	1,218	2.53	60.51	67.92	106.46	1.21	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	31	1,249	1.54	62.05	118.80	12.33	2.12	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	47	1,296	2.33	64.38	212.66	200.33	3.79	3.57	2	2	4.88	4.88	42.17	42.17	4.05	4.05	19.83	21.05
16	10,000	20,000	15,000	69	1,365	3.43	67.81	691.20	891.53	12.32	15.89	13	15	31.71	36.59	90.97	133.14	8.73	12.78	13.16	14.93
17	20,000	50,000	35,000	260	1,625	12.92	80.73	1,505.58	2,397.11	26.84	42.73	8	23	19.51	56.10	695.28	828.42	66.73	79.51	46.18	34.56
18	50,000	100,000	75,000	225	1,850	11.18	91.90	1,353.36	3,750.47	24.13	66.86	9	32	21.95	78.05	21.23	849.65	2.04	81.55	1.57	22.65
19	100,000	500,000	300,000	148	1,998	7.35	99.25	1,557.12	5,307.59	27.76	94.61	4	36	9.76	87.80	185.08	1,034.73	17.76	99.31	11.89	19.50
20	500,000	**UP**		15	2,013	0.75	100.00	302.14	5,609.73	5.39	100.00	5	41	12.20	100.00	7.18	1,041.90	0.69	100.00	2.38	18.57
				2,013				5,609.73				41				1,041.90				18.57	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 317 TEMBAKAU

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	778	778	96.77	96.77	1,113.13	1,113.13	91.65	91.65	13	13	100.00	100.00	323.28	323.28	100.00	100.00	29.04	29.04
2	50	100	75	22	800	2.74	99.50	50.40	1,163.53	4.15	95.80	0	13	0.00	100.00	0.00	323.28	0.00	100.00	0.00	27.78
3	100	200	150	1	801	0.12	99.63	22.24	1,185.76	1.83	97.63	0	13	0.00	100.00	0.00	323.28	0.00	100.00	0.00	27.26
4	200	300	250	1	802	0.12	99.75	22.24	1,208.00	1.83	99.46	0	13	0.00	100.00	0.00	323.28	0.00	100.00	0.00	26.76
5	300	500	400	1	803	0.12	99.88	0.00	1,208.00	0.00	99.46	0	13	0.00	100.00	0.00	323.28	0.00	100.00	0.00	26.76
6	500	750	625	1	804	0.12	100.00	6.54	1,214.54	0.54	100.00	0	13	0.00	100.00	0.00	323.28	0.00	100.00	0.00	26.62
7	750	1,000	875	0	804	0.00	100.00	0.00	1,214.54	0.00	100.00	0	13	0.00	100.00	0.00	323.28	0.00	100.00	0.00	26.62
8	1,000	1,500	1,250	0	804	0.00	100.00	0.00	1,214.54	0.00	100.00	0	13	0.00	100.00	0.00	323.28	0.00	100.00	0.00	26.62
9	1,500	2,000	1,750	0	804	0.00	100.00	0.00	1,214.54	0.00	100.00	0	13	0.00	100.00	0.00	323.28	0.00	100.00	0.00	26.62
10	2,000	2,500	2,500	0	804	0.00	100.00	0.00	1,214.54	0.00	100.00	0	13	0.00	100.00	0.00	323.28	0.00	100.00	0.00	26.62
11	2,500	3,000	2,750	0	804	0.00	100.00	0.00	1,214.54	0.00	100.00	0	13	0.00	100.00	0.00	323.28	0.00	100.00	0.00	26.62
12	3,000	4,000	3,500	0	804	0.00	100.00	0.00	1,214.54	0.00	100.00	0	13	0.00	100.00	0.00	323.28	0.00	100.00	0.00	26.62
13	4,000	5,000	4,500	0	804	0.00	100.00	0.00	1,214.54	0.00	100.00	0	13	0.00	100.00	0.00	323.28	0.00	100.00	0.00	26.62
14	5,000	7,500	6,250	0	804	0.00	100.00	0.00	1,214.54	0.00	100.00	0	13	0.00	100.00	0.00	323.28	0.00	100.00	0.00	26.62
15	7,500	10,000	8,750	0	804	0.00	100.00	0.00	1,214.54	0.00	100.00	0	13	0.00	100.00	0.00	323.28	0.00	100.00	0.00	26.62
16	10,000	20,000	15,000	0	804	0.00	100.00	0.00	1,214.54	0.00	100.00	0	13	0.00	100.00	0.00	323.28	0.00	100.00	0.00	26.62
17	20,000	50,000	35,000	0	804	0.00	100.00	0.00	1,214.54	0.00	100.00	0	13	0.00	100.00	0.00	323.28	0.00	100.00	0.00	26.62
18	50,000	100,000	75,000	0	804	0.00	100.00	0.00	1,214.54	0.00	100.00	0	13	0.00	100.00	0.00	323.28	0.00	100.00	0.00	26.62
19	100,000	500,000	300,000	0	804	0.00	100.00	0.00	1,214.54	0.00	100.00	0	13	0.00	100.00	0.00	323.28	0.00	100.00	0.00	26.62
20	500,000	**UP**		0	804	0.00	100.00	0.00	1,214.54	0.00	100.00	0	13	0.00	100.00	0.00	323.28	0.00	100.00	0.00	26.62
				804				1,214.54				13				323.28				26.62	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 3170 TEMBAKAU JIKA FERMENTASI TEMBAKAU DIKERJAKAN DIPERKEBUNAN

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	699	699	67.54	67.54	1,407.01	1,407.01	37.27	37.27	31	31	86.11	86.11	862.00	862.00	73.93	73.93	61.26	61.26
2	50	100	75	320	1,019	30.92	98.45	2,185.71	3,592.72	57.90	95.17	5	36	13.89	100.00	304.00	1,166.00	26.07	100.00	13.91	32.45
3	100	200	150	16	1,035	1.55	100.00	182.48	3,775.20	4.83	100.00	0	36	0.00	100.00	0.00	1,166.00	0.00	100.00	0.00	30.89
4	200	300	250	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	36	0.00	100.00	0.00	1,166.00	0.00	100.00	0.00	30.89
5	300	500	400	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	36	0.00	100.00	0.00	1,166.00	0.00	100.00	0.00	30.89
6	500	750	625	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	36	0.00	100.00	0.00	1,166.00	0.00	100.00	0.00	30.89
7	750	1,000	875	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	36	0.00	100.00	0.00	1,166.00	0.00	100.00	0.00	30.89
8	1,000	1,500	1,250	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	36	0.00	100.00	0.00	1,166.00	0.00	100.00	0.00	30.89
9	1,500	2,000	1,750	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	36	0.00	100.00	0.00	1,166.00	0.00	100.00	0.00	30.89
10	2,000	2,500	2,500	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	36	0.00	100.00	0.00	1,166.00	0.00	100.00	0.00	30.89
11	2,500	3,000	2,750	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	36	0.00	100.00	0.00	1,166.00	0.00	100.00	0.00	30.89
12	3,000	4,000	3,500	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	36	0.00	100.00	0.00	1,166.00	0.00	100.00	0.00	30.89
13	4,000	5,000	4,500	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	36	0.00	100.00	0.00	1,166.00	0.00	100.00	0.00	30.89
14	5,000	7,500	6,250	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	36	0.00	100.00	0.00	1,166.00	0.00	100.00	0.00	30.89
15	7,500	10,000	8,750	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	36	0.00	100.00	0.00	1,166.00	0.00	100.00	0.00	30.89
16	10,000	20,000	15,000	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	36	0.00	100.00	0.00	1,166.00	0.00	100.00	0.00	30.89
17	20,000	50,000	35,000	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	36	0.00	100.00	0.00	1,166.00	0.00	100.00	0.00	30.89
18	50,000	100,000	75,000	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	36	0.00	100.00	0.00	1,166.00	0.00	100.00	0.00	30.89
19	100,000	500,000	300,000	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	36	0.00	100.00	0.00	1,166.00	0.00	100.00	0.00	30.89
20	500,000	**UP**		0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	36	0.00	100.00	0.00	1,166.00	0.00	100.00	0.00	30.89
				1,035				3,775.20				36				1,166.00				30.89	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 3180 GAMBIR BARANG BARANG DITEMPATTERBUKA

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

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

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 3210 PERABOT RUMAH DALAM RUMAH TINGGAL

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	8.33	8.33	0.10	0.10	7.08	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	12	91.67	100.00	1.31	1.41	92.92	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				12				1.41				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

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

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	5.09	5.09	176.01	176.01	6.16	6.16	3	3	23.08	23.08	27.52	27.52	3.57	3.57	15.63	15.63
2	50	100	75	6	20	2.18	7.27	2.02	178.03	0.07	6.23	0	3	0.00	23.08	0.00	27.52	0.00	3.57	0.00	15.46
3	100	200	150	4	24	1.45	8.73	0.42	178.45	0.01	6.24	0	3	0.00	23.08	0.00	27.52	0.00	3.57	0.00	15.42
4	200	300	250	3	27	1.09	9.82	29.27	207.71	1.02	7.26	0	3	0.00	23.08	0.00	27.52	0.00	3.57	0.00	13.25
5	300	500	400	4	31	1.45	11.27	3.29	211.00	0.11	7.38	0	3	0.00	23.08	0.00	27.52	0.00	3.57	0.00	13.04
6	500	750	625	3	34	1.09	12.36	0.02	210.98	0.00	7.38	0	3	0.00	23.08	0.00	27.52	0.00	3.57	0.00	13.04
7	750	1,000	875	3	37	1.09	13.45	0.02	210.96	0.00	7.38	0	3	0.00	23.08	0.00	27.52	0.00	3.57	0.00	13.04
8	1,000	1,500	1,250	5	42	1.82	15.27	0.06	210.90	0.00	7.38	0	3	0.00	23.08	0.00	27.52	0.00	3.57	0.00	13.05
9	1,500	2,000	1,750	12	54	4.36	19.64	0.81	211.72	0.03	7.40	0	3	0.00	23.08	0.00	27.52	0.00	3.57	0.00	13.00
10	2,000	2,500	2,250	23	77	8.36	28.00	0.38	211.34	0.01	7.39	0	3	0.00	23.08	0.00	27.52	0.00	3.57	0.00	13.02
11	2,500	3,000	2,750	25	102	9.09	37.09	2.83	214.17	0.10	7.49	0	3	0.00	23.08	0.00	27.52	0.00	3.57	0.00	12.85
12	3,000	4,000	3,500	11	113	4.00	41.09	7.13	221.30	0.25	7.74	0	3	0.00	23.08	0.00	27.52	0.00	3.57	0.00	12.43
13	4,000	5,000	4,500	1	114	0.36	41.45	4.05	225.35	0.14	7.88	0	3	0.00	23.08	0.00	27.52	0.00	3.57	0.00	12.21
14	5,000	7,500	6,250	1	115	0.36	41.82	16.00	241.35	0.56	8.44	0	3	0.00	23.08	0.00	27.52	0.00	3.57	0.00	11.40
15	7,500	10,000	8,750	2	117	0.73	42.55	26.57	267.91	0.93	9.37	0	3	0.00	23.08	0.00	27.52	0.00	3.57	0.00	10.27
16	10,000	20,000	15,000	13	130	4.73	47.27	232.68	500.59	8.14	17.51	0	3	0.00	23.08	0.00	27.52	0.00	3.57	0.00	5.50
17	20,000	50,000	35,000	27	157	9.82	57.09	936.14	1,436.73	32.74	50.25	0	3	0.00	23.08	0.63	28.15	0.08	3.65	0.07	1.96
18	50,000	100,000	75,000	31	188	11.27	68.36	492.21	1,928.94	17.22	67.47	3	6	23.08	46.15	734.25	762.39	95.28	98.93	149.17	39.52
19	100,000	500,000	300,000	78	266	28.36	96.73	903.29	2,832.23	31.59	99.06	0	6	0.00	46.15	0.00	762.39	0.00	98.93	0.00	26.92
20	500,000	**UP**		9	275	3.27	100.00	26.93	2,859.16	0.94	100.00	7	13	53.85	100.00	8.21	770.60	1.07	100.00	30.48	26.95
					275				2,859.16				13				770.60				26.95

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 4000 SPECIAL FOR PLANTATION (FIRE RISK) NON ESTATE PLANTATION RI

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	9.09	9.09	0.67	0.67	0.31	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	2.27	11.36	0.41	1.09	0.19	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	7	4.55	15.91	0.00	1.09	0.00	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	2.27	18.18	0.00	1.09	0.00	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	10	4.55	22.73	0.01	1.11	0.01	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	2.27	25.00	0.01	1.11	0.00	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	13	4.55	29.55	0.02	1.14	0.01	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	14	2.27	31.82	0.02	1.16	0.01	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	16	4.55	36.36	0.04	1.20	0.02	0.56	2	2	28.57	28.57	0.84	0.84	9.47	9.47	2103.51	70.28
10	2,000	2,500	2,250	1	17	2.27	38.64	0.04	1.23	0.02	0.58	0	2	0.00	28.57	0.00	0.84	0.00	9.47	0.00	68.15
11	2,500	3,000	2,750	1	18	2.27	40.91	0.03	1.27	0.02	0.59	0	2	0.00	28.57	0.00	0.84	0.00	9.47	0.00	66.31
12	3,000	4,000	3,500	1	19	2.27	43.18	0.06	1.32	0.03	0.62	0	2	0.00	28.57	0.00	0.84	0.00	9.47	0.00	63.52
13	4,000	5,000	4,500	2	21	4.55	47.73	0.13	1.45	0.06	0.68	0	2	0.00	28.57	0.00	0.84	0.00	9.47	0.00	57.75
14	5,000	7,500	6,250	3	24	6.82	54.55	0.26	1.72	0.12	0.80	1	3	14.29	42.86	0.37	1.21	4.15	13.63	140.13	70.36
15	7,500	10,000	8,750	1	25	2.27	56.82	29.31	31.03	13.70	14.51	0	3	0.00	42.86	0.00	1.21	0.00	13.63	0.00	3.90
16	10,000	20,000	15,000	1	26	2.27	59.09	0.19	31.21	0.09	14.59	0	3	0.00	42.86	0.00	1.21	0.00	13.63	0.00	3.87
17	20,000	50,000	35,000	2	28	4.55	63.64	75.00	106.21	35.07	49.67	0	3	0.00	42.86	0.00	1.21	0.00	13.63	0.00	1.14
18	50,000	100,000	75,000	3	31	6.82	70.45	7.72	113.94	3.61	53.28	0	3	0.00	42.86	0.00	1.21	0.00	13.63	0.00	1.06
19	100,000	500,000	300,000	13	44	29.55	100.00	99.92	213.86	46.72	100.00	4	7	57.14	100.00	7.66	8.87	86.37	100.00	7.67	4.15
20	500,000	**UP**		0	44	0.00	100.00	0.00	213.86	0.00	100.00	0	7	0.00	100.00	0.00	8.87	0.00	100.00	0.00	4.15
					44				213.86				7				8.87				4.15

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 4005 COCONUT/KELAPA

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

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

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 4008 FIBRE(JUTE & THE LIKE)/SERAT

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	11.11	11.11	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	11.11	22.22	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	11.11	33.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	11.11	44.44	1.17	1.17	1.84	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	11.11	55.56	0.00	1.17	0.00	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	11.11	66.67	0.00	1.17	0.00	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	11.11	77.78	0.00	1.17	0.00	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	11.11	88.89	24.99	26.16	39.26	41.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	9	11.11	100.00	37.48	63.64	58.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	63.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	63.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	63.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	63.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	63.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	63.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	63.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	63.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	63.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	9	0.00	100.00	0.00	63.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				63.64				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 4012 PALM OIL/KELAPA SAWIT

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	671	671	49.96	49.96	115.55	115.55	5.25	5.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	250	921	18.62	68.58	93.29	208.83	4.24	9.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	146	1,067	10.87	79.45	85.43	294.26	3.88	13.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	24	1,091	1.79	81.24	18.42	312.68	0.84	14.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	19	1,110	1.41	82.65	26.93	339.61	1.22	15.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	1,116	0.45	83.10	8.26	347.87	0.38	15.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	1,119	0.22	83.32	5.09	352.96	0.23	16.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	1,124	0.37	83.69	2.38	355.34	0.11	16.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	1,132	0.60	84.29	7.79	363.13	0.35	16.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	1,139	0.52	84.81	12.11	375.24	0.55	17.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	1,143	0.30	85.11	8.58	383.81	0.39	17.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	1,144	0.07	85.18	0.00	383.81	0.00	17.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	1,145	0.07	85.26	5.02	388.83	0.23	17.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	1,150	0.37	85.63	36.52	425.35	1.66	19.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	1,158	0.60	86.22	73.42	498.77	3.33	22.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	16	1,174	1.19	87.42	181.58	680.35	8.25	30.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	40	1,214	2.98	90.39	497.40	1,177.75	22.59	53.50	1	1	5.88	5.88	6.91	6.91	2.95	2.95	1.39	0.59
18	50,000	100,000	75,000	42	1,256	3.13	93.52	308.05	1,485.79	13.99	67.49	4	5	23.53	29.41	3.49	10.40	1.49	4.43	1.13	0.70
19	100,000	500,000	300,000	77	1,333	5.73	99.26	657.59	2,143.39	29.87	97.36	12	17	70.59	100.00	224.28	234.68	95.57	100.00	34.11	10.95
20	500,000	**UP**		10	1,343	0.74	100.00	58.17	2,201.56	2.64	100.00	0	17	0.00	100.00	0.00	234.68	0.00	100.00	0.00	10.66
				1,343				2,201.56				17				234.68				10.66	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 4016 PERKEBUNAN KARET

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	91	91	78.45	78.45	17.99	17.99	30.55	30.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	14	105	12.07	90.52	3.77	21.77	6.40	36.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	114	7.76	98.28	21.06	42.82	35.75	72.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	115	0.86	99.14	1.08	43.90	1.83	74.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	116	0.86	100.00	15.00	58.90	25.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	116	0.00	100.00	0.00	58.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	116	0.00	100.00	0.00	58.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	116	0.00	100.00	0.00	58.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	116	0.00	100.00	0.00	58.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	116	0.00	100.00	0.00	58.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	116	0.00	100.00	0.00	58.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	116	0.00	100.00	0.00	58.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	116	0.00	100.00	0.00	58.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	116	0.00	100.00	0.00	58.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	116	0.00	100.00	0.00	58.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	116	0.00	100.00	0.00	58.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	116	0.00	100.00	0.00	58.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	116	0.00	100.00	0.00	58.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	116	0.00	100.00	0.00	58.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	116	0.00	100.00	0.00	58.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				116				58.90				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 4019 SUGAR CANE/TEBU

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	45.83	45.83	1.38	1.38	7.51	7.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	14	12.50	58.33	1.50	2.88	8.14	15.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	16	8.33	66.67	1.75	4.63	9.50	25.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	18	8.33	75.00	2.50	7.13	13.57	38.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	19	4.17	79.17	2.04	9.18	11.09	49.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	20	4.17	83.33	2.04	11.22	11.09	60.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	21	4.17	87.50	1.72	12.94	9.36	70.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	22	4.17	91.67	1.72	14.67	9.36	79.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	23	4.17	95.83	2.03	16.70	11.04	90.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	24	4.17	100.00	1.72	18.42	9.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	24	0.00	100.00	0.00	18.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	24	0.00	100.00	0.00	18.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	24	0.00	100.00	0.00	18.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	24	0.00	100.00	0.00	18.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	24	0.00	100.00	0.00	18.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	24	0.00	100.00	0.00	18.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	24	0.00	100.00	0.00	18.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	24	0.00	100.00	0.00	18.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	24	0.00	100.00	0.00	18.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	24	0.00	100.00	0.00	18.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				24				18.42				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2018

OCCUPATION CODE 4022 VEGETABLES/SAYUR2AN

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	116	116	70.30	70.30	4.95	4.95	16.20	16.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	29	145	17.58	87.88	8.53	13.47	27.92	44.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	153	4.85	92.73	3.93	17.41	12.88	57.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	161	4.85	97.58	7.34	24.75	24.05	81.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	165	2.42	100.00	5.78	30.53	18.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	165	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	165	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	165	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	165	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	165	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	165	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	165	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	165	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	165	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	165	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	165	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	165	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	165	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	165	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	165	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				165				30.53				0				0.00				0.00	
	GRAND TOTAL			2,421,202.0				3,500,361.54				23,338.0				1,313,157.60					

1.5 GROUP BY PROVINCE CODE

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 01 NANGGROE ACEH DARUSSALAM

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5,833	5,833	22.56	22.56	2,289.81	2,289.81	0.78	0.78	13	13	9.77	9.77	2,980.07	2,980.07	61.29	61.29	130.14	130.14
2	50	100	75	2,925	8,758	11.31	33.88	608.36	2,898.16	0.21	0.99	4	17	3.01	12.78	63.14	3,043.21	1.30	62.59	10.38	105.00
3	100	200	150	4,972	13,730	19.23	53.11	1,235.19	4,133.35	0.42	1.41	11	28	8.27	21.05	69.50	3,112.71	1.43	64.02	5.63	75.31
4	200	300	250	3,111	16,841	12.03	65.15	1,327.15	5,460.50	0.45	1.87	6	34	4.51	25.56	193.60	3,306.31	3.98	68.00	14.59	60.55
5	300	500	400	3,207	20,048	12.41	77.55	1,678.40	7,138.90	0.57	2.44	1	35	0.75	26.32	7.90	3,314.21	0.16	68.16	0.47	46.42
6	500	750	625	1,258	21,306	4.87	82.42	702.97	7,841.87	0.24	2.68	4	39	3.01	29.32	71.61	3,385.82	1.47	69.63	10.19	43.18
7	750	1,000	875	913	22,219	3.53	85.95	1,099.00	8,940.87	0.38	3.06	2	41	1.50	30.83	7.04	3,392.85	0.14	69.78	0.64	37.95
8	1,000	1,500	1,250	693	22,912	2.68	88.63	1,185.79	10,126.66	0.41	3.46	3	44	2.26	33.08	49.10	3,441.95	1.01	70.79	4.14	33.99
9	1,500	2,000	1,750	460	23,372	1.78	90.41	1,533.82	11,660.48	0.52	3.99	0	44	0.00	33.08	0.00	3,441.95	0.00	70.79	0.00	29.52
10	2,000	2,500	2,250	224	23,596	0.87	91.28	941.15	12,601.63	0.32	4.31	4	48	3.01	36.09	10.28	3,452.23	0.21	71.00	1.09	27.40
11	2,500	3,000	2,750	250	23,846	0.97	92.24	865.58	13,467.21	0.30	4.60	3	51	2.26	38.35	233.39	3,685.62	4.80	75.80	26.96	27.37
12	3,000	4,000	3,500	319	24,165	1.23	93.48	599.16	14,066.37	0.20	4.81	2	53	1.50	39.85	14.82	3,700.44	0.30	76.10	2.47	26.31
13	4,000	5,000	4,500	183	24,348	0.71	94.19	467.42	14,533.79	0.16	4.97	1	54	0.75	40.60	3.16	3,703.60	0.07	76.17	0.68	25.48
14	5,000	7,500	6,250	276	24,624	1.07	95.25	2,174.93	16,708.72	0.74	5.71	6	60	4.51	45.11	264.79	3,968.39	5.45	81.61	12.17	23.75
15	7,500	10,000	8,750	161	24,785	0.62	95.88	547.66	17,256.39	0.19	5.90	9	69	6.77	51.88	18.19	3,986.58	0.37	81.99	3.32	23.10
16	10,000	20,000	15,000	391	25,176	1.51	97.39	1,490.06	18,746.45	0.51	6.41	16	85	12.03	63.91	388.13	4,374.71	7.98	89.97	26.05	23.34
17	20,000	50,000	35,000	322	25,498	1.25	98.63	4,422.11	23,168.56	1.51	7.92	7	92	5.26	69.17	20.88	4,395.59	0.43	90.40	0.47	18.97
18	50,000	100,000	75,000	163	25,661	0.63	99.27	664.87	23,833.42	0.23	8.15	8	100	6.02	75.19	16.35	4,411.94	0.34	90.74	2.46	18.51
19	100,000	500,000	300,000	120	25,781	0.46	99.73	293.77	24,127.19	0.10	8.25	19	119	14.29	89.47	446.45	4,858.40	9.18	99.92	151.97	20.14
20	500,000	**UP**		70	25,851	0.27	100.00	268,460.95	292,588.14	91.75	100.00	14	133	10.53	100.00	3.95	4,862.35	0.08	100.00	0.00	1.66
				25,851					292,588.14			133					4,862.35				1.66

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 02 SUMATERA UTARA

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	20,583	20,583	14.25	14.25	9,782.56	9,782.56	6.00	6.00	98	98	7.84	7.84	1,533.77	1,533.77	1.69	1.69	15.68	15.68
2	50	100	75	11,653	32,236	8.07	22.31	2,350.39	12,132.95	1.44	7.45	47	145	3.76	11.60	1,782.59	3,316.36	1.97	3.66	75.84	27.33
3	100	200	150	19,135	51,371	13.24	35.56	4,434.27	16,567.22	2.72	10.17	60	205	4.80	16.40	753.93	4,070.29	0.83	4.49	17.00	24.57
4	200	300	250	13,216	64,587	9.15	44.70	4,427.62	20,994.84	2.72	12.88	25	230	2.00	18.40	753.88	4,824.17	0.83	5.32	17.03	22.98
5	300	500	400	20,423	85,010	14.14	58.84	10,446.46	31,441.30	6.41	19.29	40	270	3.20	21.60	1,241.13	6,065.29	1.37	6.69	11.88	19.29
6	500	750	625	12,728	97,738	8.81	67.65	10,127.61	41,568.91	6.22	25.51	44	314	3.52	25.12	1,851.98	7,917.27	2.04	8.74	18.29	19.05
7	750	1,000	875	10,195	107,933	7.06	74.70	11,435.25	53,004.16	7.02	32.53	71	385	5.68	30.80	3,074.78	10,992.05	3.39	12.13	26.89	20.74
8	1,000	1,500	1,250	8,511	116,444	5.89	80.60	13,205.49	66,209.65	8.10	40.63	68	453	5.44	36.24	3,062.30	14,054.35	3.38	15.51	23.19	21.23
9	1,500	2,000	1,750	5,518	121,962	3.82	84.41	10,531.29	76,740.94	6.46	47.09	54	507	4.32	40.56	11,917.94	25,972.29	13.15	28.66	113.17	33.84
10	2,000	2,500	2,250	3,045	125,007	2.11	86.52	2,261.48	79,002.42	1.39	48.48	34	541	2.72	43.28	3,934.59	29,906.88	4.34	33.00	173.98	37.86
11	2,500	3,000	2,750	2,295	127,302	1.59	88.11	6,073.70	85,076.13	3.73	52.21	33	574	2.64	45.92	2,589.11	32,496.00	2.86	35.86	42.63	38.20
12	3,000	4,000	3,500	2,717	130,019	1.88	89.99	7,860.75	92,936.88	4.82	57.03	33	607	2.64	48.56	5,809.12	38,305.12	6.41	42.27	73.90	41.22
13	4,000	5,000	4,500	1,974	131,993	1.37	91.36	6,864.96	99,801.84	4.21	61.25	46	653	3.68	52.24	810.94	39,116.06	0.89	43.16	11.81	39.19
14	5,000	7,500	6,250	2,507	134,500	1.74	93.09	11,864.35	111,666.19	7.28	68.53	40	693	3.20	55.44	1,493.87	40,609.93	1.65	44.81	12.59	36.37
15	7,500	10,000	8,750	1,808	136,308	1.25	94.34	7,911.50	119,577.69	4.86	73.38	31	724	2.48	57.92	7,059.34	47,669.27	7.79	52.60	89.23	39.86
16	10,000	20,000	15,000	3,113	139,421	2.15	96.50	17,886.82	137,464.51	10.98	84.36	119	843	9.52	67.44	7,498.28	55,167.55	8.27	60.88	41.92	40.13
17	20,000	50,000	35,000	2,302	141,723	1.59	98.09	5,029.28	142,493.79	3.09	87.44	140	983	11.20	78.64	3,915.64	59,083.19	4.32	65.20	77.86	41.46
18	50,000	100,000	75,000	1,309	143,032	0.91	99.00	10,177.22	152,671.01	6.25	93.69	122	1,105	9.76	88.40	30,939.56	90,022.75	34.14	99.34	304.01	58.97
19	100,000	500,000	300,000	1,194	144,226	0.83	99.82	7,193.43	159,864.44	4.41	98.10	127	1,232	10.16	98.56	553.55	90,576.29	0.61	99.95	7.70	56.66
20	500,000	**UP**		254	144,480	0.18	100.00	3,088.62	162,953.06	1.90	100.00	18	1,250	1.44	100.00	47.76	90,624.06	0.05	100.00	1.55	55.61
				144,480					162,953.06			1,250					90,624.06				55.61

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 03 SUMATERA BARAT

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8,340	8,340	12.84	12.84	3,817.51	3,817.51	6.62	6.62	67	67	15.12	15.12	684.84	684.84	8.76	8.76	17.94	17.94
2	50	100	75	5,027	13,367	7.74	20.58	901.17	4,718.68	1.56	8.18	8	75	1.81	16.93	402.42	1,087.26	5.15	13.91	44.65	23.04
3	100	200	150	9,204	22,571	14.17	34.75	2,339.00	7,057.68	4.06	12.24	17	92	3.84	20.77	534.08	1,621.34	6.83	20.74	22.83	22.97
4	200	300	250	8,029	30,600	12.36	47.12	2,742.48	9,800.16	4.76	17.00	3	95	0.68	21.44	84.96	1,706.30	1.09	21.82	3.10	17.41
5	300	500	400	11,257	41,857	17.33	64.45	6,037.87	15,838.03	10.47	27.47	8	103	1.81	23.25	616.03	2,322.33	7.88	29.70	10.20	14.66
6	500	750	625	5,750	47,607	8.85	73.30	4,494.28	20,332.30	7.79	35.26	4	107	0.90	24.15	614.43	2,936.77	7.86	37.56	13.67	14.44
7	750	1,000	875	4,218	51,825	6.49	79.80	5,041.15	25,373.45	8.74	44.00	6	113	1.35	25.51	22.47	2,959.23	0.29	37.85	0.45	11.66
8	1,000	1,500	1,250	2,942	54,767	4.53	84.33	4,508.03	29,881.48	7.82	51.82	7	120	1.58	27.09	1,044.93	4,004.16	13.36	51.21	23.18	13.40
9	1,500	2,000	1,750	1,833	56,600	2.82	87.15	3,886.66	33,768.14	6.74	58.56	20	140	4.51	31.60	813.45	4,817.61	10.40	61.62	20.93	14.27
10	2,000	2,500	2,250	810	57,410	1.25	88.40	2,227.73	35,995.87	3.86	62.43	6	146	1.35	32.96	414.25	5,231.86	5.30	66.92	18.60	14.53
11	2,500	3,000	2,750	705	58,115	1.09	89.48	2,059.29	38,055.16	3.57	66.00	3	149	0.68	33.63	197.14	5,429.00	2.52	69.44	9.57	14.27
12	3,000	4,000	3,500	809	58,924	1.25	90.73	2,515.11	40,570.27	4.36	70.36	7	156	1.58	35.21	1,006.63	6,435.63	12.88	82.31	40.02	15.86
13	4,000	5,000	4,500	807	59,731	1.24	91.97	2,530.06	43,100.32	4.39	74.75	19	175	4.29	39.50	199.66	6,635.29	2.55	84.87	7.89	15.39
14	5,000	7,500	6,250	3,332	63,063	5.13	97.10	4,892.79	47,993.11	8.49	83.23	162	337	36.57	76.07	589.89	7,225.18	7.54	92.41	12.06	15.05
15	7,500	10,000	8,750	375	63,438	0.58	97.68	2,951.51	50,944.62	5.12	88.35	1	338	0.23	76.30	4.18	7,229.35	0.05	92.47	0.14	14.19
16	10,000	20,000	15,000	485	63,923	0.75	98.43	260.65	50,683.97	0.45	87.90	4	342	0.90	77.20	8.85	7,238.20	0.11	92.58	3.39	14.28
17	20,000	50,000	35,000	428	64,351	0.66	99.09	3,302.48	53,986.45	5.73	93.63	13	355	2.93	80.14	195.55	7,433.75	2.50	95.08	5.92	13.77
18	50,000	100,000	75,000	196	64,547	0.30	99.39	402.89	53,583.56	0.70	92.93	6	361	1.35	81.49	30.08	7,463.83	0.38	95.46	7.47	13.93
19	100,000	500,000	300,000	331	64,878	0.51	99.90	4,011.72	57,595.28	6.96	99.88	30	391	6.77	88.26	325.16	7,788.99	4.16	99.62	8.11	13.52
20	500,000	**UP**		66	64,944	0.10	100.00	66.83	57,662.11	0.12	100.00	52	443	11.74	100.00	29.44	7,818.44	0.38	100.00	44.06	13.56
				64,944				57,662.11				443				7,818.44					13.56

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 04 RIAU

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9,991	9,991	14.97	14.97	3,927.09	3,927.09	18.13	18.13	52	52	7.94	7.94	658.06	658.06	3.68	3.68	16.76	16.76
2	50	100	75	5,940	15,931	8.90	23.86	1,379.07	5,306.16	6.37	24.50	30	82	4.58	12.52	776.35	1,434.41	4.34	8.03	56.30	27.03
3	100	200	150	10,059	25,990	15.07	38.93	2,467.48	7,773.64	11.39	35.89	52	134	7.94	20.46	1,114.04	2,548.45	6.23	14.26	45.15	32.78
4	200	300	250	6,201	32,191	9.29	48.22	2,136.50	9,910.14	9.86	45.76	18	152	2.75	23.21	652.44	3,200.89	3.65	17.91	30.54	32.30
5	300	500	400	9,692	41,883	14.52	62.73	5,222.18	15,132.32	24.11	69.87	39	191	5.95	29.16	1,500.14	4,701.04	8.39	26.31	28.73	31.07
6	500	750	625	6,900	48,783	10.34	73.07	4,251.65	19,383.97	19.63	89.50	44	235	6.72	35.88	1,143.02	5,844.05	6.40	32.70	26.88	30.15
7	750	1,000	875	4,621	53,404	6.92	79.99	5,067.76	24,451.72	23.40	112.90	42	277	6.41	42.29	847.52	6,691.58	4.74	37.45	16.72	27.37
8	1,000	1,500	1,250	3,389	56,793	5.08	85.07	4,627.69	29,079.41	21.37	134.27	30	307	4.58	46.87	1,407.40	8,098.97	7.88	45.32	30.41	27.85
9	1,500	2,000	1,750	1,714	58,507	2.57	87.64	2,747.91	31,827.33	12.69	146.96	29	336	4.43	51.30	822.79	8,921.76	4.60	49.93	29.94	28.03
10	2,000	2,500	2,250	879	59,386	1.32	88.95	2,044.67	33,872.00	9.44	156.40	14	350	2.14	53.44	225.05	9,146.81	1.26	51.19	11.01	27.00
11	2,500	3,000	2,750	817	60,203	1.22	90.18	2,534.98	36,406.98	11.70	168.10	0	350	0.00	53.44	0.00	9,146.81	0.00	51.19	0.00	25.12
12	3,000	4,000	3,500	978	61,181	1.46	91.64	2,314.69	38,721.67	10.69	178.79	5	355	0.76	54.20	3,249.70	12,396.51	18.19	69.37	140.39	32.01
13	4,000	5,000	4,500	567	61,748	0.85	92.49	930.57	37,791.10	4.30	174.49	8	363	1.22	55.42	815.91	13,212.42	4.57	73.94	87.68	34.96
14	5,000	7,500	6,250	984	62,732	1.47	93.96	2,036.18	39,827.28	9.40	183.90	26	389	3.97	59.39	1,430.81	14,643.23	8.01	81.94	70.27	36.77
15	7,500	10,000	8,750	591	63,323	0.89	94.85	3,385.59	43,212.87	15.63	199.53	8	397	1.22	60.61	111.02	14,754.25	0.62	82.56	3.28	34.14
16	10,000	20,000	15,000	1,007	64,330	1.51	96.36	2,627.41	45,840.28	12.13	211.66	52	449	7.94	68.55	1,559.72	16,313.97	8.73	91.29	59.36	35.59
17	20,000	50,000	35,000	881	65,211	1.32	97.68	24,738.65	21,101.63	114.23	97.43	38	487	5.80	74.35	203.80	16,517.77	1.14	92.43	0.82	78.28
18	50,000	100,000	75,000	551	65,762	0.83	98.50	3,550.40	24,652.03	16.39	113.83	31	518	4.73	79.08	481.47	16,999.24	2.69	95.13	13.56	68.96
19	100,000	500,000	300,000	787	66,549	1.18	99.68	1,047.00	23,605.03	4.83	108.99	65	583	9.92	89.01	578.76	17,577.99	3.24	98.37	55.28	74.47
20	500,000	**UP**		213	66,762	0.32	100.00	1,947.51	21,657.51	8.99	100.00	72	655	10.99	100.00	291.99	17,869.98	1.63	100.00	14.99	82.51
				66,762					21,657.51			655					17,869.98				82.51

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 05 JAMBI

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4,757	4,757	15.65	15.65	2,283.41	2,283.41	6.99	6.99	15	15	5.68	5.68	1,699.50	1,699.50	21.30	21.30	74.43	74.43
2	50	100	75	2,706	7,463	8.90	24.55	615.04	2,898.45	1.88	8.87	7	22	2.65	8.33	142.91	1,842.41	1.79	23.09	23.24	63.57
3	100	200	150	5,422	12,885	17.84	42.39	1,245.87	4,144.33	3.81	12.68	30	52	11.36	19.70	330.53	2,172.94	4.14	27.23	26.53	52.43
4	200	300	250	3,331	16,216	10.96	53.35	1,410.51	5,554.84	4.32	17.00	9	61	3.41	23.11	599.27	2,772.22	7.51	34.74	42.49	49.91
5	300	500	400	4,078	20,294	13.42	66.77	2,504.29	8,059.13	7.66	24.66	5	66	1.89	25.00	292.87	3,065.08	3.67	38.41	11.69	38.03
6	500	750	625	2,675	22,969	8.80	75.57	2,113.55	10,172.68	6.47	31.13	11	77	4.17	29.17	139.86	3,204.94	1.75	40.17	6.62	31.51
7	750	1,000	875	1,857	24,826	6.11	81.68	1,353.08	8,819.60	4.14	26.99	22	99	8.33	37.50	581.21	3,786.15	7.28	47.45	42.95	42.93
8	1,000	1,500	1,250	1,313	26,139	4.32	86.00	1,273.42	10,093.03	3.90	30.88	11	110	4.17	41.67	110.86	3,897.01	1.39	48.84	8.71	38.61
9	1,500	2,000	1,750	661	26,800	2.17	88.18	364.26	10,457.29	1.11	32.00	3	113	1.14	42.80	682.40	4,579.41	8.55	57.39	187.34	43.79
10	2,000	2,500	2,250	435	27,235	1.43	89.61	918.55	11,375.84	2.81	34.81	1	114	0.38	43.18	0.00	4,579.41	0.00	57.39	0.00	40.26
11	2,500	3,000	2,750	296	27,531	0.97	90.58	793.65	12,169.49	2.43	37.24	5	119	1.89	45.08	240.54	4,819.96	3.01	60.41	30.31	39.61
12	3,000	4,000	3,500	404	27,935	1.33	91.91	1,305.84	13,475.33	4.00	41.23	5	124	1.89	46.97	12.42	4,832.37	0.16	60.56	0.95	35.86
13	4,000	5,000	4,500	286	28,221	0.94	92.85	1,151.15	14,626.48	3.52	44.76	16	140	6.06	53.03	76.63	4,909.01	0.96	61.52	6.66	33.56
14	5,000	7,500	6,250	380	28,601	1.25	94.10	1,288.01	15,914.49	3.94	48.70	17	157	6.44	59.47	1,197.66	6,106.66	15.01	76.53	92.99	38.37
15	7,500	10,000	8,750	274	28,875	0.90	95.00	931.21	16,845.70	2.85	51.55	1	158	0.38	59.85	26.63	6,133.29	0.33	76.87	2.86	36.41
16	10,000	20,000	15,000	461	29,336	1.52	96.52	4,600.83	21,446.53	14.08	65.63	15	173	5.68	65.53	1,002.63	7,135.92	12.57	89.43	21.79	33.27
17	20,000	50,000	35,000	412	29,748	1.36	97.87	1,087.51	22,534.04	3.33	68.95	17	190	6.44	71.97	263.41	7,399.33	3.30	92.73	24.22	32.84
18	50,000	100,000	75,000	245	29,993	0.81	98.68	1,114.03	23,648.07	3.41	72.36	22	212	8.33	80.30	297.07	7,696.40	3.72	96.46	26.67	32.55
19	100,000	500,000	300,000	335	30,328	1.10	99.78	8,732.34	32,380.41	26.72	99.08	35	247	13.26	93.56	282.27	7,978.67	3.54	99.99	3.23	24.64
20	500,000	**UP**		66	30,394	0.22	100.00	299.89	32,680.30	0.92	100.00	17	264	6.44	100.00	0.51	7,979.18	0.01	100.00	0.17	24.42
				30,394				32,680.30				264				7,979.18					24.42

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 06 SUMATERA SELATAN

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10,418	10,418	16.04	16.04	3,809.72	3,809.72	8.40	8.40	57	57	8.09	8.09	4,889.76	4,889.76	12.72	12.72	128.35	128.35
2	50	100	75	5,247	15,665	8.08	24.11	988.89	4,798.61	2.18	10.59	38	95	5.39	13.48	369.66	5,259.42	0.96	13.68	37.38	109.60
3	100	200	150	8,826	24,491	13.59	37.70	1,833.10	6,631.71	4.04	14.63	71	166	10.07	23.55	4,228.63	9,488.04	11.00	24.68	230.68	143.07
4	200	300	250	5,858	30,349	9.02	46.72	1,951.14	8,582.85	4.30	18.93	11	177	1.56	25.11	177.31	9,665.35	0.46	25.14	9.09	112.61
5	300	500	400	8,868	39,217	13.65	60.37	3,966.02	12,548.87	8.75	27.68	22	199	3.12	28.23	811.97	10,477.32	2.11	27.25	20.47	83.49
6	500	750	625	5,857	45,074	9.02	69.38	3,534.36	16,083.23	7.80	35.48	71	270	10.07	38.30	674.27	11,151.59	1.75	29.01	19.08	69.34
7	750	1,000	875	4,678	49,752	7.20	76.58	3,985.88	20,069.11	8.79	44.27	52	322	7.38	45.67	456.27	11,607.87	1.19	30.20	11.45	57.84
8	1,000	1,500	1,250	3,740	53,492	5.76	82.34	3,108.94	23,178.06	6.86	51.13	36	358	5.11	50.78	938.67	12,546.53	2.44	32.64	30.19	54.13
9	1,500	2,000	1,750	1,947	55,439	3.00	85.34	3,219.14	26,397.19	7.10	58.23	14	372	1.99	52.77	111.40	12,657.93	0.29	32.93	3.46	47.95
10	2,000	2,500	2,250	1,154	56,593	1.78	87.11	2,135.50	28,532.69	4.71	62.94	7	379	0.99	53.76	57.16	12,715.09	0.15	33.08	2.68	44.56
11	2,500	3,000	2,750	815	57,408	1.25	88.37	2,107.01	30,639.70	4.65	67.59	16	395	2.27	56.03	647.05	13,362.13	1.68	34.76	30.71	43.61
12	3,000	4,000	3,500	1,299	58,707	2.00	90.37	2,454.75	33,094.45	5.41	73.00	10	405	1.42	57.45	290.25	13,652.38	0.76	35.51	11.82	41.25
13	4,000	5,000	4,500	665	59,372	1.02	91.39	1,188.25	34,282.70	2.62	75.62	13	418	1.84	59.29	2,296.89	15,949.28	5.97	41.49	193.30	46.52
14	5,000	7,500	6,250	1,056	60,428	1.63	93.02	4,160.98	38,443.67	9.18	84.80	15	433	2.13	61.42	674.56	16,623.84	1.75	43.24	16.21	43.24
15	7,500	10,000	8,750	618	61,046	0.95	93.97	907.11	39,350.78	2.00	86.80	16	449	2.27	63.69	3,964.29	20,588.13	10.31	53.56	437.03	52.32
16	10,000	20,000	15,000	1,269	62,315	1.95	95.92	2,861.91	42,212.69	6.31	93.12	35	484	4.96	68.65	2,472.08	23,060.21	6.43	59.99	86.38	54.63
17	20,000	50,000	35,000	1,058	63,373	1.63	97.55	2,370.15	39,842.53	5.23	87.89	62	546	8.79	77.45	8,130.38	31,190.60	21.15	81.14	343.03	78.28
18	50,000	100,000	75,000	584	63,957	0.90	98.45	3,268.53	43,111.06	7.21	95.10	34	580	4.82	82.27	5,544.47	36,735.06	14.42	95.56	169.63	85.21
19	100,000	500,000	300,000	761	64,718	1.17	99.62	2,061.27	45,172.34	4.55	99.64	93	673	13.19	95.46	1,596.11	38,331.17	4.15	99.71	77.43	84.86
20	500,000	**UP**		247	64,965	0.38	100.00	161.22	45,333.55	0.36	100.00	32	705	4.54	100.00	111.13	38,442.30	0.29	100.00	68.93	84.80
				64,965				45,333.55				705				38,442.30					84.80

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 07 BENGKULU

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,571	3,571	21.12	21.12	1,222.69	1,222.69	7.83	7.83	10	10	13.70	13.70	1,142.77	1,142.77	7.19	7.19	93.46	93.46
2	50	100	75	2,071	5,642	12.25	33.36	344.21	1,566.90	2.21	10.04	1	11	1.37	15.07	47.11	1,189.87	0.30	7.49	13.69	75.94
3	100	200	150	2,882	8,524	17.04	50.41	825.20	2,392.11	5.29	15.33	10	21	13.70	28.77	231.17	1,421.05	1.46	8.95	28.01	59.41
4	200	300	250	1,592	10,116	9.41	59.82	682.64	3,074.75	4.37	19.70	2	23	2.74	31.51	30.31	1,451.36	0.19	9.14	4.44	47.20
5	300	500	400	2,275	12,391	13.45	73.27	1,453.70	4,528.45	9.31	29.02	9	32	12.33	43.84	211.40	1,662.76	1.33	10.47	14.54	36.72
6	500	750	625	1,120	13,511	6.62	79.89	1,068.78	5,597.23	6.85	35.86	1	33	1.37	45.21	1.50	1,664.26	0.01	10.48	0.14	29.73
7	750	1,000	875	1,000	14,511	5.91	85.81	1,173.00	6,770.24	7.52	43.38	5	38	6.85	52.05	1,253.31	2,917.57	7.89	18.37	106.85	43.09
8	1,000	1,500	1,250	636	15,147	3.76	89.57	1,189.95	7,960.19	7.62	51.01	5	43	6.85	58.90	982.91	3,900.47	6.19	24.55	82.60	49.00
9	1,500	2,000	1,750	363	15,510	2.15	91.72	2,303.10	10,263.29	14.76	65.76	0	43	0.00	58.90	0.00	3,900.47	0.00	24.55	0.00	38.00
10	2,000	2,500	2,250	174	15,684	1.03	92.74	342.33	10,605.62	2.19	67.96	4	47	5.48	64.38	6.55	3,907.02	0.04	24.59	1.91	36.84
11	2,500	3,000	2,750	161	15,845	0.95	93.70	368.14	10,973.76	2.36	70.31	0	47	0.00	64.38	0.00	3,907.02	0.00	24.59	0.00	35.60
12	3,000	4,000	3,500	148	15,993	0.88	94.57	379.57	11,353.32	2.43	72.75	0	47	0.00	64.38	0.00	3,907.02	0.00	24.59	0.00	34.41
13	4,000	5,000	4,500	137	16,130	0.81	95.38	100.90	11,252.43	0.65	72.10	2	49	2.74	67.12	491.90	4,398.93	3.10	27.69	487.54	39.09
14	5,000	7,500	6,250	198	16,328	1.17	96.55	794.54	12,046.97	5.09	77.19	11	60	15.07	82.19	3,080.37	7,479.30	19.39	47.08	387.69	62.08
15	7,500	10,000	8,750	106	16,434	0.63	97.18	469.56	12,516.53	3.01	80.20	2	62	2.74	84.93	13.35	7,492.65	0.08	47.17	2.84	59.86
16	10,000	20,000	15,000	209	16,643	1.24	98.42	821.90	13,338.43	5.27	85.47	4	66	5.48	90.41	8,372.21	15,864.86	52.70	99.87	1018.64	118.94
17	20,000	50,000	35,000	116	16,759	0.69	99.10	969.60	14,308.03	6.21	91.68	0	66	0.00	90.41	0.00	15,864.86	0.00	99.87	0.00	110.88
18	50,000	100,000	75,000	67	16,826	0.40	99.50	732.80	15,040.83	4.70	96.37	2	68	2.74	93.15	8.75	15,873.61	0.06	99.92	1.19	105.54
19	100,000	500,000	300,000	79	16,905	0.47	99.96	562.93	15,603.76	3.61	99.98	5	73	6.85	100.00	12.35	15,885.97	0.08	100.00	2.19	101.81
20	500,000	**UP**		6	16,911	0.04	100.00	2.85	15,606.61	0.02	100.00	0	73	0.00	100.00	0.00	15,885.97	0.00	100.00	0.00	101.79
				16,911					15,606.61			73					15,885.97				101.79

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 08 LAMPUNG

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8,857	8,857	17.24	17.24	4,773.00	4,773.00	10.76	10.76	53	53	10.06	10.06	17,973.50	17,973.50	34.67	34.67	376.57	376.57
2	50	100	75	4,239	13,096	8.25	25.49	1,167.65	5,940.65	2.63	13.39	22	75	4.17	14.23	346.31	18,319.81	0.67	35.34	29.66	308.38
3	100	200	150	8,651	21,747	16.84	42.33	1,693.33	7,633.98	3.82	17.20	37	112	7.02	21.25	571.37	18,891.18	1.10	36.44	33.74	247.46
4	200	300	250	4,795	26,542	9.33	51.66	1,529.54	9,163.52	3.45	20.65	9	121	1.71	22.96	115.10	19,006.28	0.22	36.67	7.53	207.41
5	300	500	400	5,650	32,192	11.00	62.66	2,825.88	11,989.41	6.37	27.02	18	139	3.42	26.38	461.58	19,467.86	0.89	37.56	16.33	162.38
6	500	750	625	3,649	35,841	7.10	69.76	3,212.69	15,202.09	7.24	34.26	8	147	1.52	27.89	449.23	19,917.09	0.87	38.42	13.98	131.02
7	750	1,000	875	3,862	39,703	7.52	77.27	3,876.06	19,078.15	8.74	43.00	25	172	4.74	32.64	179.55	20,096.64	0.35	38.77	4.63	105.34
8	1,000	1,500	1,250	2,890	42,593	5.62	82.90	3,349.84	22,427.99	7.55	50.54	25	197	4.74	37.38	2,464.70	22,561.34	4.75	43.52	73.58	100.59
9	1,500	2,000	1,750	1,395	43,988	2.72	85.61	2,901.81	25,329.80	6.54	57.08	12	209	2.28	39.66	214.04	22,775.38	0.41	43.94	7.38	89.92
10	2,000	2,500	2,250	790	44,778	1.54	87.15	1,825.64	27,155.44	4.11	61.20	5	214	0.95	40.61	934.87	23,710.25	1.80	45.74	51.21	87.31
11	2,500	3,000	2,750	903	45,681	1.76	88.91	1,879.98	29,035.42	4.24	65.44	2	216	0.38	40.99	8.98	23,719.23	0.02	45.76	0.48	81.69
12	3,000	4,000	3,500	1,003	46,684	1.95	90.86	3,065.66	32,101.08	6.91	72.34	6	222	1.14	42.13	521.46	24,240.68	1.01	46.76	17.01	75.51
13	4,000	5,000	4,500	501	47,185	0.98	91.84	8,098.50	40,199.58	18.25	90.60	13	235	2.47	44.59	161.00	24,401.68	0.31	47.07	1.99	60.70
14	5,000	7,500	6,250	710	47,895	1.38	93.22	3,369.61	43,569.19	7.59	98.19	16	251	3.04	47.63	659.86	25,061.54	1.27	48.35	19.58	57.52
15	7,500	10,000	8,750	450	48,345	0.88	94.09	3,680.46	47,249.65	8.29	106.48	18	269	3.42	51.04	2.79	25,064.34	0.01	48.35	0.08	53.05
16	10,000	20,000	15,000	924	49,269	1.80	95.89	5,978.26	53,227.91	13.47	119.96	23	292	4.36	55.41	1,169.43	26,233.76	2.26	50.61	19.56	49.29
17	20,000	50,000	35,000	778	50,047	1.51	97.41	4,240.70	57,468.61	9.56	129.51	83	375	15.75	71.16	13,010.76	39,244.53	25.10	75.71	306.81	68.29
18	50,000	100,000	75,000	387	50,434	0.75	98.16	5,940.42	51,528.18	13.39	116.13	39	414	7.40	78.56	11,929.93	51,174.46	23.01	98.72	200.83	99.31
19	100,000	500,000	300,000	648	51,082	1.26	99.42	1,949.44	53,477.62	4.39	120.52	83	497	15.75	94.31	651.55	51,826.01	1.26	99.98	33.42	96.91
20	500,000	**UP**		297	51,379	0.58	100.00	9,105.20	44,372.41	20.52	100.00	30	527	5.69	100.00	11.13	51,837.15	0.02	100.00	0.12	116.82
				51,379					44,372.41			527					51,837.15				116.82

PT. REASURANSI INDONESIA UTAMA (PERSERO)
Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
P.O.Box 2635 JKT 10026, Cable REINDO
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 09 DKI JAKARTA

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	51,439	51,439	12.65	12.65	68,571.87	68,571.87	10.76	10.76	348	348	6.63	6.63	11,627.77	11,627.77	10.34	10.34	16.96	16.96
2	50	100	75	20,912	72,351	5.14	17.79	4,166.67	72,738.54	0.65	11.41	51	399	0.97	7.60	438.22	12,065.99	0.39	10.73	10.52	16.59
3	100	200	150	42,090	114,441	10.35	28.14	14,600.51	87,339.05	2.29	13.70	104	503	1.98	9.58	1,975.34	14,041.33	1.76	12.49	13.53	16.08
4	200	300	250	26,929	141,370	6.62	34.76	9,725.99	97,065.04	1.53	15.22	58	561	1.10	10.68	2,218.36	16,259.69	1.97	14.46	22.81	16.75
5	300	500	400	45,675	187,045	11.23	45.99	16,759.79	113,824.82	2.63	17.85	195	756	3.71	14.40	1,939.80	18,199.49	1.72	16.18	11.57	15.99
6	500	750	625	37,146	224,191	9.13	55.13	24,778.23	138,603.05	3.89	21.74	100	856	1.90	16.30	2,766.69	20,966.18	2.46	18.64	11.17	15.13
7	750	1,000	875	37,273	261,464	9.16	64.29	39,317.91	177,920.96	6.17	27.91	128	984	2.44	18.74	6,498.66	27,464.83	5.78	24.42	16.53	15.44
8	1,000	1,500	1,250	35,438	296,902	8.71	73.00	43,634.58	221,555.55	6.84	34.75	111	1,095	2.11	20.85	2,579.86	30,044.69	2.29	26.72	5.91	13.56
9	1,500	2,000	1,750	21,415	318,317	5.27	78.27	35,967.53	257,523.08	5.64	40.39	102	1,197	1.94	22.80	8,230.41	38,275.10	7.32	34.04	22.88	14.86
10	2,000	2,500	2,250	12,464	330,781	3.06	81.33	35,144.15	292,667.23	5.51	45.91	108	1,305	2.06	24.85	2,372.86	40,647.96	2.11	36.15	6.75	13.89
11	2,500	3,000	2,750	10,272	341,053	2.53	83.86	49,014.26	341,681.49	7.69	53.59	39	1,344	0.74	25.60	1,666.85	42,314.81	1.48	37.63	3.40	12.38
12	3,000	4,000	3,500	12,178	353,231	2.99	86.85	38,214.73	379,896.23	5.99	59.59	86	1,430	1.64	27.23	5,978.33	48,293.13	5.32	42.94	15.64	12.71
13	4,000	5,000	4,500	8,288	361,519	2.04	88.89	43,289.29	423,185.52	6.79	66.38	103	1,533	1.96	29.19	9,867.67	58,160.80	8.77	51.72	22.79	13.74
14	5,000	7,500	6,250	10,735	372,254	2.64	91.53	50,215.58	473,401.10	7.88	74.25	110	1,643	2.09	31.29	9,462.64	67,623.44	8.41	60.13	18.84	14.28
15	7,500	10,000	8,750	6,534	378,788	1.61	93.14	41,774.90	515,176.00	6.55	80.81	106	1,749	2.02	33.31	7,805.95	75,429.39	6.94	67.07	18.69	14.64
16	10,000	20,000	15,000	9,757	388,545	2.40	95.54	88,752.31	603,928.31	13.92	94.73	152	1,901	2.89	36.20	6,526.41	81,955.80	5.80	72.88	7.35	13.57
17	20,000	50,000	35,000	7,046	395,591	1.73	97.27	72,993.10	676,921.42	11.45	106.18	370	2,271	7.05	43.25	16,518.16	98,473.95	14.69	87.57	22.63	14.55
18	50,000	100,000	75,000	3,424	399,015	0.84	98.11	40,434.84	717,356.25	6.34	112.52	189	2,460	3.60	46.85	5,230.86	103,704.81	4.65	92.22	12.94	14.46
19	100,000	500,000	300,000	4,638	403,653	1.14	99.25	7,603.79	724,960.04	1.19	113.71	857	3,317	16.32	63.17	4,631.27	108,336.07	4.12	96.34	60.91	14.94
20	500,000	**UP**		3,041	406,694	0.75	100.00	87,414.96	637,545.08	13.71	100.00	1,934	5,251	36.83	100.00	4,119.52	112,455.59	3.66	100.00	4.71	17.64
				406,694					637,545.08			5,251					112,455.59				17.64

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 10 JAWA BARAT

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	53,962	53,962	13.73	13.73	31,155.81	31,155.81	4.13	4.13	263	263	6.93	6.93	11,829.03	11,829.03	8.84	8.84	37.97	37.97
2	50	100	75	28,761	82,723	7.32	21.04	3,553.13	34,708.95	0.47	4.60	37	300	0.97	7.90	670.27	12,499.30	0.50	9.34	18.86	36.01
3	100	200	150	53,989	136,712	13.73	34.78	8,913.48	43,622.42	1.18	5.78	133	433	3.50	11.40	3,157.77	15,657.07	2.36	11.70	35.43	35.89
4	200	300	250	35,021	171,733	8.91	43.69	10,726.20	54,348.62	1.42	7.20	68	501	1.79	13.19	1,267.69	16,924.76	0.95	12.65	11.82	31.14
5	300	500	400	47,014	218,747	11.96	55.65	20,885.72	75,234.35	2.77	9.97	115	616	3.03	16.22	1,904.92	18,829.68	1.42	14.07	9.12	25.03
6	500	750	625	31,367	250,114	7.98	63.63	22,013.58	97,247.93	2.92	12.89	134	750	3.53	19.75	3,825.16	22,654.85	2.86	16.93	17.38	23.30
7	750	1,000	875	29,323	279,437	7.46	71.09	25,376.98	122,624.90	3.36	16.26	433	1,183	11.40	31.16	4,870.44	27,525.29	3.64	20.57	19.19	22.45
8	1,000	1,500	1,250	27,200	306,637	6.92	78.01	29,811.26	152,436.17	3.95	20.21	315	1,498	8.30	39.45	6,711.14	34,236.43	5.02	25.59	22.51	22.46
9	1,500	2,000	1,750	12,895	319,532	3.28	81.29	22,254.42	174,690.58	2.95	23.16	92	1,590	2.42	41.88	3,397.68	37,634.12	2.54	28.13	15.27	21.54
10	2,000	2,500	2,250	8,249	327,781	2.10	83.39	16,923.44	191,614.02	2.24	25.40	50	1,640	1.32	43.19	2,319.25	39,953.36	1.73	29.86	13.70	20.85
11	2,500	3,000	2,750	6,114	333,895	1.56	84.94	14,821.51	206,435.53	1.96	27.37	47	1,687	1.24	44.43	3,332.30	43,285.66	2.49	32.35	22.48	20.97
12	3,000	4,000	3,500	7,699	341,594	1.96	86.90	22,224.02	228,659.55	2.95	30.31	82	1,769	2.16	46.59	3,659.97	46,945.62	2.74	35.09	16.47	20.53
13	4,000	5,000	4,500	5,819	347,413	1.48	88.38	23,013.37	251,672.92	3.05	33.36	101	1,870	2.66	49.25	9,085.19	56,030.82	6.79	41.88	39.48	22.26
14	5,000	7,500	6,250	8,061	355,474	2.05	90.43	40,180.15	291,853.07	5.33	38.69	81	1,951	2.13	51.38	4,555.99	60,586.80	3.41	45.28	11.34	20.76
15	7,500	10,000	8,750	5,281	360,755	1.34	91.78	18,147.72	310,000.79	2.41	41.10	103	2,054	2.71	54.10	12,652.99	73,239.79	9.46	54.74	69.72	23.63
16	10,000	20,000	15,000	9,847	370,602	2.51	94.28	19,285.82	329,286.61	2.56	43.65	236	2,290	6.22	60.31	19,151.01	92,390.80	14.31	69.06	99.30	28.06
17	20,000	50,000	35,000	9,194	379,796	2.34	96.62	352,672.73	681,959.34	46.75	90.41	357	2,647	9.40	69.71	17,759.36	110,150.16	13.27	82.33	5.04	16.15
18	50,000	100,000	75,000	5,276	385,072	1.34	97.96	18,091.27	700,050.61	2.40	92.81	265	2,912	6.98	76.69	11,003.09	121,153.26	8.22	90.55	60.82	17.31
19	100,000	500,000	300,000	5,911	390,983	1.50	99.47	50,185.69	750,236.30	6.65	99.46	551	3,463	14.51	91.20	11,553.08	132,706.34	8.64	99.19	23.02	17.69
20	500,000	**UP**		2,099	393,082	0.53	100.00	4,082.38	754,318.68	0.54	100.00	334	3,797	8.80	100.00	1,084.96	133,791.30	0.81	100.00	26.58	17.74
				393,082				754,318.68				3,797				133,791.30					17.74

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 11 JAWA TENGAH

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	29,655	29,655	14.77	14.77	12,079.29	12,079.29	5.56	5.56	113	113	7.49	7.49	9,159.60	9,159.60	8.79	8.79	75.83	75.83
2	50	100	75	21,365	51,020	10.64	25.41	2,910.30	14,989.59	1.34	6.90	24	137	1.59	9.08	516.93	9,676.52	0.50	9.29	17.76	64.55
3	100	200	150	31,652	82,672	15.76	41.18	6,536.69	21,526.28	3.01	9.91	42	179	2.79	11.87	1,346.71	11,023.23	1.29	10.58	20.60	51.21
4	200	300	250	18,467	101,139	9.20	50.37	5,467.58	26,993.85	2.52	12.42	27	206	1.79	13.66	443.53	11,466.76	0.43	11.01	8.11	42.48
5	300	500	400	21,218	122,357	10.57	60.94	9,510.93	36,504.78	4.38	16.80	71	277	4.71	18.37	1,402.49	12,869.25	1.35	12.35	14.75	35.25
6	500	750	625	14,475	136,832	7.21	68.15	8,214.84	44,719.62	3.78	20.58	67	344	4.44	22.81	2,756.75	15,626.00	2.65	15.00	33.56	34.94
7	750	1,000	875	12,852	149,684	6.40	74.55	10,094.77	54,814.39	4.65	25.22	148	492	9.81	32.63	8,415.19	24,041.19	8.08	23.07	83.36	43.86
8	1,000	1,500	1,250	11,861	161,545	5.91	80.46	12,453.94	67,268.33	5.73	30.95	123	615	8.16	40.78	3,571.82	27,613.01	3.43	26.50	28.68	41.05
9	1,500	2,000	1,750	5,710	167,255	2.84	83.30	10,019.33	77,287.66	4.61	35.56	32	647	2.12	42.90	2,156.68	29,769.69	2.07	28.57	21.53	38.52
10	2,000	2,500	2,250	3,503	170,758	1.74	85.05	7,980.70	85,268.36	3.67	39.24	41	688	2.72	45.62	4,832.29	34,601.98	4.64	33.21	60.55	40.58
11	2,500	3,000	2,750	3,174	173,932	1.58	86.63	8,273.76	93,542.12	3.81	43.04	16	704	1.06	46.68	473.30	35,075.29	0.45	33.67	5.72	37.50
12	3,000	4,000	3,500	4,029	177,961	2.01	88.64	12,541.02	106,083.14	5.77	48.82	37	741	2.45	49.14	1,101.17	36,176.45	1.06	34.72	8.78	34.10
13	4,000	5,000	4,500	2,539	180,500	1.26	89.90	9,198.22	115,281.36	4.23	53.05	33	774	2.19	51.33	4,992.40	41,168.85	4.79	39.51	54.28	35.71
14	5,000	7,500	6,250	4,262	184,762	2.12	92.02	21,269.94	136,551.30	9.79	62.84	71	845	4.71	56.03	6,469.65	47,638.50	6.21	45.72	30.42	34.89
15	7,500	10,000	8,750	2,611	187,373	1.30	93.32	6,946.77	143,498.07	3.20	66.03	52	897	3.45	59.48	5,738.59	53,377.09	5.51	51.23	82.61	37.20
16	10,000	20,000	15,000	4,243	191,616	2.11	95.44	33,805.48	177,303.55	15.56	81.59	102	999	6.76	66.25	16,585.79	69,962.88	15.92	67.15	49.06	39.46
17	20,000	50,000	35,000	3,962	195,578	1.97	97.41	18,801.12	196,104.67	8.65	90.24	157	1,156	10.41	76.66	26,915.12	96,878.00	25.83	92.98	143.16	49.40
18	50,000	100,000	75,000	2,039	197,617	1.02	98.43	4,923.49	201,028.16	2.27	92.50	61	1,217	4.05	80.70	2,900.44	99,778.44	2.78	95.77	58.91	49.63
19	100,000	500,000	300,000	2,277	199,894	1.13	99.56	13,276.28	214,304.44	6.11	98.61	158	1,375	10.48	91.18	2,990.35	102,768.78	2.87	98.64	22.52	47.95
20	500,000	**UP**		882	200,776	0.44	100.00	3,012.09	217,316.53	1.39	100.00	133	1,508	8.82	100.00	1,418.60	104,187.38	1.36	100.00	47.10	47.94
				200,776					217,316.53			1,508					104,187.38				47.94

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 12 DIY YOGYAKARTA

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4,420	4,420	14.42	14.42	1,770.88	1,770.88	4.69	4.69	4	4	3.31	3.31	32.17	32.17	0.36	0.36	1.82	1.82
2	50	100	75	2,791	7,211	9.11	23.53	439.14	2,210.02	1.16	5.85	0	4	0.00	3.31	0.00	32.17	0.00	0.36	0.00	1.46
3	100	200	150	4,664	11,875	15.22	38.75	1,117.23	3,327.25	2.96	8.81	3	7	2.48	5.79	6.51	38.67	0.07	0.43	0.58	1.16
4	200	300	250	2,983	14,858	9.73	48.48	848.94	4,176.19	2.25	11.06	0	7	0.00	5.79	0.00	38.67	0.00	0.43	0.00	0.93
5	300	500	400	4,212	19,070	13.74	62.22	2,496.15	6,672.34	6.61	17.67	10	17	8.26	14.05	1,071.39	1,110.06	12.00	12.43	42.92	16.64
6	500	750	625	2,285	21,355	7.46	69.68	1,887.02	8,559.36	5.00	22.66	18	35	14.88	28.93	148.66	1,258.72	1.67	14.10	7.88	14.71
7	750	1,000	875	1,906	23,261	6.22	75.90	2,010.95	10,570.30	5.32	27.99	7	42	5.79	34.71	175.43	1,434.15	1.97	16.07	8.72	13.57
8	1,000	1,500	1,250	1,803	25,064	5.88	81.78	2,826.03	13,396.33	7.48	35.47	10	52	8.26	42.98	465.19	1,899.34	5.21	21.28	16.46	14.18
9	1,500	2,000	1,750	1,056	26,120	3.45	85.23	2,077.20	15,473.53	5.50	40.97	5	57	4.13	47.11	163.78	2,063.12	1.83	23.11	7.88	13.33
10	2,000	2,500	2,250	592	26,712	1.93	87.16	1,667.00	17,140.52	4.41	45.39	8	65	6.61	53.72	215.26	2,278.38	2.41	25.52	12.91	13.29
11	2,500	3,000	2,750	399	27,111	1.30	88.46	1,193.91	18,334.43	3.16	48.55	5	70	4.13	57.85	226.64	2,505.02	2.54	28.06	18.98	13.66
12	3,000	4,000	3,500	659	27,770	2.15	90.61	2,947.89	21,282.32	7.81	56.35	11	81	9.09	66.94	313.23	2,818.25	3.51	31.57	10.63	13.24
13	4,000	5,000	4,500	421	28,191	1.37	91.98	1,888.48	23,170.80	5.00	61.36	1	82	0.83	67.77	2.60	2,820.85	0.03	31.60	0.14	12.17
14	5,000	7,500	6,250	646	28,837	2.11	94.09	3,278.26	26,449.06	8.68	70.04	0	82	0.00	67.77	0.00	2,820.85	0.00	31.60	0.00	10.67
15	7,500	10,000	8,750	361	29,198	1.18	95.27	1,011.88	27,460.94	2.68	72.72	2	84	1.65	69.42	40.50	2,861.35	0.45	32.05	4.00	10.42
16	10,000	20,000	15,000	544	29,742	1.77	97.04	1,283.64	28,744.57	3.40	76.11	5	89	4.13	73.55	314.58	3,175.93	3.52	35.58	24.51	11.05
17	20,000	50,000	35,000	411	30,153	1.34	98.38	4,304.69	33,049.26	11.40	87.51	9	98	7.44	80.99	5,524.71	8,700.64	61.89	97.47	128.34	26.33
18	50,000	100,000	75,000	270	30,423	0.88	99.27	4,163.51	37,212.76	11.02	98.54	5	103	4.13	85.12	156.66	8,857.30	1.75	99.22	3.76	23.80
19	100,000	500,000	300,000	167	30,590	0.54	99.81	63.46	37,276.23	0.17	98.71	7	110	5.79	90.91	62.97	8,920.27	0.71	99.93	99.21	23.93
20	500,000	**UP**		58	30,648	0.19	100.00	488.69	37,764.92	1.29	100.00	11	121	9.09	100.00	6.62	8,926.89	0.07	100.00	1.36	23.64
				30,648					37,764.92			121					8,926.89				23.64

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 13 JAWA TIMUR

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	40,811	40,811	13.85	13.85	22,756.53	22,756.53	6.65	6.65	188	188	7.90	7.90	6,029.35	6,029.35	4.85	4.85	26.50	26.50
2	50	100	75	23,693	64,504	8.04	21.89	5,609.44	28,365.97	1.64	8.29	27	215	1.13	9.03	557.45	6,586.80	0.45	5.30	9.94	23.22
3	100	200	150	38,579	103,083	13.09	34.98	7,812.59	36,178.56	2.28	10.57	45	260	1.89	10.92	4,684.37	11,271.17	3.77	9.06	59.96	31.15
4	200	300	250	25,172	128,255	8.54	43.52	7,641.06	43,819.62	2.23	12.81	21	281	0.88	11.81	493.88	11,765.05	0.40	9.46	6.46	26.85
5	300	500	400	32,225	160,480	10.93	54.45	15,339.51	59,159.13	4.48	17.29	85	366	3.57	15.38	2,239.55	14,004.60	1.80	11.26	14.60	23.67
6	500	750	625	23,813	184,293	8.08	62.53	15,197.12	74,356.25	4.44	21.73	90	456	3.78	19.16	2,390.40	16,395.01	1.92	13.18	15.73	22.05
7	750	1,000	875	20,330	204,623	6.90	69.43	15,847.59	90,203.84	4.63	26.36	93	549	3.91	23.07	2,526.48	18,921.48	2.03	15.22	15.94	20.98
8	1,000	1,500	1,250	18,869	223,492	6.40	75.83	21,226.91	111,430.74	6.20	32.57	81	630	3.40	26.47	7,030.44	25,951.92	5.65	20.87	33.12	23.29
9	1,500	2,000	1,750	11,001	234,493	3.73	79.57	18,937.97	130,368.72	5.53	38.10	55	685	2.31	28.78	4,777.95	30,729.87	3.84	24.71	25.23	23.57
10	2,000	2,500	2,250	6,778	241,271	2.30	81.87	15,575.20	145,943.91	4.55	42.65	68	753	2.86	31.64	2,641.19	33,371.06	2.12	26.83	16.96	22.87
11	2,500	3,000	2,750	5,347	246,618	1.81	83.68	13,343.90	159,287.81	3.90	46.55	31	784	1.30	32.94	3,041.23	36,412.28	2.45	29.28	22.79	22.86
12	3,000	4,000	3,500	6,959	253,577	2.36	86.04	14,399.54	173,687.36	4.21	50.76	78	862	3.28	36.22	3,024.59	39,436.88	2.43	31.71	21.00	22.71
13	4,000	5,000	4,500	4,871	258,448	1.65	87.70	18,443.00	192,130.36	5.39	56.15	35	897	1.47	37.69	4,480.37	43,917.25	3.60	35.32	24.29	22.86
14	5,000	7,500	6,250	7,336	265,784	2.49	90.18	16,323.31	208,453.67	4.77	60.92	106	1,003	4.45	42.14	6,995.21	50,912.46	5.63	40.94	42.85	24.42
15	7,500	10,000	8,750	4,815	270,599	1.63	91.82	27,807.76	236,261.43	8.13	69.05	86	1,089	3.61	45.76	8,910.04	59,822.50	7.16	48.11	32.04	25.32
16	10,000	20,000	15,000	8,457	279,056	2.87	94.69	41,765.65	278,027.08	12.21	81.26	190	1,279	7.98	53.74	14,961.67	74,784.17	12.03	60.14	35.82	26.90
17	20,000	50,000	35,000	7,106	286,162	2.41	97.10	39,844.29	317,871.36	11.64	92.90	325	1,604	13.66	67.39	33,102.00	107,886.17	26.62	86.75	83.08	33.94
18	50,000	100,000	75,000	3,288	289,450	1.12	98.22	11,718.82	329,590.19	3.42	96.33	173	1,777	7.27	74.66	3,462.92	111,349.09	2.78	89.54	29.55	33.78
19	100,000	500,000	300,000	3,951	293,401	1.34	99.56	12,518.93	342,109.12	3.66	99.99	380	2,157	15.97	90.63	12,635.87	123,984.96	10.16	99.70	100.93	36.24
20	500,000	**UP**		1,309	294,710	0.44	100.00	50.53	342,159.65	0.01	100.00	223	2,380	9.37	100.00	373.14	124,358.10	0.30	100.00	738.47	36.35
				294,710					342,159.65			2,380					124,358.10				36.35

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 14 KALIMANTAN BARAT

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6,487	6,487	11.29	11.29	3,526.52	3,526.52	6.11	6.11	20	20	5.92	5.92	1,443.71	1,443.71	6.68	6.68	40.94	40.94
2	50	100	75	5,529	12,016	9.62	20.91	1,421.16	4,947.68	2.46	8.57	30	50	8.88	14.79	1,146.98	2,590.69	5.31	11.99	80.71	52.36
3	100	200	150	12,123	24,139	21.09	42.00	4,982.98	9,930.66	8.64	17.21	24	74	7.10	21.89	2,762.30	5,352.98	12.78	24.76	55.43	53.90
4	200	300	250	7,800	31,939	13.57	55.58	5,031.94	14,962.60	8.72	25.93	23	97	6.80	28.70	1,341.38	6,694.36	6.21	30.97	26.66	44.74
5	300	500	400	8,287	40,226	14.42	69.99	8,052.75	23,015.35	13.96	39.89	19	116	5.62	34.32	2,557.90	9,252.26	11.83	42.80	31.76	40.20
6	500	750	625	4,188	44,414	7.29	77.28	5,376.06	28,391.41	9.32	49.21	14	130	4.14	38.46	1,717.01	10,969.27	7.94	50.75	31.94	38.64
7	750	1,000	875	3,566	47,980	6.20	83.49	6,242.17	34,633.57	10.82	60.02	11	141	3.25	41.72	555.90	11,525.18	2.57	53.32	8.91	33.28
8	1,000	1,500	1,250	2,432	50,412	4.23	87.72	4,547.46	39,181.03	7.88	67.91	16	157	4.73	46.45	73.09	11,598.26	0.34	53.66	1.61	29.60
9	1,500	2,000	1,750	1,241	51,653	2.16	89.88	3,015.56	42,196.59	5.23	73.13	4	161	1.18	47.63	77.08	11,675.34	0.36	54.01	2.56	27.67
10	2,000	2,500	2,250	789	52,442	1.37	91.25	2,399.70	44,596.30	4.16	77.29	6	167	1.78	49.41	922.92	12,598.26	4.27	58.28	38.46	28.25
11	2,500	3,000	2,750	732	53,174	1.27	92.52	2,417.38	47,013.68	4.19	81.48	5	172	1.48	50.89	2,956.49	15,554.75	13.68	71.96	122.30	33.09
12	3,000	4,000	3,500	773	53,947	1.35	93.87	2,183.53	49,197.21	3.78	85.27	7	179	2.07	52.96	2,389.96	17,944.71	11.06	83.02	109.45	36.48
13	4,000	5,000	4,500	412	54,359	0.72	94.59	1,753.75	50,950.96	3.04	88.30	8	187	2.37	55.33	9.05	17,953.77	0.04	83.06	0.52	35.24
14	5,000	7,500	6,250	651	55,010	1.13	95.72	1,816.34	52,767.30	3.15	91.45	15	202	4.44	59.76	848.14	18,801.90	3.92	86.98	46.69	35.63
15	7,500	10,000	8,750	354	55,364	0.62	96.34	1,580.84	54,348.15	2.74	94.19	25	227	7.40	67.16	281.55	19,083.45	1.30	88.28	17.81	35.11
16	10,000	20,000	15,000	528	55,892	0.92	97.25	2,695.60	57,043.75	4.67	98.86	23	250	6.80	73.96	1,416.91	20,500.36	6.55	94.84	52.56	35.94
17	20,000	50,000	35,000	477	56,369	0.83	98.08	566.92	57,610.66	0.98	99.85	33	283	9.76	83.73	425.49	20,925.85	1.97	96.81	75.05	36.32
18	50,000	100,000	75,000	361	56,730	0.63	98.71	3,193.94	54,416.72	5.54	94.31	9	292	2.66	86.39	190.24	21,116.09	0.88	97.69	5.96	38.80
19	100,000	500,000	300,000	637	57,367	1.11	99.82	2,761.14	57,177.86	4.79	99.10	42	334	12.43	98.82	97.82	21,213.91	0.45	98.14	3.54	37.10
20	500,000	**UP**		103	57,470	0.18	100.00	521.10	57,698.96	0.90	100.00	4	338	1.18	100.00	401.94	21,615.84	1.86	100.00	77.13	37.46
				57,470					57,698.96			338					21,615.84				37.46

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 15 KALIMANTAN TENGAH

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,991	2,991	18.84	18.84	1,098.82	1,098.82	6.63	6.63	10	10	5.52	5.52	30.09	30.09	2.10	2.10	2.74	2.74
2	50	100	75	1,121	4,112	7.06	25.89	164.23	1,263.05	0.99	7.62	1	11	0.55	6.08	1.00	31.09	0.07	2.17	0.61	2.46
3	100	200	150	1,975	6,087	12.44	38.33	533.61	1,796.66	3.22	10.84	2	13	1.10	7.18	68.71	99.80	4.80	6.97	12.88	5.55
4	200	300	250	1,425	7,512	8.97	47.30	588.43	2,385.09	3.55	14.39	2	15	1.10	8.29	0.67	100.47	0.05	7.02	0.11	4.21
5	300	500	400	1,745	9,257	10.99	58.29	1,108.59	3,493.68	6.69	21.07	12	27	6.63	14.92	96.00	196.48	6.71	13.73	8.66	5.62
6	500	750	625	1,064	10,321	6.70	64.99	863.93	4,357.61	5.21	26.28	1	28	0.55	15.47	253.97	450.45	17.75	31.48	29.40	10.34
7	750	1,000	875	807	11,128	5.08	70.08	1,001.48	5,359.09	6.04	32.32	2	30	1.10	16.57	2.11	452.56	0.15	31.63	0.21	8.44
8	1,000	1,500	1,250	731	11,859	4.60	74.68	593.47	5,952.56	3.58	35.90	14	44	7.73	24.31	33.52	486.08	2.34	33.97	5.65	8.17
9	1,500	2,000	1,750	482	12,341	3.04	77.71	834.55	6,787.11	5.03	40.94	2	46	1.10	25.41	3.60	489.68	0.25	34.22	0.43	7.21
10	2,000	2,500	2,250	318	12,659	2.00	79.72	562.29	7,349.40	3.39	44.33	2	48	1.10	26.52	5.30	494.98	0.37	34.59	0.94	6.73
11	2,500	3,000	2,750	267	12,926	1.68	81.40	546.01	7,895.40	3.29	47.62	1	49	0.55	27.07	0.05	495.03	0.00	34.60	0.01	6.27
12	3,000	4,000	3,500	361	13,287	2.27	83.67	338.94	8,234.34	2.04	49.67	7	56	3.87	30.94	62.84	557.87	4.39	38.99	18.54	6.77
13	4,000	5,000	4,500	231	13,518	1.45	85.13	216.93	8,017.41	1.31	48.36	6	62	3.31	34.25	136.98	694.84	9.57	48.56	63.14	8.67
14	5,000	7,500	6,250	281	13,799	1.77	86.90	975.37	8,992.78	5.88	54.24	5	67	2.76	37.02	110.66	805.50	7.73	56.29	11.35	8.96
15	7,500	10,000	8,750	227	14,026	1.43	88.32	1,435.64	10,428.42	8.66	62.90	0	67	0.00	37.02	0.00	805.50	0.00	56.29	0.00	7.72
16	10,000	20,000	15,000	495	14,521	3.12	91.44	2,374.07	12,802.49	14.32	77.22	18	85	9.94	46.96	77.21	882.72	5.40	61.69	3.25	6.89
17	20,000	50,000	35,000	434	14,955	2.73	94.18	551.74	13,354.23	3.33	80.55	10	95	5.52	52.49	94.27	976.98	6.59	68.28	17.09	7.32
18	50,000	100,000	75,000	376	15,331	2.37	96.54	738.64	14,092.87	4.46	85.00	14	109	7.73	60.22	215.05	1,192.03	15.03	83.31	29.11	8.46
19	100,000	500,000	300,000	488	15,819	3.07	99.62	2,013.17	16,106.04	12.14	97.14	63	172	34.81	95.03	192.81	1,384.84	13.47	96.78	9.58	8.60
20	500,000	**UP**		61	15,880	0.38	100.00	473.50	16,579.54	2.86	100.00	9	181	4.97	100.00	46.03	1,430.86	3.22	100.00	9.72	8.63
				15,880					16,579.54			181					1,430.86				8.63

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 16 KALIMANTAN SELATAN

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6,161	6,161	16.79	16.79	1,883.04	1,883.04	6.21	6.21	13	13	3.74	3.74	952.59	952.59	10.37	10.37	50.59	50.59
2	50	100	75	3,455	9,616	9.42	26.21	374.67	2,257.70	1.24	7.45	5	18	1.44	5.17	230.84	1,183.43	2.51	12.89	61.61	52.42
3	100	200	150	6,345	15,961	17.29	43.50	2,121.43	4,379.14	7.00	14.45	10	28	2.87	8.05	256.94	1,440.36	2.80	15.68	12.11	32.89
4	200	300	250	3,792	19,753	10.33	53.83	1,758.60	6,137.73	5.80	20.25	2	30	0.57	8.62	10.68	1,451.05	0.12	15.80	0.61	23.64
5	300	500	400	4,161	23,914	11.34	65.17	2,457.11	8,594.84	8.11	28.36	8	38	2.30	10.92	422.49	1,873.54	4.60	20.40	17.19	21.80
6	500	750	625	2,617	26,531	7.13	72.30	1,432.92	10,027.76	4.73	33.09	9	47	2.59	13.51	751.29	2,624.83	8.18	28.58	52.43	26.18
7	750	1,000	875	1,975	28,506	5.38	77.69	1,765.24	11,793.00	5.82	38.91	3	50	0.86	14.37	43.59	2,668.41	0.47	29.06	2.47	22.63
8	1,000	1,500	1,250	1,853	30,359	5.05	82.74	2,006.81	13,799.81	6.62	45.53	3	53	0.86	15.23	104.91	2,773.33	1.14	30.20	5.23	20.10
9	1,500	2,000	1,750	881	31,240	2.40	85.14	873.77	14,673.58	2.88	48.42	3	56	0.86	16.09	1.07	2,774.40	0.01	30.21	0.12	18.91
10	2,000	2,500	2,250	569	31,809	1.55	86.69	954.22	15,627.80	3.15	51.57	11	67	3.16	19.25	121.31	2,895.72	1.32	31.53	12.71	18.53
11	2,500	3,000	2,750	563	32,372	1.53	88.22	1,177.86	16,805.66	3.89	55.45	1	68	0.29	19.54	82.30	2,978.01	0.90	32.43	6.99	17.72
12	3,000	4,000	3,500	564	32,936	1.54	89.76	1,726.65	18,532.30	5.70	61.15	8	76	2.30	21.84	2,865.88	5,843.90	31.21	63.63	165.98	31.53
13	4,000	5,000	4,500	431	33,367	1.17	90.93	1,022.53	19,554.84	3.37	64.52	18	94	5.17	27.01	752.79	6,596.69	8.20	71.83	73.62	33.73
14	5,000	7,500	6,250	633	34,000	1.73	92.66	2,197.47	21,752.31	7.25	71.77	18	112	5.17	32.18	1,395.81	7,992.50	15.20	87.03	63.52	36.74
15	7,500	10,000	8,750	381	34,381	1.04	93.70	628.34	21,123.97	2.07	69.70	29	141	8.33	40.52	295.91	8,288.41	3.22	90.25	47.09	39.24
16	10,000	20,000	15,000	707	35,088	1.93	95.62	5,058.77	26,182.74	16.69	86.39	40	181	11.49	52.01	229.19	8,517.60	2.50	92.75	4.53	32.53
17	20,000	50,000	35,000	659	35,747	1.80	97.42	11.48	26,171.26	0.04	86.36	35	216	10.06	62.07	563.08	9,080.69	6.13	98.88	4903.12	34.70
18	50,000	100,000	75,000	335	36,082	0.91	98.33	3,271.90	29,443.16	10.80	97.15	19	235	5.46	67.53	26.71	9,107.40	0.29	99.17	0.82	30.93
19	100,000	500,000	300,000	435	36,517	1.19	99.52	464.37	29,907.53	1.53	98.68	91	326	26.15	93.68	68.60	9,176.00	0.75	99.91	14.77	30.68
20	500,000	**UP**		177	36,694	0.48	100.00	398.83	30,306.36	1.32	100.00	22	348	6.32	100.00	7.88	9,183.88	0.09	100.00	1.98	30.30
				36,694					30,306.36			348					9,183.88				30.30

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 17 KALIMANTAN TIMUR

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9,652	9,652	18.55	18.55	4,127.70	4,127.70	9.13	9.13	38	38	9.03	9.03	8,933.82	8,933.82	41.42	41.42	216.44	216.44
2	50	100	75	3,379	13,031	6.49	25.05	566.95	4,694.65	1.25	10.38	4	42	0.95	9.98	186.64	9,120.46	0.87	42.28	32.92	194.27
3	100	200	150	4,939	17,970	9.49	34.54	1,075.36	5,770.01	2.38	12.76	7	49	1.66	11.64	362.97	9,483.43	1.68	43.96	33.75	164.36
4	200	300	250	4,116	22,086	7.91	42.45	1,188.88	6,958.89	2.63	15.39	17	66	4.04	15.68	690.56	10,173.99	3.20	47.17	58.08	146.20
5	300	500	400	6,120	28,206	11.76	54.22	3,076.45	10,035.34	6.80	22.20	15	81	3.56	19.24	728.67	10,902.66	3.38	50.54	23.69	108.64
6	500	750	625	4,243	32,449	8.16	62.37	3,177.45	13,212.79	7.03	29.22	52	133	12.35	31.59	1,800.36	12,703.01	8.35	58.89	56.66	96.14
7	750	1,000	875	3,605	36,054	6.93	69.30	4,530.54	17,743.32	10.02	39.25	7	140	1.66	33.25	1,285.86	13,988.88	5.96	64.85	28.38	78.84
8	1,000	1,500	1,250	3,319	39,373	6.38	75.68	4,749.80	22,493.13	10.51	49.75	24	164	5.70	38.95	903.34	14,892.22	4.19	69.04	19.02	66.21
9	1,500	2,000	1,750	2,212	41,585	4.25	79.93	2,587.68	25,080.81	5.72	55.48	10	174	2.38	41.33	1,251.13	16,143.35	5.80	74.84	48.35	64.37
10	2,000	2,500	2,250	1,235	42,820	2.37	82.31	2,725.61	27,806.42	6.03	61.50	5	179	1.19	42.52	148.50	16,291.85	0.69	75.53	5.45	58.59
11	2,500	3,000	2,750	949	43,769	1.82	84.13	3,359.86	31,166.28	7.43	68.94	5	184	1.19	43.71	141.82	16,433.67	0.66	76.18	4.22	52.73
12	3,000	4,000	3,500	1,276	45,045	2.45	86.58	3,018.44	34,184.72	6.68	75.61	8	192	1.90	45.61	193.29	16,626.96	0.90	77.08	6.40	48.64
13	4,000	5,000	4,500	928	45,973	1.78	88.37	4,112.34	38,297.06	9.10	84.71	6	198	1.43	47.03	48.26	16,675.22	0.22	77.30	1.17	43.54
14	5,000	7,500	6,250	1,160	47,133	2.23	90.60	5,466.82	43,763.88	12.09	96.80	18	216	4.28	51.31	1,177.33	17,852.55	5.46	82.76	21.54	40.79
15	7,500	10,000	8,750	693	47,826	1.33	91.93	2,509.32	46,273.19	5.55	102.35	0	216	0.00	51.31	0.00	17,852.55	0.00	82.76	0.00	38.58
16	10,000	20,000	15,000	1,267	49,093	2.44	94.36	4,299.83	41,973.36	9.51	92.84	46	262	10.93	62.23	988.12	18,840.67	4.58	87.34	22.98	44.89
17	20,000	50,000	35,000	1,190	50,283	2.29	96.65	2,686.42	44,659.78	5.94	98.78	41	303	9.74	71.97	2,283.65	21,124.33	10.59	97.93	85.01	47.30
18	50,000	100,000	75,000	593	50,876	1.14	97.79	765.34	45,425.13	1.69	100.47	12	315	2.85	74.82	30.39	21,154.71	0.14	98.07	3.97	46.57
19	100,000	500,000	300,000	888	51,764	1.71	99.50	1,065.10	44,360.03	2.36	98.12	86	401	20.43	95.25	379.54	21,534.25	1.76	99.83	35.63	48.54
20	500,000	**UP**		262	52,026	0.50	100.00	850.89	45,210.91	1.88	100.00	20	421	4.75	100.00	36.77	21,571.02	0.17	100.00	4.32	47.71
				52,026					45,210.91			421					21,571.02				47.71

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 18 SULAWESI UTARA

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,121	3,121	11.32	11.32	4,375.66	4,375.66	11.97	11.97	6	6	3.82	3.82	313.56	313.56	1.26	1.26	7.17	7.17
2	50	100	75	1,939	5,060	7.03	18.35	410.87	4,786.53	1.12	13.10	1	7	0.64	4.46	14.75	328.31	0.06	1.32	3.59	6.86
3	100	200	150	3,205	8,265	11.62	29.97	977.16	5,763.68	2.67	15.77	2	9	1.27	5.73	20.98	349.30	0.08	1.41	2.15	6.06
4	200	300	250	2,576	10,841	9.34	39.31	1,021.21	6,784.90	2.79	18.56	2	11	1.27	7.01	8.55	357.85	0.03	1.44	0.84	5.27
5	300	500	400	3,560	14,401	12.91	52.22	1,179.13	7,964.03	3.23	21.79	9	20	5.73	12.74	815.47	1,173.32	3.29	4.73	69.16	14.73
6	500	750	625	2,188	16,589	7.93	60.15	1,532.79	9,496.82	4.19	25.98	14	34	8.92	21.66	71.76	1,245.08	0.29	5.02	4.68	13.11
7	750	1,000	875	2,399	18,988	8.70	68.85	2,035.74	11,532.56	5.57	31.55	22	56	14.01	35.67	933.59	2,178.67	3.76	8.79	45.86	18.89
8	1,000	1,500	1,250	2,443	21,431	8.86	77.71	2,580.36	14,112.92	7.06	38.62	10	66	6.37	42.04	276.34	2,455.01	1.11	9.90	10.71	17.40
9	1,500	2,000	1,750	1,307	22,738	4.74	82.45	2,507.94	16,620.86	6.86	45.48	5	71	3.18	45.22	701.80	3,156.80	2.83	12.73	27.98	18.99
10	2,000	2,500	2,250	714	23,452	2.59	85.04	473.92	17,094.79	1.30	46.77	2	73	1.27	46.50	267.47	3,424.27	1.08	13.81	56.44	20.03
11	2,500	3,000	2,750	608	24,060	2.20	87.24	1,295.46	18,390.25	3.54	50.32	12	85	7.64	54.14	185.62	3,609.89	0.75	14.56	14.33	19.63
12	3,000	4,000	3,500	726	24,786	2.63	89.87	3,202.67	21,592.92	8.76	59.08	3	88	1.91	56.05	65.75	3,675.64	0.27	14.82	2.05	17.02
13	4,000	5,000	4,500	500	25,286	1.81	91.69	1,265.71	22,858.63	3.46	62.54	9	97	5.73	61.78	2,016.32	5,691.96	8.13	22.95	159.30	24.90
14	5,000	7,500	6,250	562	25,848	2.04	93.72	1,551.49	24,410.12	4.25	66.79	2	99	1.27	63.06	1,887.38	7,579.34	7.61	30.56	121.65	31.05
15	7,500	10,000	8,750	338	26,186	1.23	94.95	2,349.31	26,759.42	6.43	73.22	8	107	5.10	68.15	6,847.71	14,427.05	27.61	58.17	291.48	53.91
16	10,000	20,000	15,000	599	26,785	2.17	97.12	4,185.04	30,944.46	11.45	84.67	7	114	4.46	72.61	55.80	14,482.84	0.22	58.40	1.33	46.80
17	20,000	50,000	35,000	374	27,159	1.36	98.48	4,285.26	35,229.72	11.73	96.39	11	125	7.01	79.62	10,274.65	24,757.49	41.43	99.83	239.77	70.27
18	50,000	100,000	75,000	170	27,329	0.62	99.09	2,178.23	37,407.96	5.96	102.35	6	131	3.82	83.44	1.15	24,758.64	0.00	99.83	0.05	66.19
19	100,000	500,000	300,000	187	27,516	0.68	99.77	243.02	37,164.93	0.66	101.69	26	157	16.56	100.00	41.16	24,799.80	0.17	100.00	16.94	66.73
20	500,000	**UP**		63	27,579	0.23	100.00	617.37	36,547.56	1.69	100.00	0	157	0.00	100.00	0.00	24,799.80	0.00	100.00	0.00	67.86
				27,579					36,547.56			157					24,799.80				67.86

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 19 SULAWESI TENGAH

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4,188	4,188	22.10	22.10	1,173.65	1,173.65	6.76	6.76	177	177	19.73	19.73	4,702.79	4,702.79	3.09	3.09	400.70	400.70
2	50	100	75	1,963	6,151	10.36	32.46	381.69	1,555.34	2.20	8.96	20	197	2.23	21.96	431.14	5,133.94	0.28	3.37	112.96	330.08
3	100	200	150	2,928	9,079	15.45	47.92	921.31	2,476.65	5.31	14.27	41	238	4.57	26.53	2,637.08	7,771.02	1.73	5.10	286.23	313.77
4	200	300	250	1,729	10,808	9.12	57.04	640.76	3,117.41	3.69	17.96	24	262	2.68	29.21	567.11	8,338.13	0.37	5.48	88.51	267.47
5	300	500	400	1,917	12,725	10.12	67.16	1,129.66	4,247.07	6.51	24.47	58	320	6.47	35.67	1,433.82	9,771.95	0.94	6.42	126.92	230.09
6	500	750	625	1,166	13,891	6.15	73.31	1,050.67	5,297.74	6.05	30.52	59	379	6.58	42.25	4,646.75	14,418.70	3.05	9.47	442.27	272.17
7	750	1,000	875	871	14,762	4.60	77.91	1,145.42	6,443.16	6.60	37.12	30	409	3.34	45.60	3,418.54	17,837.24	2.25	11.72	298.45	276.84
8	1,000	1,500	1,250	846	15,608	4.46	82.37	2,733.89	9,177.04	15.75	52.87	76	485	8.47	54.07	10,154.98	27,992.22	6.67	18.39	371.45	305.02
9	1,500	2,000	1,750	610	16,218	3.22	85.59	978.16	10,155.20	5.64	58.51	111	596	12.37	66.44	17,296.90	45,289.12	11.36	29.75	1768.32	445.97
10	2,000	2,500	2,250	350	16,568	1.85	87.44	869.48	11,024.68	5.01	63.52	34	630	3.79	70.23	4,702.72	49,991.85	3.09	32.84	540.87	453.45
11	2,500	3,000	2,750	245	16,813	1.29	88.73	776.95	11,801.62	4.48	67.99	25	655	2.79	73.02	4,054.34	54,046.19	2.66	35.50	521.83	457.96
12	3,000	4,000	3,500	341	17,154	1.80	90.53	1,073.69	12,875.31	6.19	74.18	31	686	3.46	76.48	8,323.06	62,369.25	5.47	40.97	775.18	484.41
13	4,000	5,000	4,500	222	17,376	1.17	91.70	1,017.17	13,892.48	5.86	80.04	12	698	1.34	77.81	5,778.76	68,148.01	3.80	44.77	568.12	490.54
14	5,000	7,500	6,250	356	17,732	1.88	93.58	1,255.67	15,148.15	7.23	87.27	36	734	4.01	81.83	4,657.36	72,805.37	3.06	47.83	370.91	480.62
15	7,500	10,000	8,750	195	17,927	1.03	94.61	998.24	16,146.39	5.75	93.02	23	757	2.56	84.39	8,997.86	81,803.23	5.91	53.74	901.37	506.63
16	10,000	20,000	15,000	411	18,338	2.17	96.78	1,906.30	18,052.69	10.98	104.00	49	806	5.46	89.86	23,239.17	105,042.39	15.27	69.00	1219.07	581.87
17	20,000	50,000	35,000	347	18,685	1.83	98.61	2,096.99	15,955.70	12.08	91.92	49	855	5.46	95.32	22,267.92	127,310.31	14.63	83.63	1061.90	797.90
18	50,000	100,000	75,000	129	18,814	0.68	99.29	724.58	16,680.28	4.17	96.10	15	870	1.67	96.99	21,961.69	149,272.00	14.43	98.06	3030.97	894.90
19	100,000	500,000	300,000	102	18,916	0.54	99.83	421.94	17,102.22	2.43	98.53	12	882	1.34	98.33	1,868.42	151,140.43	1.23	99.28	442.81	883.75
20	500,000	**UP**		32	18,948	0.17	100.00	255.32	17,357.55	1.47	100.00	15	897	1.67	100.00	1,088.76	152,229.19	0.72	100.00	426.42	877.02
				18,948					17,357.55			897					152,229.19				877.02

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 20 SULAWESI SELATAN

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12,366	12,366	18.07	18.07	4,389.08	4,389.08	3.77	3.77	44	44	11.08	11.08	984.84	984.84	4.88	4.88	22.44	22.44
2	50	100	75	5,613	17,979	8.20	26.27	1,165.95	5,555.03	1.00	4.77	7	51	1.76	12.85	444.53	1,429.37	2.20	7.09	38.13	25.73
3	100	200	150	10,776	28,755	15.74	42.01	3,832.91	9,387.94	3.29	8.06	17	68	4.28	17.13	1,296.68	2,726.05	6.43	13.52	33.83	29.04
4	200	300	250	6,547	35,302	9.57	51.58	2,580.87	11,968.81	2.22	10.28	9	77	2.27	19.40	99.96	2,826.01	0.50	14.01	3.87	23.61
5	300	500	400	8,180	43,482	11.95	63.53	4,808.27	16,777.08	4.13	14.40	12	89	3.02	22.42	1,003.96	3,829.97	4.98	18.99	20.88	22.83
6	500	750	625	5,873	49,355	8.58	72.11	4,316.01	21,093.09	3.71	18.11	28	117	7.05	29.47	582.43	4,412.40	2.89	21.88	13.49	20.92
7	750	1,000	875	3,876	53,231	5.66	77.77	3,736.82	24,829.91	3.21	21.32	9	126	2.27	31.74	132.84	4,545.24	0.66	22.53	3.55	18.31
8	1,000	1,500	1,250	3,306	56,537	4.83	82.60	4,582.76	29,412.67	3.93	25.25	21	147	5.29	37.03	1,040.81	5,586.05	5.16	27.69	22.71	18.99
9	1,500	2,000	1,750	2,367	58,904	3.46	86.06	71,911.25	101,323.92	61.74	86.99	22	169	5.54	42.57	1,141.14	6,727.18	5.66	33.35	1.59	6.64
10	2,000	2,500	2,250	1,301	60,205	1.90	87.96	3,024.43	104,348.35	2.60	89.58	4	173	1.01	43.58	45.37	6,772.55	0.22	33.58	1.50	6.49
11	2,500	3,000	2,750	1,036	61,241	1.51	89.47	1,997.52	106,345.86	1.71	91.30	14	187	3.53	47.10	737.95	7,510.50	3.66	37.24	36.94	7.06
12	3,000	4,000	3,500	1,474	62,715	2.15	91.63	3,931.32	110,277.19	3.38	94.67	11	198	2.77	49.87	627.96	8,138.46	3.11	40.35	15.97	7.38
13	4,000	5,000	4,500	856	63,571	1.25	92.88	2,736.82	113,014.01	2.35	97.02	6	204	1.51	51.39	75.10	8,213.56	0.37	40.72	2.74	7.27
14	5,000	7,500	6,250	1,257	64,828	1.84	94.72	5,049.29	118,063.30	4.33	101.36	16	220	4.03	55.42	1,764.61	9,978.18	8.75	49.47	34.95	8.45
15	7,500	10,000	8,750	774	65,602	1.13	95.85	3,137.48	121,200.78	2.69	104.05	11	231	2.77	58.19	3,588.48	13,566.66	17.79	67.26	114.37	11.19
16	10,000	20,000	15,000	1,188	66,790	1.74	97.58	49.34	121,250.13	0.04	104.09	16	247	4.03	62.22	990.41	14,557.07	4.91	72.17	2007.17	12.01
17	20,000	50,000	35,000	826	67,616	1.21	98.79	1,407.45	122,657.57	1.21	105.30	59	306	14.86	77.08	5,308.39	19,865.46	26.32	98.49	377.16	16.20
18	50,000	100,000	75,000	356	67,972	0.52	99.31	4,739.83	117,917.74	4.07	101.23	31	337	7.81	84.89	33.60	19,899.06	0.17	98.66	0.71	16.88
19	100,000	500,000	300,000	360	68,332	0.53	99.83	357.77	118,275.51	0.31	101.54	45	382	11.34	96.22	266.85	20,165.91	1.32	99.98	74.59	17.05
20	500,000	**UP**		113	68,445	0.17	100.00	1,792.50	116,483.01	1.54	100.00	15	397	3.78	100.00	4.20	20,170.10	0.02	100.00	0.23	17.32
					68,445				116,483.01			397					20,170.10				17.32

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 21 SULAWESI TENGGARA

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,716	2,716	21.28	21.28	1,098.43	1,098.43	8.83	8.83	9	9	16.07	16.07	386.88	386.88	5.53	5.53	35.22	35.22
2	50	100	75	1,016	3,732	7.96	29.24	281.20	1,379.63	2.26	11.09	1	10	1.79	17.86	93.91	480.79	1.34	6.88	33.40	34.85
3	100	200	150	1,944	5,676	15.23	44.47	509.48	1,889.11	4.10	15.19	2	12	3.57	21.43	1.17	481.97	0.02	6.89	0.23	25.51
4	200	300	250	1,375	7,051	10.77	55.24	532.82	2,421.93	4.28	19.47	3	15	5.36	26.79	358.68	840.64	5.13	12.02	67.32	34.71
5	300	500	400	1,742	8,793	13.65	68.88	1,375.40	3,797.33	11.06	30.53	2	17	3.57	30.36	504.39	1,345.03	7.21	19.24	36.67	35.42
6	500	750	625	1,042	9,835	8.16	77.05	1,198.03	4,995.35	9.63	40.16	0	17	0.00	30.36	0.00	1,345.03	0.00	19.24	0.00	26.93
7	750	1,000	875	631	10,466	4.94	81.99	273.02	5,268.38	2.20	42.36	0	17	0.00	30.36	0.00	1,345.03	0.00	19.24	0.00	25.53
8	1,000	1,500	1,250	580	11,046	4.54	86.53	1,160.36	6,428.74	9.33	51.69	4	21	7.14	37.50	1,351.96	2,697.00	19.34	38.57	116.51	41.95
9	1,500	2,000	1,750	301	11,347	2.36	88.89	723.47	7,152.21	5.82	57.51	2	23	3.57	41.07	27.07	2,724.06	0.39	38.96	3.74	38.09
10	2,000	2,500	2,250	217	11,564	1.70	90.59	139.65	7,012.56	1.12	56.38	3	26	5.36	46.43	124.76	2,848.82	1.78	40.74	89.34	40.62
11	2,500	3,000	2,750	177	11,741	1.39	91.98	581.06	7,593.61	4.67	61.06	3	29	5.36	51.79	2,181.19	5,030.01	31.20	71.94	375.38	66.24
12	3,000	4,000	3,500	183	11,924	1.43	93.41	572.42	8,166.04	4.60	65.66	4	33	7.14	58.93	63.65	5,093.66	0.91	72.85	11.12	62.38
13	4,000	5,000	4,500	157	12,081	1.23	94.64	710.28	8,876.32	5.71	71.37	0	33	0.00	58.93	0.00	5,093.66	0.00	72.85	0.00	57.38
14	5,000	7,500	6,250	196	12,277	1.54	96.18	851.86	9,728.17	6.85	78.22	5	38	8.93	67.86	739.83	5,833.49	10.58	83.43	86.85	59.96
15	7,500	10,000	8,750	103	12,380	0.81	96.98	750.88	10,479.05	6.04	84.26	6	44	10.71	78.57	1,114.79	6,948.28	15.94	99.37	148.47	66.31
16	10,000	20,000	15,000	157	12,537	1.23	98.21	1,268.96	11,748.01	10.20	94.46	0	44	0.00	78.57	0.00	6,948.28	0.00	99.37	0.00	59.14
17	20,000	50,000	35,000	118	12,655	0.92	99.14	525.05	12,273.06	4.22	98.68	9	53	16.07	94.64	39.48	6,987.77	0.56	99.94	7.52	56.94
18	50,000	100,000	75,000	54	12,709	0.42	99.56	345.97	12,619.03	2.78	101.46	1	54	1.79	96.43	3.01	6,990.77	0.04	99.98	0.87	55.40
19	100,000	500,000	300,000	43	12,752	0.34	99.90	202.52	12,416.51	1.63	99.83	2	56	3.57	100.00	1.26	6,992.03	0.02	100.00	0.62	56.31
20	500,000	UP		13	12,765	0.10	100.00	20.63	12,437.14	0.17	100.00	0	56	0.00	100.00	0.00	6,992.03	0.00	100.00	0.00	56.22
				12,765					12,437.14			56					6,992.03				56.22

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 22 BALI

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9,485	9,485	13.29	13.29	6,241.47	6,241.47	5.11	5.11	103	103	11.24	11.24	1,577.15	1,577.15	6.18	6.18	25.27	25.27
2	50	100	75	5,475	14,960	7.67	20.96	1,249.92	7,491.38	1.02	6.13	2	105	0.22	11.46	49.77	1,626.92	0.20	6.38	3.98	21.72
3	100	200	150	9,084	24,044	12.73	33.69	2,151.10	9,642.48	1.76	7.89	9	114	0.98	12.45	209.80	1,836.73	0.82	7.20	9.75	19.05
4	200	300	250	5,719	29,763	8.01	41.70	2,009.60	11,652.08	1.64	9.54	11	125	1.20	13.65	259.30	2,096.02	1.02	8.22	12.90	17.99
5	300	500	400	7,664	37,427	10.74	52.44	4,116.23	15,768.30	3.37	12.91	17	142	1.86	15.50	255.38	2,351.40	1.00	9.22	6.20	14.91
6	500	750	625	5,463	42,890	7.65	60.09	4,313.32	20,081.62	3.53	16.44	25	167	2.73	18.23	1,223.85	3,575.25	4.80	14.01	28.37	17.80
7	750	1,000	875	4,830	47,720	6.77	66.86	5,640.65	25,722.27	4.62	21.05	36	203	3.93	22.16	434.11	4,009.36	1.70	15.71	7.70	15.59
8	1,000	1,500	1,250	5,061	52,781	7.09	73.95	5,226.66	30,948.93	4.28	25.33	45	248	4.91	27.07	1,851.67	5,861.03	7.26	22.97	35.43	18.94
9	1,500	2,000	1,750	3,199	55,980	4.48	78.43	3,976.30	34,925.23	3.25	28.59	36	284	3.93	31.00	1,498.62	7,359.65	5.87	28.85	37.69	21.07
10	2,000	2,500	2,250	2,089	58,069	2.93	81.36	6,295.22	41,220.45	5.15	33.74	27	311	2.95	33.95	724.32	8,083.96	2.84	31.68	11.51	19.61
11	2,500	3,000	2,750	1,778	59,847	2.49	83.85	6,919.84	48,140.30	5.66	39.40	44	355	4.80	38.76	4,175.60	12,259.56	16.37	48.05	60.34	25.47
12	3,000	4,000	3,500	2,172	62,019	3.04	86.89	9,869.23	58,009.53	8.08	47.48	31	386	3.38	42.14	287.11	12,546.67	1.13	49.18	2.91	21.63
13	4,000	5,000	4,500	1,454	63,473	2.04	88.93	7,697.95	65,707.48	6.30	53.78	29	415	3.17	45.31	1,031.14	13,577.81	4.04	53.22	13.39	20.66
14	5,000	7,500	6,250	2,089	65,562	2.93	91.86	7,527.25	73,234.73	6.16	59.94	45	460	4.91	50.22	3,296.58	16,874.39	12.92	66.14	43.80	23.04
15	7,500	10,000	8,750	1,142	66,704	1.60	93.46	12,252.97	85,487.70	10.03	69.97	26	486	2.84	53.06	1,815.63	18,690.02	7.12	73.25	14.82	21.86
16	10,000	20,000	15,000	1,830	68,534	2.56	96.02	15,487.39	100,975.09	12.68	82.65	59	545	6.44	59.50	3,063.13	21,753.16	12.01	85.26	19.78	21.54
17	20,000	50,000	35,000	1,309	69,843	1.83	97.85	15,380.83	116,355.92	12.59	95.24	100	645	10.92	70.41	1,817.93	23,571.09	7.13	92.38	11.82	20.26
18	50,000	100,000	75,000	580	70,423	0.81	98.67	242.86	116,113.06	0.20	95.04	56	701	6.11	76.53	1,005.32	24,576.41	3.94	96.32	413.95	21.17
19	100,000	500,000	300,000	663	71,086	0.93	99.60	6,405.54	122,518.60	5.24	100.28	161	862	17.58	94.10	825.67	25,402.07	3.24	99.56	12.89	20.73
20	500,000	**UP**		289	71,375	0.40	100.00	344.05	122,174.55	0.28	100.00	54	916	5.90	100.00	112.21	25,514.28	0.44	100.00	32.61	20.88
				71,375				122,174.55				916					25,514.28				20.88

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 23 NUSA TENGGARA BARAT

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,882	2,882	12.59	12.59	1,235.67	1,235.67	4.75	4.75	17	17	2.59	2.59	749.37	749.37	0.58	0.58	60.64	60.64
2	50	100	75	1,945	4,827	8.50	21.09	285.20	1,520.87	1.10	5.85	4	21	0.61	3.20	49.27	798.64	0.04	0.62	17.28	52.51
3	100	200	150	3,397	8,224	14.85	35.94	814.82	2,335.69	3.13	8.98	22	43	3.35	6.55	694.73	1,493.37	0.54	1.16	85.26	63.94
4	200	300	250	2,460	10,684	10.75	46.69	926.26	3,261.94	3.56	12.55	15	58	2.29	8.84	1,090.54	2,583.91	0.84	2.00	117.74	79.21
5	300	500	400	2,818	13,502	12.31	59.00	1,472.14	4,734.08	5.66	18.21	37	95	5.64	14.48	2,227.91	4,811.82	1.72	3.72	151.34	101.64
6	500	750	625	1,812	15,314	7.92	66.92	1,310.59	6,044.67	5.04	23.25	53	148	8.08	22.56	1,800.21	6,612.03	1.39	5.11	137.36	109.39
7	750	1,000	875	1,784	17,098	7.80	74.72	1,651.16	7,695.83	6.35	29.60	56	204	8.54	31.10	3,951.05	10,563.07	3.06	8.17	239.29	137.26
8	1,000	1,500	1,250	1,673	18,771	7.31	82.03	2,027.18	9,723.01	7.80	37.40	53	257	8.08	39.18	3,280.60	13,843.68	2.54	10.71	161.83	142.38
9	1,500	2,000	1,750	979	19,750	4.28	86.31	2,218.65	11,941.66	8.53	45.94	50	307	7.62	46.80	4,564.43	18,408.11	3.53	14.24	205.73	154.15
10	2,000	2,500	2,250	412	20,162	1.80	88.11	661.88	12,603.54	2.55	48.48	17	324	2.59	49.39	1,234.48	19,642.59	0.95	15.19	186.51	155.85
11	2,500	3,000	2,750	377	20,539	1.65	89.76	1,010.67	13,614.21	3.89	52.37	25	349	3.81	53.20	1,454.69	21,097.27	1.13	16.32	143.93	154.97
12	3,000	4,000	3,500	342	20,881	1.49	91.25	1,066.79	14,681.00	4.10	56.47	18	367	2.74	55.95	3,183.75	24,281.02	2.46	18.78	298.44	165.39
13	4,000	5,000	4,500	318	21,199	1.39	92.64	2,414.06	17,095.06	9.29	65.76	11	378	1.68	57.62	2,926.05	27,207.07	2.26	21.05	121.21	159.15
14	5,000	7,500	6,250	372	21,571	1.63	94.27	2,305.67	19,400.73	8.87	74.63	41	419	6.25	63.87	11,301.88	38,508.95	8.74	29.79	490.18	198.49
15	7,500	10,000	8,750	324	21,895	1.42	95.68	1,987.55	21,388.28	7.65	82.27	35	454	5.34	69.21	13,822.62	52,331.57	10.69	40.48	695.46	244.67
16	10,000	20,000	15,000	418	22,313	1.83	97.51	2,911.24	24,299.51	11.20	93.47	48	502	7.32	76.52	19,786.84	72,118.41	15.31	55.79	679.67	296.79
17	20,000	50,000	35,000	278	22,591	1.21	98.72	134.30	24,433.81	0.52	93.99	63	565	9.60	86.13	39,480.61	111,599.02	30.54	86.33	29398.08	456.74
18	50,000	100,000	75,000	118	22,709	0.52	99.24	1,331.95	25,765.76	5.12	99.11	39	604	5.95	92.07	13,826.69	125,425.71	10.70	97.02	1038.08	486.79
19	100,000	500,000	300,000	118	22,827	0.52	99.76	346.03	26,111.79	1.33	100.44	47	651	7.16	99.24	3,845.61	129,271.32	2.97	100.00	1111.36	495.07
20	500,000	UP		56	22,883	0.24	100.00	115.21	25,996.57	0.44	100.00	5	656	0.76	100.00	1.60	129,272.92	0.00	100.00	1.39	497.27
				22,883				25,996.57				656				129,272.92					497.27

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 24 NUSA TENGGARA TIMUR

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,331	1,331	11.56	11.56	601.87	601.87	4.47	4.47	7	7	11.86	11.86	28.89	28.89	0.63	0.63	4.80	4.80
2	50	100	75	831	2,162	7.22	18.78	223.88	825.75	1.66	6.13	2	9	3.39	15.25	71.87	100.76	1.57	2.20	32.10	12.20
3	100	200	150	1,387	3,549	12.05	30.82	471.29	1,297.04	3.50	9.62	4	13	6.78	22.03	761.68	862.44	16.60	18.79	161.62	66.49
4	200	300	250	1,253	4,802	10.88	41.71	677.15	1,974.19	5.02	14.65	3	16	5.08	27.12	178.56	1,041.01	3.89	22.68	26.37	52.73
5	300	500	400	1,423	6,225	12.36	54.06	929.66	2,903.85	6.90	21.54	1	17	1.69	28.81	24.04	1,065.04	0.52	23.21	2.59	36.68
6	500	750	625	960	7,185	8.34	62.40	954.47	3,858.32	7.08	28.63	5	22	8.47	37.29	414.82	1,479.86	9.04	32.24	43.46	38.36
7	750	1,000	875	817	8,002	7.10	69.50	880.27	4,738.59	6.53	35.16	3	25	5.08	42.37	174.32	1,654.18	3.80	36.04	19.80	34.91
8	1,000	1,500	1,250	783	8,785	6.80	76.30	1,658.53	6,397.12	12.31	47.46	2	27	3.39	45.76	502.21	2,156.39	10.94	46.99	30.28	33.71
9	1,500	2,000	1,750	516	9,301	4.48	80.78	1,197.51	7,594.63	8.88	56.35	1	28	1.69	47.46	5.28	2,161.67	0.12	47.10	0.44	28.46
10	2,000	2,500	2,250	332	9,633	2.88	83.66	1,166.07	8,760.70	8.65	65.00	2	30	3.39	50.85	1,885.87	4,047.54	41.09	88.19	161.73	46.20
11	2,500	3,000	2,750	321	9,954	2.79	86.45	1,426.98	10,187.68	10.59	75.59	3	33	5.08	55.93	4.88	4,052.41	0.11	88.30	0.34	39.78
12	3,000	4,000	3,500	335	10,289	2.91	89.36	1,328.80	11,516.48	9.86	85.45	4	37	6.78	62.71	55.97	4,108.39	1.22	89.52	4.21	35.67
13	4,000	5,000	4,500	283	10,572	2.46	91.82	1,380.28	12,896.76	10.24	95.69	2	39	3.39	66.10	14.02	4,122.41	0.31	89.82	1.02	31.96
14	5,000	7,500	6,250	280	10,852	2.43	94.25	1,506.89	14,403.65	11.18	106.87	3	42	5.08	71.19	145.84	4,268.24	3.18	93.00	9.68	29.63
15	7,500	10,000	8,750	169	11,021	1.47	95.72	1,210.23	15,613.88	8.98	115.85	0	42	0.00	71.19	0.00	4,268.24	0.00	93.00	0.00	27.34
16	10,000	20,000	15,000	221	11,242	1.92	97.64	1,622.49	17,236.37	12.04	127.88	6	48	10.17	81.36	21.96	4,290.20	0.48	93.48	1.35	24.89
17	20,000	50,000	35,000	139	11,381	1.21	98.84	45.29	17,191.08	0.34	127.55	3	51	5.08	86.44	7.69	4,297.89	0.17	93.65	16.97	25.00
18	50,000	100,000	75,000	64	11,445	0.56	99.40	4,277.91	12,913.18	31.74	95.81	1	52	1.69	88.14	2.99	4,300.88	0.07	93.71	0.07	33.31
19	100,000	500,000	300,000	39	11,484	0.34	99.74	325.29	13,238.47	2.41	98.22	5	57	8.47	96.61	283.06	4,583.94	6.17	99.88	87.02	34.63
20	500,000	**UP**		30	11,514	0.26	100.00	239.61	13,478.08	1.78	100.00	2	59	3.39	100.00	5.51	4,589.45	0.12	100.00	2.30	34.05
				11,514				13,478.08				59				4,589.45					34.05

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 25 MALUKU

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,033	1,033	13.27	13.27	449.98	449.98	3.62	3.62	3	3	5.88	5.88	132.18	132.18	4.09	4.09	29.38	29.38
2	50	100	75	909	1,942	11.68	24.95	326.22	776.20	2.63	6.25	0	3	0.00	5.88	0.00	132.18	0.00	4.09	0.00	17.03
3	100	200	150	1,015	2,957	13.04	37.98	359.26	1,135.46	2.89	9.14	0	3	0.00	5.88	0.00	132.18	0.00	4.09	0.00	11.64
4	200	300	250	694	3,651	8.91	46.90	342.45	1,477.91	2.76	11.90	5	8	9.80	15.69	55.25	187.43	1.71	5.80	16.13	12.68
5	300	500	400	948	4,599	12.18	59.08	1,054.83	2,532.74	8.49	20.39	1	9	1.96	17.65	59.35	246.78	1.84	7.63	5.63	9.74
6	500	750	625	642	5,241	8.25	67.32	509.56	3,042.30	4.10	24.50	8	17	15.69	33.33	357.81	604.59	11.07	18.70	70.22	19.87
7	750	1,000	875	453	5,694	5.82	73.14	737.20	3,779.49	5.94	30.43	0	17	0.00	33.33	0.00	604.59	0.00	18.70	0.00	16.00
8	1,000	1,500	1,250	484	6,178	6.22	79.36	855.01	4,634.50	6.88	37.32	5	22	9.80	43.14	337.80	942.40	10.45	29.15	39.51	20.33
9	1,500	2,000	1,750	298	6,476	3.83	83.19	763.46	5,397.96	6.15	43.47	4	26	7.84	50.98	299.83	1,242.22	9.27	38.42	39.27	23.01
10	2,000	2,500	2,250	207	6,683	2.66	85.84	597.62	5,995.58	4.81	48.28	3	29	5.88	56.86	122.71	1,364.94	3.80	42.22	20.53	22.77
11	2,500	3,000	2,750	182	6,865	2.34	88.18	693.78	6,689.36	5.59	53.86	5	34	9.80	66.67	907.94	2,272.87	28.08	70.30	130.87	33.98
12	3,000	4,000	3,500	198	7,063	2.54	90.73	853.30	7,542.66	6.87	60.74	0	34	0.00	66.67	0.00	2,272.87	0.00	70.30	0.00	30.13
13	4,000	5,000	4,500	130	7,193	1.67	92.40	605.15	8,147.80	4.87	65.61	1	35	1.96	68.63	19.02	2,291.89	0.59	70.89	3.14	28.13
14	5,000	7,500	6,250	150	7,343	1.93	94.32	1,210.49	9,358.29	9.75	75.36	3	38	5.88	74.51	440.22	2,732.11	13.62	84.50	36.37	29.19
15	7,500	10,000	8,750	127	7,470	1.63	95.95	961.15	10,319.45	7.74	83.10	1	39	1.96	76.47	45.57	2,777.69	1.41	85.91	4.74	26.92
16	10,000	20,000	15,000	149	7,619	1.91	97.87	1,379.84	11,699.28	11.11	94.21	10	49	19.61	96.08	398.44	3,176.13	12.32	98.24	28.88	27.15
17	20,000	50,000	35,000	97	7,716	1.25	99.11	885.40	12,584.69	7.13	101.34	1	50	1.96	98.04	51.54	3,227.67	1.59	99.83	5.82	25.65
18	50,000	100,000	75,000	26	7,742	0.33	99.45	52.08	12,636.77	0.42	101.75	1	51	1.96	100.00	5.44	3,233.11	0.17	100.00	10.45	25.58
19	100,000	500,000	300,000	27	7,769	0.35	99.79	239.44	12,397.33	1.93	99.83	0	51	0.00	100.00	0.00	3,233.11	0.00	100.00	0.00	26.08
20	500,000	**UP**		16	7,785	0.21	100.00	21.49	12,418.82	0.17	100.00	0	51	0.00	100.00	0.00	3,233.11	0.00	100.00	0.00	26.03
				7,785				12,418.82				51				3,233.11					26.03

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 26 IRIAN JAYA/PAPUA

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,486	1,486	10.54	10.54	1,584.64	1,584.64	4.76	4.76	4	4	1.97	1.97	51.89	51.89	0.26	0.26	3.27	3.27
2	50	100	75	711	2,197	5.04	15.58	434.85	2,019.49	1.31	6.06	3	7	1.48	3.45	643.58	695.47	3.27	3.54	148.00	34.44
3	100	200	150	1,226	3,423	8.69	24.27	499.11	2,518.60	1.50	7.56	8	15	3.94	7.39	558.91	1,254.37	2.84	6.38	111.98	49.80
4	200	300	250	1,165	4,588	8.26	32.53	581.39	3,100.00	1.75	9.31	9	24	4.43	11.82	434.89	1,689.27	2.21	8.59	74.80	54.49
5	300	500	400	1,809	6,397	12.83	45.35	4,031.64	7,131.64	12.11	21.41	18	42	8.87	20.69	1,242.53	2,931.80	6.32	14.92	30.82	41.11
6	500	750	625	1,373	7,770	9.73	55.09	1,551.70	8,683.33	4.66	26.07	2	44	0.99	21.67	295.94	3,227.74	1.51	16.42	19.07	37.17
7	750	1,000	875	1,120	8,890	7.94	63.03	2,285.67	10,969.01	6.86	32.94	7	51	3.45	25.12	930.58	4,158.33	4.73	21.16	40.71	37.91
8	1,000	1,500	1,250	1,047	9,937	7.42	70.45	2,048.23	13,017.23	6.15	39.08	6	57	2.96	28.08	2,180.19	6,338.51	11.09	32.25	106.44	48.69
9	1,500	2,000	1,750	888	10,825	6.30	76.75	2,253.71	15,270.94	6.77	45.85	6	63	2.96	31.03	563.32	6,901.83	2.87	35.12	25.00	45.20
10	2,000	2,500	2,250	560	11,385	3.97	80.72	1,318.04	16,588.98	3.96	49.81	1	64	0.49	31.53	129.50	7,031.33	0.66	35.77	9.83	42.39
11	2,500	3,000	2,750	393	11,778	2.79	83.50	1,464.78	18,053.77	4.40	54.21	7	71	3.45	34.98	1,974.85	9,006.18	10.05	45.82	134.82	49.89
12	3,000	4,000	3,500	536	12,314	3.80	87.30	1,961.52	20,015.29	5.89	60.10	7	78	3.45	38.42	687.48	9,693.66	3.50	49.32	35.05	48.43
13	4,000	5,000	4,500	345	12,659	2.45	89.75	1,878.68	21,893.97	5.64	65.74	14	92	6.90	45.32	407.85	10,101.51	2.08	51.40	21.71	46.14
14	5,000	7,500	6,250	429	13,088	3.04	92.79	2,849.30	24,743.26	8.56	74.29	12	104	5.91	51.23	2,428.50	12,530.01	12.36	63.75	85.23	50.64
15	7,500	10,000	8,750	226	13,314	1.60	94.39	2,072.51	26,815.78	6.22	80.52	2	106	0.99	52.22	64.35	12,594.36	0.33	64.08	3.11	46.97
16	10,000	20,000	15,000	361	13,675	2.56	96.95	3,469.46	30,285.23	10.42	90.93	32	138	15.76	67.98	6,773.72	19,368.08	34.46	98.54	195.24	63.95
17	20,000	50,000	35,000	226	13,901	1.60	98.55	2,084.08	32,369.31	6.26	97.19	16	154	7.88	75.86	77.43	19,445.52	0.39	98.94	3.72	60.07
18	50,000	100,000	75,000	101	14,002	0.72	99.27	835.63	33,204.94	2.51	99.70	42	196	20.69	96.55	190.85	19,636.37	0.97	99.91	22.84	59.14
19	100,000	500,000	300,000	94	14,096	0.67	99.94	74.86	33,130.09	0.22	99.47	5	201	2.46	99.01	4.48	19,640.86	0.02	99.93	5.99	59.28
20	500,000	**UP**		9	14,105	0.06	100.00	174.87	33,304.95	0.53	100.00	2	203	0.99	100.00	13.48	19,654.34	0.07	100.00	7.71	59.01
				14,105				33,304.95				203				19,654.34					59.01

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 27 MALUKU UTARA

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	459	459	13.62	13.62	346.75	346.75	14.29	14.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	288	747	8.55	22.17	85.77	432.51	3.53	17.83	1	1	11.11	11.11	66.78	66.78	9.57	9.57	77.86	15.44
3	100	200	150	405	1,152	12.02	34.19	71.73	504.24	2.96	20.78	0	1	0.00	11.11	0.00	66.78	0.00	9.57	0.00	13.24
4	200	300	250	289	1,441	8.58	42.77	72.79	577.03	3.00	23.78	1	2	11.11	22.22	12.35	79.13	1.77	11.34	16.97	13.71
5	300	500	400	411	1,852	12.20	54.97	173.44	750.48	7.15	30.93	3	5	33.33	55.56	294.32	373.45	42.19	53.53	169.69	49.76
6	500	750	625	258	2,110	7.66	62.63	305.26	1,055.74	12.58	43.51	2	7	22.22	77.78	230.27	603.72	33.01	86.54	75.43	57.18
7	750	1,000	875	222	2,332	6.59	69.22	496.55	1,552.29	20.46	63.98	0	7	0.00	77.78	0.00	603.72	0.00	86.54	0.00	38.89
8	1,000	1,500	1,250	195	2,527	5.79	75.01	364.59	1,916.88	15.03	79.00	0	7	0.00	77.78	0.00	603.72	0.00	86.54	0.00	31.49
9	1,500	2,000	1,750	182	2,709	5.40	80.41	478.51	2,395.39	19.72	98.72	0	7	0.00	77.78	0.00	603.72	0.00	86.54	0.00	25.20
10	2,000	2,500	2,250	102	2,811	3.03	83.44	270.34	2,665.73	11.14	109.87	0	7	0.00	77.78	85.69	689.41	12.28	98.83	31.70	25.86
11	2,500	3,000	2,750	84	2,895	2.49	85.93	334.69	3,000.42	13.79	123.66	0	7	0.00	77.78	0.00	689.41	0.00	98.83	0.00	22.98
12	3,000	4,000	3,500	75	2,970	2.23	88.16	424.02	3,424.43	17.48	141.13	0	7	0.00	77.78	0.00	689.41	0.00	98.83	0.00	20.13
13	4,000	5,000	4,500	60	3,030	1.78	89.94	376.55	3,800.98	15.52	156.65	0	7	0.00	77.78	0.00	689.41	0.00	98.83	0.00	18.14
14	5,000	7,500	6,250	75	3,105	2.23	92.16	428.21	4,229.20	17.65	174.30	0	7	0.00	77.78	0.00	689.41	0.00	98.83	0.00	16.30
15	7,500	10,000	8,750	73	3,178	2.17	94.33	921.04	3,308.15	37.96	136.34	0	7	0.00	77.78	0.00	689.41	0.00	98.83	0.00	20.84
16	10,000	20,000	15,000	73	3,251	2.17	96.50	3,304.44	3.71	136.19	0.15	0	7	0.00	77.78	0.00	689.41	0.00	98.83	0.00	18557.71
17	20,000	50,000	35,000	66	3,317	1.96	98.46	2,647.17	2,643.45	109.10	108.95	1	8	11.11	88.89	8.19	697.59	1.17	100.00	0.31	26.39
18	50,000	100,000	75,000	18	3,335	0.53	98.99	35.24	2,608.21	1.45	107.49	1	9	11.11	100.00	0.00	697.59	0.00	100.00	0.00	26.75
19	100,000	500,000	300,000	12	3,347	0.36	99.35	98.65	2,509.56	4.07	103.43	0	9	0.00	100.00	0.00	697.59	0.00	100.00	0.00	27.80
20	500,000	**UP**		22	3,369	0.65	100.00	83.21	2,426.36	3.43	100.00	0	9	0.00	100.00	0.00	697.59	0.00	100.00	0.00	28.75
				3,369					2,426.36			9					697.59				28.75

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 28 IRIAN JAYA BARAT

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	538	538	8.34	8.34	635.74	635.74	7.99	7.99	6	6	11.76	11.76	125.50	125.50	2.02	2.02	19.74	19.74
2	50	100	75	318	856	4.93	13.28	60.40	696.14	0.76	8.75	0	6	0.00	11.76	0.00	125.50	0.00	2.02	0.00	18.03
3	100	200	150	713	1,569	11.06	24.34	228.44	924.58	2.87	11.62	0	6	0.00	11.76	0.00	125.50	0.00	2.02	0.00	13.57
4	200	300	250	660	2,229	10.24	34.57	291.77	1,216.35	3.67	15.29	1	7	1.96	13.73	187.34	312.84	3.02	5.04	64.21	25.72
5	300	500	400	909	3,138	14.10	48.67	668.32	1,884.67	8.40	23.69	0	7	0.00	13.73	0.00	312.84	0.00	5.04	0.00	16.60
6	500	750	625	582	3,720	9.03	57.70	569.54	2,454.21	7.16	30.85	3	10	5.88	19.61	302.88	615.72	4.88	9.93	53.18	25.09
7	750	1,000	875	405	4,125	6.28	63.98	843.02	3,297.23	10.60	41.45	3	13	5.88	25.49	826.59	1,442.30	13.33	23.25	98.05	43.74
8	1,000	1,500	1,250	398	4,523	6.17	70.16	810.30	4,107.54	10.19	51.64	2	15	3.92	29.41	13.79	1,456.09	0.22	23.48	1.70	35.45
9	1,500	2,000	1,750	307	4,830	4.76	74.92	1,649.17	5,756.71	20.73	72.37	4	19	7.84	37.25	41.09	1,497.17	0.66	24.14	2.49	26.01
10	2,000	2,500	2,250	165	4,995	2.56	77.48	457.27	6,213.98	5.75	78.12	0	19	0.00	37.25	0.00	1,497.17	0.00	24.14	0.00	24.09
11	2,500	3,000	2,750	165	5,160	2.56	80.04	652.68	6,866.66	8.21	86.32	2	21	3.92	41.18	1,616.92	3,114.09	26.07	50.21	247.74	45.35
12	3,000	4,000	3,500	153	5,313	2.37	82.41	704.14	7,570.80	8.85	95.18	2	23	3.92	45.10	434.69	3,548.78	7.01	57.21	61.73	46.87
13	4,000	5,000	4,500	616	5,929	9.55	91.97	1,181.73	8,752.52	14.86	110.03	5	28	9.80	54.90	181.10	3,729.89	2.92	60.13	15.33	42.61
14	5,000	7,500	6,250	156	6,085	2.42	94.38	1,046.95	9,799.47	13.16	123.19	3	31	5.88	60.78	38.87	3,768.76	0.63	60.76	3.71	38.46
15	7,500	10,000	8,750	94	6,179	1.46	95.84	721.33	10,520.80	9.07	132.26	1	32	1.96	62.75	253.01	4,021.77	4.08	64.84	35.08	38.23
16	10,000	20,000	15,000	142	6,321	2.20	98.05	126.94	10,647.73	1.60	133.86	9	41	17.65	80.39	1,627.49	5,649.26	26.24	91.08	1282.13	53.06
17	20,000	50,000	35,000	75	6,396	1.16	99.21	825.70	11,473.43	10.38	144.24	4	45	7.84	88.24	182.41	5,831.67	2.94	94.02	22.09	50.83
18	50,000	100,000	75,000	25	6,421	0.39	99.60	3,209.48	8,263.96	40.35	103.89	6	51	11.76	100.00	370.99	6,202.66	5.98	100.00	11.56	75.06
19	100,000	500,000	300,000	25	6,446	0.39	99.98	318.91	7,945.05	4.01	99.88	0	51	0.00	100.00	0.00	6,202.66	0.00	100.00	0.00	78.07
20	500,000	**UP**		1	6,447	0.02	100.00	9.44	7,954.48	0.12	100.00	0	51	0.00	100.00	0.00	6,202.66	0.00	100.00	0.00	77.98
				6,447					7,954.48			51					6,202.66				77.98

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 29 BANTEN

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17,261	17,261	11.27	11.27	9,710.82	9,710.82	3.20	3.20	130	130	10.60	10.60	26,200.59	26,200.59	19.57	19.57	269.81	269.81
2	50	100	75	9,055	26,316	5.91	17.18	1,499.17	11,209.99	0.49	3.70	11	141	0.90	11.50	199.69	26,400.29	0.15	19.72	13.32	235.51
3	100	200	150	18,238	44,554	11.90	29.08	98,932.63	110,142.62	32.63	36.32	16	157	1.31	12.81	402.43	26,802.72	0.30	20.02	0.41	24.33
4	200	300	250	12,605	57,159	8.23	37.31	3,784.78	113,927.40	1.25	37.57	34	191	2.77	15.58	1,094.94	27,897.66	0.82	20.84	28.93	24.49
5	300	500	400	19,877	77,036	12.97	50.28	8,853.88	122,781.28	2.92	40.49	102	293	8.32	23.90	1,810.17	29,707.83	1.35	22.19	20.44	24.20
6	500	750	625	13,977	91,013	9.12	59.40	11,232.62	134,013.90	3.70	44.20	53	346	4.32	28.22	2,351.94	32,059.76	1.76	23.95	20.94	23.92
7	750	1,000	875	13,315	104,328	8.69	68.09	10,750.52	144,764.42	3.55	47.74	163	509	13.30	41.52	4,382.56	36,442.32	3.27	27.23	40.77	25.17
8	1,000	1,500	1,250	10,625	114,953	6.93	75.03	12,081.28	156,845.70	3.98	51.73	110	619	8.97	50.49	3,850.69	40,293.01	2.88	30.10	31.87	25.69
9	1,500	2,000	1,750	5,371	120,324	3.51	78.53	8,699.27	165,544.97	2.87	54.59	22	641	1.79	52.28	3,901.70	44,194.71	2.91	33.02	44.85	26.70
10	2,000	2,500	2,250	3,570	123,894	2.33	80.86	7,635.78	173,180.75	2.52	57.11	13	654	1.06	53.34	2,655.58	46,850.29	1.98	35.00	34.78	27.05
11	2,500	3,000	2,750	2,965	126,859	1.94	82.80	8,694.15	181,874.90	2.87	59.98	27	681	2.20	55.55	3,812.33	50,662.62	2.85	37.85	43.85	27.86
12	3,000	4,000	3,500	3,415	130,274	2.23	85.03	6,396.16	188,271.06	2.11	62.09	38	719	3.10	58.65	5,302.76	55,965.37	3.96	41.81	82.91	29.73
13	4,000	5,000	4,500	2,462	132,736	1.61	86.63	6,947.44	195,218.50	2.29	64.38	8	727	0.65	59.30	898.90	56,864.28	0.67	42.48	12.94	29.13
14	5,000	7,500	6,250	3,454	136,190	2.25	88.89	4,261.64	199,480.14	1.41	65.79	20	747	1.63	60.93	1,348.59	58,212.87	1.01	43.49	31.64	29.18
15	7,500	10,000	8,750	2,502	138,692	1.63	90.52	6,948.47	206,428.61	2.29	68.08	52	799	4.24	65.17	13,268.00	71,480.87	9.91	53.40	190.95	34.63
16	10,000	20,000	15,000	4,416	143,108	2.88	93.40	40,142.67	246,571.28	13.24	81.32	83	882	6.77	71.94	19,434.99	90,915.86	14.52	67.92	48.41	36.87
17	20,000	50,000	35,000	4,527	147,635	2.95	96.36	35,473.27	282,044.55	11.70	93.01	72	954	5.87	77.81	11,225.41	102,141.26	8.39	76.31	31.64	36.21
18	50,000	100,000	75,000	2,239	149,874	1.46	97.82	19,498.26	301,542.81	6.43	99.44	70	1,024	5.71	83.52	28,853.25	130,994.51	21.56	97.87	147.98	43.44
19	100,000	500,000	300,000	2,388	152,262	1.56	99.38	12,624.60	314,167.41	4.16	103.61	118	1,142	9.62	93.15	1,998.81	132,993.33	1.49	99.36	15.83	42.33
20	500,000	**UP**		953	153,215	0.62	100.00	10,940.65	303,226.76	3.61	100.00	84	1,226	6.85	100.00	857.58	133,850.90	0.64	100.00	7.84	44.14
				153,215					303,226.76			1,226					133,850.90				44.14

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 30 BANGKA BELITUNG

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,244	1,244	15.88	15.88	503.77	503.77	5.75	5.75	5	5	6.25	6.25	43.65	43.65	0.55	0.55	8.66	8.66
2	50	100	75	618	1,862	7.89	23.77	72.13	575.91	0.82	6.57	3	8	3.75	10.00	125.05	168.70	1.58	2.13	173.37	29.29
3	100	200	150	1,044	2,906	13.33	37.10	249.71	825.62	2.85	9.42	0	8	0.00	10.00	0.00	168.70	0.00	2.13	0.00	20.43
4	200	300	250	719	3,625	9.18	46.28	245.23	1,070.85	2.80	12.22	2	10	2.50	12.50	588.57	757.28	7.42	9.54	240.01	70.72
5	300	500	400	1,104	4,729	14.09	60.37	595.45	1,666.30	6.79	19.01	0	10	0.00	12.50	0.00	757.28	0.00	9.54	0.00	45.45
6	500	750	625	603	5,332	7.70	68.07	423.83	2,090.12	4.84	23.85	1	11	1.25	13.75	17.40	774.68	0.22	9.76	4.11	37.06
7	750	1,000	875	435	5,767	5.55	73.62	449.15	2,539.27	5.13	28.98	1	12	1.25	15.00	7.58	782.26	0.10	9.86	1.69	30.81
8	1,000	1,500	1,250	390	6,157	4.98	78.60	874.76	3,414.03	9.98	38.96	2	14	2.50	17.50	117.22	899.48	1.48	11.33	13.40	26.35
9	1,500	2,000	1,750	282	6,439	3.60	82.20	889.06	4,303.10	10.15	49.10	1	15	1.25	18.75	43.42	942.90	0.55	11.88	4.88	21.91
10	2,000	2,500	2,250	189	6,628	2.41	84.62	459.31	4,762.40	5.24	54.34	0	15	0.00	18.75	0.00	942.90	0.00	11.88	0.00	19.80
11	2,500	3,000	2,750	145	6,773	1.85	86.47	577.75	5,340.16	6.59	60.94	0	15	0.00	18.75	0.00	942.90	0.00	11.88	0.00	17.66
12	3,000	4,000	3,500	145	6,918	1.85	88.32	413.46	5,753.62	4.72	65.66	0	15	0.00	18.75	0.00	942.90	0.00	11.88	0.00	16.39
13	4,000	5,000	4,500	111	7,029	1.42	89.74	517.14	6,270.76	5.90	71.56	0	15	0.00	18.75	0.00	942.90	0.00	11.88	0.00	15.04
14	5,000	7,500	6,250	141	7,170	1.80	91.54	774.53	7,045.29	8.84	80.39	2	17	2.50	21.25	471.95	1,414.85	5.95	17.83	60.93	20.08
15	7,500	10,000	8,750	126	7,296	1.61	93.14	646.55	7,691.84	7.38	87.77	11	28	13.75	35.00	739.17	2,154.02	9.31	27.14	114.32	28.00
16	10,000	20,000	15,000	179	7,475	2.29	95.43	2,930.42	10,622.27	33.44	121.21	8	36	10.00	45.00	5,174.73	7,328.74	65.20	92.34	176.59	68.99
17	20,000	50,000	35,000	164	7,639	2.09	97.52	2,557.29	8,064.98	29.18	92.03	14	50	17.50	62.50	534.31	7,863.05	6.73	99.07	20.89	97.50
18	50,000	100,000	75,000	88	7,727	1.12	98.65	383.55	8,448.53	4.38	96.41	13	63	16.25	78.75	34.18	7,897.24	0.43	99.50	8.91	93.47
19	100,000	500,000	300,000	99	7,826	1.26	99.91	284.45	8,732.98	3.25	99.65	17	80	21.25	100.00	39.59	7,936.83	0.50	100.00	13.92	90.88
20	500,000	**UP**		7	7,833	0.09	100.00	30.41	8,763.38	0.35	100.00	0	80	0.00	100.00	0.00	7,936.83	0.00	100.00	0.00	90.57
				7,833					8,763.38			80					7,936.83				90.57

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 31 GORONTALO

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	875	875	14.79	14.79	474.12	474.12	9.11	9.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	491	1,366	8.30	23.09	57.14	531.26	1.10	10.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	897	2,263	15.16	38.25	168.13	699.38	3.23	13.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	577	2,840	9.75	48.00	164.85	864.23	3.17	16.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	913	3,753	15.43	63.43	396.37	1,260.60	7.61	24.21	5	5	21.74	21.74	519.06	519.06	55.82	55.82	130.95	41.18
6	500	750	625	480	4,233	8.11	71.54	346.59	1,607.19	6.66	30.87	1	6	4.35	26.09	3.00	522.06	0.32	56.15	0.87	32.48
7	750	1,000	875	327	4,560	5.53	77.07	10.34	1,617.53	0.20	31.07	1	7	4.35	30.43	3.55	525.61	0.38	56.53	34.33	32.49
8	1,000	1,500	1,250	303	4,863	5.12	82.19	424.29	2,041.82	8.15	39.22	11	18	47.83	78.26	89.06	614.68	9.58	66.11	20.99	30.10
9	1,500	2,000	1,750	180	5,043	3.04	85.23	338.15	1,703.67	6.49	32.72	0	18	0.00	78.26	0.00	614.68	0.00	66.11	0.00	36.08
10	2,000	2,500	2,250	114	5,157	1.93	87.16	264.00	1,967.68	5.07	37.79	1	19	4.35	82.61	202.46	817.13	21.77	87.88	76.69	41.53
11	2,500	3,000	2,750	79	5,236	1.34	88.49	345.77	2,313.45	6.64	44.44	0	19	0.00	82.61	0.00	817.13	0.00	87.88	0.00	35.32
12	3,000	4,000	3,500	118	5,354	1.99	90.49	450.74	2,764.19	8.66	53.09	0	19	0.00	82.61	0.00	817.13	0.00	87.88	0.00	29.56
13	4,000	5,000	4,500	98	5,452	1.66	92.14	427.37	3,191.56	8.21	61.30	1	20	4.35	86.96	10.00	827.13	1.08	88.96	2.34	25.92
14	5,000	7,500	6,250	97	5,549	1.64	93.78	483.27	3,674.83	9.28	70.58	0	20	0.00	86.96	0.00	827.13	0.00	88.96	0.00	22.51
15	7,500	10,000	8,750	66	5,615	1.12	94.90	425.24	4,100.07	8.17	78.75	0	20	0.00	86.96	0.00	827.13	0.00	88.96	0.00	20.17
16	10,000	20,000	15,000	124	5,739	2.10	96.99	528.15	4,628.22	10.14	88.90	0	20	0.00	86.96	0.00	827.13	0.00	88.96	0.00	17.87
17	20,000	50,000	35,000	101	5,840	1.71	98.70	443.40	5,071.62	8.52	97.41	3	23	13.04	100.00	102.69	929.82	11.04	100.00	23.16	18.33
18	50,000	100,000	75,000	18	5,858	0.30	99.00	114.00	4,957.62	2.19	95.22	0	23	0.00	100.00	0.00	929.82	0.00	100.00	0.00	18.76
19	100,000	500,000	300,000	40	5,898	0.68	99.68	195.20	5,152.82	3.75	98.97	0	23	0.00	100.00	0.00	929.82	0.00	100.00	0.00	18.04
20	500,000	**UP**		19	5,917	0.32	100.00	53.51	5,206.33	1.03	100.00	0	23	0.00	100.00	0.00	929.82	0.00	100.00	0.00	17.86
				5,917					5,206.33			23					929.82				17.86

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 32 RIAU KEPULAUAN

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6,260	6,260	17.89	17.89	233.36	233.36	0.95	0.95	17	17	10.56	10.56	246.01	246.01	5.83	5.83	105.42	105.42
2	50	100	75	2,595	8,855	7.42	25.31	621.75	855.11	2.52	3.47	5	22	3.11	13.66	24.73	270.74	0.59	6.42	3.98	31.66
3	100	200	150	4,197	13,052	12.00	37.31	842.12	1,697.23	3.42	6.89	3	25	1.86	15.53	33.42	304.16	0.79	7.21	3.97	17.92
4	200	300	250	2,979	16,031	8.51	45.82	938.01	2,635.24	3.81	10.69	13	38	8.07	23.60	855.76	1,159.92	20.29	27.50	91.23	44.02
5	300	500	400	4,562	20,593	13.04	58.86	2,539.44	5,174.68	10.30	21.00	4	42	2.48	26.09	27.74	1,187.66	0.66	28.16	1.09	22.95
6	500	750	625	3,353	23,946	9.58	68.44	2,831.29	8,005.96	11.49	32.49	11	53	6.83	32.92	431.75	1,619.42	10.24	38.39	15.25	20.23
7	750	1,000	875	2,747	26,693	7.85	76.29	7,517.33	488.63	30.50	1.98	8	61	4.97	37.89	66.08	1,685.49	1.57	39.96	0.88	344.94
8	1,000	1,500	1,250	1,983	28,676	5.67	81.96	1,744.10	2,232.73	7.08	9.06	10	71	6.21	44.10	459.00	2,144.49	10.88	50.84	26.32	96.05
9	1,500	2,000	1,750	1,115	29,791	3.19	85.15	1,817.77	4,050.50	7.38	16.44	2	73	1.24	45.34	1,197.46	3,341.95	28.39	79.23	65.88	82.51
10	2,000	2,500	2,250	630	30,421	1.80	86.95	810.80	4,861.30	3.29	19.73	3	76	1.86	47.20	192.13	3,534.08	4.55	83.78	23.70	72.70
11	2,500	3,000	2,750	568	30,989	1.62	88.57	380.73	4,480.57	1.54	18.18	1	77	0.62	47.83	2.85	3,536.93	0.07	83.85	0.75	78.94
12	3,000	4,000	3,500	664	31,653	1.90	90.47	1,387.83	3,092.74	5.63	12.55	4	81	2.48	50.31	38.38	3,575.32	0.91	84.76	2.77	115.60
13	4,000	5,000	4,500	382	32,035	1.09	91.56	82.03	3,174.78	0.33	12.88	2	83	1.24	51.55	5.99	3,581.31	0.14	84.90	7.30	112.80
14	5,000	7,500	6,250	562	32,597	1.61	93.17	1,739.37	1,435.41	7.06	5.82	9	92	5.59	57.14	154.95	3,736.25	3.67	88.58	8.91	260.29
15	7,500	10,000	8,750	318	32,915	0.91	94.08	1,281.55	2,716.96	5.20	11.02	1	93	0.62	57.76	1.80	3,738.05	0.04	88.62	0.14	137.58
16	10,000	20,000	15,000	553	33,468	1.58	95.66	9,380.34	6,663.38	38.06	27.04	5	98	3.11	60.87	12.65	3,750.70	0.30	88.92	0.13	56.29
17	20,000	50,000	35,000	467	33,935	1.33	96.99	4,721.83	11,385.21	19.16	46.20	18	116	11.18	72.05	209.21	3,959.91	4.96	93.88	4.43	34.78
18	50,000	100,000	75,000	259	34,194	0.74	97.73	12,800.61	24,185.82	51.94	98.14	4	120	2.48	74.53	5.92	3,965.83	0.14	94.02	0.05	16.40
19	100,000	500,000	300,000	510	34,704	1.46	99.19	2,595.56	21,590.26	10.53	87.60	20	140	12.42	86.96	177.74	4,143.58	4.21	98.23	6.85	19.19
20	500,000	**UP**		283	34,987	0.81	100.00	3,054.84	24,645.10	12.40	100.00	21	161	13.04	100.00	74.51	4,218.08	1.77	100.00	2.44	17.12
					34,987				24,645.10				161				4,218.08				17.12

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 33 KALIMANTAN UTARA

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	17.14	17.14	3.88	3.88	6.38	6.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	2.86	20.00	0.24	4.11	0.39	6.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	2.86	22.86	0.11	4.22	0.18	6.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	12	11.43	34.29	1.43	5.65	2.35	9.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	13	2.86	37.14	0.76	6.41	1.25	10.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	15	5.71	42.86	3.38	9.79	5.55	16.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	16	2.86	45.71	0.48	10.27	0.79	16.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	18	5.71	51.43	2.07	12.35	3.41	20.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	20	5.71	57.14	3.63	15.98	5.97	26.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	22	5.71	62.86	5.71	21.69	9.39	35.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	23	2.86	65.71	0.89	22.57	1.46	37.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	24	2.86	68.57	5.02	27.60	8.26	45.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	25	2.86	71.43	23.60	51.20	38.82	84.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	26	2.86	74.29	0.29	51.49	0.48	84.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	27	2.86	77.14	0.12	51.61	0.20	84.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	28	2.86	80.00	0.65	52.26	1.07	85.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	29	2.86	82.86	1.18	53.44	1.93	87.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	30	2.86	85.71	3.21	56.65	5.29	93.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	33	8.57	94.29	4.16	60.81	6.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		2	35	5.71	100.00	0.00	60.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				35					60.81			0					0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 34 SULAWESI BARAT

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	131	131	39.22	39.22	19.57	19.57	7.29	7.29	1	1	100.00	100.00	26.18	26.18	100.00	100.00	133.75	133.75
2	50	100	75	51	182	15.27	54.49	30.11	49.69	11.22	18.51	0	1	0.00	100.00	0.00	26.18	0.00	100.00	0.00	52.68
3	100	200	150	63	245	18.86	73.35	52.53	102.22	19.57	38.08	0	1	0.00	100.00	0.00	26.18	0.00	100.00	0.00	25.61
4	200	300	250	32	277	9.58	82.93	41.09	143.31	15.31	53.39	0	1	0.00	100.00	0.00	26.18	0.00	100.00	0.00	18.27
5	300	500	400	30	307	8.98	91.92	47.94	191.25	17.86	71.25	0	1	0.00	100.00	0.00	26.18	0.00	100.00	0.00	13.69
6	500	750	625	8	315	2.40	94.31	18.86	210.11	7.03	78.28	0	1	0.00	100.00	0.00	26.18	0.00	100.00	0.00	12.46
7	750	1,000	875	3	318	0.90	95.21	2.98	213.08	1.11	79.38	0	1	0.00	100.00	0.00	26.18	0.00	100.00	0.00	12.28
8	1,000	1,500	1,250	5	323	1.50	96.71	7.91	220.99	2.95	82.33	0	1	0.00	100.00	0.00	26.18	0.00	100.00	0.00	11.84
9	1,500	2,000	1,750	4	327	1.20	97.90	1.69	222.69	0.63	82.96	0	1	0.00	100.00	0.00	26.18	0.00	100.00	0.00	11.75
10	2,000	2,500	2,250	1	328	0.30	98.20	5.24	227.93	1.95	84.91	0	1	0.00	100.00	0.00	26.18	0.00	100.00	0.00	11.48
11	2,500	3,000	2,750	1	329	0.30	98.50	18.10	246.03	6.74	91.66	0	1	0.00	100.00	0.00	26.18	0.00	100.00	0.00	10.64
12	3,000	4,000	3,500	2	331	0.60	99.10	11.20	257.23	4.17	95.83	0	1	0.00	100.00	0.00	26.18	0.00	100.00	0.00	10.18
13	4,000	5,000	4,500	1	332	0.30	99.40	5.28	262.51	1.97	97.80	0	1	0.00	100.00	0.00	26.18	0.00	100.00	0.00	9.97
14	5,000	7,500	6,250	1	333	0.30	99.70	1.87	264.37	0.70	98.49	0	1	0.00	100.00	0.00	26.18	0.00	100.00	0.00	9.90
15	7,500	10,000	8,750	1	334	0.30	100.00	4.04	268.42	1.51	100.00	0	1	0.00	100.00	0.00	26.18	0.00	100.00	0.00	9.75
16	10,000	20,000	15,000	0	334	0.00	100.00	0.00	268.42	0.00	100.00	0	1	0.00	100.00	0.00	26.18	0.00	100.00	0.00	9.75
17	20,000	50,000	35,000	0	334	0.00	100.00	0.00	268.42	0.00	100.00	0	1	0.00	100.00	0.00	26.18	0.00	100.00	0.00	9.75
18	50,000	100,000	75,000	0	334	0.00	100.00	0.00	268.42	0.00	100.00	0	1	0.00	100.00	0.00	26.18	0.00	100.00	0.00	9.75
19	100,000	500,000	300,000	0	334	0.00	100.00	0.00	268.42	0.00	100.00	0	1	0.00	100.00	0.00	26.18	0.00	100.00	0.00	9.75
20	500,000	**UP**		0	334	0.00	100.00	0.00	268.42	0.00	100.00	0	1	0.00	100.00	0.00	26.18	0.00	100.00	0.00	9.75
				334					268.42			1					26.18				9.75
	GRAND TOTAL			2,421,202					3,500,361.42			23,338					1,313,157.66				

RISK AND LOSS PROFILE 2019

2.1 ALL CLASS OF BUSINESS

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

RISK AND LOSS PROFILE
DESEMBER 2022

CLASS OF BUSSINESS : TOTAL FIRE, IAR, LOP, EQ
UNDERWRITING YEAR : 2019
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	340,311	340,311	13.43	13.43	189,777.66	189,777.66	5.00	5.00	1376	1,376	4.03	4.03	80,089.62	80,089.62	5.83	5.83	42.20	42.20
2	50	100	75	192,699	533,010	7.61	21.04	46,791.86	236,569.52	1.23	6.23	320	1,696	0.94	4.97	6,875.29	86,964.92	0.50	6.33	14.69	36.76
3	100	200	150	342,153	875,163	13.51	34.55	134,495.50	371,065.02	3.54	9.77	717	2,413	2.10	7.08	14,673.73	101,638.65	1.07	7.40	10.91	27.39
4	200	300	250	216,024	1,091,187	8.53	43.07	109,689.36	480,754.38	2.89	12.66	826	3,239	2.42	9.50	14,082.82	115,721.46	1.02	8.42	12.84	24.07
5	300	500	400	296,397	1,387,584	11.70	54.77	195,439.32	676,193.70	5.15	17.80	1749	4,988	5.13	14.63	29,536.67	145,258.13	2.15	10.57	15.11	21.48
6	500	750	625	220,745	1,608,329	8.71	63.49	204,482.73	880,676.43	5.38	23.18	2865	7,853	8.40	23.03	35,330.76	180,588.89	2.57	13.14	17.28	20.51
7	750	1,000	875	180,920	1,789,249	7.14	70.63	191,539.91	1,072,216.34	5.04	28.23	3602	11,455	10.56	33.59	62,497.91	243,086.80	4.55	17.69	32.63	22.67
8	1,000	1,500	1,250	172,469	1,961,718	6.81	77.43	229,913.28	1,302,129.61	6.05	34.28	4595	16,050	13.47	47.06	91,493.78	334,580.58	6.66	24.34	39.79	25.69
9	1,500	2,000	1,750	97,263	2,058,981	3.84	81.27	181,490.21	1,483,619.82	4.78	39.06	1453	17,503	4.26	51.32	52,513.85	387,094.43	3.82	28.17	28.93	26.09
10	2,000	2,500	2,250	57,781	2,116,762	2.28	83.55	131,616.37	1,615,236.19	3.46	42.52	771	18,274	2.26	53.58	26,272.97	413,367.40	1.91	30.08	19.96	25.59
11	2,500	3,000	2,750	46,078	2,162,840	1.82	85.37	124,948.06	1,740,184.25	3.29	45.81	780	19,054	2.29	55.87	36,932.86	450,300.26	2.69	32.77	29.56	25.88
12	3,000	4,000	3,500	59,513	2,222,353	2.35	87.72	176,353.25	1,916,537.50	4.64	50.45	1063	20,117	3.12	58.99	53,213.50	503,513.77	3.87	36.64	30.17	26.27
13	4,000	5,000	4,500	38,679	2,261,032	1.53	89.25	153,449.19	2,069,986.69	4.04	54.49	715	20,832	2.10	61.08	40,204.18	543,717.95	2.93	39.56	26.20	26.27
14	5,000	7,500	6,250	54,590	2,315,622	2.15	91.40	256,462.69	2,326,449.39	6.75	61.25	1275	22,107	3.74	64.82	108,202.55	651,920.50	7.87	47.44	42.19	28.02
15	7,500	10,000	8,750	34,958	2,350,580	1.38	92.78	218,359.91	2,544,809.30	5.75	66.99	1006	23,113	2.95	67.77	93,550.52	745,471.02	6.81	54.24	42.84	29.29
16	10,000	20,000	15,000	60,546	2,411,126	2.39	95.17	435,035.59	2,979,844.89	11.45	78.45	1808	24,921	5.30	73.07	236,691.58	982,162.60	17.22	71.46	54.41	32.96
17	20,000	50,000	35,000	55,186	2,466,312	2.18	97.35	404,136.56	3,383,981.45	10.64	89.09	2378	27,299	6.97	80.05	207,558.91	1,189,721.51	15.10	86.57	51.36	35.16
18	50,000	100,000	75,000	27,910	2,494,222	1.10	98.45	180,167.05	3,564,148.50	4.74	93.83	1740	29,039	5.10	85.15	91,950.34	1,281,671.85	6.69	93.26	51.04	35.96
19	100,000	500,000	300,000	30,007	2,524,229	1.18	99.64	167,317.24	3,731,465.74	4.40	98.23	2836	31,875	8.32	93.46	82,724.76	1,364,396.60	6.02	99.28	49.44	36.56
20	500,000	UP		9,169	2,533,398	0.36	100.00	67,105.11	3,798,570.84	1.77	100.00	2229	34,104	6.54	100.00	9,935.18	1,374,331.79	0.72	100.00	14.81	36.18
TOTAL				2,533,398				3,798,570.85				34,104				1,374,331.78				36.18	

2.2 GROUP BY OF BUSINESS

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

RISK AND LOSS PROFILE
DESEMBER 2022

CLASS OF BUSSINESS : EARTH QUAKE
UNDERWRITING YEAR : 2019
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	43,399	43,399	11.79	11.79	43,123.53	43,123.53	6.18	6.18	6	6	3.41	3.41	146.80	146.80	2.38	2.38	0.34	0.34
2	50	100	75	20,874	64,273	5.67	17.46	2,200.09	45,323.62	0.32	6.49	3	9	1.70	5.11	12.79	159.60	0.21	2.58	0.58	0.35
3	100	200	150	35,228	99,501	9.57	27.03	6,191.23	51,514.85	0.89	7.38	4	13	2.27	7.39	68.69	228.29	1.11	3.70	1.11	0.44
4	200	300	250	22,771	122,272	6.18	33.21	8,170.81	59,685.66	1.17	8.55	5	18	2.84	10.23	150.69	378.98	2.44	6.14	1.84	0.63
5	300	500	400	35,042	157,314	9.52	42.73	20,782.13	80,467.79	2.98	11.53	8	26	4.55	14.77	515.23	894.20	8.34	14.48	2.48	1.11
6	500	750	625	35,107	192,421	9.54	52.26	50,269.14	130,736.93	7.20	18.73	3	29	1.70	16.48	161.65	1,055.85	2.62	17.10	0.32	0.81
7	750	1,000	875	29,471	221,892	8.00	60.27	21,388.80	152,125.73	3.06	21.79	7	36	3.98	20.45	866.37	1,922.23	14.03	31.13	4.05	1.26
8	1,000	1,500	1,250	30,825	252,717	8.37	68.64	25,174.75	177,300.48	3.61	25.40	21	57	11.93	32.39	309.96	2,232.18	5.02	36.15	1.23	1.26
9	1,500	2,000	1,750	16,596	269,313	4.51	73.15	24,940.23	202,240.71	3.57	28.97	9	66	5.11	37.50	216.29	2,448.47	3.50	39.65	0.87	1.21
10	2,000	2,500	2,250	10,569	279,882	2.87	76.02	18,522.67	220,763.39	2.65	31.62	4	70	2.27	39.77	27.86	2,476.34	0.45	40.10	0.15	1.12
11	2,500	3,000	2,750	8,610	288,492	2.34	78.36	19,781.65	240,545.03	2.83	34.46	3	73	1.70	41.48	2.87	2,479.21	0.05	40.15	0.01	1.03
12	3,000	4,000	3,500	12,864	301,356	3.49	81.85	32,328.05	272,873.08	4.63	39.09	5	78	2.84	44.32	225.79	2,705.00	3.66	43.81	0.70	0.99
13	4,000	5,000	4,500	7,486	308,842	2.03	83.89	27,782.84	300,655.92	3.98	43.07	4	82	2.27	46.59	257.18	2,962.18	4.16	47.97	0.93	0.99
14	5,000	7,500	6,250	11,408	320,250	3.10	86.98	45,660.07	346,315.99	6.54	49.61	8	90	4.55	51.14	341.86	3,304.04	5.54	53.51	0.75	0.95
15	7,500	10,000	8,750	7,130	327,380	1.94	88.92	46,866.98	393,182.98	6.71	56.32	4	94	2.27	53.41	26.70	3,330.74	0.43	53.94	0.06	0.85
16	10,000	20,000	15,000	12,583	339,963	3.42	92.34	98,549.84	491,732.82	14.12	70.44	13	107	7.39	60.80	555.88	3,886.62	9.00	62.94	0.56	0.79
17	20,000	50,000	35,000	11,382	351,345	3.09	95.43	93,742.72	585,475.54	13.43	83.87	12	119	6.82	67.61	1,146.83	5,033.45	18.57	81.52	1.22	0.86
18	50,000	100,000	75,000	6,405	357,750	1.74	97.17	42,662.32	628,137.86	6.11	89.98	10	129	5.68	73.30	407.54	5,440.99	6.60	88.12	0.96	0.87
19	100,000	500,000	300,000	7,576	365,326	2.06	99.23	45,672.00	673,809.86	6.54	96.52	31	160	17.61	90.91	730.60	6,171.59	11.83	99.95	1.60	0.92
20	500,000	**UP**		2,842	368,168	0.77	100.00	24,290.33	698,100.19	3.48	100.00	16	176	9.09	100.00	3.22	6,174.81	0.05	100.00	0.01	0.88
				368,168				698,100.19				176				6,174.81				0.88	

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RISK AND LOSS PROFILE
DESEMBER 2022

CLASS OF BUSSINESS : FIRE
UNDERWRITING YEAR : 2019
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	205,368	205,368	14.36	14.36	72,084.24	72,084.24	4.80	4.80	352	352	8.38	8.38	25,310.07	25,310.07	8.45	8.45	35.11	35.11
2	50	100	75	135,091	340,459	9.45	23.80	38,848.73	110,932.97	2.59	7.39	84	436	2.00	10.38	3,622.97	28,933.04	1.21	9.66	9.33	26.08
3	100	200	150	251,978	592,437	17.62	41.42	115,880.18	226,813.15	7.72	15.11	206	642	4.90	15.28	10,256.13	39,189.17	3.42	13.08	8.85	17.28
4	200	300	250	154,448	746,885	10.80	52.22	82,776.18	309,589.34	5.51	20.62	137	779	3.26	18.54	8,113.85	47,303.02	2.71	15.79	9.80	15.28
5	300	500	400	196,067	942,952	13.71	65.93	143,531.66	453,120.99	9.56	30.18	240	1,019	5.71	24.25	14,291.99	61,595.01	4.77	20.56	9.96	13.59
6	500	750	625	125,029	1,067,981	8.74	74.67	117,516.33	570,637.32	7.83	38.01	184	1,203	4.38	28.63	10,281.01	71,876.02	3.43	24.00	8.75	12.60
7	750	1,000	875	91,869	1,159,850	6.42	81.10	113,457.69	684,095.01	7.56	45.56	488	1,691	11.61	40.24	19,630.46	91,506.48	6.55	30.55	17.30	13.38
8	1,000	1,500	1,250	77,130	1,236,980	5.39	86.49	118,545.68	802,640.69	7.90	53.46	686	2,377	16.33	56.57	17,928.89	109,435.37	5.99	36.54	15.12	13.63
9	1,500	2,000	1,750	43,185	1,280,165	3.02	89.51	89,928.54	892,569.22	5.99	59.45	325	2,702	7.73	64.30	20,205.66	129,641.03	6.75	43.28	22.47	14.52
10	2,000	2,500	2,250	23,316	1,303,481	1.63	91.14	58,320.95	950,890.18	3.88	63.33	121	2,823	2.88	67.18	3,839.62	133,480.65	1.28	44.56	6.58	14.04
11	2,500	3,000	2,750	18,067	1,321,548	1.26	92.40	51,545.33	1,002,435.51	3.43	66.76	108	2,931	2.57	69.75	10,863.44	144,344.09	3.63	48.19	21.08	14.40
12	3,000	4,000	3,500	19,801	1,341,349	1.38	93.79	72,028.26	1,074,463.77	4.80	71.56	149	3,080	3.55	73.30	13,244.84	157,588.92	4.42	52.61	18.39	14.67
13	4,000	5,000	4,500	13,391	1,354,740	0.94	94.72	58,719.08	1,133,182.85	3.91	75.47	81	3,161	1.93	75.23	13,128.03	170,716.96	4.38	57.00	22.36	15.07
14	5,000	7,500	6,250	16,969	1,371,709	1.19	95.91	85,750.60	1,218,933.45	5.71	81.18	121	3,282	2.88	78.11	21,179.08	191,896.04	7.07	64.07	24.70	15.74
15	7,500	10,000	8,750	10,540	1,382,249	0.74	96.65	60,492.62	1,279,426.07	4.03	85.21	165	3,447	3.93	82.03	17,795.00	209,691.03	5.94	70.01	29.42	16.39
16	10,000	20,000	15,000	18,312	1,400,561	1.28	97.93	104,389.56	1,383,815.63	6.95	92.16	142	3,589	3.38	85.41	52,758.87	262,449.90	17.61	87.62	50.54	18.97
17	20,000	50,000	35,000	16,511	1,417,072	1.15	99.08	73,199.56	1,457,015.19	4.88	97.04	263	3,852	6.26	91.67	25,332.79	287,782.70	8.46	96.08	34.61	19.75
18	50,000	100,000	75,000	6,330	1,423,402	0.44	99.52	20,511.21	1,477,526.41	1.37	98.41	90	3,942	2.14	93.81	6,848.00	294,630.70	2.29	98.37	33.39	19.94
19	100,000	500,000	300,000	5,418	1,428,820	0.38	99.90	8,982.28	1,486,508.69	0.60	99.00	154	4,096	3.66	97.48	3,980.12	298,610.82	1.33	99.69	44.31	20.09
20	500,000	**UP**		1,403	1,430,223	0.10	100.00	14,950.13	1,501,458.82	1.00	100.00	106	4,202	2.52	100.00	913.96	299,524.78	0.31	100.00	6.11	19.95
					1,430,223				1,501,458.82				4,202				299,524.78				19.95

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RISK AND LOSS PROFILE
DESEMBER 2022

CLASS OF BUSSINESS : IAR
UNDERWRITING YEAR : 2019
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	91,499	91,499	12.45	12.45	74,523.89	74,523.89	4.66	4.66	1,018	1,018	3.42	3.42	54,632.75	54,632.75	5.11	5.11	73.31	73.31
2	50	100	75	36,725	128,224	5.00	17.45	5,742.28	80,266.17	0.36	5.02	233	1,251	0.78	4.21	3,239.53	57,872.28	0.30	5.42	56.42	72.10
3	100	200	150	54,943	183,167	7.48	24.92	12,423.53	92,689.70	0.78	5.80	507	1,758	1.71	5.91	4,348.92	62,221.19	0.41	5.82	35.01	67.13
4	200	300	250	38,801	221,968	5.28	30.20	18,741.05	111,430.75	1.17	6.97	684	2,442	2.30	8.22	5,818.28	68,039.47	0.54	6.37	31.05	61.06
5	300	500	400	65,278	287,246	8.88	39.09	31,121.47	142,552.21	1.95	8.92	1,501	3,943	5.05	13.26	14,729.44	82,768.91	1.38	7.75	47.33	58.06
6	500	750	625	60,602	347,848	8.25	47.33	36,693.03	179,245.25	2.30	11.21	2,678	6,621	9.01	22.27	24,888.10	107,657.01	2.33	10.07	67.83	60.06
7	750	1,000	875	59,575	407,423	8.11	55.44	56,688.69	235,933.94	3.55	14.76	3,107	9,728	10.45	32.73	42,001.08	149,658.09	3.93	14.00	74.09	63.43
8	1,000	1,500	1,250	64,509	471,932	8.78	64.22	86,188.46	322,122.40	5.39	20.15	3,888	13,616	13.08	45.81	73,254.94	222,913.03	6.86	20.86	84.99	69.20
9	1,500	2,000	1,750	37,481	509,413	5.10	69.32	66,620.07	388,742.47	4.17	24.31	1,119	14,735	3.76	49.57	32,091.89	255,004.92	3.00	23.86	48.17	65.60
10	2,000	2,500	2,250	23,894	533,307	3.25	72.57	54,767.96	443,510.43	3.43	27.74	646	15,381	2.17	51.74	22,405.49	277,410.42	2.10	25.96	40.91	62.55
11	2,500	3,000	2,750	19,400	552,707	2.64	75.21	53,619.06	497,129.49	3.35	31.09	669	16,050	2.25	53.99	26,066.55	303,476.97	2.44	28.40	48.61	61.05
12	3,000	4,000	3,500	26,847	579,554	3.65	78.86	71,993.83	569,123.32	4.50	35.60	909	16,959	3.06	57.05	39,742.88	343,219.84	3.72	32.12	55.20	60.31
13	4,000	5,000	4,500	17,802	597,356	2.42	81.28	66,947.27	636,070.58	4.19	39.78	630	17,589	2.12	59.17	26,818.97	370,038.82	2.51	34.63	40.06	58.18
14	5,000	7,500	6,250	26,211	623,567	3.57	84.85	125,039.07	761,109.65	7.82	47.60	1,146	18,735	3.86	63.03	86,681.61	456,720.43	8.11	42.74	69.32	60.01
15	7,500	10,000	8,750	17,288	640,855	2.35	87.20	111,000.31	872,109.96	6.94	54.55	837	19,572	2.82	65.84	75,728.82	532,449.25	7.09	49.83	68.22	61.05
16	10,000	20,000	15,000	29,649	670,504	4.03	91.24	232,077.83	1,104,187.79	14.52	69.06	1,653	21,225	5.56	71.40	183,376.83	715,826.08	17.16	66.99	79.02	64.83
17	20,000	50,000	35,000	27,284	697,788	3.71	94.95	237,148.63	1,341,336.42	14.83	83.90	2,103	23,328	7.07	78.48	181,079.28	896,905.36	16.94	83.93	76.36	66.87
18	50,000	100,000	75,000	15,174	712,962	2.06	97.02	116,980.67	1,458,317.10	7.32	91.21	1,640	24,968	5.52	83.99	84,694.80	981,600.16	7.93	91.86	72.40	67.31
19	100,000	500,000	300,000	17,007	729,969	2.31	99.33	112,662.41	1,570,979.51	7.05	98.26	2,651	27,619	8.92	92.91	78,014.04	1,059,614.19	7.30	99.16	69.25	67.45
20	500,000	**UP**		4,923	734,892	0.67	100.00	27,840.65	1,598,820.16	1.74	100.00	2,107	29,726	7.09	100.00	9,018.00	1,068,632.19	0.84	100.00	32.39	66.84
				734,892				1,598,820.16				29,726				1,068,632.19				66.84	

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RISK AND LOSS PROFILE
DESEMBER 2022

CLASS OF BUSSINESS : LOP
UNDERWRITING YEAR : 2019
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	45	45	39.13	39.13	46.00	46.00	24.00	24.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	54	7.83	46.96	0.76	46.76	0.39	24.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	58	3.48	50.43	0.56	47.32	0.29	24.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	62	3.48	53.91	1.31	48.63	0.69	25.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	72	8.70	62.61	4.07	52.70	2.12	27.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	79	6.09	68.70	4.23	56.93	2.20	29.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	84	4.35	73.04	4.73	61.66	2.47	32.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	89	4.35	77.39	4.38	66.04	2.29	34.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	90	0.87	78.26	1.37	67.41	0.72	35.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	92	1.74	80.00	4.78	72.20	2.50	37.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	93	0.87	80.87	2.03	74.22	1.06	38.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	94	0.87	81.74	3.11	77.33	1.62	40.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	95	0.87	82.61	4.44	81.77	2.32	42.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	96	0.87	83.48	8.52	90.29	4.45	47.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	97	0.87	84.35	6.43	96.72	3.36	50.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	98	0.87	85.22	11.92	108.65	6.22	56.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	107	7.83	93.04	45.65	154.29	23.81	80.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	108	0.87	93.91	12.85	167.14	6.70	87.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	114	5.22	99.13	0.54	167.68	0.28	87.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		1	115	0.87	100.00	23.99	191.67	12.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				115				191.67				0				0.00				0.00	
	GRAND TOTAL			2,533,398				3,798,570.82				34,104				1,374,331.78					

2.3 GROUP BY OCCUPATION CODE – 2 DIGIT

PT. REASURANSI INDONESIA UTAMA (PERSERO)
Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 20 MINING (UNDERGROUND OR ABOVE GROUND) OF

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	536	536	10.29	10.29	1,149.60	1,149.60	6.10	6.10	10	10	4.33	4.33	69.29	69.29	1.35	1.35	6.03	6.03
2	50	100	75	201	737	3.86	14.15	38.42	1,188.02	0.20	6.30	0	10	0.00	4.33	0.00	69.29	0.00	1.35	0.00	5.83
3	100	200	150	376	1,113	7.22	21.37	64.94	1,252.97	0.34	6.64	0	10	0.00	4.33	0.00	69.29	0.00	1.35	0.00	5.53
4	200	300	250	136	1,249	2.61	23.98	39.64	1,292.61	0.21	6.85	0	10	0.00	4.33	0.00	69.29	0.00	1.35	0.00	5.36
5	300	500	400	123	1,372	2.36	26.34	47.82	1,340.43	0.25	7.11	3	13	1.30	5.63	78.41	147.70	1.53	2.88	163.97	11.02
6	500	750	625	102	1,474	1.96	28.30	68.85	1,409.28	0.37	7.47	1	14	0.43	6.06	16.71	164.41	0.33	3.21	24.26	11.67
7	750	1,000	875	83	1,557	1.59	29.90	96.78	1,506.06	0.51	7.99	0	14	0.00	6.06	0.00	164.41	0.00	3.21	0.00	10.92
8	1,000	1,500	1,250	126	1,683	2.42	32.32	101.04	1,607.10	0.54	8.52	0	14	0.00	6.06	0.00	164.41	0.00	3.21	0.00	10.23
9	1,500	2,000	1,750	109	1,792	2.09	34.41	153.02	1,760.11	0.81	9.33	0	14	0.00	6.06	0.00	164.41	0.00	3.21	0.00	9.34
10	2,000	2,500	2,250	115	1,907	2.21	36.62	204.26	1,964.37	1.08	10.42	0	14	0.00	6.06	0.00	164.41	0.00	3.21	0.00	8.37
11	2,500	3,000	2,750	89	1,996	1.71	38.33	257.83	2,222.19	1.37	11.78	1	15	0.43	6.49	49.46	213.87	0.97	4.18	19.18	9.62
12	3,000	4,000	3,500	103	2,099	1.98	40.30	706.00	2,928.20	3.74	15.53	2	17	0.87	7.36	22.23	236.09	0.43	4.61	3.15	8.06
13	4,000	5,000	4,500	175	2,274	3.36	43.66	515.35	3,443.55	2.73	18.26	5	22	2.16	9.52	146.32	382.41	2.86	7.47	28.39	11.11
14	5,000	7,500	6,250	165	2,439	3.17	46.83	728.20	4,171.74	3.86	22.12	9	31	3.90	13.42	476.82	859.23	9.31	16.78	65.48	20.60
15	7,500	10,000	8,750	167	2,606	3.21	50.04	1,072.67	5,244.42	5.69	27.81	1	32	0.43	13.85	2.00	861.23	0.04	16.82	0.19	16.42
16	10,000	20,000	15,000	474	3,080	9.10	59.14	2,498.77	7,743.19	13.25	41.06	11	43	4.76	18.61	421.97	1,283.20	8.24	25.06	16.89	16.57
17	20,000	50,000	35,000	488	3,568	9.37	68.51	3,635.39	11,378.58	19.28	60.33	20	63	8.66	27.27	73.48	1,356.68	1.44	26.50	2.02	11.92
18	50,000	100,000	75,000	366	3,934	7.03	75.54	2,327.19	13,705.76	12.34	72.67	20	83	8.66	35.93	721.11	2,077.79	14.08	40.58	30.99	15.16
19	100,000	500,000	300,000	670	4,604	12.86	88.40	3,106.60	16,812.37	16.47	89.14	77	160	33.33	69.26	2,845.96	4,923.75	55.58	96.16	91.61	29.29
20	500,000	**UP**		604	5,208	11.60	100.00	2,047.40	18,859.77	10.86	100.00	71	231	30.74	100.00	196.45	5,120.20	3.84	100.00	9.60	27.15
				5,208				18,859.77				231				5,120.20				27.15	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 21 STONEEARTH(ANIMAL) BONES OR SHELLS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	421	421	8.21	8.21	861.75	861.75	3.78	3.78	13	13	6.22	6.22	75.36	75.36	1.01	1.01	8.75	8.75
2	50	100	75	145	566	2.83	11.04	174.39	1,036.14	0.76	4.54	0	13	0.00	6.22	0.00	75.36	0.00	1.01	0.00	7.27
3	100	200	150	190	756	3.70	14.74	177.41	1,213.55	0.78	5.32	0	13	0.00	6.22	0.00	75.36	0.00	1.01	0.00	6.21
4	200	300	250	130	886	2.53	17.27	108.14	1,321.70	0.47	5.79	0	13	0.00	6.22	0.00	75.36	0.00	1.01	0.00	5.70
5	300	500	400	215	1,101	4.19	21.47	443.20	1,764.89	1.94	7.74	0	13	0.00	6.22	0.00	75.36	0.00	1.01	0.00	4.27
6	500	750	625	230	1,331	4.48	25.95	237.83	2,002.72	1.04	8.78	6	19	2.87	9.09	2.64	78.01	0.04	1.04	1.11	3.90
7	750	1,000	875	182	1,513	3.55	29.50	369.61	2,372.33	1.62	10.40	0	19	0.00	9.09	0.00	78.01	0.00	1.04	0.00	3.29
8	1,000	1,500	1,250	216	1,729	4.21	33.71	442.27	2,814.61	1.94	12.34	0	19	0.00	9.09	0.00	78.01	0.00	1.04	0.00	2.77
9	1,500	2,000	1,750	218	1,947	4.25	37.96	506.69	3,321.30	2.22	14.56	0	19	0.00	9.09	0.00	78.01	0.00	1.04	0.00	2.35
10	2,000	2,500	2,250	142	2,089	2.77	40.73	296.29	3,617.59	1.30	15.86	0	19	0.00	9.09	0.00	78.01	0.00	1.04	0.00	2.16
11	2,500	3,000	2,750	134	2,223	2.61	43.34	539.07	4,156.66	2.36	18.22	0	19	0.00	9.09	0.00	78.01	0.00	1.04	0.00	1.88
12	3,000	4,000	3,500	205	2,428	4.00	47.34	701.94	4,858.59	3.08	21.30	3	22	1.44	10.53	11.73	89.74	0.16	1.20	1.67	1.85
13	4,000	5,000	4,500	169	2,597	3.29	50.63	889.60	5,748.19	3.90	25.20	1	23	0.48	11.00	33.09	122.83	0.44	1.64	3.72	2.14
14	5,000	7,500	6,250	276	2,873	5.38	56.01	1,145.70	6,893.89	5.02	30.22	16	39	7.66	18.66	572.52	695.34	7.64	9.28	49.97	10.09
15	7,500	10,000	8,750	177	3,050	3.45	59.47	1,180.38	8,074.27	5.17	35.40	0	39	0.00	18.66	0.00	695.34	0.00	9.28	0.00	8.61
16	10,000	20,000	15,000	420	3,470	8.19	67.65	3,236.11	11,310.38	14.19	49.59	17	56	8.13	26.79	144.81	840.15	1.93	11.22	4.47	7.43
17	20,000	50,000	35,000	531	4,001	10.35	78.01	3,500.20	14,810.58	15.34	64.93	29	85	13.88	40.67	3,455.19	4,295.34	46.13	57.34	98.71	29.00
18	50,000	100,000	75,000	384	4,385	7.49	85.49	3,497.94	18,308.51	15.34	80.27	15	100	7.18	47.85	2,890.22	7,185.56	38.58	95.92	82.63	39.25
19	100,000	500,000	300,000	525	4,910	10.24	95.73	3,409.46	21,717.98	14.95	95.21	80	180	38.28	86.12	288.18	7,473.74	3.85	99.77	8.45	34.41
20	500,000	**UP**		219	5,129	4.27	100.00	1,092.06	22,810.04	4.79	100.00	29	209	13.88	100.00	17.11	7,490.85	0.23	100.00	1.57	32.84
				5,129				22,810.04				209				7,490.85				32.84	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 22 METALS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,448	1,448	7.50	7.50	3,537.61	3,537.61	4.36	4.36	22	22	3.74	3.74	3,392.85	3,392.85	9.78	9.78	95.91	95.91
2	50	100	75	408	1,856	2.11	9.61	207.07	3,744.68	0.26	4.62	0	22	0.00	3.74	0.00	3,392.85	0.00	9.78	0.00	90.60
3	100	200	150	544	2,400	2.82	12.43	250.42	3,995.11	0.31	4.93	0	22	0.00	3.74	0.00	3,392.85	0.00	9.78	0.00	84.93
4	200	300	250	451	2,851	2.34	14.77	403.06	4,398.17	0.50	5.42	4	26	0.68	4.42	563.27	3,956.12	1.62	11.40	139.75	89.95
5	300	500	400	792	3,643	4.10	18.87	744.73	5,142.90	0.92	6.34	1	27	0.17	4.59	0.94	3,957.06	0.00	11.40	0.13	76.94
6	500	750	625	858	4,501	4.44	23.31	781.65	5,924.55	0.96	7.31	10	37	1.70	6.29	81.61	4,038.66	0.24	11.64	10.44	68.17
7	750	1,000	875	756	5,257	3.92	27.23	898.03	6,822.58	1.11	8.41	0	37	0.00	6.29	0.00	4,038.66	0.00	11.64	0.00	59.20
8	1,000	1,500	1,250	1,007	6,264	5.22	32.44	1,522.08	8,344.66	1.88	10.29	9	46	1.53	7.82	210.57	4,249.24	0.61	12.25	13.83	50.92
9	1,500	2,000	1,750	734	6,998	3.80	36.25	1,246.82	9,591.48	1.54	11.83	4	50	0.68	8.50	8.52	4,257.76	0.02	12.27	0.68	44.39
10	2,000	2,500	2,250	556	7,554	2.88	39.13	1,432.73	11,024.21	1.77	13.60	11	61	1.87	10.37	98.92	4,356.68	0.29	12.56	6.90	39.52
11	2,500	3,000	2,750	526	8,080	2.72	41.85	1,342.40	12,366.61	1.66	15.25	11	72	1.87	12.24	1,866.02	6,222.70	5.38	17.93	139.01	50.32
12	3,000	4,000	3,500	819	8,899	4.24	46.09	2,300.50	14,667.11	2.84	18.09	4	76	0.68	12.93	1,014.26	7,236.96	2.92	20.86	44.09	49.34
13	4,000	5,000	4,500	759	9,658	3.93	50.02	3,680.00	18,347.11	4.54	22.63	6	82	1.02	13.95	72.34	7,309.29	0.21	21.07	1.97	39.84
14	5,000	7,500	6,250	1,206	10,864	6.25	56.27	5,292.22	23,639.34	6.53	29.16	11	93	1.87	15.82	478.76	7,788.05	1.38	22.45	9.05	32.95
15	7,500	10,000	8,750	927	11,791	4.80	61.07	4,756.53	28,395.87	5.87	35.02	25	118	4.25	20.07	2,950.97	10,739.03	8.50	30.95	62.04	37.82
16	10,000	20,000	15,000	1,799	13,590	9.32	70.39	12,460.48	40,856.35	15.37	50.39	23	141	3.91	23.98	1,947.54	12,686.57	5.61	36.56	15.63	31.05
17	20,000	50,000	35,000	2,083	15,673	10.79	81.18	15,213.92	56,070.27	18.76	69.15	108	249	18.37	42.35	10,585.46	23,272.03	30.51	67.07	69.58	41.51
18	50,000	100,000	75,000	1,340	17,013	6.94	88.12	9,221.28	65,291.55	11.37	80.53	85	334	14.46	56.80	4,593.15	27,865.18	13.24	80.31	49.81	42.68
19	100,000	500,000	300,000	1,629	18,642	8.44	96.56	10,740.75	76,032.30	13.25	93.77	138	472	23.47	80.27	3,823.85	31,689.03	11.02	91.33	35.60	41.68
20	500,000	**UP**		665	19,307	3.44	100.00	5,049.10	81,081.39	6.23	100.00	116	588	19.73	100.00	3,009.21	34,698.24	8.67	100.00	59.60	42.79
				19,307				81,081.39				588				34,698.24				42.79	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 23 CHIMECALS/OIL/GAS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,181	2,181	6.70	6.70	17,097.99	17,097.99	6.76	6.76	71	71	5.46	5.46	6,320.84	6,320.84	4.34	4.34	36.97	36.97
2	50	100	75	283	2,464	0.87	7.57	446.39	17,544.38	0.18	6.93	11	82	0.85	6.31	263.23	6,584.07	0.18	4.52	58.97	37.53
3	100	200	150	453	2,917	1.39	8.96	534.64	18,079.03	0.21	7.14	6	88	0.46	6.77	367.19	6,951.26	0.25	4.77	68.68	38.45
4	200	300	250	404	3,321	1.24	10.20	584.62	18,663.65	0.23	7.37	7	95	0.54	7.31	1,542.67	8,493.93	1.06	5.83	263.88	45.51
5	300	500	400	904	4,225	2.78	12.97	1,786.38	20,450.03	0.71	8.08	9	104	0.69	8.00	7.33	8,501.25	0.01	5.84	0.41	41.57
6	500	750	625	825	5,050	2.53	15.51	1,795.53	22,245.56	0.71	8.79	16	120	1.23	9.23	480.73	8,981.98	0.33	6.17	26.77	40.38
7	750	1,000	875	1,026	6,076	3.15	18.66	2,646.66	24,892.21	1.05	9.84	23	143	1.77	11.00	1,971.38	10,953.35	1.35	7.52	74.49	44.00
8	1,000	1,500	1,250	1,424	7,500	4.37	23.03	4,390.07	29,282.28	1.73	11.57	53	196	4.08	15.08	19,503.15	30,456.51	13.40	20.92	444.26	104.01
9	1,500	2,000	1,750	1,480	8,980	4.55	27.58	4,813.41	34,095.69	1.90	13.47	20	216	1.54	16.62	1,415.19	31,871.70	0.97	21.89	29.40	93.48
10	2,000	2,500	2,250	1,140	10,120	3.50	31.08	3,854.27	37,949.96	1.52	15.00	12	228	0.92	17.54	2,192.87	34,064.57	1.51	23.40	56.89	89.76
11	2,500	3,000	2,750	1,113	11,233	3.42	34.50	3,949.13	41,899.09	1.56	16.56	28	256	2.15	19.69	3,268.60	37,333.18	2.25	25.64	82.77	89.10
12	3,000	4,000	3,500	1,660	12,893	5.10	39.59	9,225.90	51,124.99	3.65	20.20	43	299	3.31	23.00	5,671.42	43,004.60	3.90	29.54	61.47	84.12
13	4,000	5,000	4,500	1,404	14,297	4.31	43.91	7,268.92	58,393.91	2.87	23.07	45	344	3.46	26.46	1,288.01	44,292.60	0.88	30.43	17.72	75.85
14	5,000	7,500	6,250	2,365	16,662	7.26	51.17	17,553.13	75,947.04	6.94	30.01	108	452	8.31	34.77	5,224.70	49,517.30	3.59	34.01	29.77	65.20
15	7,500	10,000	8,750	1,936	18,598	5.95	57.11	18,463.80	94,410.85	7.30	37.31	104	556	8.00	42.77	8,661.51	58,178.81	5.95	39.96	46.91	61.62
16	10,000	20,000	15,000	4,234	22,832	13.00	70.12	40,881.34	135,292.18	16.15	53.46	150	706	11.54	54.31	13,356.06	71,534.87	9.17	49.14	32.67	52.87
17	20,000	50,000	35,000	4,213	27,045	12.94	83.05	54,387.12	189,679.30	21.49	74.95	182	888	14.00	68.31	31,419.18	102,954.05	21.58	70.72	57.77	54.28
18	50,000	100,000	75,000	2,266	29,311	6.96	90.01	26,826.90	216,506.20	10.60	85.55	159	1,047	12.23	80.54	25,267.34	128,221.40	17.36	88.08	94.19	59.22
19	100,000	500,000	300,000	2,388	31,699	7.33	97.35	27,251.60	243,757.80	10.77	96.32	159	1,206	12.23	92.77	15,929.24	144,150.64	10.94	99.02	58.45	59.14
20	500,000	**UP**		864	32,563	2.65	100.00	9,317.10	253,074.90	3.68	100.00	94	1,300	7.23	100.00	1,426.92	145,577.56	0.98	100.00	15.32	57.52
					32,563				253,074.90				1,300				145,577.56				57.52

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 24 TEXTILES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,664	2,664	8.55	8.55	9,265.00	9,265.00	6.69	6.69	70	70	6.94	6.94	4,028.24	4,028.24	5.78	5.78	43.48	43.48
2	50	100	75	811	3,475	2.60	11.15	542.71	9,807.71	0.39	7.08	0	70	0.00	6.94	0.00	4,028.24	0.00	5.78	0.00	41.07
3	100	200	150	1,382	4,857	4.43	15.58	1,040.84	10,848.55	0.75	7.83	6	76	0.60	7.54	25.72	4,053.96	0.04	5.81	2.47	37.37
4	200	300	250	1,321	6,178	4.24	19.82	932.57	11,781.13	0.67	8.51	15	91	1.49	9.03	63.83	4,117.79	0.09	5.90	6.84	34.95
5	300	500	400	1,971	8,149	6.32	26.14	2,384.26	14,165.39	1.72	10.23	3	94	0.30	9.33	169.11	4,286.90	0.24	6.15	7.09	30.26
6	500	750	625	1,563	9,712	5.01	31.15	2,396.98	16,562.37	1.73	11.96	4	98	0.40	9.72	509.35	4,796.25	0.73	6.88	21.25	28.96
7	750	1,000	875	1,530	11,242	4.91	36.06	3,557.23	20,119.60	2.57	14.53	16	114	1.59	11.31	1,763.42	6,559.67	2.53	9.40	49.57	32.60
8	1,000	1,500	1,250	1,694	12,936	5.43	41.49	4,255.56	24,375.17	3.07	17.60	24	138	2.38	13.69	3,658.55	10,218.22	5.25	14.65	85.97	41.92
9	1,500	2,000	1,750	1,298	14,234	4.16	45.66	3,514.24	27,889.41	2.54	20.14	20	158	1.98	15.67	1,079.65	11,297.87	1.55	16.20	30.72	40.51
10	2,000	2,500	2,250	844	15,078	2.71	48.37	3,824.62	31,714.02	2.76	22.90	11	169	1.09	16.77	1,674.58	12,972.45	2.40	18.60	43.78	40.90
11	2,500	3,000	2,750	831	15,909	2.67	51.03	3,239.57	34,953.60	2.34	25.24	10	179	0.99	17.76	64.11	13,036.56	0.09	18.69	1.98	37.30
12	3,000	4,000	3,500	1,080	16,989	3.46	54.50	4,941.53	39,895.12	3.57	28.80	18	197	1.79	19.54	347.37	13,383.93	0.50	19.19	7.03	33.55
13	4,000	5,000	4,500	844	17,833	2.71	57.20	4,363.10	44,258.23	3.15	31.95	15	212	1.49	21.03	201.63	13,585.56	0.29	19.48	4.62	30.70
14	5,000	7,500	6,250	1,361	19,194	4.37	61.57	7,793.62	52,051.85	5.63	37.58	30	242	2.98	24.01	2,339.47	15,925.03	3.35	22.83	30.02	30.59
15	7,500	10,000	8,750	1,162	20,356	3.73	65.30	7,588.70	59,640.55	5.48	43.06	27	269	2.68	26.69	8,415.08	24,340.11	12.06	34.90	110.89	40.81
16	10,000	20,000	15,000	2,423	22,779	7.77	73.07	16,167.69	75,808.24	11.67	54.73	121	390	12.00	38.69	7,961.95	32,302.05	11.42	46.31	49.25	42.61
17	20,000	50,000	35,000	2,968	25,747	9.52	82.59	28,682.25	104,490.50	20.71	75.44	185	575	18.35	57.04	22,762.66	55,064.71	32.63	78.95	79.36	52.70
18	50,000	100,000	75,000	1,837	27,584	5.89	88.48	13,709.61	118,200.11	9.90	85.34	165	740	16.37	73.41	9,487.49	64,552.21	13.60	92.55	69.20	54.61
19	100,000	500,000	300,000	2,501	30,085	8.02	96.50	16,421.41	134,621.52	11.86	97.20	242	982	24.01	97.42	4,993.87	69,546.07	7.16	99.71	30.41	51.66
20	500,000	**UP**		1,090	31,175	3.50	100.00	3,881.56	138,503.09	2.80	100.00	26	1,008	2.58	100.00	203.26	69,749.33	0.29	100.00	5.24	50.36
				31,175				138,503.09				1,008				69,749.33				50.36	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,822	1,822	8.12	8.12	7,440.03	7,440.03	6.08	6.08	62	62	8.02	8.02	13,507.67	13,507.67	15.54	15.54	181.55	181.55
2	50	100	75	452	2,274	2.01	10.13	465.82	7,905.85	0.38	6.46	5	67	0.65	8.67	328.69	13,836.35	0.38	15.92	70.56	175.01
3	100	200	150	644	2,918	2.87	13.00	515.55	8,421.40	0.42	6.88	1	68	0.13	8.80	29.54	13,865.89	0.03	15.96	5.73	164.65
4	200	300	250	649	3,567	2.89	15.89	490.35	8,911.76	0.40	7.28	3	71	0.39	9.18	163.63	14,029.52	0.19	16.14	33.37	157.43
5	300	500	400	951	4,518	4.24	20.13	2,151.83	11,063.59	1.76	9.04	1	72	0.13	9.31	12.09	14,041.61	0.01	16.16	0.56	126.92
6	500	750	625	827	5,345	3.68	23.81	1,247.20	12,310.79	1.02	10.05	1	73	0.13	9.44	14.76	14,056.37	0.02	16.17	1.18	114.18
7	750	1,000	875	1,008	6,353	4.49	28.30	1,978.55	14,289.34	1.62	11.67	1	74	0.13	9.57	0.19	14,056.56	0.00	16.17	0.01	98.37
8	1,000	1,500	1,250	1,234	7,587	5.50	33.80	3,302.14	17,591.47	2.70	14.37	4	78	0.52	10.09	178.50	14,235.06	0.21	16.38	5.41	80.92
9	1,500	2,000	1,750	1,118	8,705	4.98	38.78	2,618.03	20,209.51	2.14	16.51	9	87	1.16	11.25	889.36	15,124.41	1.02	17.40	33.97	74.84
10	2,000	2,500	2,250	743	9,448	3.31	42.09	2,551.66	22,761.17	2.08	18.59	17	104	2.20	13.45	195.72	15,320.14	0.23	17.63	7.67	67.31
11	2,500	3,000	2,750	640	10,088	2.85	44.94	2,900.14	25,661.31	2.37	20.96	16	120	2.07	15.52	3,659.22	18,979.36	4.21	21.84	126.17	73.96
12	3,000	4,000	3,500	963	11,051	4.29	49.23	4,556.18	30,217.49	3.72	24.68	34	154	4.40	19.92	4,243.42	23,222.77	4.88	26.72	93.14	76.85
13	4,000	5,000	4,500	856	11,907	3.81	53.04	3,918.64	34,136.13	3.20	27.88	20	174	2.59	22.51	3,105.01	26,327.78	3.57	30.29	79.24	77.13
14	5,000	7,500	6,250	1,352	13,259	6.02	59.06	10,381.60	44,517.73	8.48	36.36	32	206	4.14	26.65	5,512.44	31,840.22	6.34	36.64	53.10	71.52
15	7,500	10,000	8,750	994	14,253	4.43	63.49	7,795.88	52,313.61	6.37	42.73	21	227	2.72	29.37	4,298.04	36,138.27	4.95	41.58	55.13	69.08
16	10,000	20,000	15,000	2,065	16,318	9.20	72.69	17,190.67	69,504.28	14.04	56.77	134	361	17.34	46.70	22,375.85	58,514.11	25.75	67.33	130.16	84.19
17	20,000	50,000	35,000	2,607	18,925	11.61	84.30	25,540.38	95,044.67	20.86	77.62	182	543	23.54	70.25	7,198.94	65,713.06	8.28	75.61	28.19	69.14
18	50,000	100,000	75,000	1,357	20,282	6.04	90.35	11,408.18	106,452.85	9.32	86.94	76	619	9.83	80.08	12,356.67	78,069.72	14.22	89.83	108.31	73.34
19	100,000	500,000	300,000	1,636	21,918	7.29	97.63	13,262.23	119,715.08	10.83	97.77	135	754	17.46	97.54	8,788.20	86,857.93	10.11	99.95	66.26	72.55
20	500,000	**UP**		531	22,449	2.37	100.00	2,726.34	122,441.42	2.23	100.00	19	773	2.46	100.00	47.04	86,904.97	0.05	100.00	1.73	70.98
				22,449				122,441.42				773				86,904.97				70.98	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 26 WOOD BAMBOOS AND RATTAN

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,675	1,675	10.02	10.02	6,201.22	6,201.22	5.36	5.36	42	42	6.80	6.80	8,770.29	8,770.29	14.91	14.91	141.43	141.43
2	50	100	75	664	2,339	3.97	14.00	510.08	6,711.30	0.44	5.80	9	51	1.46	8.25	185.77	8,956.06	0.32	15.23	36.42	133.45
3	100	200	150	734	3,073	4.39	18.39	997.74	7,709.03	0.86	6.66	2	53	0.32	8.58	588.79	9,544.85	1.00	16.23	59.01	123.81
4	200	300	250	555	3,628	3.32	21.71	970.11	8,679.14	0.84	7.50	1	54	0.16	8.74	198.63	9,743.48	0.34	16.57	20.47	112.26
5	300	500	400	716	4,344	4.28	25.99	1,451.36	10,130.50	1.25	8.76	10	64	1.62	10.36	149.58	9,893.06	0.25	16.82	10.31	97.66
6	500	750	625	608	4,952	3.64	29.63	1,236.35	11,366.85	1.07	9.83	2	66	0.32	10.68	200.19	10,093.25	0.34	17.16	16.19	88.80
7	750	1,000	875	558	5,510	3.34	32.97	2,235.83	13,602.68	1.93	11.76	6	72	0.97	11.65	161.17	10,254.42	0.27	17.44	7.21	75.39
8	1,000	1,500	1,250	779	6,289	4.66	37.63	2,744.96	16,347.64	2.37	14.13	7	79	1.13	12.78	662.12	10,916.54	1.13	18.56	24.12	66.78
9	1,500	2,000	1,750	670	6,959	4.01	41.64	3,279.71	19,627.35	2.84	16.97	8	87	1.29	14.08	852.09	11,768.62	1.45	20.01	25.98	59.96
10	2,000	2,500	2,250	531	7,490	3.18	44.82	3,048.02	22,675.37	2.64	19.60	2	89	0.32	14.40	51.40	11,820.02	0.09	20.10	1.69	52.13
11	2,500	3,000	2,750	447	7,937	2.67	47.49	2,759.40	25,434.77	2.39	21.99	3	92	0.49	14.89	335.38	12,155.40	0.57	20.67	12.15	47.79
12	3,000	4,000	3,500	658	8,595	3.94	51.43	4,432.94	29,867.71	3.83	25.82	14	106	2.27	17.15	632.42	12,787.82	1.08	21.75	14.27	42.81
13	4,000	5,000	4,500	724	9,319	4.33	55.76	5,239.82	35,107.52	4.53	30.35	32	138	5.18	22.33	2,227.41	15,015.23	3.79	25.53	42.51	42.77
14	5,000	7,500	6,250	1,022	10,341	6.12	61.87	8,203.36	43,310.89	7.09	37.44	31	169	5.02	27.35	4,848.50	19,863.73	8.25	33.78	59.10	45.86
15	7,500	10,000	8,750	804	11,145	4.81	66.68	8,104.59	51,415.48	7.01	44.45	25	194	4.05	31.39	2,823.71	22,687.44	4.80	38.58	34.84	44.13
16	10,000	20,000	15,000	1,809	12,954	10.82	77.51	22,732.05	74,147.54	19.65	64.10	87	281	14.08	45.47	16,485.90	39,173.35	28.04	66.62	72.52	52.83
17	20,000	50,000	35,000	1,970	14,924	11.79	89.30	25,585.94	99,733.48	22.12	86.22	163	444	26.38	71.84	10,965.76	50,139.11	18.65	85.27	42.86	50.27
18	50,000	100,000	75,000	917	15,841	5.49	94.78	10,997.41	110,730.89	9.51	95.73	47	491	7.61	79.45	4,600.95	54,740.06	7.82	93.09	41.84	49.44
19	100,000	500,000	300,000	727	16,568	4.35	99.13	5,813.04	116,543.93	5.03	100.75	85	576	13.75	93.20	3,067.26	57,807.32	5.22	98.31	52.77	49.60
20	500,000	**UP**		145	16,713	0.87	100.00	870.21	115,673.72	0.75	100.00	42	618	6.80	100.00	995.38	58,802.71	1.69	100.00	114.38	50.83
				16,713				115,673.72				618				58,802.71				50.83	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13,765	13,765	10.29	10.29	11,648.92	11,648.92	6.33	6.33	219	219	6.84	6.84	3,252.76	3,252.76	4.40	4.40	27.92	27.92
2	50	100	75	5,949	19,714	4.45	14.73	1,384.82	13,033.74	0.75	7.08	22	241	0.69	7.53	558.82	3,811.57	0.76	5.15	40.35	29.24
3	100	200	150	16,585	36,299	12.40	27.13	2,536.20	15,569.94	1.38	8.46	41	282	1.28	8.81	554.30	4,365.87	0.75	5.90	21.86	28.04
4	200	300	250	10,812	47,111	8.08	35.21	2,562.38	18,132.32	1.39	9.85	28	310	0.88	9.69	387.18	4,753.05	0.52	6.42	15.11	26.21
5	300	500	400	11,374	58,485	8.50	43.71	3,522.19	21,654.51	1.91	11.76	62	372	1.94	11.63	610.17	5,363.22	0.82	7.25	17.32	24.77
6	500	750	625	7,859	66,344	5.87	49.58	3,403.16	25,057.67	1.85	13.61	60	432	1.88	13.50	1,751.20	7,114.42	2.37	9.62	51.46	28.39
7	750	1,000	875	5,574	71,918	4.17	53.75	2,873.35	27,931.02	1.56	15.17	41	473	1.28	14.78	709.80	7,824.23	0.96	10.58	24.70	28.01
8	1,000	1,500	1,250	6,305	78,223	4.71	58.46	3,897.88	31,828.90	2.12	17.29	54	527	1.69	16.47	1,002.89	8,827.12	1.36	11.93	25.73	27.73
9	1,500	2,000	1,750	4,549	82,772	3.40	61.86	4,277.26	36,106.16	2.32	19.61	51	578	1.59	18.06	1,143.62	9,970.73	1.55	13.48	26.74	27.62
10	2,000	2,500	2,250	3,971	86,743	2.97	64.83	2,692.50	38,798.66	1.46	21.07	35	613	1.09	19.16	720.84	10,691.57	0.97	14.45	26.77	27.56
11	2,500	3,000	2,750	3,468	90,211	2.59	67.42	3,478.53	42,277.19	1.89	22.96	28	641	0.88	20.03	393.97	11,085.54	0.53	14.98	11.33	26.22
12	3,000	4,000	3,500	8,040	98,251	6.01	73.43	6,630.92	48,908.11	3.60	26.57	109	750	3.41	23.44	2,910.19	13,995.73	3.93	18.92	43.89	28.62
13	4,000	5,000	4,500	2,725	100,976	2.04	75.47	5,495.02	54,403.13	2.98	29.55	61	811	1.91	25.34	2,372.23	16,367.96	3.21	22.12	43.17	30.09
14	5,000	7,500	6,250	5,132	106,108	3.84	79.30	13,279.98	67,683.11	7.21	36.76	114	925	3.56	28.91	4,923.15	21,291.11	6.65	28.78	37.07	31.46
15	7,500	10,000	8,750	2,618	108,726	1.96	81.26	8,565.73	76,248.84	4.65	41.42	167	1,092	5.22	34.13	6,527.30	27,818.40	8.82	37.60	76.20	36.48
16	10,000	20,000	15,000	5,306	114,032	3.97	85.22	23,253.73	99,502.57	12.63	54.05	157	1,249	4.91	39.03	13,570.69	41,389.09	18.34	55.95	58.36	41.60
17	20,000	50,000	35,000	6,768	120,800	5.06	90.28	29,832.30	129,334.86	16.20	70.25	413	1,662	12.91	51.94	21,688.92	63,078.01	29.32	85.26	72.70	48.77
18	50,000	100,000	75,000	4,743	125,543	3.54	93.83	22,302.44	151,637.31	12.11	82.37	469	2,131	14.66	66.59	4,725.78	67,803.79	6.39	91.65	21.19	44.71
19	100,000	500,000	300,000	6,499	132,042	4.86	98.68	23,269.49	174,906.80	12.64	95.01	647	2,778	20.22	86.81	3,569.13	71,372.93	4.82	96.47	15.34	40.81
20	500,000	**UP**		1,761	133,803	1.32	100.00	9,194.00	184,100.80	4.99	100.00	422	3,200	13.19	100.00	2,608.09	73,981.02	3.53	100.00	28.37	40.19
				133,803				184,100.80				3,200				73,981.02				40.19	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	329	329	7.92	7.92	1,128.59	1,128.59	4.64	4.64	5	5	3.79	3.79	55.33	55.33	1.04	1.04	4.90	4.90
2	50	100	75	49	378	1.18	9.10	29.55	1,158.15	0.12	4.76	0	5	0.00	3.79	0.00	55.33	0.00	1.04	0.00	4.78
3	100	200	150	80	458	1.93	11.03	116.82	1,274.97	0.48	5.24	5	10	3.79	7.58	84.13	139.45	1.58	2.62	72.01	10.94
4	200	300	250	78	536	1.88	12.91	35.37	1,310.34	0.15	5.39	0	10	0.00	7.58	0.00	139.45	0.00	2.62	0.00	10.64
5	300	500	400	111	647	2.67	15.58	80.62	1,390.95	0.33	5.72	0	10	0.00	7.58	0.00	139.45	0.00	2.62	0.00	10.03
6	500	750	625	64	711	1.54	17.12	58.07	1,449.03	0.24	5.96	0	10	0.00	7.58	0.00	139.45	0.00	2.62	0.00	9.62
7	750	1,000	875	94	805	2.26	19.39	79.65	1,528.67	0.33	6.29	0	10	0.00	7.58	0.00	139.45	0.00	2.62	0.00	9.12
8	1,000	1,500	1,250	155	960	3.73	23.12	162.08	1,690.75	0.67	6.95	1	11	0.76	8.33	6.77	146.22	0.13	2.75	4.18	8.65
9	1,500	2,000	1,750	119	1,079	2.87	25.99	951.34	2,642.10	3.91	10.87	3	14	2.27	10.61	19.34	165.57	0.36	3.11	2.03	6.27
10	2,000	2,500	2,250	67	1,146	1.61	27.60	118.02	2,760.11	0.49	11.35	0	14	0.00	10.61	0.00	165.57	0.00	3.11	0.00	6.00
11	2,500	3,000	2,750	58	1,204	1.40	29.00	145.28	2,905.39	0.60	11.95	0	14	0.00	10.61	0.00	165.57	0.00	3.11	0.00	5.70
12	3,000	4,000	3,500	67	1,271	1.61	30.61	218.10	3,123.49	0.90	12.84	0	14	0.00	10.61	0.00	165.57	0.00	3.11	0.00	5.30
13	4,000	5,000	4,500	70	1,341	1.69	32.30	350.48	3,473.96	1.44	14.29	0	14	0.00	10.61	0.00	165.57	0.00	3.11	0.00	4.77
14	5,000	7,500	6,250	153	1,494	3.68	35.98	480.37	3,954.33	1.98	16.26	0	14	0.00	10.61	0.00	165.57	0.00	3.11	0.00	4.19
15	7,500	10,000	8,750	143	1,637	3.44	39.43	1,007.85	4,962.18	4.14	20.41	0	14	0.00	10.61	0.00	165.57	0.00	3.11	0.00	3.34
16	10,000	20,000	15,000	375	2,012	9.03	48.46	1,801.84	6,764.03	7.41	27.82	6	20	4.55	15.15	5.52	171.09	0.10	3.22	0.31	2.53
17	20,000	50,000	35,000	577	2,589	13.90	62.36	2,995.62	9,759.65	12.32	40.13	20	40	15.15	30.30	1,905.71	2,076.80	35.84	39.05	63.62	21.28
18	50,000	100,000	75,000	373	2,962	8.98	71.34	2,052.34	11,811.99	8.44	48.57	11	51	8.33	38.64	969.33	3,046.13	18.23	57.28	47.23	25.79
19	100,000	500,000	300,000	807	3,769	19.44	90.78	4,264.86	16,076.85	17.54	66.11	60	111	45.45	84.09	2,250.03	5,296.17	42.31	99.59	52.76	32.94
20	500,000	**UP**		383	4,152	9.22	100.00	8,240.47	24,317.32	33.89	100.00	21	132	15.91	100.00	21.82	5,317.99	0.41	100.00	0.26	21.87
				4,152				24,317.32				132				5,317.99				21.87	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 29 TRNSPORT AND TRAFIC CONSTRUCTION FIRMS MASS COMI

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	312,767	312,767	13.87	13.87	127,034.97	127,034.97	4.52	4.52	751	751	2.92	2.92	36,586.63	36,586.63	4.18	4.18	28.80	28.80
2	50	100	75	182,833	495,600	8.11	21.97	40,460.10	167,495.07	1.44	5.96	269	1,020	1.05	3.97	5,344.32	41,930.95	0.61	4.79	13.21	25.03
3	100	200	150	320,788	816,388	14.22	36.20	127,989.56	295,484.63	4.55	10.51	654	1,674	2.54	6.51	12,854.47	54,785.43	1.47	6.26	10.04	18.54
4	200	300	250	201,338	1,017,726	8.93	45.13	103,477.07	398,961.70	3.68	14.19	767	2,441	2.98	9.49	11,163.57	65,948.99	1.27	7.53	10.79	16.53
5	300	500	400	279,046	1,296,772	12.37	57.50	182,661.55	581,623.25	6.49	20.68	1,659	4,100	6.45	15.94	28,487.91	94,436.90	3.25	10.78	15.60	16.24
6	500	750	625	207,712	1,504,484	9.21	66.71	193,161.43	774,784.68	6.87	27.55	2,765	6,865	10.75	26.69	32,273.57	126,710.47	3.69	14.47	16.71	16.35
7	750	1,000	875	169,998	1,674,482	7.54	74.25	176,699.44	951,484.13	6.28	33.83	3,515	10,380	13.66	40.35	57,891.96	184,602.43	6.61	21.08	32.76	19.40
8	1,000	1,500	1,250	159,360	1,833,842	7.07	81.31	208,834.33	1,160,318.45	7.43	41.26	4,440	14,820	17.26	57.61	65,635.64	250,238.07	7.50	28.58	31.43	21.57
9	1,500	2,000	1,750	86,826	1,920,668	3.85	85.16	159,912.37	1,320,230.82	5.69	46.94	1,335	16,155	5.19	62.80	46,561.69	296,799.76	5.32	33.89	29.12	22.48
10	2,000	2,500	2,250	49,513	1,970,181	2.20	87.36	113,308.87	1,433,539.69	4.03	50.97	683	16,838	2.66	65.46	21,338.64	318,138.41	2.44	36.33	18.83	22.19
11	2,500	3,000	2,750	38,618	2,008,799	1.71	89.07	105,843.42	1,539,383.11	3.76	54.74	679	17,517	2.64	68.10	27,207.36	345,345.76	3.11	39.44	25.71	22.43
12	3,000	4,000	3,500	45,737	2,054,536	2.03	91.10	142,224.17	1,681,607.28	5.06	59.79	829	18,346	3.22	71.32	38,038.02	383,383.78	4.34	43.78	26.75	22.80
13	4,000	5,000	4,500	30,862	2,085,398	1.37	92.46	121,421.55	1,803,028.84	4.32	64.11	528	18,874	2.05	73.37	30,707.55	414,091.33	3.51	47.29	25.29	22.97
14	5,000	7,500	6,250	41,294	2,126,692	1.83	94.30	190,280.96	1,993,309.79	6.77	70.88	924	19,798	3.59	76.96	83,824.89	497,916.22	9.57	56.86	44.05	24.98
15	7,500	10,000	8,750	25,893	2,152,585	1.15	95.44	159,126.03	2,152,435.82	5.66	76.53	635	20,433	2.47	79.43	59,751.91	557,668.13	6.82	63.68	37.55	25.91
16	10,000	20,000	15,000	41,312	2,193,897	1.83	97.28	292,226.20	2,444,662.01	10.39	86.93	1,090	21,523	4.24	83.67	160,182.03	717,850.16	18.29	81.98	54.81	29.36
17	20,000	50,000	35,000	32,505	2,226,402	1.44	98.72	211,336.74	2,655,998.76	7.51	94.44	1,040	22,563	4.04	87.71	97,148.32	814,998.48	11.09	93.07	45.97	30.69
18	50,000	100,000	75,000	13,885	2,240,287	0.62	99.33	74,789.05	2,730,787.81	2.66	97.10	650	23,213	2.53	90.24	24,919.59	839,918.07	2.85	95.91	33.32	30.76
19	100,000	500,000	300,000	12,190	2,252,477	0.54	99.87	55,553.20	2,786,341.00	1.98	99.07	1,158	24,371	4.50	94.74	35,031.55	874,949.62	4.00	99.92	63.06	31.40
20	500,000	**UP**		2,863	2,255,340	0.13	100.00	26,036.02	2,812,377.02	0.93	100.00	1,353	25,724	5.26	100.00	740.91	875,690.53	0.08	100.00	2.85	31.14
				2,255,340				2,812,377.02				25,724				875,690.53				31.14	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 30 KINA

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	150	150	13.80	13.80	704.48	704.48	14.44	14.44	10	10	21.28	21.28	971.83	971.83	28.84	28.84	137.95	137.95
2	50	100	75	43	193	3.96	17.76	14.64	719.11	0.30	14.74	0	10	0.00	21.28	0.00	971.83	0.00	28.84	0.00	135.14
3	100	200	150	46	239	4.23	21.99	30.63	749.75	0.63	15.37	0	10	0.00	21.28	0.00	971.83	0.00	28.84	0.00	129.62
4	200	300	250	42	281	3.86	25.85	24.00	773.75	0.49	15.86	0	10	0.00	21.28	0.00	971.83	0.00	28.84	0.00	125.60
5	300	500	400	58	339	5.34	31.19	88.94	862.69	1.82	17.68	1	11	2.13	23.40	21.13	992.96	0.63	29.47	23.76	115.10
6	500	750	625	35	374	3.22	34.41	52.40	915.08	1.07	18.76	0	11	0.00	23.40	0.00	992.96	0.00	29.47	0.00	108.51
7	750	1,000	875	28	402	2.58	36.98	49.49	964.58	1.01	19.77	0	11	0.00	23.40	0.00	992.96	0.00	29.47	0.00	102.94
8	1,000	1,500	1,250	54	456	4.97	41.95	141.47	1,106.05	2.90	22.67	2	13	4.26	27.66	615.59	1,608.56	18.27	47.74	435.13	145.43
9	1,500	2,000	1,750	39	495	3.59	45.54	60.96	1,167.01	1.25	23.92	3	16	6.38	34.04	544.38	2,152.94	16.16	63.90	892.99	184.48
10	2,000	2,500	2,250	42	537	3.86	49.40	145.14	1,312.15	2.97	26.89	0	16	0.00	34.04	0.00	2,152.94	0.00	63.90	0.00	164.08
11	2,500	3,000	2,750	84	621	7.73	57.13	306.44	1,618.59	6.28	33.17	4	20	8.51	42.55	88.74	2,241.68	2.63	66.53	28.96	138.50
12	3,000	4,000	3,500	53	674	4.88	62.01	243.46	1,862.04	4.99	38.16	1	21	2.13	44.68	0.00	2,241.68	0.00	66.53	0.00	120.39
13	4,000	5,000	4,500	40	714	3.68	65.69	175.16	2,037.20	3.59	41.75	2	23	4.26	48.94	50.61	2,292.29	1.50	68.03	28.89	112.52
14	5,000	7,500	6,250	127	841	11.68	77.37	688.41	2,725.60	14.11	55.86	0	23	0.00	48.94	1.31	2,293.60	0.04	68.07	0.19	84.15
15	7,500	10,000	8,750	33	874	3.04	80.40	226.73	2,952.33	4.65	60.51	0	23	0.00	48.94	0.00	2,293.60	0.00	68.07	0.00	77.69
16	10,000	20,000	15,000	124	998	11.41	91.81	1,061.73	4,014.07	21.76	82.27	4	27	8.51	57.45	69.09	2,362.69	2.05	70.12	6.51	58.86
17	20,000	50,000	35,000	54	1,052	4.97	96.78	433.33	4,447.40	8.88	91.15	2	29	4.26	61.70	3.14	2,365.83	0.09	70.22	0.72	53.20
18	50,000	100,000	75,000	24	1,076	2.21	98.99	332.16	4,779.56	6.81	97.96	14	43	29.79	91.49	847.98	3,213.81	25.17	95.38	255.29	67.24
19	100,000	500,000	300,000	9	1,085	0.83	99.82	52.72	4,832.28	1.08	99.04	0	43	0.00	91.49	0.00	3,213.81	0.00	95.38	0.00	66.51
20	500,000	**UP**		2	1,087	0.18	100.00	46.81	4,879.10	0.96	100.00	4	47	8.51	100.00	155.54	3,369.35	4.62	100.00	332.24	69.06
				1,087				4,879.10				47				3,369.35				69.06	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 31 PERKEBUNAN SERAT

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,950	1,950	38.84	38.84	3,292.99	3,292.99	22.03	22.03	100	100	47.85	47.85	2,683.52	2,683.52	49.68	49.68	81.49	81.49
2	50	100	75	631	2,581	12.57	51.41	2,435.23	5,728.22	16.29	38.33	4	104	1.91	49.76	194.48	2,878.00	3.60	53.28	7.99	50.24
3	100	200	150	186	2,767	3.71	55.12	180.20	5,908.43	1.21	39.53	2	106	0.96	50.72	169.60	3,047.60	3.14	56.42	94.12	51.58
4	200	300	250	92	2,859	1.83	56.95	33.59	5,942.02	0.22	39.76	1	107	0.48	51.20	0.05	3,047.65	0.00	56.42	0.14	51.29
5	300	500	400	97	2,956	1.93	58.88	53.73	5,995.74	0.36	40.12	0	107	0.00	51.20	0.00	3,047.65	0.00	56.42	0.00	50.83
6	500	750	625	52	3,008	1.04	59.92	26.59	6,022.33	0.18	40.30	0	107	0.00	51.20	0.00	3,047.65	0.00	56.42	0.00	50.61
7	750	1,000	875	75	3,083	1.49	61.41	47.98	6,070.31	0.32	40.62	0	107	0.00	51.20	0.00	3,047.65	0.00	56.42	0.00	50.21
8	1,000	1,500	1,250	104	3,187	2.07	63.49	66.34	6,136.65	0.44	41.06	1	108	0.48	51.67	20.00	3,067.65	0.37	56.79	30.15	49.99
9	1,500	2,000	1,750	95	3,282	1.89	65.38	152.05	6,288.70	1.02	42.08	0	108	0.00	51.67	0.00	3,067.65	0.00	56.79	0.00	48.78
10	2,000	2,500	2,250	109	3,391	2.17	67.55	116.26	6,404.96	0.78	42.86	0	108	0.00	51.67	0.00	3,067.65	0.00	56.79	0.00	47.89
11	2,500	3,000	2,750	66	3,457	1.31	68.86	177.89	6,582.85	1.19	44.05	0	108	0.00	51.67	0.00	3,067.65	0.00	56.79	0.00	46.60
12	3,000	4,000	3,500	119	3,576	2.37	71.24	161.80	6,744.65	1.08	45.13	6	114	2.87	54.55	322.45	3,390.10	5.97	62.76	199.29	50.26
13	4,000	5,000	4,500	45	3,621	0.90	72.13	126.83	6,871.48	0.85	45.98	0	114	0.00	54.55	0.00	3,390.10	0.00	62.76	0.00	49.34
14	5,000	7,500	6,250	120	3,741	2.39	74.52	547.49	7,418.97	3.66	49.64	0	114	0.00	54.55	0.00	3,390.10	0.00	62.76	0.00	45.70
15	7,500	10,000	8,750	87	3,828	1.73	76.25	289.96	7,708.93	1.94	51.58	0	114	0.00	54.55	0.00	3,390.10	0.00	62.76	0.00	43.98
16	10,000	20,000	15,000	161	3,989	3.21	79.46	948.49	8,657.42	6.35	57.93	7	121	3.35	57.89	150.17	3,540.27	2.78	65.54	15.83	40.89
17	20,000	50,000	35,000	372	4,361	7.41	86.87	1,839.11	10,496.53	12.31	70.23	34	155	16.27	74.16	352.14	3,892.41	6.52	72.06	19.15	37.08
18	50,000	100,000	75,000	340	4,701	6.77	93.65	1,816.91	12,313.44	12.16	82.39	20	175	9.57	83.73	509.18	4,401.59	9.43	81.49	28.02	35.75
19	100,000	500,000	300,000	291	4,992	5.80	99.44	2,365.76	14,679.20	15.83	98.22	26	201	12.44	96.17	521.91	4,923.49	9.66	91.15	22.06	33.54
20	500,000	**UP**		28	5,020	0.56	100.00	265.73	14,944.93	1.78	100.00	8	209	3.83	100.00	478.17	5,401.67	8.85	100.00	179.95	36.14
				5,020				14,944.93				209				5,401.67				36.14	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 32 REKREASI DAN TEMPAT BERLIBUR

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	1,000	1,500	1,250	1	1	100.00	100.00	4.79	4.79	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	1,500	2,000	1,750	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	2,000	2,500	2,250	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	2,500	3,000	2,750	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	3,000	4,000	3,500	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	4,000	5,000	4,500	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	5,000	7,500	6,250	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	7,500	10,000	8,750	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	10,000	20,000	15,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	20,000	50,000	35,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	50,000	100,000	75,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	100,000	500,000	300,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	500,000	**UP**		0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				4.79				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	603	603	41.56	41.56	414.51	414.51	7.53	7.53	1	1	1.54	1.54	375.00	375.00	16.84	16.84	90.47	90.47
2	50	100	75	230	833	15.85	57.41	82.63	497.14	1.50	9.03	0	1	0.00	1.54	0.00	375.00	0.00	16.84	0.00	75.43
3	100	200	150	145	978	9.99	67.40	60.53	557.66	1.10	10.13	0	1	0.00	1.54	0.00	375.00	0.00	16.84	0.00	67.24
4	200	300	250	16	994	1.10	68.50	28.45	586.12	0.52	10.65	0	1	0.00	1.54	0.00	375.00	0.00	16.84	0.00	63.98
5	300	500	400	39	1,033	2.69	71.19	22.71	608.83	0.41	11.06	0	1	0.00	1.54	0.00	375.00	0.00	16.84	0.00	61.59
6	500	750	625	10	1,043	0.69	71.88	16.69	625.52	0.30	11.37	0	1	0.00	1.54	0.00	375.00	0.00	16.84	0.00	59.95
7	750	1,000	875	8	1,051	0.55	72.43	7.31	632.83	0.13	11.50	0	1	0.00	1.54	0.00	375.00	0.00	16.84	0.00	59.26
8	1,000	1,500	1,250	11	1,062	0.76	73.19	53.06	685.90	0.96	12.47	0	1	0.00	1.54	0.00	375.00	0.00	16.84	0.00	54.67
9	1,500	2,000	1,750	8	1,070	0.55	73.74	4.30	690.20	0.08	12.54	0	1	0.00	1.54	0.00	375.00	0.00	16.84	0.00	54.33
10	2,000	2,500	2,250	8	1,078	0.55	74.29	23.75	713.94	0.43	12.97	0	1	0.00	1.54	0.00	375.00	0.00	16.84	0.00	52.53
11	2,500	3,000	2,750	4	1,082	0.28	74.57	8.96	722.90	0.16	13.14	0	1	0.00	1.54	0.00	375.00	0.00	16.84	0.00	51.87
12	3,000	4,000	3,500	8	1,090	0.55	75.12	5.03	727.93	0.09	13.23	0	1	0.00	1.54	0.00	375.00	0.00	16.84	0.00	51.52
13	4,000	5,000	4,500	6	1,096	0.41	75.53	4.74	732.66	0.09	13.31	0	1	0.00	1.54	0.00	375.00	0.00	16.84	0.00	51.18
14	5,000	7,500	6,250	17	1,113	1.17	76.71	87.64	820.31	1.59	14.91	0	1	0.00	1.54	0.00	375.00	0.00	16.84	0.00	45.71
15	7,500	10,000	8,750	17	1,130	1.17	77.88	181.05	1,001.35	3.29	18.20	1	2	1.54	3.08	120.00	495.00	5.39	22.22	66.28	49.43
16	10,000	20,000	15,000	44	1,174	3.03	80.91	576.49	1,577.84	10.48	28.67	1	3	1.54	4.62	20.00	515.00	0.90	23.12	3.47	32.64
17	20,000	50,000	35,000	50	1,224	3.45	84.36	1,154.25	2,732.09	20.98	49.65	0	3	0.00	4.62	0.00	515.00	0.00	23.12	0.00	18.85
18	50,000	100,000	75,000	78	1,302	5.38	89.73	885.64	3,617.73	16.10	65.75	9	12	13.85	18.46	61.53	576.53	2.76	25.88	6.95	15.94
19	100,000	500,000	300,000	135	1,437	9.30	99.04	1,806.12	5,423.84	32.82	98.57	29	41	44.62	63.08	1,615.57	2,192.10	72.53	98.42	89.45	40.42
20	500,000	**UP**		14	1,451	0.96	100.00	78.71	5,502.56	1.43	100.00	24	65	36.92	100.00	35.27	2,227.37	1.58	100.00	44.81	40.48
					1,451				5,502.56				65				2,227.37				40.48
	GRAND TOTAL				2,533,398.0				3,798,570.8				34,104.0				1,374,331.80				

2.4 ALL OCCUPATION

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 20 MINING (UNDERGROUND OR ABOVE GROUND) OF

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	5	6.85	6.85	0.58	0.58	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	12	9.59	16.44	2.25	2.84	0.40	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	14	2.74	19.18	0.61	3.44	0.11	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	16	2.74	21.92	0.07	3.52	0.01	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	17	1.37	23.29	0.10	3.61	0.02	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	18	1.37	24.66	0.76	4.37	0.14	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	19	1.37	26.03	0.75	5.12	0.13	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	20	1.37	27.40	0.44	5.56	0.08	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	22	2.74	30.14	1.36	6.92	0.24	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	24	2.74	32.88	0.23	7.15	0.04	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	27	4.11	36.99	389.27	396.42	69.35	70.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	30	4.11	41.10	6.30	402.72	1.12	71.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	32	2.74	43.84	2.73	405.45	0.49	72.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	35	4.11	47.95	12.76	418.21	2.27	74.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	40	6.85	54.79	24.09	442.30	4.29	78.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	12	52	16.44	71.23	45.45	487.75	8.10	86.89	2	2	100.00	100.00	13.98	13.98	100.00	100.00	30.77	2.87
18	50,000	100,000	75,000	12	64	16.44	87.67	30.82	518.57	5.49	92.38	0	2	0.00	100.00	0.00	13.98	0.00	100.00	0.00	2.70
19	100,000	500,000	300,000	7	71	9.59	97.26	40.24	558.81	7.17	99.55	0	2	0.00	100.00	0.00	13.98	0.00	100.00	0.00	2.50
20	500,000	**UP**		2	73	2.74	100.00	2.53	561.34	0.45	100.00	0	2	0.00	100.00	0.00	13.98	0.00	100.00	0.00	2.49
				73				561.34				2				13.98				2.49	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	36	36	5.30	5.30	12.96	12.96	2.17	2.17	1	1	20.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	17	53	2.50	7.81	0.16	13.12	0.03	2.19	0	1	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	90	143	13.25	21.06	0.64	13.76	0.11	2.30	0	1	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	57	200	8.39	29.46	0.59	14.35	0.10	2.40	0	1	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	26	226	3.83	33.28	1.63	15.98	0.27	2.67	2	3	40.00	60.00	1.87	1.87	95.03	95.03	114.63	11.69
6	500	750	625	31	257	4.57	37.85	8.29	24.27	1.39	4.06	0	3	0.00	60.00	0.00	1.87	0.00	95.03	0.00	7.69
7	750	1,000	875	18	275	2.65	40.50	17.38	41.65	2.90	6.96	0	3	0.00	60.00	0.00	1.87	0.00	95.03	0.00	4.48
8	1,000	1,500	1,250	11	286	1.62	42.12	0.25	41.89	0.04	7.00	0	3	0.00	60.00	0.00	1.87	0.00	95.03	0.00	4.46
9	1,500	2,000	1,750	29	315	4.27	46.39	11.22	53.11	1.87	8.88	0	3	0.00	60.00	0.00	1.87	0.00	95.03	0.00	3.52
10	2,000	2,500	2,250	45	360	6.63	53.02	1.43	54.54	0.24	9.12	0	3	0.00	60.00	0.00	1.87	0.00	95.03	0.00	3.42
11	2,500	3,000	2,750	14	374	2.06	55.08	3.82	58.36	0.64	9.75	0	3	0.00	60.00	0.00	1.87	0.00	95.03	0.00	3.20
12	3,000	4,000	3,500	14	388	2.06	57.14	5.14	63.50	0.86	10.61	0	3	0.00	60.00	0.00	1.87	0.00	95.03	0.00	2.94
13	4,000	5,000	4,500	18	406	2.65	59.79	5.78	69.28	0.97	11.58	0	3	0.00	60.00	0.00	1.87	0.00	95.03	0.00	2.70
14	5,000	7,500	6,250	15	421	2.21	62.00	1.99	71.27	0.33	11.91	0	3	0.00	60.00	0.00	1.87	0.00	95.03	0.00	2.62
15	7,500	10,000	8,750	16	437	2.36	64.36	20.18	91.45	3.37	15.28	0	3	0.00	60.00	0.00	1.87	0.00	95.03	0.00	2.04
16	10,000	20,000	15,000	114	551	16.79	81.15	68.76	160.21	11.49	26.78	0	3	0.00	60.00	0.00	1.87	0.00	95.03	0.00	1.17
17	20,000	50,000	35,000	8	559	1.18	82.33	47.83	208.03	7.99	34.77	0	3	0.00	60.00	0.00	1.87	0.00	95.03	0.00	0.90
18	50,000	100,000	75,000	27	586	3.98	86.30	105.59	313.63	17.65	52.42	0	3	0.00	60.00	0.00	1.87	0.00	95.03	0.00	0.60
19	100,000	500,000	300,000	17	603	2.50	88.81	132.76	446.39	22.19	74.60	2	5	40.00	100.00	0.10	1.97	4.97	100.00	0.07	0.44
20	500,000	**UP**		76	679	11.19	100.00	151.96	598.34	25.40	100.00	0	5	0.00	100.00	0.00	1.97	0.00	100.00	0.00	0.33
				679				598.34				5				1.97				0.33	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 201 ALUMUNIUM WORKS (FOUNDRIES)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	156	156	31.52	31.52	106.39	106.39	6.16	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	165	1.82	33.33	3.45	109.84	0.20	6.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	172	1.41	34.75	11.98	121.81	0.69	7.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	181	1.82	36.57	2.94	124.75	0.17	7.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	13	194	2.63	39.19	7.32	132.07	0.42	7.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	202	1.62	40.81	4.39	136.46	0.25	7.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	215	2.63	43.43	13.82	150.28	0.80	8.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	223	1.62	45.05	19.91	170.19	1.15	9.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	232	1.82	46.87	9.97	180.17	0.58	10.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	240	1.62	48.48	18.14	198.31	1.05	11.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	249	1.82	50.30	36.82	235.12	2.13	13.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	255	1.21	51.52	24.53	259.65	1.42	15.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	261	1.21	52.73	21.15	280.80	1.22	16.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	19	280	3.84	56.57	99.89	380.69	5.78	22.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	21	301	4.24	60.81	114.53	495.21	6.63	28.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	30	331	6.06	66.87	299.94	795.15	17.36	46.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	33	364	6.67	73.54	343.49	1,138.64	19.88	65.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	23	387	4.65	78.18	170.88	1,309.52	9.89	75.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	66	453	13.33	91.52	238.47	1,548.00	13.80	89.60	3	3	75.00	75.00	3.72	3.72	40.06	40.06	1.56	0.24
20	500,000	**UP**		42	495	8.48	100.00	179.67	1,727.66	10.40	100.00	1	4	25.00	100.00	5.57	9.29	59.94	100.00	3.10	0.54
				495				1,727.66				4				9.29				0.54	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 202 IRON MINES BLAST FURNACES IRON FOUNDRIES IRON WORKS

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	6.67	6.67	7.17	7.17	4.02	4.02	3	3	100.00	100.00	28.27	28.27	100.00	100.00	394.47	394.47
2	50	100	75	8	11	17.78	24.44	1.00	8.16	0.56	4.58	0	3	0.00	100.00	0.00	28.27	0.00	100.00	0.00	346.32
3	100	200	150	6	17	13.33	37.78	2.71	10.87	1.52	6.10	0	3	0.00	100.00	0.00	28.27	0.00	100.00	0.00	260.01
4	200	300	250	1	18	2.22	40.00	0.15	11.02	0.09	6.19	0	3	0.00	100.00	0.00	28.27	0.00	100.00	0.00	256.43
5	300	500	400	1	19	2.22	42.22	0.20	11.23	0.11	6.30	0	3	0.00	100.00	0.00	28.27	0.00	100.00	0.00	251.77
6	500	750	625	1	20	2.22	44.44	0.66	11.88	0.37	6.67	0	3	0.00	100.00	0.00	28.27	0.00	100.00	0.00	237.87
7	750	1,000	875	1	21	2.22	46.67	2.93	14.82	1.64	8.31	0	3	0.00	100.00	0.00	28.27	0.00	100.00	0.00	190.81
8	1,000	1,500	1,250	2	23	4.44	51.11	1.94	16.76	1.09	9.40	0	3	0.00	100.00	0.00	28.27	0.00	100.00	0.00	168.70
9	1,500	2,000	1,750	1	24	2.22	53.33	4.98	21.74	2.79	12.20	0	3	0.00	100.00	0.00	28.27	0.00	100.00	0.00	130.05
10	2,000	2,500	2,250	1	25	2.22	55.56	2.82	24.55	1.58	13.78	0	3	0.00	100.00	0.00	28.27	0.00	100.00	0.00	115.14
11	2,500	3,000	2,750	1	26	2.22	57.78	19.25	43.80	10.80	24.58	0	3	0.00	100.00	0.00	28.27	0.00	100.00	0.00	64.54
12	3,000	4,000	3,500	1	27	2.22	60.00	3.48	47.28	1.95	26.53	0	3	0.00	100.00	0.00	28.27	0.00	100.00	0.00	59.79
13	4,000	5,000	4,500	1	28	2.22	62.22	1.13	46.15	0.64	25.90	0	3	0.00	100.00	0.00	28.27	0.00	100.00	0.00	61.25
14	5,000	7,500	6,250	6	34	13.33	75.56	20.57	66.72	11.54	37.44	0	3	0.00	100.00	0.00	28.27	0.00	100.00	0.00	42.37
15	7,500	10,000	8,750	1	35	2.22	77.78	7.10	73.82	3.99	41.42	0	3	0.00	100.00	0.00	28.27	0.00	100.00	0.00	38.29
16	10,000	20,000	15,000	1	36	2.22	80.00	14.00	87.82	7.86	49.28	0	3	0.00	100.00	0.00	28.27	0.00	100.00	0.00	32.19
17	20,000	50,000	35,000	2	38	4.44	84.44	42.60	130.42	23.90	73.18	0	3	0.00	100.00	0.00	28.27	0.00	100.00	0.00	21.68
18	50,000	100,000	75,000	1	39	2.22	86.67	0.56	130.98	0.31	73.49	0	3	0.00	100.00	0.00	28.27	0.00	100.00	0.00	21.58
19	100,000	500,000	300,000	4	43	8.89	95.56	33.80	164.78	18.97	92.46	0	3	0.00	100.00	0.00	28.27	0.00	100.00	0.00	17.16
20	500,000	**UP**		2	45	4.44	100.00	13.44	178.22	7.54	100.00	0	3	0.00	100.00	0.00	28.27	0.00	100.00	0.00	15.86
				45				178.22				3				28.27				15.86	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2020 IRON MINES (UNDERGROUND

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	0.77	0.77	7.58	7.58	1.59	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	3	1.54	2.31	16.57	24.15	3.48	5.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	8	3.85	6.15	0.79	23.36	0.17	4.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	13	3.85	10.00	1.34	24.70	0.28	5.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	18	3.85	13.85	1.77	26.48	0.37	5.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	22	3.08	16.92	1.02	27.50	0.22	5.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	26	3.08	20.00	1.19	28.69	0.25	6.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	36	7.69	27.69	1.89	30.59	0.40	6.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	39	2.31	30.00	1.44	32.03	0.30	6.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	43	3.08	33.08	4.08	36.11	0.86	7.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	44	0.77	33.85	7.56	43.67	1.59	9.18	1	1	10.00	10.00	49.46	49.46	62.59	62.59	654.56	113.27
12	3,000	4,000	3,500	9	53	6.92	40.77	10.86	54.53	2.28	11.46	0	1	0.00	10.00	0.00	49.46	0.00	62.59	0.00	90.70
13	4,000	5,000	4,500	4	57	3.08	43.85	6.10	60.63	1.28	12.74	0	1	0.00	10.00	0.00	49.46	0.00	62.59	0.00	81.57
14	5,000	7,500	6,250	7	64	5.38	49.23	13.02	73.65	2.74	15.48	0	1	0.00	10.00	0.00	49.46	0.00	62.59	0.00	67.15
15	7,500	10,000	8,750	3	67	2.31	51.54	11.85	85.50	2.49	17.97	0	1	0.00	10.00	0.00	49.46	0.00	62.59	0.00	57.85
16	10,000	20,000	15,000	8	75	6.15	57.69	121.79	207.29	25.60	43.57	0	1	0.00	10.00	0.00	49.46	0.00	62.59	0.00	23.86
17	20,000	50,000	35,000	11	86	8.46	66.15	4.47	211.76	0.94	44.51	0	1	0.00	10.00	0.00	49.46	0.00	62.59	0.00	23.36
18	50,000	100,000	75,000	2	88	1.54	67.69	1.51	213.27	0.32	44.82	0	1	0.00	10.00	0.00	49.46	0.00	62.59	0.00	23.19
19	100,000	500,000	300,000	23	111	17.69	85.38	94.17	307.44	19.79	64.62	1	2	10.00	20.00	1.57	51.03	1.98	64.57	1.67	16.60
20	500,000	**UP**		19	130	14.62	100.00	168.35	475.79	35.38	100.00	8	10	80.00	100.00	28.00	79.02	35.43	100.00	16.63	16.61
					130				475.79				10				79.02				16.61

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2021 BLAST FURNACES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	5.36	5.36	31.32	31.32	3.78	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	11	1.19	6.55	0.19	31.51	0.02	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	18	4.17	10.71	0.70	32.21	0.08	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	20	1.19	11.90	0.18	32.38	0.02	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	23	1.79	13.69	0.93	33.31	0.11	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	27	2.38	16.07	3.73	37.04	0.45	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	33	3.57	19.64	6.30	43.33	0.76	5.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	39	3.57	23.21	0.44	42.89	0.05	5.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	41	1.19	24.40	6.57	49.46	0.79	5.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	44	1.79	26.19	8.64	58.10	1.04	7.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	45	0.60	26.79	4.33	62.43	0.52	7.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	48	1.79	28.57	13.53	75.96	1.63	9.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	56	4.76	33.33	1.15	74.82	0.14	9.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	64	4.76	38.10	12.13	86.94	1.46	10.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	67	1.79	39.88	13.57	100.52	1.64	12.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	12	79	7.14	47.02	70.01	170.53	8.45	20.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	24	103	14.29	61.31	164.29	334.82	19.82	40.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	26	129	15.48	76.79	182.81	517.63	22.06	62.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	26	155	15.48	92.26	181.75	699.38	21.93	84.39	4	4	28.57	28.57	1,850.75	1,850.75	99.85	99.85	1018.31	264.63
20	500,000	**UP**		13	168	7.74	100.00	129.38	828.76	15.61	100.00	10	14	71.43	100.00	2.80	1,853.56	0.15	100.00	2.17	223.65
				168				828.76				14				1,853.56				223.65	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2022 IRON FOUNDRIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	2.53	2.53	6.17	6.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	14.00	16.53	34.08	40.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	24.54	41.08	59.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				41.08				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2028 MIXED

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.22	2.22	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.22	4.44	0.03	0.03	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.22	6.67	0.39	0.36	0.20	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.22	8.89	1.27	0.90	0.65	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.22	11.11	0.00	0.90	0.00	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.22	13.33	0.00	0.90	0.00	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	2.22	15.56	15.00	15.90	7.68	8.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	2.22	17.78	1.51	17.41	0.77	8.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	2.22	20.00	5.16	22.57	2.64	11.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	2.22	22.22	3.43	26.00	1.76	13.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	2.22	24.44	0.00	26.00	0.00	13.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	2.22	26.67	20.96	5.04	10.74	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	2.22	28.89	3.41	8.45	1.75	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	20	15.56	44.44	47.67	56.12	24.42	28.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	23	6.67	51.11	18.81	74.93	9.63	38.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	13	36	28.89	80.00	77.88	152.81	39.89	78.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	40	8.89	88.89	31.58	184.39	16.17	94.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	42	4.44	93.33	6.88	191.27	3.53	97.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		3	45	6.67	100.00	3.97	195.24	2.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				45				195.24				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 203 STEELWORKS AND ROLLING MILLS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	31	31	5.03	5.03	563.37	563.37	13.86	13.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	10	41	1.62	6.66	3.95	567.32	0.10	13.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	28	69	4.55	11.20	7.12	574.44	0.18	14.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	16	85	2.60	13.80	15.34	589.78	0.38	14.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	17	102	2.76	16.56	6.06	595.84	0.15	14.66	1	1	2.08	2.08	76.54	76.54	13.58	13.58	1263.56	12.85
6	500	750	625	10	112	1.62	18.18	8.64	604.48	0.21	14.87	0	1	0.00	2.08	0.00	76.54	0.00	13.58	0.00	12.66
7	750	1,000	875	23	135	3.73	21.92	33.90	638.39	0.83	15.70	0	1	0.00	2.08	0.00	76.54	0.00	13.58	0.00	11.99
8	1,000	1,500	1,250	23	158	3.73	25.65	19.58	657.97	0.48	16.18	0	1	0.00	2.08	0.00	76.54	0.00	13.58	0.00	11.63
9	1,500	2,000	1,750	21	179	3.41	29.06	50.25	708.21	1.24	17.42	0	1	0.00	2.08	0.00	76.54	0.00	13.58	0.00	10.81
10	2,000	2,500	2,250	10	189	1.62	30.68	36.62	744.83	0.90	18.32	0	1	0.00	2.08	0.00	76.54	0.00	13.58	0.00	10.28
11	2,500	3,000	2,750	13	202	2.11	32.79	48.63	793.46	1.20	19.52	0	1	0.00	2.08	0.00	76.54	0.00	13.58	0.00	9.65
12	3,000	4,000	3,500	18	220	2.92	35.71	118.91	912.37	2.92	22.44	0	1	0.00	2.08	0.00	76.54	0.00	13.58	0.00	8.39
13	4,000	5,000	4,500	29	249	4.71	40.42	95.89	1,008.26	2.36	24.80	0	1	0.00	2.08	0.00	76.54	0.00	13.58	0.00	7.59
14	5,000	7,500	6,250	27	276	4.38	44.81	245.61	1,253.87	6.04	30.84	0	1	0.00	2.08	0.00	76.54	0.00	13.58	0.00	6.10
15	7,500	10,000	8,750	32	308	5.19	50.00	302.10	1,555.97	7.43	38.27	0	1	0.00	2.08	0.00	76.54	0.00	13.58	0.00	4.92
16	10,000	20,000	15,000	51	359	8.28	58.28	489.09	2,045.05	12.03	50.30	2	3	4.17	6.25	79.86	156.41	14.17	27.76	16.33	7.65
17	20,000	50,000	35,000	55	414	8.93	67.21	682.56	2,727.62	16.79	67.09	1	4	2.08	8.33	4.67	161.08	0.83	28.58	0.68	5.91
18	50,000	100,000	75,000	41	455	6.66	73.86	447.16	3,174.78	11.00	78.09	10	14	20.83	29.17	178.98	340.06	31.76	60.35	40.03	10.71
19	100,000	500,000	300,000	85	540	13.80	87.66	414.35	3,589.13	10.19	88.28	34	48	70.83	100.00	223.45	563.51	39.65	100.00	53.93	15.70
20	500,000	**UP**		76	616	12.34	100.00	476.32	4,065.45	11.72	100.00	0	48	0.00	100.00	0.00	563.51	0.00	100.00	0.00	13.86
				616				4,065.45				48				563.51				13.86	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	50.00	50.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	50.00	100.00	0.00	0.00	0.00	0.00	1	1	100.00	100.00	8.66	8.66	100.00	100.00	0.00	0.00
3	100	200	150	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	1	0.00	100.00	0.00	8.66	0.00	100.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	1	0.00	100.00	0.00	8.66	0.00	100.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	1	0.00	100.00	0.00	8.66	0.00	100.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	1	0.00	100.00	0.00	8.66	0.00	100.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	1	0.00	100.00	0.00	8.66	0.00	100.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	1	0.00	100.00	0.00	8.66	0.00	100.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	1	0.00	100.00	0.00	8.66	0.00	100.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	1	0.00	100.00	0.00	8.66	0.00	100.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	1	0.00	100.00	0.00	8.66	0.00	100.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	1	0.00	100.00	0.00	8.66	0.00	100.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	1	0.00	100.00	0.00	8.66	0.00	100.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	1	0.00	100.00	0.00	8.66	0.00	100.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	1	0.00	100.00	0.00	8.66	0.00	100.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	1	0.00	100.00	0.00	8.66	0.00	100.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	1	0.00	100.00	0.00	8.66	0.00	100.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	1	0.00	100.00	0.00	8.66	0.00	100.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	1	0.00	100.00	0.00	8.66	0.00	100.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	0.00	0.00	0.00	0	1	0.00	100.00	0.00	8.66	0.00	100.00	0.00	0.00
				2				0.00				1				8.66				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	21	21	56.76	56.76	0.50	0.50	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	22	2.70	59.46	0.38	0.88	0.15	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	25	8.11	67.57	0.39	1.27	0.16	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	26	2.70	70.27	6.89	8.16	2.78	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	27	2.70	72.97	4.31	12.46	1.74	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	28	2.70	75.68	9.56	22.03	3.86	8.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	29	2.70	78.38	9.70	31.73	3.91	12.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	30	2.70	81.08	3.08	34.80	1.24	14.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	31	2.70	83.78	24.34	59.14	9.82	23.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	32	2.70	86.49	34.57	93.71	13.95	37.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	33	2.70	89.19	10.12	103.82	4.08	41.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	34	2.70	91.89	27.00	130.82	10.90	52.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	35	2.70	94.59	49.90	180.72	20.14	72.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	36	2.70	97.30	49.94	230.66	20.16	93.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	37	2.70	100.00	17.08	247.74	6.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	37	0.00	100.00	0.00	247.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	37	0.00	100.00	0.00	247.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	37	0.00	100.00	0.00	247.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	37	0.00	100.00	0.00	247.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	37	0.00	100.00	0.00	247.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				37				247.74				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2042 TRANSPORT INSTALLATIONS FOR PETROLIUM (INCLUDING PIPELINES)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	8.33	8.33	0.00	0.00	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	4	25.00	33.33	0.49	0.50	1.03	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	9	41.67	75.00	3.43	3.93	7.17	8.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	8.33	83.33	2.46	6.39	5.14	13.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	8.33	91.67	5.74	12.12	11.99	25.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	8.33	100.00	35.72	47.85	74.66	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	12	0.00	100.00	0.00	47.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	12	0.00	100.00	0.00	47.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	12	0.00	100.00	0.00	47.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	12	0.00	100.00	0.00	47.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	12	0.00	100.00	0.00	47.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	47.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	47.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	47.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	47.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	47.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	47.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	47.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	12	0.00	100.00	0.00	47.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					12				47.85				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	12.10	12.10	11.46	11.46	2.53	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	16	0.81	12.90	0.00	11.46	0.00	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	17	33	13.71	26.61	2.89	14.35	0.64	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	34	0.81	27.42	1.13	15.48	0.25	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	43	7.26	34.68	9.74	25.22	2.15	5.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	44	0.81	35.48	6.31	31.53	1.39	6.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	47	2.42	37.90	5.21	36.73	1.15	8.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	48	0.81	38.71	4.09	40.83	0.90	9.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	49	0.81	39.52	0.77	41.60	0.17	9.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	50	0.81	40.32	0.77	42.37	0.17	9.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	51	0.81	41.13	0.77	43.15	0.17	9.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	52	0.81	41.94	1.32	44.47	0.29	9.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	54	106	43.55	85.48	234.98	279.45	51.82	61.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	110	3.23	88.71	54.19	333.64	11.95	73.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	111	0.81	89.52	2.81	336.45	0.62	74.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	121	8.06	97.58	66.21	402.65	14.60	88.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	122	0.81	98.39	6.31	408.96	1.39	90.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	123	0.81	99.19	37.65	446.61	8.30	98.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	124	0.81	100.00	6.82	453.43	1.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	124	0.00	100.00	0.00	453.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					124				453.43				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	142	142	55.47	55.47	115.20	115.20	21.77	21.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	143	0.39	55.86	0.33	115.54	0.06	21.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	89	232	34.77	90.63	14.88	130.42	2.81	24.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	233	0.39	91.02	0.77	131.19	0.15	24.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	234	0.39	91.41	1.34	132.53	0.25	25.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	235	0.39	91.80	1.99	134.53	0.38	25.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	236	0.39	92.19	7.23	141.75	1.37	26.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	237	0.39	92.58	2.46	144.21	0.46	27.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	238	0.39	92.97	16.80	161.01	3.17	30.42	2	2	33.33	33.33	358.85	358.85	85.63	85.63	2136.56	222.88
10	2,000	2,500	2,250	1	239	0.39	93.36	7.06	168.06	1.33	31.76	0	2	0.00	33.33	0.00	358.85	0.00	85.63	0.00	213.52
11	2,500	3,000	2,750	1	240	0.39	93.75	8.70	176.76	1.64	33.40	0	2	0.00	33.33	0.00	358.85	0.00	85.63	0.00	203.01
12	3,000	4,000	3,500	1	241	0.39	94.14	31.00	207.76	5.86	39.26	0	2	0.00	33.33	0.00	358.85	0.00	85.63	0.00	172.72
13	4,000	5,000	4,500	1	242	0.39	94.53	11.86	219.62	2.24	41.50	0	2	0.00	33.33	0.00	358.85	0.00	85.63	0.00	163.39
14	5,000	7,500	6,250	1	243	0.39	94.92	21.49	241.12	4.06	45.56	2	4	33.33	66.67	60.23	419.08	14.37	100.00	280.24	173.81
15	7,500	10,000	8,750	1	244	0.39	95.31	17.44	258.56	3.30	48.86	2	6	33.33	100.00	0.00	419.08	0.00	100.00	0.00	162.08
16	10,000	20,000	15,000	4	248	1.56	96.88	21.96	280.52	4.15	53.01	0	6	0.00	100.00	0.00	419.08	0.00	100.00	0.00	149.39
17	20,000	50,000	35,000	1	249	0.39	97.27	43.80	324.32	8.28	61.28	0	6	0.00	100.00	0.00	419.08	0.00	100.00	0.00	129.22
18	50,000	100,000	75,000	5	254	1.95	99.22	145.16	469.48	27.43	88.71	0	6	0.00	100.00	0.00	419.08	0.00	100.00	0.00	89.26
19	100,000	500,000	300,000	1	255	0.39	99.61	21.00	490.47	3.97	92.68	0	6	0.00	100.00	0.00	419.08	0.00	100.00	0.00	85.44
20	500,000	**UP**		1	256	0.39	100.00	38.74	529.21	7.32	100.00	0	6	0.00	100.00	0.00	419.08	0.00	100.00	0.00	79.19
				256				529.21				6				419.08				79.19	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2045 TERMINALS FOR CRUDE OIL

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	25.00	25.00	0.10	0.10	14.64	14.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	8	75.00	100.00	0.58	0.68	85.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	8	0.00	100.00	0.00	0.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	8	0.00	100.00	0.00	0.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	8	0.00	100.00	0.00	0.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	8	0.00	100.00	0.00	0.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	8	0.00	100.00	0.00	0.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	8	0.00	100.00	0.00	0.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	0.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	0.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	0.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	0.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	0.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	0.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	0.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	0.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	0.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	0.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	0.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	8	0.00	100.00	0.00	0.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					8				0.68				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2046 TERMINALS FOR LIQUEFIED GASES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	6.17	6.17	3.24	3.24	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	1.23	7.41	0.00	3.24	0.00	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	15	11.11	18.52	1.75	4.98	0.16	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	16	1.23	19.75	0.90	5.88	0.08	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	18	2.47	22.22	1.00	6.88	0.09	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	20	2.47	24.69	4.36	11.24	0.40	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	21	1.23	25.93	1.75	12.99	0.16	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	22	1.23	27.16	25.74	38.73	2.34	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	23	1.23	28.40	49.05	87.78	4.47	8.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	24	1.23	29.63	6.03	93.81	0.55	8.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	27	3.70	33.33	79.22	173.03	7.22	15.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	30	3.70	37.04	0.76	173.78	0.07	15.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	31	1.23	38.27	12.98	186.76	1.18	17.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	32	1.23	39.51	0.00	186.76	0.00	17.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	41	11.11	50.62	149.06	335.83	13.58	30.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	43	2.47	53.09	62.38	398.20	5.68	36.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	44	1.23	54.32	56.78	454.98	5.17	41.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	46	2.47	56.79	48.30	503.29	4.40	45.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	16	62	19.75	76.54	495.80	999.08	45.17	91.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		19	81	23.46	100.00	98.62	1,097.71	8.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				81				1,097.71				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2047 TERMINALS FOR OTHER PRODUCTS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	17.39	17.39	0.84	0.84	6.22	6.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	13	1.45	18.84	0.00	0.84	0.02	6.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	53	66	76.81	95.65	11.12	11.96	82.70	88.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	67	1.45	97.10	0.37	12.34	2.79	91.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	68	1.45	98.55	1.00	13.34	7.44	99.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	69	1.45	100.00	0.11	13.45	0.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	69	0.00	100.00	0.00	13.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	69	0.00	100.00	0.00	13.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	69	0.00	100.00	0.00	13.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	69	0.00	100.00	0.00	13.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	69	0.00	100.00	0.00	13.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	69	0.00	100.00	0.00	13.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	69	0.00	100.00	0.00	13.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	69	0.00	100.00	0.00	13.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	69	0.00	100.00	0.00	13.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	69	0.00	100.00	0.00	13.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	69	0.00	100.00	0.00	13.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	69	0.00	100.00	0.00	13.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	69	0.00	100.00	0.00	13.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	69	0.00	100.00	0.00	13.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				69				13.45				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2048 DEGASIFICATION STATIONS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.00	0.00	0.68	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	4	75.00	100.00	0.58	0.59	99.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				0.59				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2049 OFF SHORE FACILITIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	1.13	1.13	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				1.13				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
P.O.Box 2635 JKT 10026, Cable REINDO
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 205 MINES NOT OTHERWISE CLASSIFIED

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	10.00	10.00	6.45	6.45	0.89	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	10.00	20.00	8.16	14.61	1.13	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	10.00	30.00	0.00	14.61	0.00	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	10.00	40.00	3.61	18.22	0.50	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	10.00	50.00	639.23	657.45	88.38	90.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	10.00	60.00	9.59	667.03	1.33	92.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	10.00	70.00	0.00	667.03	0.00	92.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	10.00	80.00	56.28	723.31	7.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	10.00	90.00	0.00	723.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	10.00	100.00	0.00	723.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	723.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	723.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	723.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	723.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	723.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	723.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	723.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	723.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	10	0.00	100.00	0.00	723.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10				723.31				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2051 EXTRATION AND PROCESSING ABOVE GROUND

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	4.71	4.71	37.52	37.52	8.28	8.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	76	85	39.79	44.50	5.66	43.18	1.25	9.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	94	4.71	49.21	1.13	44.31	0.25	9.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	98	2.09	51.31	0.61	44.92	0.13	9.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	103	2.62	53.93	0.96	45.88	0.21	10.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	104	0.52	54.45	0.96	46.84	0.21	10.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	105	0.52	54.97	1.04	47.87	0.23	10.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	113	4.19	59.16	9.08	56.96	2.00	12.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	118	2.62	61.78	4.31	61.27	0.95	13.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	119	0.52	62.30	2.31	63.58	0.51	14.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	120	0.52	62.83	1.84	61.74	0.41	13.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	122	1.05	63.87	7.19	68.93	1.59	15.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	123	0.52	64.40	0.11	69.04	0.02	15.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	130	3.66	68.06	17.96	87.00	3.96	19.20	6	6	100.00	100.00	52.48	52.48	100.00	100.00	292.11	60.31
15	7,500	10,000	8,750	4	134	2.09	70.16	31.90	118.90	7.04	26.23	0	6	0.00	100.00	0.00	52.48	0.00	100.00	0.00	44.13
16	10,000	20,000	15,000	2	136	1.05	71.20	2.83	121.74	0.63	26.86	0	6	0.00	100.00	0.00	52.48	0.00	100.00	0.00	43.11
17	20,000	50,000	35,000	15	151	7.85	79.06	200.42	322.15	44.22	71.08	0	6	0.00	100.00	0.00	52.48	0.00	100.00	0.00	16.29
18	50,000	100,000	75,000	7	158	3.66	82.72	27.23	349.38	6.01	77.08	0	6	0.00	100.00	0.00	52.48	0.00	100.00	0.00	15.02
19	100,000	500,000	300,000	13	171	6.81	89.53	82.87	432.25	18.28	95.37	0	6	0.00	100.00	0.00	52.48	0.00	100.00	0.00	12.14
20	500,000	**UP**		20	191	10.47	100.00	21.00	453.25	4.63	100.00	0	6	0.00	100.00	0.00	52.48	0.00	100.00	0.00	11.58
				191				453.25				6				52.48				11.58	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2052 EXTRATION AND PROCESSING BELOW GROUND

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	10.00	10.00	0.23	0.23	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	10.00	20.00	0.63	0.86	0.79	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	10.00	30.00	1.19	2.04	1.49	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	10.00	40.00	1.44	3.49	1.82	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	10.00	50.00	5.28	8.77	6.64	11.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	10.00	60.00	2.00	10.77	2.52	13.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	10.00	70.00	0.00	10.77	0.00	13.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	10.00	80.00	0.00	10.77	0.00	13.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	10.00	90.00	42.94	53.71	54.05	67.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	10	10.00	100.00	25.74	79.45	32.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	79.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	79.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	79.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	79.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	79.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	79.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	79.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	79.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	79.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	10	0.00	100.00	0.00	79.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10				79.45				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2058 MIXED

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	6.90	6.90	2.36	2.36	1.01	1.01	2	2	14.29	14.29	13.98	13.98	21.08	21.08	592.76	592.76
2	50	100	75	8	10	27.59	34.48	0.62	2.98	0.27	1.27	0	2	0.00	14.29	0.00	13.98	0.00	21.08	0.00	468.95
3	100	200	150	2	12	6.90	41.38	2.19	5.17	0.93	2.20	0	2	0.00	14.29	0.00	13.98	0.00	21.08	0.00	270.50
4	200	300	250	2	14	6.90	48.28	0.75	5.92	0.32	2.52	0	2	0.00	14.29	0.00	13.98	0.00	21.08	0.00	236.20
5	300	500	400	1	15	3.45	51.72	5.92	11.84	2.53	5.05	0	2	0.00	14.29	0.00	13.98	0.00	21.08	0.00	118.05
6	500	750	625	1	16	3.45	55.17	7.06	18.90	3.01	8.06	0	2	0.00	14.29	0.00	13.98	0.00	21.08	0.00	73.98
7	750	1,000	875	1	17	3.45	58.62	5.89	24.79	2.51	10.57	0	2	0.00	14.29	0.00	13.98	0.00	21.08	0.00	56.40
8	1,000	1,500	1,250	1	18	3.45	62.07	1.56	26.35	0.66	11.24	0	2	0.00	14.29	0.00	13.98	0.00	21.08	0.00	53.07
9	1,500	2,000	1,750	1	19	3.45	65.52	2.70	29.05	1.15	12.39	0	2	0.00	14.29	0.00	13.98	0.00	21.08	0.00	48.14
10	2,000	2,500	2,250	1	20	3.45	68.97	29.58	58.62	12.62	25.00	0	2	0.00	14.29	0.00	13.98	0.00	21.08	0.00	23.85
11	2,500	3,000	2,750	1	21	3.45	72.41	7.25	65.88	3.09	28.10	2	4	14.29	28.57	0.00	13.98	0.00	21.08	0.00	21.23
12	3,000	4,000	3,500	1	22	3.45	75.86	2.33	68.21	0.99	29.09	2	6	14.29	42.86	13.98	27.96	21.08	42.15	599.84	41.00
13	4,000	5,000	4,500	1	23	3.45	79.31	2.32	70.53	0.99	30.08	1	7	7.14	50.00	12.57	40.53	18.94	61.09	541.06	57.47
14	5,000	7,500	6,250	1	24	3.45	82.76	5.48	76.01	2.34	32.42	3	10	21.43	71.43	0.00	40.53	0.00	61.09	0.00	53.33
15	7,500	10,000	8,750	1	25	3.45	86.21	1.97	77.98	0.84	33.26	2	12	14.29	85.71	11.83	52.36	17.83	78.92	599.84	67.15
16	10,000	20,000	15,000	1	26	3.45	89.66	2.33	80.31	0.99	34.25	2	14	14.29	100.00	13.98	66.34	21.08	100.00	599.84	82.61
17	20,000	50,000	35,000	1	27	3.45	93.10	116.55	196.86	49.71	83.97	0	14	0.00	100.00	0.00	66.34	0.00	100.00	0.00	33.70
18	50,000	100,000	75,000	2	29	6.90	100.00	37.59	234.45	16.03	100.00	0	14	0.00	100.00	0.00	66.34	0.00	100.00	0.00	28.30
19	100,000	500,000	300,000	0	29	0.00	100.00	0.00	234.45	0.00	100.00	0	14	0.00	100.00	0.00	66.34	0.00	100.00	0.00	28.30
20	500,000	**UP**		0	29	0.00	100.00	0.00	234.45	0.00	100.00	0	14	0.00	100.00	0.00	66.34	0.00	100.00	0.00	28.30
					29				234.45				14				66.34				28.30

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	3.85	3.85	45.15	45.15	6.90	6.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	0.64	4.49	0.10	45.25	0.01	6.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	0.64	5.13	0.31	45.55	0.05	6.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	0.64	5.77	0.24	45.79	0.04	7.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	11	1.28	7.05	0.21	46.00	0.03	7.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	13	1.28	8.33	0.84	46.84	0.13	7.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	14	0.64	8.97	0.00	46.84	0.00	7.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	16	1.28	10.26	2.43	49.27	0.37	7.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	17	0.64	10.90	2.00	51.27	0.31	7.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	18	0.64	11.54	0.34	51.61	0.05	7.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	24	3.85	15.38	7.23	58.84	1.10	8.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	29	3.21	18.59	33.47	92.31	5.12	14.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	32	1.92	20.51	33.17	125.49	5.07	19.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	35	1.92	22.44	10.70	136.19	1.64	20.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	40	3.21	25.64	7.23	143.42	1.11	21.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	27	67	17.31	42.95	84.44	227.86	12.91	34.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	31	98	19.87	62.82	228.88	456.74	34.99	69.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	107	5.77	68.59	84.70	541.44	12.95	82.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	34	141	21.79	90.38	96.45	637.89	14.74	97.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		15	156	9.62	100.00	16.32	654.21	2.50	100.00	3	3	100.00	100.00	4.42	4.42	100.00	100.00	27.06	0.68
				156				654.21				3				4.42				0.68	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 207 HARD COAL AND LIGNITE EXTRACTION ASPHALT MINES

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	1.95	1.95	7.46	7.46	1.55	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	0.65	2.60	0.00	7.46	0.00	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	0.65	3.25	0.05	7.41	0.01	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	0.65	3.90	1.06	8.47	0.22	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	0.65	4.55	0.00	8.47	0.00	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	0.65	5.19	3.52	11.99	0.73	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	0.65	5.84	0.00	11.99	0.00	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	0.65	6.49	2.25	14.24	0.47	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	0.65	7.14	0.01	14.25	0.00	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	0.65	7.79	0.01	14.26	0.00	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	0.65	8.44	3.68	17.93	0.76	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	0.65	9.09	10.81	28.74	2.25	5.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	0.65	9.74	8.86	37.60	1.84	7.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	0.65	10.39	13.61	51.21	2.83	10.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	0.65	11.04	0.00	51.21	0.00	10.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	11	28	7.14	18.18	76.13	127.34	15.81	26.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	13	41	8.44	26.62	12.19	139.53	2.53	28.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	15	56	9.74	36.36	39.74	179.26	8.25	37.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	51	107	33.12	69.48	204.76	384.02	42.52	79.74	4	4	66.67	66.67	2.01	2.01	96.96	96.96	0.98	0.52
20	500,000	**UP**		47	154	30.52	100.00	97.56	481.57	20.26	100.00	2	6	33.33	100.00	0.06	2.07	3.04	100.00	0.06	0.43
				154				481.57				6				2.07				0.43	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2071 EXTRATION AND PROCESSING OF HARD COAL ABOVE GROUND

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	57	57	3.52	3.52	189.61	189.61	4.66	4.66	4	4	3.81	3.81	27.04	27.04	1.41	1.41	14.26	14.26
2	50	100	75	33	90	2.04	5.56	1.00	190.61	0.02	4.68	0	4	0.00	3.81	0.00	27.04	0.00	1.41	0.00	14.18
3	100	200	150	18	108	1.11	6.67	1.79	192.40	0.04	4.72	0	4	0.00	3.81	0.00	27.04	0.00	1.41	0.00	14.05
4	200	300	250	27	135	1.67	8.34	11.12	203.52	0.27	5.00	0	4	0.00	3.81	0.00	27.04	0.00	1.41	0.00	13.29
5	300	500	400	28	163	1.73	10.07	8.73	212.24	0.21	5.21	0	4	0.00	3.81	0.00	27.04	0.00	1.41	0.00	12.74
6	500	750	625	33	196	2.04	12.11	21.12	233.37	0.52	5.73	1	5	0.95	4.76	16.71	43.74	0.87	2.29	79.08	18.74
7	750	1,000	875	5	201	0.31	12.42	5.35	238.72	0.13	5.86	0	5	0.00	4.76	0.00	43.74	0.00	2.29	0.00	18.32
8	1,000	1,500	1,250	39	240	2.41	14.82	28.29	267.01	0.69	6.56	0	5	0.00	4.76	0.00	43.74	0.00	2.29	0.00	16.38
9	1,500	2,000	1,750	27	267	1.67	16.49	24.33	291.34	0.60	7.15	0	5	0.00	4.76	0.00	43.74	0.00	2.29	0.00	15.01
10	2,000	2,500	2,250	33	300	2.04	18.53	40.52	331.86	0.99	8.15	0	5	0.00	4.76	0.00	43.74	0.00	2.29	0.00	13.18
11	2,500	3,000	2,750	27	327	1.67	20.20	33.17	365.03	0.81	8.96	0	5	0.00	4.76	0.00	43.74	0.00	2.29	0.00	11.98
12	3,000	4,000	3,500	30	357	1.85	22.05	67.54	432.56	1.66	10.62	2	7	1.90	6.67	22.23	65.97	1.16	3.45	32.91	15.25
13	4,000	5,000	4,500	31	388	1.91	23.97	59.49	492.06	1.46	12.08	5	12	4.76	11.43	146.32	212.29	7.65	11.10	245.93	43.14
14	5,000	7,500	6,250	42	430	2.59	26.56	87.15	579.21	2.14	14.22	1	13	0.95	12.38	65.50	277.79	3.42	14.52	75.16	47.96
15	7,500	10,000	8,750	53	483	3.27	29.83	260.48	839.69	6.40	20.62	0	13	0.00	12.38	0.00	277.79	0.00	14.52	0.00	33.08
16	10,000	20,000	15,000	172	655	10.62	40.46	767.61	1,607.30	18.85	39.47	5	18	4.76	17.14	281.88	559.66	14.73	29.25	36.72	34.82
17	20,000	50,000	35,000	247	902	15.26	55.71	854.42	2,461.72	20.98	60.45	5	23	4.76	21.90	2.47	562.13	0.13	29.38	0.29	22.83
18	50,000	100,000	75,000	179	1,081	11.06	66.77	603.67	3,065.39	14.82	75.27	10	33	9.52	31.43	542.13	1,104.26	28.34	57.72	89.81	36.02
19	100,000	500,000	300,000	302	1,383	18.65	85.42	705.34	3,770.72	17.32	92.59	25	58	23.81	55.24	653.37	1,757.62	34.15	91.87	92.63	46.61
20	500,000	**UP**		236	1,619	14.58	100.00	301.65	4,072.37	7.41	100.00	47	105	44.76	100.00	155.60	1,913.23	8.13	100.00	51.58	46.98
				1,619				4,072.37				105				1,913.23				46.98	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2072 EXTRATION AND PROCESSING OF COAL BELOW GROUND

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	14	14	48.28	48.28	1.35	1.35	1.88	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	15	3.45	51.72	0.01	1.36	0.02	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	16	3.45	55.17	0.01	1.37	0.02	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	17	3.45	58.62	0.01	1.38	0.02	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	18	3.45	62.07	0.01	1.39	0.02	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	19	3.45	65.52	0.08	1.47	0.11	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	20	3.45	68.97	0.00	1.47	0.00	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	21	3.45	72.41	0.16	1.63	0.22	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	22	3.45	75.86	10.06	11.69	14.04	16.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	23	3.45	79.31	0.16	11.85	0.22	16.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	24	3.45	82.76	10.12	21.97	14.12	30.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	25	3.45	86.21	0.51	22.48	0.71	31.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	26	3.45	89.66	0.32	22.80	0.44	31.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	27	3.45	93.10	23.36	46.16	32.60	64.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	28	3.45	96.55	24.46	70.62	34.14	98.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	29	3.45	100.00	1.03	71.65	1.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	29	0.00	100.00	0.00	71.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	29	0.00	100.00	0.00	71.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	29	0.00	100.00	0.00	71.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					29				71.65				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2073 HARD COAL COKING PLANTS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	8	30.77	30.77	0.63	0.63	0.56	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	10	7.69	38.46	0.17	0.80	0.15	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	3.85	42.31	2.53	3.34	2.23	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	12	3.85	46.15	11.35	14.69	9.98	12.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	13	3.85	50.00	0.00	14.69	0.00	12.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	14	3.85	53.85	0.00	14.69	0.00	12.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	15	3.85	57.69	0.75	15.43	0.66	13.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	16	3.85	61.54	39.00	54.43	34.30	47.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	17	3.85	65.38	0.00	54.43	0.00	47.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	18	3.85	69.23	0.00	54.43	0.00	47.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	19	3.85	73.08	8.70	63.13	7.65	55.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	20	3.85	76.92	1.46	64.59	1.29	56.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	21	3.85	80.77	1.95	66.54	1.72	58.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	22	3.85	84.62	10.72	77.26	9.43	67.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	23	3.85	88.46	8.04	85.30	7.07	75.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	24	3.85	92.31	8.78	94.08	7.72	82.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	25	3.85	96.15	11.71	105.78	10.30	93.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	26	3.85	100.00	7.90	113.68	6.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	26	0.00	100.00	0.00	113.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					26				113.68				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2074 MANUFACTURE OF HARD COAL BRIQUITTES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	4.17	4.17	0.27	0.27	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	4.17	8.33	0.25	0.01	0.13	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	4.17	12.50	3.38	3.40	1.77	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	4.17	16.67	0.84	4.24	0.44	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	4.17	20.83	1.19	5.44	0.63	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	4.17	25.00	1.00	6.44	0.52	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	4.17	29.17	4.16	10.60	2.18	5.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	4.17	33.33	5.27	15.87	2.77	8.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	4.17	37.50	9.73	25.60	5.10	13.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	4.17	41.67	8.29	33.90	4.35	17.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	4.17	45.83	9.89	43.79	5.19	22.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	4.17	50.00	3.63	47.42	1.90	24.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	4.17	54.17	9.75	57.17	5.11	29.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	15	8.33	62.50	22.93	80.10	12.03	42.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	4.17	66.67	16.48	96.58	8.64	50.65	1	1	100.00	100.00	2.00	2.00	100.00	100.00	12.14	2.07
16	10,000	20,000	15,000	2	18	8.33	75.00	21.91	118.49	11.49	62.15	0	1	0.00	100.00	0.00	2.00	0.00	100.00	0.00	1.69
17	20,000	50,000	35,000	2	20	8.33	83.33	22.56	141.05	11.83	73.98	0	1	0.00	100.00	0.00	2.00	0.00	100.00	0.00	1.42
18	50,000	100,000	75,000	1	21	4.17	87.50	31.48	172.53	16.51	90.49	0	1	0.00	100.00	0.00	2.00	0.00	100.00	0.00	1.16
19	100,000	500,000	300,000	3	24	12.50	100.00	18.13	190.66	9.51	100.00	0	1	0.00	100.00	0.00	2.00	0.00	100.00	0.00	1.05
20	500,000	**UP**		0	24	0.00	100.00	0.00	190.66	0.00	100.00	0	1	0.00	100.00	0.00	2.00	0.00	100.00	0.00	1.05
					24				190.66				1				2.00				1.05

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2078 MIXED

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	53.85	53.85	0.10	0.10	1.28	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	8	7.69	61.54	7.06	7.16	87.36	88.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	9	7.69	69.23	0.03	7.19	0.34	88.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	7.69	76.92	0.16	7.35	2.00	90.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	11	7.69	84.62	0.07	7.42	0.83	91.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	12	7.69	92.31	0.21	7.62	2.55	94.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	13	7.69	100.00	0.46	8.08	5.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	13	0.00	100.00	0.00	8.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	13	0.00	100.00	0.00	8.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	13	0.00	100.00	0.00	8.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	13	0.00	100.00	0.00	8.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	13	0.00	100.00	0.00	8.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	13	0.00	100.00	0.00	8.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	8.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	8.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	8.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	8.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	8.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	8.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	13	0.00	100.00	0.00	8.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					13				8.08				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 208 SALT MINES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	25.00	25.00	0.02	0.02	0.23	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	25.00	50.00	2.17	2.18	29.18	29.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	25.00	75.00	0.00	2.18	0.00	29.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	25.00	100.00	5.24	7.43	70.59	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				7.43				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	3.57	3.57	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	3.57	7.14	0.32	0.33	0.15	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	3.57	10.71	0.46	0.79	0.22	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	3.57	14.29	0.49	1.27	0.23	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	3.57	17.86	0.96	2.24	0.45	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	3.57	21.43	3.89	6.12	1.84	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	3.57	25.00	3.49	9.61	1.65	4.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	3.57	28.57	0.00	9.61	0.00	4.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	3.57	32.14	0.00	9.61	0.00	4.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	3.57	35.71	2.82	12.43	1.33	5.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	3.57	39.29	5.04	17.47	2.38	8.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	3.57	42.86	3.50	20.97	1.65	9.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	16	14.29	57.14	25.14	46.11	11.87	21.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	21	17.86	75.00	31.61	77.72	14.93	36.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	23	7.14	82.14	14.60	92.31	6.89	43.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	26	10.71	92.86	63.35	155.66	29.92	73.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	27	3.57	96.43	27.44	183.10	12.96	86.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	28	3.57	100.00	28.60	211.70	13.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	28	0.00	100.00	0.00	211.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	28	0.00	100.00	0.00	211.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					28				211.70				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2082 SALT EXTRACTION FROM SEA

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	15.38	15.38	3.17	3.17	4.07	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	7.69	23.08	0.15	3.32	0.19	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	5	15.38	38.46	0.57	3.89	0.73	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	7.69	46.15	0.33	4.22	0.42	5.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	7.69	53.85	0.83	5.05	1.07	6.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	7.69	61.54	0.51	5.56	0.65	7.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	7.69	69.23	1.65	7.20	2.11	9.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	7.69	76.92	1.68	8.88	2.15	11.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	7.69	84.62	23.02	31.90	29.53	40.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	7.69	92.31	20.00	51.90	25.66	66.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	7.69	100.00	26.05	77.95	33.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	13	0.00	100.00	0.00	77.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	13	0.00	100.00	0.00	77.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	77.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	77.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	77.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	77.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	77.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	77.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	13	0.00	100.00	0.00	77.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					13				77.95				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 209 PEAT EXTRACTION PEAT PROCESSING

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	9.09	9.09	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	9.09	18.18	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	9.09	27.27	15.26	15.26	17.75	17.75	1	1	33.33	33.33	6.93	6.93	6.77	6.77	45.43	45.43
5	300	500	400	1	4	9.09	36.36	15.26	30.52	17.75	35.50	2	3	66.67	100.00	95.40	102.34	93.23	100.00	625.21	335.32
6	500	750	625	1	5	9.09	45.45	31.37	61.89	36.49	71.99	0	3	0.00	100.00	0.00	102.34	0.00	100.00	0.00	165.36
7	750	1,000	875	1	6	9.09	54.55	12.20	74.09	14.20	86.18	0	3	0.00	100.00	0.00	102.34	0.00	100.00	0.00	138.12
8	1,000	1,500	1,250	1	7	9.09	63.64	0.00	74.09	0.00	86.18	0	3	0.00	100.00	0.00	102.34	0.00	100.00	0.00	138.12
9	1,500	2,000	1,750	1	8	9.09	72.73	1.66	75.75	1.93	88.11	0	3	0.00	100.00	0.00	102.34	0.00	100.00	0.00	135.09
10	2,000	2,500	2,250	1	9	9.09	81.82	7.53	83.28	8.76	96.87	0	3	0.00	100.00	0.00	102.34	0.00	100.00	0.00	122.88
11	2,500	3,000	2,750	1	10	9.09	90.91	2.69	85.97	3.13	100.00	0	3	0.00	100.00	0.00	102.34	0.00	100.00	0.00	119.03
12	3,000	4,000	3,500	1	11	9.09	100.00	0.00	85.97	0.00	100.00	0	3	0.00	100.00	0.00	102.34	0.00	100.00	0.00	119.03
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	85.97	0.00	100.00	0	3	0.00	100.00	0.00	102.34	0.00	100.00	0.00	119.03
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	85.97	0.00	100.00	0	3	0.00	100.00	0.00	102.34	0.00	100.00	0.00	119.03
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	85.97	0.00	100.00	0	3	0.00	100.00	0.00	102.34	0.00	100.00	0.00	119.03
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	85.97	0.00	100.00	0	3	0.00	100.00	0.00	102.34	0.00	100.00	0.00	119.03
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	85.97	0.00	100.00	0	3	0.00	100.00	0.00	102.34	0.00	100.00	0.00	119.03
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	85.97	0.00	100.00	0	3	0.00	100.00	0.00	102.34	0.00	100.00	0.00	119.03
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	85.97	0.00	100.00	0	3	0.00	100.00	0.00	102.34	0.00	100.00	0.00	119.03
20	500,000	**UP**		0	11	0.00	100.00	0.00	85.97	0.00	100.00	0	3	0.00	100.00	0.00	102.34	0.00	100.00	0.00	119.03
					11				85.97				3				102.34				119.03

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2092 MANUFACTURE OF COMPRESSED PEAT

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	27.91	27.91	3.58	3.58	1.08	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	13	2.33	30.23	0.28	3.86	0.08	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	17	9.30	39.53	0.44	4.30	0.13	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	18	2.33	41.86	0.06	4.36	0.02	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	20	4.65	46.51	0.46	4.82	0.14	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	21	2.33	48.84	0.30	5.12	0.09	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	22	2.33	51.16	0.32	5.44	0.10	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	23	2.33	53.49	17.83	23.27	5.40	7.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	24	2.33	55.81	25.35	2.08	7.67	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	25	2.33	58.14	32.19	30.11	9.74	9.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	26	2.33	60.47	34.16	64.27	10.34	19.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	27	2.33	62.79	34.17	98.44	10.34	29.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	28	2.33	65.12	12.65	111.09	3.83	33.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	29	2.33	67.44	34.16	145.24	10.34	43.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	30	2.33	69.77	34.16	179.41	10.34	54.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	31	2.33	72.09	0.03	179.44	0.01	54.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	32	2.33	74.42	0.03	179.47	0.01	54.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	33	2.33	76.74	62.41	241.88	18.89	73.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	34	2.33	79.07	24.23	266.11	7.33	80.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		9	43	20.93	100.00	64.26	330.37	19.45	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				43				330.37				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 21 STONEEARTH(ANIMAL) BONES OR SHELLS

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.26	5.26	0.35	0.35	0.32	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.26	10.53	0.45	0.80	0.41	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.26	15.79	1.35	2.15	1.24	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.26	21.05	0.61	2.76	0.55	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.26	26.32	0.58	3.34	0.53	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.26	31.58	1.95	5.29	1.78	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.26	36.84	1.83	7.11	1.67	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.26	42.11	2.11	9.22	1.92	8.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	5.26	47.37	1.92	11.14	1.76	10.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	5.26	52.63	7.44	18.59	6.80	16.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	5.26	57.89	10.19	28.78	9.31	26.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	5.26	63.16	21.06	49.83	19.23	45.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	5.26	68.42	0.00	49.83	0.00	45.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	5.26	73.68	1.20	51.03	1.09	46.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	5.26	78.95	5.90	56.93	5.39	52.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	5.26	84.21	27.17	84.10	24.82	76.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	18	10.53	94.74	17.52	101.62	16.00	92.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	19	5.26	100.00	7.86	109.48	7.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	19	0.00	100.00	0.00	109.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				19				109.48				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 210 STONE GRAVEL AND SAND EXTRACTION INSTALATIONS

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	39	39	9.90	9.90	124.53	124.53	6.60	6.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	41	0.51	10.41	0.21	124.73	0.01	6.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	45	1.02	11.42	0.39	125.13	0.02	6.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	53	2.03	13.45	2.13	127.26	0.11	6.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	17	70	4.31	17.77	13.13	140.39	0.70	7.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	15	85	3.81	21.57	7.49	147.88	0.40	7.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	97	3.05	24.62	17.98	165.86	0.95	8.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	21	118	5.33	29.95	41.13	206.99	2.18	10.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	19	137	4.82	34.77	30.60	237.59	1.62	12.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	17	154	4.31	39.09	33.52	271.11	1.78	14.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	16	170	4.06	43.15	44.23	315.33	2.34	16.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	23	193	5.84	48.98	64.40	379.74	3.41	20.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	19	212	4.82	53.81	47.00	426.73	2.49	22.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	24	236	6.09	59.90	108.82	535.55	5.77	28.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	17	253	4.31	64.21	67.08	602.63	3.56	31.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	50	303	12.69	76.90	299.87	902.50	15.89	47.83	2	2	100.00	100.00	5.56	5.56	100.00	100.00	1.85	0.62
17	20,000	50,000	35,000	49	352	12.44	89.34	437.04	1,339.54	23.16	71.00	0	2	0.00	100.00	0.00	5.56	0.00	100.00	0.00	0.42
18	50,000	100,000	75,000	14	366	3.55	92.89	110.40	1,449.94	5.85	76.85	0	2	0.00	100.00	0.00	5.56	0.00	100.00	0.00	0.38
19	100,000	500,000	300,000	26	392	6.60	99.49	429.75	1,879.69	22.78	99.63	0	2	0.00	100.00	0.00	5.56	0.00	100.00	0.00	0.30
20	500,000	**UP**		2	394	0.51	100.00	7.00	1,886.69	0.37	100.00	0	2	0.00	100.00	0.00	5.56	0.00	100.00	0.00	0.29
				394				1,886.69				2				5.56				0.29	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 211 CEMENT CHALK LIME AND GYPSUM WORKS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	3.68	3.68	47.49	47.49	9.17	9.17	10	10	25.64	25.64	10.91	10.91	1.00	1.00	22.97	22.97
2	50	100	75	2	13	0.67	4.35	0.00	47.49	0.00	9.17	0	10	0.00	25.64	0.00	10.91	0.00	1.00	0.00	22.97
3	100	200	150	11	24	3.68	8.03	0.91	48.40	0.18	9.35	0	10	0.00	25.64	0.00	10.91	0.00	1.00	0.00	22.53
4	200	300	250	5	29	1.67	9.70	0.54	48.94	0.10	9.45	0	10	0.00	25.64	0.00	10.91	0.00	1.00	0.00	22.29
5	300	500	400	4	33	1.34	11.04	0.06	49.01	0.01	9.47	0	10	0.00	25.64	0.00	10.91	0.00	1.00	0.00	22.26
6	500	750	625	4	37	1.34	12.37	24.06	73.06	4.65	14.11	0	10	0.00	25.64	0.00	10.91	0.00	1.00	0.00	14.93
7	750	1,000	875	4	41	1.34	13.71	0.26	73.32	0.05	14.16	0	10	0.00	25.64	0.00	10.91	0.00	1.00	0.00	14.88
8	1,000	1,500	1,250	9	50	3.01	16.72	7.18	80.51	1.39	15.55	0	10	0.00	25.64	0.00	10.91	0.00	1.00	0.00	13.55
9	1,500	2,000	1,750	13	63	4.35	21.07	0.59	81.09	0.11	15.66	0	10	0.00	25.64	0.00	10.91	0.00	1.00	0.00	13.45
10	2,000	2,500	2,250	12	75	4.01	25.08	4.27	85.37	0.83	16.49	0	10	0.00	25.64	0.00	10.91	0.00	1.00	0.00	12.78
11	2,500	3,000	2,750	3	78	1.00	26.09	0.42	85.79	0.08	16.57	0	10	0.00	25.64	0.00	10.91	0.00	1.00	0.00	12.71
12	3,000	4,000	3,500	25	103	8.36	34.45	17.26	103.04	3.33	19.90	0	10	0.00	25.64	0.00	10.91	0.00	1.00	0.00	10.59
13	4,000	5,000	4,500	13	116	4.35	38.80	9.47	112.51	1.83	21.73	0	10	0.00	25.64	0.00	10.91	0.00	1.00	0.00	9.69
14	5,000	7,500	6,250	13	129	4.35	43.14	5.95	118.46	1.15	22.88	5	15	12.82	38.46	594.80	605.71	54.29	55.29	9999.41	511.33
15	7,500	10,000	8,750	8	137	2.68	45.82	26.11	144.56	5.04	27.92	0	15	0.00	38.46	0.00	605.71	0.00	55.29	0.00	418.99
16	10,000	20,000	15,000	35	172	11.71	57.53	45.44	190.00	8.78	36.70	0	15	0.00	38.46	0.00	605.71	0.00	55.29	0.00	318.79
17	20,000	50,000	35,000	23	195	7.69	65.22	37.34	227.34	7.21	43.91	2	17	5.13	43.59	421.95	1,027.66	38.51	93.80	1130.11	452.04
18	50,000	100,000	75,000	27	222	9.03	74.25	71.49	298.83	13.81	57.72	0	17	0.00	43.59	0.00	1,027.66	0.00	93.80	0.00	343.90
19	100,000	500,000	300,000	49	271	16.39	90.64	144.57	443.40	27.92	85.64	17	34	43.59	87.18	64.96	1,092.61	5.93	99.73	44.93	246.42
20	500,000	**UP**		28	299	9.36	100.00	74.35	517.75	14.36	100.00	5	39	12.82	100.00	2.99	1,095.60	0.27	100.00	4.02	211.61
				299				517.75				39				1,095.60				211.61	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2111 CHALK LIME AND PLASTER WORK KIESELGUHR KILNS

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	4.19	4.19	19.02	19.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	11.76	15.96	53.35	72.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	3.84	12.12	17.39	54.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	5.72	17.84	25.94	80.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	4.21	22.05	19.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	22.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	22.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	22.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	22.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	22.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	22.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	22.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	22.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	22.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	22.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	22.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	22.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	22.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	5	0.00	100.00	0.00	22.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				22.05				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2112 CEMENT FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	4.14	4.14	22.55	22.55	10.48	10.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	12	0.38	4.51	0.15	22.70	0.07	10.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	17	1.88	6.39	4.43	27.13	2.06	12.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	18	0.38	6.77	0.48	27.61	0.22	12.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	25	2.63	9.40	21.02	48.63	9.77	22.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	37	4.51	13.91	6.16	54.79	2.86	25.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	44	2.63	16.54	64.66	9.87	30.04	4.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	53	3.38	19.92	9.15	0.72	4.25	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	62	3.38	23.31	14.60	13.88	6.78	6.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	63	0.38	23.68	0.06	13.95	0.03	6.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	64	0.38	24.06	0.08	14.03	0.04	6.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	74	3.76	27.82	3.27	17.30	1.52	8.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	81	2.63	30.45	16.87	34.17	7.84	15.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	14	95	5.26	35.71	5.27	39.44	2.45	18.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	99	1.50	37.22	18.78	58.22	8.72	27.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	20	119	7.52	44.74	123.15	64.93	57.21	30.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	25	144	9.40	54.14	13.05	77.97	6.06	36.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	24	168	9.02	63.16	106.05	28.07	49.27	13.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	34	202	12.78	75.94	26.80	54.88	12.45	25.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		64	266	24.06	100.00	160.37	215.25	74.51	100.00	3	3	100.00	100.00	1.30	1.30	100.00	100.00	0.81	0.61
				266				215.25				3				1.30				0.61	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 21121 CEMENT FACTORIES WITH

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	3.75	3.75	32.49	32.49	10.62	10.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	14	1.02	4.78	0.00	32.50	0.00	10.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	22	2.73	7.51	0.50	33.00	0.16	10.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	28	2.05	9.56	1.33	34.33	0.44	11.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	32	1.37	10.92	0.02	34.35	0.01	11.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	41	3.07	13.99	0.41	34.76	0.13	11.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	15	56	5.12	19.11	3.29	38.05	1.07	12.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	65	3.07	22.18	4.66	42.71	1.52	13.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	73	2.73	24.91	2.58	45.29	0.84	14.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	79	2.05	26.96	0.23	45.51	0.07	14.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	88	3.07	30.03	3.13	48.64	1.02	15.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	15	103	5.12	35.15	10.37	59.01	3.39	19.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	108	1.71	36.86	0.62	59.62	0.20	19.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	17	125	5.80	42.66	23.37	82.99	7.64	27.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	128	1.02	43.69	21.31	104.30	6.96	34.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	17	145	5.80	49.49	16.55	120.85	5.41	39.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	37	182	12.63	62.12	11.52	132.36	3.76	43.26	2	2	10.53	10.53	45.44	45.44	93.59	93.59	394.56	34.33
18	50,000	100,000	75,000	34	216	11.60	73.72	17.01	115.36	5.56	37.70	0	2	0.00	10.53	0.00	45.44	0.00	93.59	0.00	39.39
19	100,000	500,000	300,000	37	253	12.63	86.35	125.66	241.02	41.07	78.77	7	9	36.84	47.37	2.19	47.63	4.51	98.11	1.74	19.76
20	500,000	**UP**		40	293	13.65	100.00	64.95	305.97	21.23	100.00	10	19	52.63	100.00	0.92	48.55	1.89	100.00	1.42	15.87
				293				305.97				19				48.55				15.87	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 21122 CEMENT FACTORIES WITHOUT

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	3.96	3.96	3.69	3.69	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	13	8.91	12.87	88.44	92.13	5.21	5.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	23	9.90	22.77	110.75	202.89	6.53	11.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	26	2.97	25.74	55.25	258.14	3.26	15.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	33	6.93	32.67	298.70	556.84	17.61	32.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	38	4.95	37.62	70.05	626.89	4.13	36.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	44	5.94	43.56	169.59	796.48	10.00	46.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	46	1.98	45.54	0.41	796.90	0.02	46.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	49	2.97	48.51	45.39	842.29	2.68	49.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	50	0.99	49.50	2.12	844.40	0.12	49.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	55	4.95	54.46	156.80	1,001.20	9.24	59.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	58	2.97	57.43	78.60	1,079.81	4.63	63.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	62	3.96	61.39	11.06	1,090.87	0.65	64.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	65	2.97	64.36	11.39	1,102.25	0.67	64.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	68	2.97	67.33	187.85	1,290.10	11.08	76.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	73	4.95	72.28	282.61	1,572.71	16.66	92.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	79	5.94	78.22	54.23	1,626.94	3.20	95.92	2	2	66.67	66.67	12.34	12.34	97.15	97.15	22.75	0.76
18	50,000	100,000	75,000	3	82	2.97	81.19	78.81	1,705.75	4.65	100.57	0	2	0.00	66.67	0.00	12.34	0.00	97.15	0.00	0.72
19	100,000	500,000	300,000	14	96	13.86	95.05	22.34	1,683.41	1.32	99.25	0	2	0.00	66.67	0.00	12.34	0.00	97.15	0.00	0.73
20	500,000	**UP**		5	101	4.95	100.00	12.67	1,696.08	0.75	100.00	1	3	33.33	100.00	0.36	12.70	2.85	100.00	2.85	0.75
					101				1,696.08				3				12.70				0.75

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2113 CEMENT AND PLASTER GOODS UNFIRED STONEWARE

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	132	132	10.92	10.92	150.70	150.70	3.70	3.70	2	2	4.88	4.88	64.45	64.45	22.62	22.62	42.77	42.77
2	50	100	75	40	172	3.31	14.23	4.29	154.99	0.11	3.80	0	2	0.00	4.88	0.00	64.45	0.00	22.62	0.00	41.59
3	100	200	150	57	229	4.71	18.94	12.06	167.05	0.30	4.10	0	2	0.00	4.88	0.00	64.45	0.00	22.62	0.00	38.58
4	200	300	250	35	264	2.89	21.84	31.24	198.29	0.77	4.86	0	2	0.00	4.88	0.00	64.45	0.00	22.62	0.00	32.50
5	300	500	400	76	340	6.29	28.12	29.61	227.90	0.73	5.59	0	2	0.00	4.88	0.00	64.45	0.00	22.62	0.00	28.28
6	500	750	625	98	438	8.11	36.23	62.44	290.34	1.53	7.12	0	2	0.00	4.88	0.00	64.45	0.00	22.62	0.00	22.20
7	750	1,000	875	50	488	4.14	40.36	39.12	329.46	0.96	8.08	0	2	0.00	4.88	0.00	64.45	0.00	22.62	0.00	19.56
8	1,000	1,500	1,250	56	544	4.63	45.00	105.31	434.77	2.58	10.66	0	2	0.00	4.88	0.00	64.45	0.00	22.62	0.00	14.82
9	1,500	2,000	1,750	79	623	6.53	51.53	136.39	571.17	3.34	14.00	0	2	0.00	4.88	0.00	64.45	0.00	22.62	0.00	11.28
10	2,000	2,500	2,250	22	645	1.82	53.35	31.09	602.26	0.76	14.77	0	2	0.00	4.88	0.00	64.45	0.00	22.62	0.00	10.70
11	2,500	3,000	2,750	22	667	1.82	55.17	48.42	650.68	1.19	15.95	0	2	0.00	4.88	0.00	64.45	0.00	22.62	0.00	9.91
12	3,000	4,000	3,500	40	707	3.31	58.48	167.32	818.00	4.10	20.06	0	2	0.00	4.88	0.00	64.45	0.00	22.62	0.00	7.88
13	4,000	5,000	4,500	47	754	3.89	62.37	383.05	1,201.05	9.39	29.45	1	3	2.44	7.32	33.09	97.54	11.61	34.24	8.64	8.12
14	5,000	7,500	6,250	53	807	4.38	66.75	147.89	1,348.94	3.63	33.08	9	12	21.95	29.27	10.64	108.18	3.74	37.97	7.20	8.02
15	7,500	10,000	8,750	39	846	3.23	69.98	121.54	1,470.48	2.98	36.06	0	12	0.00	29.27	0.00	108.18	0.00	37.97	0.00	7.36
16	10,000	20,000	15,000	79	925	6.53	76.51	561.91	2,032.40	13.78	49.83	7	19	17.07	46.34	48.00	156.18	16.85	54.82	8.54	7.68
17	20,000	50,000	35,000	117	1,042	9.68	86.19	697.91	2,730.30	17.11	66.95	0	19	0.00	46.34	0.00	156.18	0.00	54.82	0.00	5.72
18	50,000	100,000	75,000	58	1,100	4.80	90.98	470.73	3,201.04	11.54	78.49	3	22	7.32	53.66	71.81	227.99	25.21	80.03	15.25	7.12
19	100,000	500,000	300,000	90	1,190	7.44	98.43	791.98	3,993.02	19.42	97.91	16	38	39.02	92.68	49.11	277.10	17.24	97.27	6.20	6.94
20	500,000	**UP**		19	1,209	1.57	100.00	85.30	4,078.32	2.09	100.00	3	41	7.32	100.00	7.79	284.89	2.73	100.00	9.13	6.99
				1,209				4,078.32				41				284.89				6.99	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2114 FALSE TEETH PRODUCTION

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	16.67	16.67	0.81	0.81	11.49	11.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	5.56	22.22	0.25	1.06	3.59	15.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	5.56	27.78	0.23	1.29	3.20	18.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	5.56	33.33	0.64	1.93	9.05	27.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	5.56	38.89	0.45	2.38	6.38	33.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	5.56	44.44	1.43	3.80	20.21	53.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	5.56	50.00	2.54	6.34	35.95	89.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	5.56	55.56	0.00	6.34	0.00	89.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	5.56	61.11	0.29	6.63	4.08	93.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	5.56	66.67	0.30	6.92	4.20	98.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	5.56	72.22	0.01	6.93	0.08	98.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	5.56	77.78	0.01	6.94	0.16	98.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	5.56	83.33	0.01	6.95	0.16	98.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	5.56	88.89	0.01	6.96	0.16	98.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	5.56	94.44	0.04	7.00	0.56	99.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	18	5.56	100.00	0.05	7.05	0.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	18	0.00	100.00	0.00	7.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	7.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	7.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	18	0.00	100.00	0.00	7.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				18				7.05				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2118 OTHERS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	33.33	33.33	0.15	0.15	1.91	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	33.33	66.67	3.33	3.49	41.51	43.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	33.33	100.00	4.54	8.03	56.59	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	3	0.00	100.00	0.00	8.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	8.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	8.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	8.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	8.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	8.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	8.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	8.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	8.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	8.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	8.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	8.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	8.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	8.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	8.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	8.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	8.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				8.03				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	5.45	5.45	21.61	21.61	3.96	3.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	9	2.73	8.18	0.14	21.75	0.03	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	15	5.45	13.64	8.64	30.39	1.58	5.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	16	0.91	14.55	0.30	30.69	0.06	5.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	18	1.82	16.36	1.33	32.02	0.24	5.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	23	4.55	20.91	2.01	34.03	0.37	6.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	28	4.55	25.45	100.85	134.88	18.47	24.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	40	10.91	36.36	21.70	156.58	3.97	28.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	51	10.00	46.36	12.46	169.05	2.28	30.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	54	2.73	49.09	7.84	176.89	1.44	32.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	19	73	17.27	66.36	68.18	245.07	12.48	44.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	78	4.55	70.91	52.18	297.26	9.55	54.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	79	0.91	71.82	12.11	285.15	2.22	52.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	80	0.91	72.73	12.11	297.26	2.22	54.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	84	3.64	76.36	29.40	326.66	5.38	59.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	86	1.82	78.18	19.12	345.78	3.50	63.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	10	96	9.09	87.27	109.20	454.98	19.99	83.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	97	0.91	88.18	7.18	462.15	1.31	84.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	10	107	9.09	97.27	57.52	519.67	10.53	95.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		3	110	2.73	100.00	26.50	546.17	4.85	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				110				546.17				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2121 ASBESTOS BOARDASBESTOS FIBRESTONE SLABCONCRETE SLAB

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17	17	3.77	3.77	63.60	63.60	2.32	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	28	2.44	6.21	6.01	69.61	0.22	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	35	1.55	7.76	1.57	71.19	0.06	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	15	50	3.33	11.09	4.02	75.21	0.15	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	19	69	4.21	15.30	30.90	106.10	1.13	3.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	24	93	5.32	20.62	21.10	127.20	0.77	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	21	114	4.66	25.28	25.28	152.48	0.92	5.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	27	141	5.99	31.26	58.97	211.46	2.15	7.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	151	2.22	33.48	31.06	242.52	1.13	8.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	13	164	2.88	36.36	35.14	277.66	1.28	10.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	171	1.55	37.92	30.49	308.15	1.11	11.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	23	194	5.10	43.02	88.16	396.31	3.21	14.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	18	212	3.99	47.01	79.74	476.05	2.91	17.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	51	263	11.31	58.31	260.80	736.86	9.51	26.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	25	288	5.54	63.86	150.84	887.70	5.50	32.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	32	320	7.10	70.95	331.90	1,219.60	12.10	44.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	51	371	11.31	82.26	537.94	1,757.55	19.61	64.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	48	419	10.64	92.90	786.07	2,543.62	28.66	92.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	26	445	5.76	98.67	153.00	2,696.62	5.58	98.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		6	451	1.33	100.00	46.29	2,742.92	1.69	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				451				2,742.92				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	25.00	25.00	0.16	0.16	0.47	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	25.00	50.00	2.42	2.59	6.88	7.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	25.00	75.00	5.30	7.89	15.05	22.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	25.00	100.00	27.32	35.21	77.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	35.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	35.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	35.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	35.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	35.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	35.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	35.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	35.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	35.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	35.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	35.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	35.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	35.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	35.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	35.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	35.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				35.21				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 21221 (ANIMAL) BONE MEAL MILLS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	5.06	5.06	40.11	40.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	7.55	12.61	59.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	12.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	12.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	12.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	12.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	12.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	12.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	12.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	12.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	12.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	12.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	12.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	12.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	12.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	12.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	12.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	12.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	12.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				12.61				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	0.26	0.26	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	0.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.26				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2123 MINERAL WOOL

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.78	0.78	0.73	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	9.99	10.78	9.26	9.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	66.25	77.03	61.39	71.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	30.89	107.92	28.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	107.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	107.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	107.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	107.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	107.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	107.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	107.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	107.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	107.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	107.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	107.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	107.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	107.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	107.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	107.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				107.92				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 213 BRICK AND TILE WORKS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	15.00	15.00	0.35	0.35	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	9	7.50	22.50	0.34	0.69	0.24	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	11	5.00	27.50	0.77	1.45	0.56	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	12	2.50	30.00	0.21	1.66	0.15	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	16	10.00	40.00	1.33	2.99	0.96	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	18	5.00	45.00	2.45	5.45	1.78	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	19	2.50	47.50	12.11	17.55	8.76	12.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	20	2.50	50.00	3.40	20.96	2.46	15.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	21	2.50	52.50	0.49	21.45	0.35	15.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	22	2.50	55.00	0.04	21.49	0.03	15.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	23	2.50	57.50	0.04	21.53	0.03	15.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	24	2.50	60.00	0.00	21.53	0.00	15.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	25	2.50	62.50	2.63	24.16	1.91	17.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	26	2.50	65.00	12.05	36.22	8.72	26.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	27	2.50	67.50	7.18	43.40	5.20	31.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	29	5.00	72.50	15.98	59.38	11.56	42.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	37	20.00	92.50	62.70	122.07	45.37	88.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	38	2.50	95.00	0.02	122.09	0.01	88.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	40	5.00	100.00	16.11	138.20	11.66	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	40	0.00	100.00	0.00	138.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					40				138.20				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2131 FACTORIES WHICH ONLY HAVE TUNNEL KLINS

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	27	27	17.31	17.31	4.97	4.97	0.99	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	25	52	16.03	33.33	38.62	43.59	7.68	8.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	26	78	16.67	50.00	5.05	48.64	1.00	9.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	14	92	8.97	58.97	2.23	50.87	0.44	10.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	18	110	11.54	70.51	5.49	56.35	1.09	11.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	113	1.92	72.44	1.06	55.29	0.21	10.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	115	1.28	73.72	0.47	55.76	0.09	11.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	118	1.92	75.64	4.76	60.53	0.95	12.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	119	0.64	76.28	0.96	61.49	0.19	12.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	121	1.28	77.56	4.04	65.53	0.80	13.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	122	0.64	78.21	2.57	68.09	0.51	13.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	123	0.64	78.85	0.00	68.09	0.00	13.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	124	0.64	79.49	3.45	71.54	0.69	14.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	125	0.64	80.13	3.36	74.91	0.67	14.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	128	1.92	82.05	0.05	74.96	0.01	14.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	136	5.13	87.18	96.69	171.65	19.23	34.13	2	2	100.00	100.00	64.88	64.88	100.00	100.00	67.10	37.80
17	20,000	50,000	35,000	14	150	8.97	96.15	282.59	454.24	56.19	90.32	0	2	0.00	100.00	0.00	64.88	0.00	100.00	0.00	14.28
18	50,000	100,000	75,000	1	151	0.64	96.79	23.80	478.05	4.73	95.05	0	2	0.00	100.00	0.00	64.88	0.00	100.00	0.00	13.57
19	100,000	500,000	300,000	5	156	3.21	100.00	24.90	502.95	4.95	100.00	0	2	0.00	100.00	0.00	64.88	0.00	100.00	0.00	12.90
20	500,000	**UP**		0	156	0.00	100.00	0.00	502.95	0.00	100.00	0	2	0.00	100.00	0.00	64.88	0.00	100.00	0.00	12.90
					156				502.95				2				64.88				12.90

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	33	33	13.31	13.31	109.14	109.14	18.85	18.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	40	2.82	16.13	6.16	115.30	1.06	19.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	54	5.65	21.77	3.07	118.37	0.53	20.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	59	2.02	23.79	1.04	119.41	0.18	20.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	63	1.61	25.40	10.63	108.78	1.84	18.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	69	2.42	27.82	2.64	111.42	0.46	19.24	6	6	85.71	85.71	2.64	2.64	23.83	23.83	100.22	2.37
7	750	1,000	875	3	72	1.21	29.03	3.94	115.36	0.68	19.92	0	6	0.00	85.71	0.00	2.64	0.00	23.83	0.00	2.29
8	1,000	1,500	1,250	5	77	2.02	31.05	17.76	133.12	3.07	22.99	0	6	0.00	85.71	0.00	2.64	0.00	23.83	0.00	1.99
9	1,500	2,000	1,750	1	78	0.40	31.45	0.22	133.35	0.04	23.03	0	6	0.00	85.71	0.00	2.64	0.00	23.83	0.00	1.98
10	2,000	2,500	2,250	4	82	1.61	33.06	2.76	136.11	0.48	23.50	0	6	0.00	85.71	0.00	2.64	0.00	23.83	0.00	1.94
11	2,500	3,000	2,750	8	90	3.23	36.29	16.71	152.82	2.89	26.39	0	6	0.00	85.71	0.00	2.64	0.00	23.83	0.00	1.73
12	3,000	4,000	3,500	5	95	2.02	38.31	13.17	165.99	2.27	28.66	1	7	14.29	100.00	8.45	11.10	76.17	100.00	64.17	6.69
13	4,000	5,000	4,500	10	105	4.03	42.34	0.42	165.58	0.07	28.59	0	7	0.00	100.00	0.00	11.10	0.00	100.00	0.00	6.70
14	5,000	7,500	6,250	6	111	2.42	44.76	9.91	175.49	1.71	30.30	0	7	0.00	100.00	0.00	11.10	0.00	100.00	0.00	6.32
15	7,500	10,000	8,750	1	112	0.40	45.16	4.25	179.74	0.73	31.04	0	7	0.00	100.00	0.00	11.10	0.00	100.00	0.00	6.17
16	10,000	20,000	15,000	32	144	12.90	58.06	82.10	261.84	14.18	45.21	0	7	0.00	100.00	0.00	11.10	0.00	100.00	0.00	4.24
17	20,000	50,000	35,000	41	185	16.53	74.60	99.34	361.17	17.15	62.37	0	7	0.00	100.00	0.00	11.10	0.00	100.00	0.00	3.07
18	50,000	100,000	75,000	48	233	19.35	93.95	120.60	481.77	20.82	83.19	0	7	0.00	100.00	0.00	11.10	0.00	100.00	0.00	2.30
19	100,000	500,000	300,000	15	248	6.05	100.00	97.35	579.13	16.81	100.00	0	7	0.00	100.00	0.00	11.10	0.00	100.00	0.00	1.92
20	500,000	**UP**		0	248	0.00	100.00	0.00	579.13	0.00	100.00	0	7	0.00	100.00	0.00	11.10	0.00	100.00	0.00	1.92
					248				579.13				7				11.10				1.92

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	5.84	5.84	2.35	2.35	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	11	2.19	8.03	0.00	2.35	0.00	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	17	4.38	12.41	0.37	2.72	0.08	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	20	2.19	14.60	0.00	2.72	0.00	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	23	2.19	16.79	0.84	3.56	0.18	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	24	0.73	17.52	0.28	3.84	0.06	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	29	3.65	21.17	4.57	8.41	1.00	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	30	0.73	21.90	1.69	10.10	0.37	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	37	5.11	27.01	0.85	10.94	0.19	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	38	0.73	27.74	0.01	10.95	0.00	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	42	2.92	30.66	2.91	13.86	0.64	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	44	1.46	32.12	1.85	15.71	0.41	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	45	0.73	32.85	4.03	19.74	0.88	4.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	53	5.84	38.69	8.04	27.78	1.76	6.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	10	63	7.30	45.99	20.16	47.94	4.42	10.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	14	77	10.22	56.20	63.87	111.82	13.99	24.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	14	91	10.22	66.42	19.63	131.45	4.30	28.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	16	107	11.68	78.10	105.22	236.67	23.04	51.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	25	132	18.25	96.35	88.56	325.23	19.39	71.22	4	4	100.00	100.00	14.93	14.93	100.00	100.00	16.86	4.59
20	500,000	**UP**		5	137	3.65	100.00	131.42	456.65	28.78	100.00	0	4	0.00	100.00	0.00	14.93	0.00	100.00	0.00	3.27
				137				456.65				4				14.93				3.27	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 21331 MANUFACTURE OF TRANSPARENT GLAAS: USING ELECTRICITY

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	0.21	0.21	1.06	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	0.66	0.87	3.38	4.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	2.22	3.10	11.29	15.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	16.67	66.67	7.02	10.11	35.66	51.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	16.67	83.33	5.72	15.83	29.06	80.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	16.67	100.00	3.85	19.68	19.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	19.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	19.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	19.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	19.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	19.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	19.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	19.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	19.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	19.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	19.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	19.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	19.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	6	0.00	100.00	0.00	19.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					6				19.68				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 214 PORCELAIN EARTHENWARE STONEWARE POTTERY AND CLAY REFRACTORIE

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.28	1.28	0.06	0.06	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	1.28	2.56	0.86	0.92	0.17	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	1.28	3.85	2.23	3.15	0.44	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	1.28	5.13	1.11	4.26	0.22	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	6	2.56	7.69	0.40	4.66	0.08	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	1.28	8.97	0.53	5.19	0.10	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	9	2.56	11.54	1.25	6.44	0.25	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	11	2.56	14.10	1.89	8.33	0.37	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	15	5.13	19.23	5.98	14.31	1.17	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	1.28	20.51	1.42	15.73	0.28	3.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	17	1.28	21.79	0.71	16.43	0.14	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	20	3.85	25.64	44.62	61.05	8.72	11.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	26	7.69	33.33	47.21	108.26	9.23	21.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	27	1.28	34.62	14.65	122.91	2.86	24.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	28	1.28	35.90	0.50	123.42	0.10	24.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	34	7.69	43.59	29.37	152.79	5.74	29.87	3	3	50.00	50.00	2.17	2.17	64.68	64.68	7.38	1.42
18	50,000	100,000	75,000	5	39	6.41	50.00	50.24	203.02	9.82	39.69	0	3	0.00	50.00	0.00	2.17	0.00	64.68	0.00	1.07
19	100,000	500,000	300,000	39	78	50.00	100.00	308.47	511.50	60.31	100.00	3	6	50.00	100.00	1.18	3.35	35.32	100.00	0.38	0.65
20	500,000	**UP**		0	78	0.00	100.00	0.00	511.50	0.00	100.00	0	6	0.00	100.00	0.00	3.35	0.00	100.00	0.00	0.65
					78				511.50				6				3.35				0.65

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2141 FACTORIES WHICH ONLY HAVE TUNNEL KILNS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	7.25	7.25	17.15	17.15	2.59	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	17	1.55	8.81	0.17	17.32	0.03	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	19	1.04	9.84	0.34	17.66	0.05	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	20	0.52	10.36	0.41	18.07	0.06	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	23	1.55	11.92	25.67	43.74	3.88	6.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	24	0.52	12.44	0.61	44.35	0.09	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	29	2.59	15.03	5.06	49.41	0.77	7.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	32	1.55	16.58	1.61	51.02	0.24	7.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	37	2.59	19.17	6.50	57.52	0.98	8.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	40	1.55	20.73	2.52	60.04	0.38	9.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	43	1.55	22.28	2.03	62.07	0.31	9.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	48	2.59	24.87	0.03	62.10	0.00	9.39	2	2	5.26	5.26	3.28	3.28	1.82	1.82	10443.00	5.28
13	4,000	5,000	4,500	2	50	1.04	25.91	15.18	77.28	2.30	11.69	0	2	0.00	5.26	0.00	3.28	0.00	1.82	0.00	4.24
14	5,000	7,500	6,250	8	58	4.15	30.05	7.23	84.52	1.09	12.78	0	2	0.00	5.26	0.00	3.28	0.00	1.82	0.00	3.88
15	7,500	10,000	8,750	12	70	6.22	36.27	41.40	125.92	6.26	19.05	0	2	0.00	5.26	0.00	3.28	0.00	1.82	0.00	2.60
16	10,000	20,000	15,000	19	89	9.84	46.11	97.05	222.96	14.68	33.73	1	3	2.63	7.89	0.26	3.54	0.14	1.97	0.26	1.59
17	20,000	50,000	35,000	17	106	8.81	54.92	111.08	334.04	16.80	50.53	6	9	15.79	23.68	161.70	165.23	89.91	91.88	145.57	49.46
18	50,000	100,000	75,000	13	119	6.74	61.66	84.96	419.00	12.85	63.38	0	9	0.00	23.68	0.00	165.23	0.00	91.88	0.00	39.43
19	100,000	500,000	300,000	62	181	32.12	93.78	235.82	654.82	35.67	99.06	25	34	65.79	89.47	13.47	178.70	7.49	99.37	5.71	27.29
20	500,000	**UP**		12	193	6.22	100.00	6.23	661.06	0.94	100.00	4	38	10.53	100.00	1.14	179.84	0.63	100.00	18.23	27.20
				193				661.06				38				179.84				27.20	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2142 FACTORIES WITH OTHER TYPES OF KILNS

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	2.03	2.03	8.53	8.53	0.32	0.32	1	1	5.88	5.88	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	8	0.68	2.70	0.19	8.72	0.01	0.33	0	1	0.00	5.88	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	9	0.34	3.04	0.24	8.97	0.01	0.34	0	1	0.00	5.88	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	0.34	3.38	0.15	9.12	0.01	0.34	0	1	0.00	5.88	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	11	0.34	3.72	0.49	9.61	0.02	0.36	0	1	0.00	5.88	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	14	1.01	4.73	1.80	11.41	0.07	0.43	0	1	0.00	5.88	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	22	2.70	7.43	9.53	20.95	0.36	0.78	0	1	0.00	5.88	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	29	2.36	9.80	16.43	37.38	0.61	1.40	0	1	0.00	5.88	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	34	1.69	11.49	5.02	42.40	0.19	1.58	0	1	0.00	5.88	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	42	2.70	14.19	13.94	56.34	0.52	2.11	0	1	0.00	5.88	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	12	54	4.05	18.24	18.29	74.63	0.68	2.79	0	1	0.00	5.88	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	62	2.70	20.95	17.00	91.63	0.64	3.43	0	1	0.00	5.88	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	10	72	3.38	24.32	36.80	128.42	1.38	4.80	0	1	0.00	5.88	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	16	88	5.41	29.73	35.23	163.66	1.32	6.12	0	1	0.00	5.88	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	97	3.04	32.77	64.42	228.07	2.41	8.53	0	1	0.00	5.88	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	37	134	12.50	45.27	212.16	440.23	7.93	16.46	2	3	11.76	17.65	13.05	13.05	8.11	8.11	6.15	2.96
17	20,000	50,000	35,000	47	181	15.88	61.15	431.71	871.94	16.14	32.60	0	3	0.00	17.65	0.00	13.05	0.00	8.11	0.00	1.50
18	50,000	100,000	75,000	40	221	13.51	74.66	952.63	1,824.57	35.61	68.21	3	6	17.65	35.29	2.95	16.00	1.84	9.94	0.31	0.88
19	100,000	500,000	300,000	54	275	18.24	92.91	676.31	2,500.88	25.28	93.49	8	14	47.06	82.35	142.34	158.34	88.44	98.38	21.05	6.33
20	500,000	**UP**		21	296	7.09	100.00	174.11	2,675.00	6.51	100.00	3	17	17.65	100.00	2.60	160.95	1.62	100.00	1.49	6.02
				296				2,675.00				17				160.95				6.02	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2148 MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	1.14	1.14	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				1.14				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 215 GLASS WORKS GLASS BLOWING PLANTS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	7.69	7.69	0.50	0.50	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	7.69	15.38	2.44	2.94	1.82	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	7.69	23.08	2.81	5.75	2.10	4.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	7.69	30.77	8.43	14.18	6.29	10.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	7.69	38.46	4.07	18.25	3.03	13.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	7.69	46.15	6.08	24.33	4.53	18.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	7.69	53.85	18.02	42.36	13.43	31.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	7.69	61.54	1.00	43.36	0.75	32.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	7.69	69.23	2.29	45.64	1.70	34.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	7.69	76.92	1.72	47.36	1.28	35.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	7.69	84.62	4.17	51.54	3.11	38.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	7.69	92.31	82.62	134.15	61.58	99.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	7.69	100.00	0.02	134.17	0.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	134.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	134.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	134.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	134.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	134.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	13	0.00	100.00	0.00	134.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					13				134.17				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19	19	13.97	13.97	57.43	57.43	4.81	4.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	20	0.74	14.71	0.52	57.95	0.04	4.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	21	0.74	15.44	2.34	60.29	0.20	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	22	0.74	16.18	1.69	61.98	0.14	5.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	23	0.74	16.91	0.92	62.89	0.08	5.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	26	2.21	19.12	0.65	63.54	0.05	5.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	35	6.62	25.74	6.24	69.78	0.52	5.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	39	2.94	28.68	2.42	72.20	0.20	6.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	41	1.47	30.15	11.85	84.05	0.99	7.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	48	5.15	35.29	8.74	92.79	0.73	7.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	49	0.74	36.03	9.22	102.01	0.77	8.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	51	1.47	37.50	0.05	102.06	0.00	8.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	52	0.74	38.24	0.00	102.06	0.00	8.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	57	3.68	41.91	41.01	143.07	3.43	11.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	59	1.47	43.38	29.16	172.22	2.44	14.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	18	77	13.24	56.62	387.51	559.73	32.45	46.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	14	91	10.29	66.91	186.85	746.58	15.65	62.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	19	110	13.97	80.88	200.84	947.42	16.82	79.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	22	132	16.18	97.06	67.61	1,015.03	5.66	84.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		4	136	2.94	100.00	179.21	1,194.24	15.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				136				1,194.24				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	28	28	16.67	16.67	42.40	42.40	6.77	6.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	29	0.60	17.26	28.92	71.32	4.62	11.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	31	1.19	18.45	15.22	86.54	2.43	13.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	35	2.38	20.83	11.94	98.48	1.91	15.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	40	2.98	23.81	2.40	100.88	0.38	16.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	50	5.95	29.76	12.07	112.94	1.93	18.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	53	1.79	31.55	3.91	116.86	0.62	18.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	62	5.36	36.90	12.33	129.18	1.97	20.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	70	4.76	41.67	10.22	139.40	1.63	22.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	78	4.76	46.43	10.36	149.76	1.65	23.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	81	1.79	48.21	3.79	153.55	0.60	24.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	12	93	7.14	55.36	31.57	185.12	5.04	29.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	97	2.38	57.74	28.49	213.61	4.55	34.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	106	5.36	63.10	59.70	273.31	9.53	43.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	12	118	7.14	70.24	80.30	353.62	12.82	56.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	15	133	8.93	79.17	86.43	440.05	13.80	70.28	3	3	25.00	25.00	13.06	13.06	20.66	20.66	15.12	2.97
17	20,000	50,000	35,000	17	150	10.12	89.29	20.80	460.85	3.32	73.60	5	8	41.67	66.67	35.76	48.83	56.56	77.22	171.96	10.60
18	50,000	100,000	75,000	12	162	7.14	96.43	81.58	542.42	13.03	86.63	4	12	33.33	100.00	14.40	63.23	22.78	100.00	17.65	11.66
19	100,000	500,000	300,000	4	166	2.38	98.81	42.87	585.29	6.85	93.47	0	12	0.00	100.00	0.00	63.23	0.00	100.00	0.00	10.80
20	500,000	**UP**		2	168	1.19	100.00	40.88	626.18	6.53	100.00	0	12	0.00	100.00	0.00	63.23	0.00	100.00	0.00	10.10
				168				626.18				12				63.23				10.10	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2158 MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	11.11	11.11	0.48	0.48	0.81	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	7	4.44	15.56	1.12	0.64	1.88	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	13	20	28.89	44.44	1.78	1.14	2.98	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	25	11.11	55.56	3.13	4.26	5.24	7.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	28	6.67	62.22	3.11	7.38	5.22	12.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	30	4.44	66.67	6.23	13.60	10.43	22.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	32	4.44	71.11	10.37	23.98	17.38	40.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	33	2.22	73.33	3.23	20.75	5.41	34.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	35	4.44	77.78	10.76	9.98	18.04	16.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	36	2.22	80.00	0.00	9.98	0.00	16.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	37	2.22	82.22	15.82	5.84	26.52	9.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	38	2.22	84.44	10.74	16.57	17.99	27.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	39	2.22	86.67	11.54	28.12	19.35	47.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	42	6.67	93.33	8.92	37.04	14.95	62.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	43	2.22	95.56	0.00	37.04	0.00	62.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	45	4.44	100.00	22.63	59.67	37.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	45	0.00	100.00	0.00	59.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	45	0.00	100.00	0.00	59.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	45	0.00	100.00	0.00	59.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	45	0.00	100.00	0.00	59.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				45				59.67				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 216 GLASS PROCESSING AND MIRRO FACTORIES

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	11.22	11.22	56.04	56.04	4.61	4.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	14	3.06	14.29	0.54	56.58	0.04	4.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	17	3.06	17.35	0.29	56.87	0.02	4.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	21	4.08	21.43	4.27	61.13	0.35	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	24	3.06	24.49	6.17	67.30	0.51	5.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	26	2.04	26.53	3.13	70.43	0.26	5.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	28	2.04	28.57	3.68	74.11	0.30	6.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	34	6.12	34.69	19.23	93.34	1.58	7.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	38	4.08	38.78	11.19	104.54	0.92	8.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	42	4.08	42.86	11.71	116.24	0.96	9.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	44	2.04	44.90	8.66	124.90	0.71	10.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	49	5.10	50.00	25.02	149.92	2.06	12.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	56	7.14	57.14	48.34	198.26	3.98	16.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	58	2.04	59.18	17.79	216.05	1.46	17.78	2	2	28.57	28.57	32.93	32.93	1.19	1.19	185.14	15.24
15	7,500	10,000	8,750	5	63	5.10	64.29	20.77	236.82	1.71	19.49	0	2	0.00	28.57	0.00	32.93	0.00	1.19	0.00	13.90
16	10,000	20,000	15,000	21	84	21.43	85.71	640.66	877.48	52.72	72.21	0	2	0.00	28.57	0.00	32.93	0.00	1.19	0.00	3.75
17	20,000	50,000	35,000	7	91	7.14	92.86	162.86	1,040.33	13.40	85.61	0	2	0.00	28.57	0.00	32.93	0.00	1.19	0.00	3.17
18	50,000	100,000	75,000	6	97	6.12	98.98	166.60	1,206.93	13.71	99.32	5	7	71.43	100.00	2,801.06	2,768.13	101.19	100.00	1681.33	229.35
19	100,000	500,000	300,000	1	98	1.02	100.00	8.22	1,215.15	0.68	100.00	0	7	0.00	100.00	0.00	2,768.13	0.00	100.00	0.00	227.80
20	500,000	**UP**		0	98	0.00	100.00	0.00	1,215.15	0.00	100.00	0	7	0.00	100.00	0.00	2,768.13	0.00	100.00	0.00	227.80
				98				1,215.15				7				2,768.13				227.80	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 217 PRECIOUS STONE WORKSHOPS AND PROCESSING PLANT

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.27	2.27	0.01	0.01	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	3	4.55	6.82	0.04	0.02	0.05	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	5	4.55	11.36	0.46	0.44	0.64	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	8	6.82	18.18	0.02	0.45	0.02	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	10	4.55	22.73	0.67	1.13	0.93	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	17	15.91	38.64	1.85	2.97	2.56	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	20	6.82	45.45	0.14	3.11	0.19	4.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	21	2.27	47.73	0.00	3.11	0.00	4.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	23	4.55	52.27	2.57	5.68	3.57	7.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	30	15.91	68.18	4.59	10.27	6.37	14.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	31	2.27	70.45	1.10	11.37	1.52	15.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	33	4.55	75.00	7.24	18.60	10.05	25.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	34	2.27	77.27	7.95	26.55	11.04	36.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	35	2.27	79.55	6.97	33.52	9.68	46.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	41	13.64	93.18	30.97	64.49	43.02	89.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	42	2.27	95.45	0.00	64.49	0.00	89.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	43	2.27	97.73	7.50	71.99	10.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	44	2.27	100.00	0.00	71.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	44	0.00	100.00	0.00	71.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	44	0.00	100.00	0.00	71.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					44				71.99				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 218 EMERY AND ABRASIVE MATERIALS FACTORIES

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	5.71	5.71	63.78	63.78	24.51	24.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	2.86	8.57	0.08	63.86	0.03	24.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	2.86	11.43	0.12	63.97	0.04	24.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	2.86	14.29	1.70	62.27	0.65	23.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	10	14.29	28.57	1.33	63.60	0.51	24.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	2.86	31.43	1.94	65.54	0.74	25.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	2.86	34.29	3.80	69.34	1.46	26.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	13	2.86	37.14	19.83	49.52	7.62	19.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	14	2.86	40.00	9.91	59.43	3.81	22.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	15	2.86	42.86	0.00	59.43	0.00	22.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	2.86	45.71	16.59	76.01	6.37	29.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	17	2.86	48.57	16.10	59.91	6.19	23.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	18	2.86	51.43	16.10	76.01	6.19	29.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	20	5.71	57.14	33.61	109.62	12.91	42.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	21	2.86	60.00	1.08	110.70	0.41	42.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	22	2.86	62.86	0.00	110.70	0.00	42.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	30	22.86	85.71	109.85	220.55	42.21	84.74	9	9	100.00	100.00	2,775.83	2,775.83	100.00	100.00	2526.89	1258.58
18	50,000	100,000	75,000	5	35	14.29	100.00	39.70	260.26	15.26	100.00	0	9	0.00	100.00	0.00	2,775.83	0.00	100.00	0.00	1066.58
19	100,000	500,000	300,000	0	35	0.00	100.00	0.00	260.26	0.00	100.00	0	9	0.00	100.00	0.00	2,775.83	0.00	100.00	0.00	1066.58
20	500,000	**UP**		0	35	0.00	100.00	0.00	260.26	0.00	100.00	0	9	0.00	100.00	0.00	2,775.83	0.00	100.00	0.00	1066.58
				35				260.26				9				2,775.83				1066.58	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 219 TARCOATED CHIPPINGS MANUFACTUREASPHALT AND ROOFING FELT

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	25	25	9.77	9.77	32.29	32.29	2.29	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	22	47	8.59	18.36	0.93	31.36	0.07	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	55	3.13	21.48	13.15	44.51	0.93	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	13	68	5.08	26.56	6.93	37.58	0.49	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	21	89	8.20	34.77	15.98	53.57	1.13	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	98	3.52	38.28	17.94	71.51	1.27	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	17	115	6.64	44.92	48.39	119.91	3.43	8.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	22	137	8.59	53.52	92.50	212.40	6.55	15.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	21	158	8.20	61.72	154.05	366.45	10.91	25.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	13	171	5.08	66.80	94.62	461.07	6.70	32.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	14	185	5.47	72.27	101.37	562.44	7.18	39.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	13	198	5.08	77.34	126.23	688.67	8.94	48.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	11	209	4.30	81.64	141.38	830.06	10.02	58.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	26	235	10.16	91.80	271.02	1,101.08	19.20	78.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	10	245	3.91	95.70	233.06	1,334.13	16.51	94.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	246	0.39	96.09	34.49	1,368.63	2.44	96.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	255	3.52	99.61	35.55	1,404.18	2.52	99.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	256	0.39	100.00	7.16	1,411.34	0.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	256	0.00	100.00	0.00	1,411.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	256	0.00	100.00	0.00	1,411.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				256				1,411.34				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 22 METALS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	0.96	0.96	2.31	2.31	0.79	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	0.96	1.92	0.33	2.64	0.11	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	0.96	2.88	0.29	2.93	0.10	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	5	1.92	4.81	0.13	3.06	0.04	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	0.96	5.77	0.64	3.69	0.22	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	17	10.58	16.35	7.90	11.60	2.69	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	22	4.81	21.15	4.59	16.19	1.57	5.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	23	0.96	22.12	1.92	18.11	0.65	6.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	24	0.96	23.08	1.17	19.27	0.40	6.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	30	5.77	28.85	9.81	29.08	3.34	9.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	34	3.85	32.69	8.45	37.54	2.88	12.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	39	4.81	37.50	12.76	50.29	4.35	17.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	45	5.77	43.27	13.98	64.27	4.76	21.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	52	6.73	50.00	27.22	91.49	9.28	31.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	15	67	14.42	64.42	34.64	126.13	11.81	42.99	1	1	100.00	100.00	13.06	13.06	100.00	100.00	37.70	10.36
16	10,000	20,000	15,000	11	78	10.58	75.00	54.43	180.56	18.55	61.54	0	1	0.00	100.00	0.00	13.06	0.00	100.00	0.00	7.23
17	20,000	50,000	35,000	11	89	10.58	85.58	41.60	222.16	14.18	75.72	0	1	0.00	100.00	0.00	13.06	0.00	100.00	0.00	5.88
18	50,000	100,000	75,000	8	97	7.69	93.27	33.06	255.22	11.27	86.99	0	1	0.00	100.00	0.00	13.06	0.00	100.00	0.00	5.12
19	100,000	500,000	300,000	6	103	5.77	99.04	35.74	290.96	12.18	99.18	0	1	0.00	100.00	0.00	13.06	0.00	100.00	0.00	4.49
20	500,000	**UP**		1	104	0.96	100.00	2.42	293.38	0.82	100.00	0	1	0.00	100.00	0.00	13.06	0.00	100.00	0.00	4.45
					104				293.38				1				13.06				4.45

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	0.19	0.19	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	0.56	0.75	0.17	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	25.21	25.96	7.60	7.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	78.16	104.11	23.56	31.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	227.61	331.73	68.61	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	331.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	331.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	331.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	331.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	331.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	331.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	331.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	331.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	331.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	331.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	331.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	331.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	331.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	5	0.00	100.00	0.00	331.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				331.73				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	146	146	6.36	6.36	407.32	407.32	4.78	4.78	9	9	9.47	9.47	3,041.10	3,041.10	23.88	23.88	746.61	746.61
2	50	100	75	30	176	1.31	7.66	7.98	415.30	0.09	4.87	0	9	0.00	9.47	0.00	3,041.10	0.00	23.88	0.00	732.26
3	100	200	150	56	232	2.44	10.10	10.02	425.32	0.12	4.99	0	9	0.00	9.47	0.00	3,041.10	0.00	23.88	0.00	715.01
4	200	300	250	40	272	1.74	11.84	12.72	438.04	0.15	5.14	1	10	1.05	10.53	30.11	3,071.21	0.24	24.11	236.78	701.12
5	300	500	400	73	345	3.18	15.02	41.72	479.76	0.49	5.63	0	10	0.00	10.53	0.00	3,071.21	0.00	24.11	0.00	640.15
6	500	750	625	73	418	3.18	18.20	28.29	508.05	0.33	5.96	2	12	2.11	12.63	0.57	3,071.78	0.00	24.12	2.01	604.62
7	750	1,000	875	121	539	5.27	23.47	63.23	571.28	0.74	6.70	0	12	0.00	12.63	0.00	3,071.78	0.00	24.12	0.00	537.70
8	1,000	1,500	1,250	108	647	4.70	28.17	109.64	680.93	1.29	7.99	0	12	0.00	12.63	0.00	3,071.78	0.00	24.12	0.00	451.12
9	1,500	2,000	1,750	81	728	3.53	31.69	92.62	773.55	1.09	9.07	0	12	0.00	12.63	0.00	3,071.78	0.00	24.12	0.00	397.10
10	2,000	2,500	2,250	47	775	2.05	33.74	91.44	864.99	1.07	10.14	5	17	5.26	17.89	21.99	3,093.76	0.17	24.29	24.05	357.67
11	2,500	3,000	2,750	51	826	2.22	35.96	108.17	973.15	1.27	11.41	0	17	0.00	17.89	0.00	3,093.76	0.00	24.29	0.00	317.91
12	3,000	4,000	3,500	145	971	6.31	42.27	307.59	1,280.75	3.61	15.02	1	18	1.05	18.95	2.03	3,095.79	0.02	24.31	0.66	241.72
13	4,000	5,000	4,500	106	1,077	4.61	46.89	882.08	2,162.83	10.34	25.36	1	19	1.05	20.00	21.64	3,117.43	0.17	24.48	2.45	144.14
14	5,000	7,500	6,250	178	1,255	7.75	54.64	452.21	2,615.04	5.30	30.67	0	19	0.00	20.00	0.00	3,117.43	0.00	24.48	0.00	119.21
15	7,500	10,000	8,750	87	1,342	3.79	58.42	294.02	2,909.05	3.45	34.12	2	21	2.11	22.11	59.18	3,176.62	0.46	24.94	20.13	109.20
16	10,000	20,000	15,000	199	1,541	8.66	67.09	1,405.72	4,314.78	16.49	50.60	6	27	6.32	28.42	165.88	3,342.50	1.30	26.25	11.80	77.47
17	20,000	50,000	35,000	275	1,816	11.97	79.06	1,813.05	6,127.83	21.26	71.86	16	43	16.84	45.26	5,606.08	8,948.58	44.02	70.26	309.21	146.03
18	50,000	100,000	75,000	185	2,001	8.05	87.11	1,108.85	7,236.68	13.00	84.87	7	50	7.37	52.63	1,225.12	10,173.70	9.62	79.88	110.49	140.59
19	100,000	500,000	300,000	224	2,225	9.75	96.87	860.33	8,097.02	10.09	94.96	26	76	27.37	80.00	1,089.13	11,262.83	8.55	88.44	126.59	139.10
20	500,000	**UP**		72	2,297	3.13	100.00	429.88	8,526.89	5.04	100.00	19	95	20.00	100.00	1,472.88	12,735.71	11.56	100.00	342.63	149.36
				2,297				8,526.89				95				12,735.71				149.36	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2202 METAL POWDER FACTORIES

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	6.02	6.02	43.44	43.44	4.41	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	14	2.41	8.43	1.97	45.41	0.20	4.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	20	3.61	12.05	1.69	47.10	0.17	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	23	1.81	13.86	1.28	48.38	0.13	4.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	34	6.63	20.48	8.97	57.36	0.91	5.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	46	7.23	27.71	16.29	73.64	1.65	7.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	16	62	9.64	37.35	15.84	89.48	1.61	9.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	76	8.43	45.78	51.24	140.72	5.20	14.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	82	3.61	49.40	8.38	149.11	0.85	15.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	93	6.63	56.02	94.45	243.56	9.58	24.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	103	6.02	62.05	61.61	305.17	6.25	30.95	3	3	100.00	100.00	29.57	29.57	100.00	100.00	47.99	9.69
12	3,000	4,000	3,500	7	110	4.22	66.27	40.64	345.81	4.12	35.07	0	3	0.00	100.00	0.00	29.57	0.00	100.00	0.00	8.55
13	4,000	5,000	4,500	7	117	4.22	70.48	76.35	422.15	7.74	42.82	0	3	0.00	100.00	0.00	29.57	0.00	100.00	0.00	7.00
14	5,000	7,500	6,250	9	126	5.42	75.90	156.14	578.30	15.84	58.66	0	3	0.00	100.00	0.00	29.57	0.00	100.00	0.00	5.11
15	7,500	10,000	8,750	4	130	2.41	78.31	83.02	661.32	8.42	67.08	0	3	0.00	100.00	0.00	29.57	0.00	100.00	0.00	4.47
16	10,000	20,000	15,000	16	146	9.64	87.95	199.67	860.99	20.25	87.33	0	3	0.00	100.00	0.00	29.57	0.00	100.00	0.00	3.43
17	20,000	50,000	35,000	13	159	7.83	95.78	104.83	965.82	10.63	97.96	0	3	0.00	100.00	0.00	29.57	0.00	100.00	0.00	3.06
18	50,000	100,000	75,000	2	161	1.20	96.99	0.65	966.47	0.07	98.03	0	3	0.00	100.00	0.00	29.57	0.00	100.00	0.00	3.06
19	100,000	500,000	300,000	5	166	3.01	100.00	19.46	985.92	1.97	100.00	0	3	0.00	100.00	0.00	29.57	0.00	100.00	0.00	3.00
20	500,000	**UP**		0	166	0.00	100.00	0.00	985.92	0.00	100.00	0	3	0.00	100.00	0.00	29.57	0.00	100.00	0.00	3.00
					166				985.92				3				29.57				3.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2203 MIXED

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	7.20	7.20	14.65	14.65	2.63	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	14	4.00	11.20	1.51	16.16	0.27	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	15	0.80	12.00	1.02	17.18	0.18	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	18	2.40	14.40	0.79	17.97	0.14	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	28	8.00	22.40	3.53	21.49	0.63	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	17	45	13.60	36.00	12.55	34.04	2.26	6.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	54	7.20	43.20	7.08	41.13	1.27	7.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	18	72	14.40	57.60	25.50	66.63	4.59	11.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	14	86	11.20	68.80	31.22	97.85	5.61	17.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	92	4.80	73.60	30.28	128.13	5.44	23.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	95	2.40	76.00	10.83	138.96	1.95	24.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	98	2.40	78.40	16.06	155.02	2.89	27.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	99	0.80	79.20	5.22	160.25	0.94	28.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	105	4.80	84.00	48.01	208.26	8.63	37.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	108	2.40	86.40	43.25	251.51	7.78	45.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	117	7.20	93.60	146.13	397.64	26.27	71.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	120	2.40	96.00	77.79	475.43	13.99	85.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	123	2.40	98.40	49.37	524.80	8.88	94.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	124	0.80	99.20	15.38	540.18	2.77	97.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		1	125	0.80	100.00	16.01	556.19	2.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				125				556.19				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2208 MIXED

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	1.64	1.64	50.00	50.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	1.64	3.28	50.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	3.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	3.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	3.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	3.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	3.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	3.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	3.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	3.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	3.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	3.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	3.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	3.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	3.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	3.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	3.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	3.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	3.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				3.28				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 221 INDUSTRIAL, MINING AND COMMERCIAL MACHINERY,WITHOUT MELTING

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.56	5.56	2.14	2.14	1.19	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.56	11.11	2.93	5.08	1.63	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.56	16.67	3.46	8.53	1.92	4.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.56	22.22	3.57	12.10	1.99	6.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.56	27.78	0.63	12.74	0.35	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.56	33.33	0.00	12.74	0.00	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.56	38.89	1.64	14.38	0.91	7.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.56	44.44	28.60	42.98	15.90	23.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	5.56	50.00	8.20	51.18	4.56	28.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	5.56	55.56	31.00	82.18	17.24	45.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	5.56	61.11	42.31	124.48	23.52	69.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	5.56	66.67	8.91	133.39	4.95	74.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	5.56	72.22	5.68	139.07	3.16	77.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	5.56	77.78	3.00	142.07	1.67	78.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	5.56	83.33	5.69	147.77	3.16	82.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	5.56	88.89	1.64	149.41	0.91	83.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	5.56	94.44	14.33	163.74	7.97	91.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	18	5.56	100.00	16.11	179.85	8.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	18	0.00	100.00	0.00	179.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					18				179.85				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	56	56	5.85	5.85	119.36	119.36	3.88	3.88	1	1	4.00	4.00	181.50	181.50	44.72	44.72	152.06	152.06
2	50	100	75	14	70	1.46	7.31	4.71	124.08	0.15	4.03	0	1	0.00	4.00	0.00	181.50	0.00	44.72	0.00	146.28
3	100	200	150	26	96	2.72	10.03	3.38	127.46	0.11	4.14	0	1	0.00	4.00	0.00	181.50	0.00	44.72	0.00	142.40
4	200	300	250	22	118	2.30	12.33	9.68	137.14	0.31	4.46	0	1	0.00	4.00	0.00	181.50	0.00	44.72	0.00	132.34
5	300	500	400	41	159	4.28	16.61	54.95	192.09	1.79	6.24	0	1	0.00	4.00	0.00	181.50	0.00	44.72	0.00	94.49
6	500	750	625	48	207	5.02	21.63	23.74	215.83	0.77	7.01	0	1	0.00	4.00	0.00	181.50	0.00	44.72	0.00	84.10
7	750	1,000	875	42	249	4.39	26.02	27.14	242.97	0.88	7.89	0	1	0.00	4.00	0.00	181.50	0.00	44.72	0.00	74.70
8	1,000	1,500	1,250	39	288	4.08	30.09	39.76	282.73	1.29	9.19	0	1	0.00	4.00	0.00	181.50	0.00	44.72	0.00	64.20
9	1,500	2,000	1,750	32	320	3.34	33.44	31.72	314.45	1.03	10.22	0	1	0.00	4.00	0.00	181.50	0.00	44.72	0.00	57.72
10	2,000	2,500	2,250	31	351	3.24	36.68	79.60	394.05	2.59	12.80	0	1	0.00	4.00	0.00	181.50	0.00	44.72	0.00	46.06
11	2,500	3,000	2,750	28	379	2.93	39.60	51.65	445.71	1.68	14.48	0	1	0.00	4.00	0.00	181.50	0.00	44.72	0.00	40.72
12	3,000	4,000	3,500	49	428	5.12	44.72	80.32	526.02	2.61	17.09	0	1	0.00	4.00	0.00	181.50	0.00	44.72	0.00	34.50
13	4,000	5,000	4,500	32	460	3.34	48.07	68.45	594.48	2.22	19.31	0	1	0.00	4.00	0.00	181.50	0.00	44.72	0.00	30.53
14	5,000	7,500	6,250	52	512	5.43	53.50	150.28	744.76	4.88	24.20	0	1	0.00	4.00	0.00	181.50	0.00	44.72	0.00	24.37
15	7,500	10,000	8,750	41	553	4.28	57.78	160.86	905.62	5.23	29.42	0	1	0.00	4.00	0.00	181.50	0.00	44.72	0.00	20.04
16	10,000	20,000	15,000	109	662	11.39	69.17	600.18	1,505.80	19.50	48.92	2	3	8.00	12.00	121.00	302.50	29.81	74.54	20.16	20.09
17	20,000	50,000	35,000	95	757	9.93	79.10	421.65	1,927.45	13.70	62.62	2	5	8.00	20.00	17.76	320.27	4.38	78.91	4.21	16.62
18	50,000	100,000	75,000	72	829	7.52	86.62	410.23	2,337.68	13.33	75.95	7	12	28.00	48.00	63.07	383.34	15.54	94.45	15.37	16.40
19	100,000	500,000	300,000	95	924	9.93	96.55	494.98	2,832.66	16.08	92.03	5	17	20.00	68.00	2.82	386.16	0.69	95.15	0.57	13.63
20	500,000	**UP**		33	957	3.45	100.00	245.26	3,077.93	7.97	100.00	8	25	32.00	100.00	19.69	405.85	4.85	100.00	8.03	13.19
				957				3,077.93				25				405.85				13.19	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 22111 MECHANICAL ENGINEERING WITHOUTANY MELTING OF METALS

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	581	581	9.01	9.01	670.11	670.11	3.56	3.56	2	2	1.01	1.01	10.12	10.12	0.11	0.11	1.51	1.51
2	50	100	75	176	757	2.73	11.74	67.61	737.71	0.36	3.92	0	2	0.00	1.01	0.00	10.12	0.00	0.11	0.00	1.37
3	100	200	150	206	963	3.20	14.94	61.27	798.98	0.33	4.24	0	2	0.00	1.01	0.00	10.12	0.00	0.11	0.00	1.27
4	200	300	250	189	1,152	2.93	17.87	77.44	876.42	0.41	4.65	0	2	0.00	1.01	0.00	10.12	0.00	0.11	0.00	1.15
5	300	500	400	303	1,455	4.70	22.57	268.94	1,145.36	1.43	6.08	1	3	0.51	1.52	0.94	11.06	0.01	0.13	0.35	0.97
6	500	750	625	297	1,752	4.61	27.18	185.30	1,330.66	0.98	7.06	2	5	1.01	2.53	1.73	12.79	0.02	0.15	0.93	0.96
7	750	1,000	875	206	1,958	3.20	30.38	122.96	1,453.62	0.65	7.71	0	5	0.00	2.53	0.00	12.79	0.00	0.15	0.00	0.88
8	1,000	1,500	1,250	280	2,238	4.34	34.72	248.91	1,702.53	1.32	9.04	3	8	1.52	4.04	23.89	36.68	0.27	0.42	9.60	2.15
9	1,500	2,000	1,750	214	2,452	3.32	38.04	244.37	1,946.90	1.30	10.33	0	8	0.00	4.04	0.00	36.68	0.00	0.42	0.00	1.88
10	2,000	2,500	2,250	185	2,637	2.87	40.91	248.50	2,195.40	1.32	11.65	0	8	0.00	4.04	0.00	36.68	0.00	0.42	0.00	1.67
11	2,500	3,000	2,750	154	2,791	2.39	43.30	251.08	2,446.48	1.33	12.98	5	13	2.53	6.57	168.76	205.44	1.92	2.33	67.21	8.40
12	3,000	4,000	3,500	201	2,992	3.12	46.42	365.61	2,812.09	1.94	14.92	1	14	0.51	7.07	19.18	224.63	0.22	2.55	5.25	7.99
13	4,000	5,000	4,500	197	3,189	3.06	49.47	380.11	3,192.21	2.02	16.94	0	14	0.00	7.07	0.00	224.63	0.00	2.55	0.00	7.04
14	5,000	7,500	6,250	363	3,552	5.63	55.10	1,143.40	4,335.61	6.07	23.01	8	22	4.04	11.11	269.01	493.64	3.05	5.60	23.53	11.39
15	7,500	10,000	8,750	280	3,832	4.34	59.45	895.52	5,231.13	4.75	27.76	14	36	7.07	18.18	955.43	1,449.06	10.84	16.45	106.69	27.70
16	10,000	20,000	15,000	609	4,441	9.45	68.90	2,562.73	7,793.86	13.60	41.36	3	39	1.52	19.70	673.27	2,122.33	7.64	24.09	26.27	27.23
17	20,000	50,000	35,000	717	5,158	11.12	80.02	3,341.29	11,135.15	17.73	59.10	42	81	21.21	40.91	1,484.68	3,607.01	16.85	40.94	44.43	32.39
18	50,000	100,000	75,000	463	5,621	7.18	87.20	2,319.57	13,454.72	12.31	71.41	31	112	15.66	56.57	2,835.21	6,442.22	32.18	73.12	122.23	47.88
19	100,000	500,000	300,000	638	6,259	9.90	97.10	3,617.86	17,072.58	19.20	90.61	58	170	29.29	85.86	2,307.86	8,750.08	26.20	99.32	63.79	51.25
20	500,000	**UP**		187	6,446	2.90	100.00	1,769.77	18,842.36	9.39	100.00	28	198	14.14	100.00	59.92	8,810.00	0.68	100.00	3.39	46.76
				6,446				18,842.36				198				8,810.00				46.76	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	69	69	9.35	9.35	7.00	7.00	0.23	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	29	98	3.93	13.28	4.41	11.42	0.14	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	42	140	5.69	18.97	8.56	19.98	0.28	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	42	182	5.69	24.66	18.68	38.66	0.60	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	41	223	5.56	30.22	30.40	69.06	0.98	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	41	264	5.56	35.77	30.75	99.81	0.99	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	34	298	4.61	40.38	35.22	135.03	1.13	4.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	23	321	3.12	43.50	32.72	167.75	1.05	5.41	1	1	3.85	3.85	85.66	85.66	20.50	20.50	261.78	51.06
9	1,500	2,000	1,750	21	342	2.85	46.34	85.12	252.88	2.74	8.15	0	1	0.00	3.85	0.00	85.66	0.00	20.50	0.00	33.87
10	2,000	2,500	2,250	31	373	4.20	50.54	52.80	305.68	1.70	9.85	0	1	0.00	3.85	0.00	85.66	0.00	20.50	0.00	28.02
11	2,500	3,000	2,750	18	391	2.44	52.98	35.27	340.94	1.14	10.99	0	1	0.00	3.85	0.00	85.66	0.00	20.50	0.00	25.12
12	3,000	4,000	3,500	23	414	3.12	56.10	86.65	427.59	2.79	13.78	0	1	0.00	3.85	0.00	85.66	0.00	20.50	0.00	20.03
13	4,000	5,000	4,500	25	439	3.39	59.49	317.96	745.55	10.24	24.02	0	1	0.00	3.85	0.00	85.66	0.00	20.50	0.00	11.49
14	5,000	7,500	6,250	42	481	5.69	65.18	186.35	931.90	6.00	30.03	0	1	0.00	3.85	0.00	85.66	0.00	20.50	0.00	9.19
15	7,500	10,000	8,750	33	514	4.47	69.65	176.04	1,107.95	5.67	35.70	0	1	0.00	3.85	0.00	85.66	0.00	20.50	0.00	7.73
16	10,000	20,000	15,000	42	556	5.69	75.34	912.35	2,020.30	29.40	65.10	0	1	0.00	3.85	0.00	85.66	0.00	20.50	0.00	4.24
17	20,000	50,000	35,000	71	627	9.62	84.96	293.38	2,313.67	9.45	74.55	6	7	23.08	26.92	43.93	129.59	10.52	31.02	14.97	5.60
18	50,000	100,000	75,000	47	674	6.37	91.33	301.31	2,614.98	9.71	84.26	18	25	69.23	96.15	245.72	375.31	58.82	89.84	81.55	14.35
19	100,000	500,000	300,000	45	719	6.10	97.43	352.46	2,967.44	11.36	95.62	0	25	0.00	96.15	0.00	375.31	0.00	89.84	0.00	12.65
20	500,000	**UP**		19	738	2.57	100.00	136.09	3,103.53	4.38	100.00	1	26	3.85	100.00	42.45	417.76	10.16	100.00	31.19	13.46
				738				3,103.53				26				417.76				13.46	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2212 ENAMELLING AND ZINCING PLANTS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	34	34	8.10	8.10	3.12	3.12	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	13	47	3.10	11.19	1.57	4.69	0.07	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	15	62	3.57	14.76	6.73	11.42	0.28	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	68	1.43	16.19	80.62	92.04	3.38	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	12	80	2.86	19.05	30.64	122.69	1.28	5.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	91	2.62	21.67	84.74	207.42	3.55	8.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	97	1.43	23.10	39.31	246.73	1.65	10.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	150	247	35.71	58.81	113.87	360.60	4.77	15.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	259	2.86	61.67	54.74	415.34	2.29	17.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	263	0.95	62.62	30.59	445.93	1.28	18.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	268	1.19	63.81	14.76	460.69	0.62	19.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	275	1.67	65.48	43.68	504.37	1.83	21.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	14	289	3.33	68.81	183.34	687.71	7.68	28.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	20	309	4.76	73.57	285.53	973.24	11.97	40.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	32	341	7.62	81.19	237.53	1,210.77	9.96	50.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	21	362	5.00	86.19	105.25	1,316.02	4.41	55.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	28	390	6.67	92.86	436.07	1,752.09	18.28	73.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	18	408	4.29	97.14	347.65	2,099.74	14.57	88.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	11	419	2.62	99.76	260.37	2,360.11	10.91	98.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		1	420	0.24	100.00	25.86	2,385.97	1.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				420				2,385.97				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2213 GALVANISINGANODISING

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	26	26	7.95	7.95	151.57	151.57	7.61	7.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	28	0.61	8.56	0.24	151.81	0.01	7.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	30	0.61	9.17	0.41	152.22	0.02	7.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	34	1.22	10.40	4.38	156.60	0.22	7.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	14	48	4.28	14.68	135.44	292.04	6.80	14.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	21	69	6.42	21.10	16.91	308.95	0.85	15.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	80	3.36	24.46	9.60	318.55	0.48	15.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	16	96	4.89	29.36	36.66	355.21	1.84	17.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	106	3.06	32.42	30.52	385.73	1.53	19.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	12	118	3.67	36.09	68.73	454.46	3.45	22.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	12	130	3.67	39.76	51.24	505.70	2.57	25.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	18	148	5.50	45.26	119.02	624.72	5.98	31.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	28	176	8.56	53.82	71.81	696.53	3.60	34.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	23	199	7.03	60.86	75.37	771.90	3.78	38.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	13	212	3.98	64.83	128.82	900.71	6.47	45.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	40	252	12.23	77.06	369.48	1,270.20	18.55	63.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	37	289	11.31	88.38	255.31	1,525.51	12.82	76.58	7	7	100.00	100.00	93.38	93.38	100.00	100.00	36.57	6.12
18	50,000	100,000	75,000	18	307	5.50	93.88	211.75	1,737.26	10.63	87.21	0	7	0.00	100.00	0.00	93.38	0.00	100.00	0.00	5.38
19	100,000	500,000	300,000	17	324	5.20	99.08	233.03	1,970.28	11.70	98.91	0	7	0.00	100.00	0.00	93.38	0.00	100.00	0.00	4.74
20	500,000	**UP**		3	327	0.92	100.00	21.65	1,991.93	1.09	100.00	0	7	0.00	100.00	0.00	93.38	0.00	100.00	0.00	4.69
				327				1,991.93				7				93.38				4.69	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2214 METAL/STEEL FURNITURE FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	59	59	7.64	7.64	711.74	711.74	13.44	13.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	16	75	2.07	9.72	2.73	714.48	0.05	13.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	30	105	3.89	13.60	9.20	723.67	0.17	13.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	117	1.55	15.16	89.67	813.34	1.69	15.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	25	142	3.24	18.39	19.07	832.41	0.36	15.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	21	163	2.72	21.11	57.72	890.13	1.09	16.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	42	205	5.44	26.55	257.24	1,147.37	4.86	21.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	35	240	4.53	31.09	143.14	1,290.51	2.70	24.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	41	281	5.31	36.40	106.39	1,396.90	2.01	26.37	2	2	14.29	14.29	5.13	5.13	1.36	1.36	4.82	0.37
10	2,000	2,500	2,250	21	302	2.72	39.12	90.32	1,487.23	1.71	28.07	0	2	0.00	14.29	0.00	5.13	0.00	1.36	0.00	0.34
11	2,500	3,000	2,750	41	343	5.31	44.43	119.53	1,606.76	2.26	30.33	0	2	0.00	14.29	0.00	5.13	0.00	1.36	0.00	0.32
12	3,000	4,000	3,500	33	376	4.27	48.70	142.18	1,748.93	2.68	33.01	0	2	0.00	14.29	0.00	5.13	0.00	1.36	0.00	0.29
13	4,000	5,000	4,500	49	425	6.35	55.05	256.43	2,005.36	4.84	37.85	0	2	0.00	14.29	0.00	5.13	0.00	1.36	0.00	0.26
14	5,000	7,500	6,250	53	478	6.87	61.92	362.11	2,367.47	6.84	44.69	3	5	21.43	35.71	209.75	214.88	55.49	56.85	57.93	9.08
15	7,500	10,000	8,750	68	546	8.81	70.73	357.34	2,724.81	6.75	51.44	0	5	0.00	35.71	0.00	214.88	0.00	56.85	0.00	7.89
16	10,000	20,000	15,000	86	632	11.14	81.87	916.43	3,641.25	17.30	68.74	0	5	0.00	35.71	0.00	214.88	0.00	56.85	0.00	5.90
17	20,000	50,000	35,000	80	712	10.36	92.23	1,333.75	4,974.99	25.18	93.91	9	14	64.29	100.00	163.11	377.99	43.15	100.00	12.23	7.60
18	50,000	100,000	75,000	36	748	4.66	96.89	154.12	5,129.11	2.91	96.82	0	14	0.00	100.00	0.00	377.99	0.00	100.00	0.00	7.37
19	100,000	500,000	300,000	22	770	2.85	99.74	160.21	5,289.33	3.02	99.85	0	14	0.00	100.00	0.00	377.99	0.00	100.00	0.00	7.15
20	500,000	**UP**		2	772	0.26	100.00	8.16	5,297.49	0.15	100.00	0	14	0.00	100.00	0.00	377.99	0.00	100.00	0.00	7.14
				772				5,297.49				14				377.99				7.14	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2215 METAL/STEEL MATTRESSES MANUFACTURING

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	45	45	6.54	6.54	152.36	152.36	3.43	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	14	59	2.03	8.58	21.03	173.39	0.47	3.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	70	1.60	10.17	2.83	176.22	0.06	3.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	19	89	2.76	12.94	49.53	225.75	1.11	5.08	3	3	16.67	16.67	533.15	533.15	67.00	67.00	1076.40	236.17
5	300	500	400	49	138	7.12	20.06	29.81	255.56	0.67	5.75	0	3	0.00	16.67	0.00	533.15	0.00	67.00	0.00	208.62
6	500	750	625	20	158	2.91	22.97	51.20	306.76	1.15	6.90	0	3	0.00	16.67	0.00	533.15	0.00	67.00	0.00	173.80
7	750	1,000	875	14	172	2.03	25.00	34.09	340.85	0.77	7.66	0	3	0.00	16.67	0.00	533.15	0.00	67.00	0.00	156.42
8	1,000	1,500	1,250	31	203	4.51	29.51	109.78	450.62	2.47	10.13	1	4	5.56	22.22	23.11	556.27	2.90	69.91	21.06	123.44
9	1,500	2,000	1,750	31	234	4.51	34.01	77.31	527.93	1.74	11.87	0	4	0.00	22.22	0.00	556.27	0.00	69.91	0.00	105.37
10	2,000	2,500	2,250	19	253	2.76	36.77	90.95	618.88	2.04	13.91	3	7	16.67	38.89	39.15	595.42	4.92	74.83	43.05	96.21
11	2,500	3,000	2,750	18	271	2.62	39.39	151.05	769.93	3.40	17.31	0	7	0.00	38.89	0.00	595.42	0.00	74.83	0.00	77.33
12	3,000	4,000	3,500	48	319	6.98	46.37	301.64	1,071.56	6.78	24.09	0	7	0.00	38.89	0.00	595.42	0.00	74.83	0.00	55.57
13	4,000	5,000	4,500	56	375	8.14	54.51	370.55	1,442.11	8.33	32.42	0	7	0.00	38.89	0.00	595.42	0.00	74.83	0.00	41.29
14	5,000	7,500	6,250	49	424	7.12	61.63	503.09	1,945.20	11.31	43.73	0	7	0.00	38.89	0.00	595.42	0.00	74.83	0.00	30.61
15	7,500	10,000	8,750	66	490	9.59	71.22	595.81	2,541.01	13.39	57.12	0	7	0.00	38.89	0.00	595.42	0.00	74.83	0.00	23.43
16	10,000	20,000	15,000	62	552	9.01	80.23	588.83	3,129.84	13.24	70.36	2	9	11.11	50.00	21.85	617.26	2.75	77.58	3.71	19.72
17	20,000	50,000	35,000	91	643	13.23	93.46	712.14	3,841.98	16.01	86.37	9	18	50.00	100.00	178.43	795.70	22.42	100.00	25.06	20.71
18	50,000	100,000	75,000	26	669	3.78	97.24	274.47	4,116.46	6.17	92.54	0	18	0.00	100.00	0.00	795.70	0.00	100.00	0.00	19.33
19	100,000	500,000	300,000	18	687	2.62	99.85	273.77	4,390.23	6.15	98.70	0	18	0.00	100.00	0.00	795.70	0.00	100.00	0.00	18.12
20	500,000	**UP**		1	688	0.15	100.00	58.01	4,448.24	1.30	100.00	0	18	0.00	100.00	0.00	795.70	0.00	100.00	0.00	17.89
				688				4,448.24				18				795.70				17.89	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2218 MIXED

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	4.37	4.37	120.71	120.71	6.38	6.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	12	1.46	5.83	1.26	121.97	0.07	6.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	15	1.46	7.28	26.41	148.38	1.40	7.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	19	1.94	9.22	2.50	150.88	0.13	7.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	21	0.97	10.19	1.66	152.54	0.09	8.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	32	5.34	15.53	19.32	171.85	1.02	9.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	37	2.43	17.96	12.28	184.14	0.65	9.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	15	52	7.28	25.24	45.12	229.26	2.38	12.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	64	5.83	31.07	86.14	315.40	4.55	16.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	67	1.46	32.52	16.90	332.29	0.89	17.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	72	2.43	34.95	40.38	372.67	2.13	19.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	82	4.85	39.81	52.86	425.53	2.79	22.48	2	2	33.33	33.33	993.05	993.05	49.26	49.26	1878.62	233.37
13	4,000	5,000	4,500	11	93	5.34	45.15	156.60	582.13	8.27	30.76	0	2	0.00	33.33	0.00	993.05	0.00	49.26	0.00	170.59
14	5,000	7,500	6,250	25	118	12.14	57.28	209.74	791.87	11.08	41.84	0	2	0.00	33.33	0.00	993.05	0.00	49.26	0.00	125.41
15	7,500	10,000	8,750	8	126	3.88	61.17	114.85	906.72	6.07	47.91	0	2	0.00	33.33	0.00	993.05	0.00	49.26	0.00	109.52
16	10,000	20,000	15,000	20	146	9.71	70.87	157.44	1,064.16	8.32	56.23	1	3	16.67	50.00	206.13	1,199.18	10.22	59.48	130.93	112.69
17	20,000	50,000	35,000	52	198	25.24	96.12	720.44	1,784.60	38.07	94.29	0	3	0.00	50.00	0.00	1,199.18	0.00	59.48	0.00	67.20
18	50,000	100,000	75,000	1	199	0.49	96.60	12.27	1,796.87	0.65	94.94	0	3	0.00	50.00	0.00	1,199.18	0.00	59.48	0.00	66.74
19	100,000	500,000	300,000	1	200	0.49	97.09	7.30	1,804.16	0.39	95.33	0	3	0.00	50.00	0.00	1,199.18	0.00	59.48	0.00	66.47
20	500,000	**UP**		6	206	2.91	100.00	88.44	1,892.60	4.67	100.00	3	6	50.00	100.00	816.83	2,016.01	40.52	100.00	923.62	106.52
					206				1,892.60				6				2,016.01				106.52

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 222 MANUFACTURE OF ELECTRICAL APPARATUS ACCUMULATORS AND DRY BAT

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

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

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2221 MANUFACTURE ASSEMBLY AND REPAIR OF ELECTRICAL MACHINES

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	115	115	6.59	6.59	318.19	318.19	3.68	3.68	2	2	5.26	5.26	2.71	2.71	0.04	0.04	0.85	0.85
2	50	100	75	33	148	1.89	8.48	39.65	357.83	0.46	4.14	0	2	0.00	5.26	0.00	2.71	0.00	0.04	0.00	0.76
3	100	200	150	47	195	2.69	11.17	47.60	405.44	0.55	4.69	0	2	0.00	5.26	0.00	2.71	0.00	0.04	0.00	0.67
4	200	300	250	46	241	2.63	13.80	30.33	435.76	0.35	5.04	0	2	0.00	5.26	0.00	2.71	0.00	0.04	0.00	0.62
5	300	500	400	84	325	4.81	18.61	63.15	498.91	0.73	5.77	0	2	0.00	5.26	0.00	2.71	0.00	0.04	0.00	0.54
6	500	750	625	70	395	4.01	22.62	68.27	567.18	0.79	6.56	1	3	2.63	7.89	77.52	80.23	1.16	1.20	113.55	14.15
7	750	1,000	875	89	484	5.10	27.72	120.87	688.04	1.40	7.95	0	3	0.00	7.89	0.00	80.23	0.00	1.20	0.00	11.66
8	1,000	1,500	1,250	119	603	6.82	34.54	240.44	928.49	2.78	10.73	3	6	7.89	15.79	77.73	157.95	1.16	2.37	32.33	17.01
9	1,500	2,000	1,750	74	677	4.24	38.77	134.62	1,063.11	1.56	12.29	1	7	2.63	18.42	2.37	160.32	0.04	2.40	1.76	15.08
10	2,000	2,500	2,250	60	737	3.44	42.21	222.01	1,285.12	2.57	14.86	3	10	7.89	26.32	37.78	198.11	0.57	2.97	17.02	15.42
11	2,500	3,000	2,750	55	792	3.15	45.36	165.66	1,450.78	1.92	16.77	3	13	7.89	34.21	1,667.69	1,865.80	24.97	27.94	1006.68	128.61
12	3,000	4,000	3,500	89	881	5.10	50.46	253.39	1,704.17	2.93	19.70	0	13	0.00	34.21	0.00	1,865.80	0.00	27.94	0.00	109.48
13	4,000	5,000	4,500	79	960	4.52	54.98	328.43	2,032.60	3.80	23.50	3	16	7.89	42.11	50.69	1,916.49	0.76	28.70	15.44	94.29
14	5,000	7,500	6,250	109	1,069	6.24	61.23	601.40	2,634.00	6.95	30.45	0	16	0.00	42.11	0.00	1,916.49	0.00	28.70	0.00	72.76
15	7,500	10,000	8,750	74	1,143	4.24	65.46	422.43	3,056.43	4.88	35.34	4	20	10.53	52.63	1,129.55	3,046.05	16.91	45.61	267.40	99.66
16	10,000	20,000	15,000	168	1,311	9.62	75.09	1,398.75	4,455.17	16.17	51.51	7	27	18.42	71.05	725.53	3,771.57	10.86	56.48	51.87	84.66
17	20,000	50,000	35,000	167	1,478	9.56	84.65	1,681.36	6,136.53	19.44	70.95	9	36	23.68	94.74	2,901.31	6,672.88	43.44	99.92	172.56	108.74
18	50,000	100,000	75,000	97	1,575	5.56	90.21	1,056.46	7,192.99	12.21	83.16	2	38	5.26	100.00	5.42	6,678.30	0.08	100.00	0.51	92.84
19	100,000	500,000	300,000	121	1,696	6.93	97.14	1,004.81	8,197.80	11.62	94.78	0	38	0.00	100.00	0.00	6,678.30	0.00	100.00	0.00	81.46
20	500,000	**UP**		50	1,746	2.86	100.00	451.52	8,649.32	5.22	100.00	0	38	0.00	100.00	0.00	6,678.30	0.00	100.00	0.00	77.21
				1,746				8,649.32				38				6,678.30				77.21	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2222 ACCUMULATOR AND DRY BATTERY FACTORIES

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	5.65	5.65	22.08	22.08	2.15	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	16	1.30	6.96	0.08	22.15	0.01	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	17	0.43	7.39	0.04	22.12	0.00	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	19	0.87	8.26	0.06	22.18	0.01	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	21	0.87	9.13	0.00	22.18	0.00	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	29	3.48	12.61	2.19	24.37	0.21	2.37	5	5	18.52	18.52	1.79	1.79	0.68	0.68	81.60	7.33
7	750	1,000	875	1	30	0.43	13.04	0.00	24.37	0.00	2.37	0	5	0.00	18.52	0.00	1.79	0.00	0.68	0.00	7.33
8	1,000	1,500	1,250	4	34	1.74	14.78	0.88	25.25	0.09	2.46	0	5	0.00	18.52	0.00	1.79	0.00	0.68	0.00	7.08
9	1,500	2,000	1,750	2	36	0.87	15.65	4.07	29.32	0.40	2.85	0	5	0.00	18.52	0.00	1.79	0.00	0.68	0.00	6.09
10	2,000	2,500	2,250	2	38	0.87	16.52	0.00	29.32	0.00	2.85	0	5	0.00	18.52	0.00	1.79	0.00	0.68	0.00	6.09
11	2,500	3,000	2,750	13	51	5.65	22.17	4.34	33.66	0.42	3.28	0	5	0.00	18.52	0.00	1.79	0.00	0.68	0.00	5.31
12	3,000	4,000	3,500	6	57	2.61	24.78	6.76	40.42	0.66	3.93	0	5	0.00	18.52	0.00	1.79	0.00	0.68	0.00	4.42
13	4,000	5,000	4,500	7	64	3.04	27.83	11.86	52.27	1.15	5.09	0	5	0.00	18.52	0.00	1.79	0.00	0.68	0.00	3.42
14	5,000	7,500	6,250	7	71	3.04	30.87	14.40	66.68	1.40	6.49	0	5	0.00	18.52	0.00	1.79	0.00	0.68	0.00	2.68
15	7,500	10,000	8,750	3	74	1.30	32.17	18.26	84.94	1.78	8.27	0	5	0.00	18.52	0.00	1.79	0.00	0.68	0.00	2.10
16	10,000	20,000	15,000	34	108	14.78	46.96	118.81	203.75	11.57	19.84	0	5	0.00	18.52	0.00	1.79	0.00	0.68	0.00	0.88
17	20,000	50,000	35,000	34	142	14.78	61.74	207.84	411.60	20.23	40.07	0	5	0.00	18.52	0.00	1.79	0.00	0.68	0.00	0.43
18	50,000	100,000	75,000	31	173	13.48	75.22	216.31	627.91	21.06	61.13	10	15	37.04	55.56	181.55	183.34	69.61	70.30	83.93	29.20
19	100,000	500,000	300,000	41	214	17.83	93.04	337.66	965.57	32.87	94.00	10	25	37.04	92.59	76.86	260.20	29.47	99.77	22.76	26.95
20	500,000	**UP**		16	230	6.96	100.00	61.65	1,027.22	6.00	100.00	2	27	7.41	100.00	0.61	260.81	0.23	100.00	0.99	25.39
				230				1,027.22				27				260.81				25.39	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2223 MANUFACTURE OF MEASURING EQUIPMENT PHOTOGRAPHIC APPARATUS

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	3.64	3.64	33.66	33.66	3.97	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	13	1.62	5.26	1.65	35.31	0.19	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	16	1.21	6.48	0.15	35.45	0.02	4.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	21	2.02	8.50	0.79	36.24	0.09	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	26	2.02	10.53	0.74	36.98	0.09	4.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	36	4.05	14.57	4.13	41.11	0.49	4.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	48	4.86	19.43	3.22	44.33	0.38	5.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	15	63	6.07	25.51	29.17	73.50	3.44	8.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	70	2.83	28.34	11.02	84.52	1.30	9.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	74	1.62	29.96	2.95	87.47	0.35	10.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	11	85	4.45	34.41	28.05	115.53	3.31	13.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	89	1.62	36.03	29.75	145.28	3.51	17.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	93	1.62	37.65	4.36	149.63	0.51	17.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	21	114	8.50	46.15	38.15	187.78	4.50	22.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	125	4.45	50.61	80.17	267.95	9.47	31.64	1	1	100.00	100.00	44.60	44.60	100.00	100.00	55.64	16.65
16	10,000	20,000	15,000	23	148	9.31	59.92	149.00	416.96	17.59	49.23	0	1	0.00	100.00	0.00	44.60	0.00	100.00	0.00	10.70
17	20,000	50,000	35,000	39	187	15.79	75.71	201.11	618.06	23.75	72.98	0	1	0.00	100.00	0.00	44.60	0.00	100.00	0.00	7.22
18	50,000	100,000	75,000	21	208	8.50	84.21	97.81	715.88	11.55	84.52	0	1	0.00	100.00	0.00	44.60	0.00	100.00	0.00	6.23
19	100,000	500,000	300,000	23	231	9.31	93.52	101.35	817.23	11.97	96.49	0	1	0.00	100.00	0.00	44.60	0.00	100.00	0.00	5.46
20	500,000	**UP**		16	247	6.48	100.00	29.72	846.94	3.51	100.00	0	1	0.00	100.00	0.00	44.60	0.00	100.00	0.00	5.27
				247				846.94				1				44.60				5.27	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2228 MIXED

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	35	35	36.46	36.46	73.02	73.02	13.36	13.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	37	2.08	38.54	0.82	73.84	0.15	13.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	40	3.13	41.67	0.74	74.57	0.13	13.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	42	2.08	43.75	0.83	75.40	0.15	13.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	43	1.04	44.79	0.00	75.40	0.00	13.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	46	3.13	47.92	2.12	77.52	0.39	14.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	49	3.13	51.04	3.17	80.68	0.58	14.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	51	2.08	53.13	28.98	109.66	5.30	20.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	55	4.17	57.29	5.46	115.12	1.00	21.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	56	1.04	58.33	3.86	118.98	0.71	21.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	58	2.08	60.42	10.84	129.82	1.98	23.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	60	2.08	62.50	8.42	138.24	1.54	25.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	67	7.29	69.79	37.67	175.90	6.89	32.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	71	4.17	73.96	42.24	218.14	7.73	39.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	76	5.21	79.17	53.62	271.76	9.81	49.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	83	7.29	86.46	132.05	403.81	24.17	73.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	89	6.25	92.71	92.96	496.77	17.01	90.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	94	5.21	97.92	37.50	534.27	6.86	97.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	95	1.04	98.96	4.49	538.76	0.82	98.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		1	96	1.04	100.00	7.65	546.41	1.40	100.00	1	1	100.00	100.00	0.09	0.09	100.00	100.00	1.18	0.02
				96				546.41				1				0.09				0.02	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 223 CABLE AND WIRE FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	6.67	6.67	0.31	0.31	0.31	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	6.67	13.33	0.36	0.67	0.36	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	6.67	20.00	0.33	1.01	0.33	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	6.67	26.67	0.33	1.34	0.33	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	6.67	33.33	2.71	4.06	2.69	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	6.67	40.00	11.76	15.81	11.66	15.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	6.67	46.67	10.52	26.33	10.43	26.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	6.67	53.33	1.72	28.05	1.71	27.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	6.67	60.00	27.02	55.07	26.80	54.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	6.67	66.67	6.15	61.22	6.10	60.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	6.67	73.33	3.87	65.10	3.84	64.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	6.67	80.00	2.40	67.50	2.38	66.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	6.67	86.67	2.24	69.74	2.22	69.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	6.67	93.33	4.07	73.81	4.04	73.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	6.67	100.00	27.02	100.83	26.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	100.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	100.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	100.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	15	0.00	100.00	0.00	100.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					15				100.83				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2231 WIRE FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	23	23	6.67	6.67	86.01	86.01	4.48	4.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	31	2.32	8.99	0.08	86.09	0.00	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	40	2.61	11.59	3.88	89.97	0.20	4.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	45	1.45	13.04	0.31	90.27	0.02	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	18	63	5.22	18.26	8.16	98.43	0.43	5.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	73	2.90	21.16	21.98	120.41	1.15	6.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	81	2.32	23.48	15.44	135.85	0.80	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	16	97	4.64	28.12	34.69	170.54	1.81	8.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	109	3.48	31.59	19.46	190.00	1.01	9.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	15	124	4.35	35.94	33.70	223.71	1.76	11.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	131	2.03	37.97	23.84	247.55	1.24	12.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	15	146	4.35	42.32	46.71	294.26	2.44	15.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	15	161	4.35	46.67	50.79	345.05	2.65	17.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	25	186	7.25	53.91	101.10	446.15	5.27	23.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	13	199	3.77	57.68	99.41	545.56	5.18	28.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	40	239	11.59	69.28	352.09	897.65	18.35	46.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	47	286	13.62	82.90	422.80	1,320.45	22.04	68.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	22	308	6.38	89.28	214.62	1,535.07	11.19	80.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	23	331	6.67	95.94	207.08	1,742.15	10.80	90.82	18	18	58.06	58.06	100.01	100.01	15.13	15.13	48.30	5.74
20	500,000	**UP**		14	345	4.06	100.00	176.12	1,918.26	9.18	100.00	13	31	41.94	100.00	560.89	660.91	84.87	100.00	318.48	34.45
				345				1,918.26				31				660.91				34.45	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2232 CABLE FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	29	29	6.25	6.25	65.45	65.45	3.14	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	32	0.65	6.90	0.06	65.51	0.00	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	42	2.16	9.05	3.05	68.56	0.15	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	46	0.86	9.91	0.83	69.40	0.04	3.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	52	1.29	11.21	6.45	75.85	0.31	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	59	1.51	12.72	8.82	84.67	0.42	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	14	73	3.02	15.73	27.44	112.11	1.32	5.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	80	1.51	17.24	33.92	146.03	1.63	7.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	13	93	2.80	20.04	22.57	168.60	1.08	8.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	103	2.16	22.20	43.23	211.83	2.08	10.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	108	1.08	23.28	9.67	221.50	0.46	10.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	23	131	4.96	28.23	47.76	269.26	2.29	12.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	138	1.51	29.74	16.58	285.84	0.80	13.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	16	154	3.45	33.19	55.25	341.10	2.65	16.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	17	171	3.66	36.85	75.96	417.06	3.65	20.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	47	218	10.13	46.98	290.38	707.44	13.94	33.96	2	2	12.50	12.50	33.89	33.89	43.25	43.25	11.67	4.79
17	20,000	50,000	35,000	63	281	13.58	60.56	438.29	1,145.73	21.04	55.01	0	2	0.00	12.50	0.00	33.89	0.00	43.25	0.00	2.96
18	50,000	100,000	75,000	47	328	10.13	70.69	300.86	1,446.59	14.44	69.45	0	2	0.00	12.50	0.00	33.89	0.00	43.25	0.00	2.34
19	100,000	500,000	300,000	86	414	18.53	89.22	486.22	1,932.81	23.34	92.79	3	5	18.75	31.25	26.27	60.16	33.53	76.77	5.40	3.11
20	500,000	**UP**		50	464	10.78	100.00	150.09	2,082.90	7.21	100.00	11	16	68.75	100.00	18.20	78.36	23.23	100.00	12.13	3.76
				464				2,082.90				16				78.36				3.76	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2233 NAILSSCREWSBOLTS AND NUTS FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	6.93	6.93	69.41	69.41	6.11	6.11	3	3	20.00	20.00	122.10	122.10	67.67	67.67	175.91	175.91
2	50	100	75	4	20	1.73	8.66	0.10	69.51	0.01	6.12	0	3	0.00	20.00	0.00	122.10	0.00	67.67	0.00	175.66
3	100	200	150	6	26	2.60	11.26	0.27	69.78	0.02	6.14	0	3	0.00	20.00	0.00	122.10	0.00	67.67	0.00	174.99
4	200	300	250	4	30	1.73	12.99	0.40	70.18	0.04	6.17	0	3	0.00	20.00	0.00	122.10	0.00	67.67	0.00	173.99
5	300	500	400	9	39	3.90	16.88	4.67	74.85	0.41	6.59	0	3	0.00	20.00	0.00	122.10	0.00	67.67	0.00	163.13
6	500	750	625	4	43	1.73	18.61	1.78	76.63	0.16	6.74	0	3	0.00	20.00	0.00	122.10	0.00	67.67	0.00	159.34
7	750	1,000	875	9	52	3.90	22.51	7.03	83.66	0.62	7.36	0	3	0.00	20.00	0.00	122.10	0.00	67.67	0.00	145.94
8	1,000	1,500	1,250	5	57	2.16	24.68	4.93	88.59	0.43	7.79	0	3	0.00	20.00	0.00	122.10	0.00	67.67	0.00	137.82
9	1,500	2,000	1,750	8	65	3.46	28.14	9.96	98.55	0.88	8.67	0	3	0.00	20.00	0.00	122.10	0.00	67.67	0.00	123.89
10	2,000	2,500	2,250	8	73	3.46	31.60	18.87	117.42	1.66	10.33	0	3	0.00	20.00	0.00	122.10	0.00	67.67	0.00	103.98
11	2,500	3,000	2,750	11	84	4.76	36.36	19.12	136.54	1.68	12.01	0	3	0.00	20.00	0.00	122.10	0.00	67.67	0.00	89.42
12	3,000	4,000	3,500	7	91	3.03	39.39	25.00	161.54	2.20	14.21	0	3	0.00	20.00	0.00	122.10	0.00	67.67	0.00	75.58
13	4,000	5,000	4,500	12	103	5.19	44.59	54.22	215.76	4.77	18.98	0	3	0.00	20.00	0.00	122.10	0.00	67.67	0.00	56.59
14	5,000	7,500	6,250	15	118	6.49	51.08	83.64	299.40	7.36	26.34	0	3	0.00	20.00	0.00	122.10	0.00	67.67	0.00	40.78
15	7,500	10,000	8,750	12	130	5.19	56.28	97.41	396.81	8.57	34.91	0	3	0.00	20.00	0.00	122.10	0.00	67.67	0.00	30.77
16	10,000	20,000	15,000	40	170	17.32	73.59	264.93	661.74	23.31	58.22	0	3	0.00	20.00	0.00	122.10	0.00	67.67	0.00	18.45
17	20,000	50,000	35,000	26	196	11.26	84.85	244.28	906.02	21.49	79.72	3	6	20.00	40.00	22.52	144.61	12.48	80.14	9.22	15.96
18	50,000	100,000	75,000	26	222	11.26	96.10	153.16	1,059.18	13.48	93.19	8	14	53.33	93.33	35.68	180.30	19.78	99.92	23.30	17.02
19	100,000	500,000	300,000	9	231	3.90	100.00	77.36	1,136.54	6.81	100.00	1	15	6.67	100.00	0.15	180.44	0.08	100.00	0.19	15.88
20	500,000	**UP**		0	231	0.00	100.00	0.00	1,136.54	0.00	100.00	0	15	0.00	100.00	0.00	180.44	0.00	100.00	0.00	15.88
				231				1,136.54				15				180.44				15.88	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2238 MIXED

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	9.59	9.59	0.54	0.54	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	8	1.37	10.96	0.05	0.59	0.01	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	9	1.37	12.33	0.12	0.71	0.03	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	1.37	13.70	0.31	1.02	0.07	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	11	1.37	15.07	0.19	1.21	0.04	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	12	1.37	16.44	0.95	2.16	0.20	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	14	2.74	19.18	0.65	2.81	0.14	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	15	1.37	20.55	1.71	4.52	0.37	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	18	4.11	24.66	2.17	6.69	0.47	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	19	1.37	26.03	1.90	8.59	0.41	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	21	2.74	28.77	8.62	17.21	1.85	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	23	2.74	31.51	5.44	22.64	1.17	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	25	2.74	34.25	11.09	33.74	2.38	7.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	26	1.37	35.62	4.18	37.92	0.90	8.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	37	15.07	50.68	40.22	78.14	8.62	16.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	44	9.59	60.27	53.86	131.99	11.55	28.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	48	5.48	65.75	67.89	199.88	14.56	42.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	49	1.37	67.12	26.47	226.35	5.68	48.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	21	70	28.77	95.89	212.13	438.48	45.48	94.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		3	73	4.11	100.00	27.91	466.39	5.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				73				466.39				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 224 VEHICLE RAILWAY CARRIAGES AND LOCOMOTIVES AIRCRAFT SHIP CONS

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	1.38	1.38	1.70	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	25.73	27.11	31.71	33.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	54.04	81.15	66.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	81.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	81.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	81.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	81.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	81.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	81.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	81.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	81.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	81.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	81.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	81.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	81.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	81.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	81.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	81.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	81.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				81.15				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2241 VEHICLE CONSTRUTION PLANTS INCLUDING BICYCLE AND BECAK

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	5.81	5.81	80.85	80.85	6.59	6.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	25	4.56	10.37	30.45	111.30	2.48	9.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	27	0.83	11.20	2.24	113.53	0.18	9.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	30	1.24	12.45	0.46	113.99	0.04	9.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	31	0.41	12.86	0.40	114.39	0.03	9.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	34	1.24	14.11	1.67	116.07	0.14	9.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	40	2.49	16.60	3.32	119.39	0.27	9.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	50	4.15	20.75	9.12	128.51	0.74	10.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	54	1.66	22.41	2.33	130.84	0.19	10.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	15	69	6.22	28.63	33.51	164.34	2.73	13.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	79	4.15	32.78	19.17	183.51	1.56	14.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	89	4.15	36.93	41.55	225.07	3.39	18.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	98	3.73	40.66	13.45	238.51	1.10	19.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	20	118	8.30	48.96	92.61	331.12	7.55	27.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	17	135	7.05	56.02	62.40	393.52	5.09	32.09	1	1	9.09	9.09	10.61	10.61	45.44	45.44	17.01	2.70
16	10,000	20,000	15,000	27	162	11.20	67.22	143.09	536.61	11.67	43.76	0	1	0.00	9.09	0.00	10.61	0.00	45.44	0.00	1.98
17	20,000	50,000	35,000	31	193	12.86	80.08	215.77	752.39	17.60	61.36	0	1	0.00	9.09	0.00	10.61	0.00	45.44	0.00	1.41
18	50,000	100,000	75,000	15	208	6.22	86.31	163.95	916.34	13.37	74.73	0	1	0.00	9.09	0.00	10.61	0.00	45.44	0.00	1.16
19	100,000	500,000	300,000	27	235	11.20	97.51	229.54	1,145.88	18.72	93.45	9	10	81.82	90.91	12.72	23.33	54.46	99.90	5.54	2.04
20	500,000	**UP**		6	241	2.49	100.00	80.28	1,226.16	6.55	100.00	1	11	9.09	100.00	0.02	23.36	0.10	100.00	0.03	1.90
					241				1,226.16				11				23.36				1.90

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2242 CONSTRUCTION OF RAILWAY CARRIAGES AND LOCOMOTIVES

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	6.25	6.25	0.33	0.33	0.32	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	6.25	12.50	0.66	0.99	0.64	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	6.25	18.75	0.00	0.99	0.00	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	6.25	25.00	0.00	0.99	0.00	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	6.25	31.25	0.45	1.44	0.44	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	6.25	37.50	4.58	6.02	4.43	5.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	6.25	43.75	5.69	11.71	5.51	11.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	6.25	50.00	5.47	17.18	5.30	16.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	6.25	56.25	9.42	26.60	9.12	25.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	6.25	62.50	14.36	40.96	13.90	39.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	6.25	68.75	21.02	61.98	20.36	60.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	6.25	75.00	12.53	74.51	12.13	72.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	6.25	81.25	13.52	88.03	13.10	85.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	6.25	87.50	1.58	89.61	1.53	86.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	6.25	93.75	0.00	89.61	0.00	86.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	6.25	100.00	13.66	103.27	13.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	103.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	103.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	16	0.00	100.00	0.00	103.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				16				103.27				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2243 AIRCRAFT CONSTRUCTION PLANTS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	10.00	10.00	0.51	0.51	2.13	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	10.00	20.00	2.09	2.60	8.72	10.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	10.00	30.00	0.48	3.08	1.99	12.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	10.00	40.00	0.49	3.57	2.06	14.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	10.00	50.00	0.58	4.15	2.42	17.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	10.00	60.00	1.00	5.15	4.17	21.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	10.00	70.00	2.45	7.61	10.24	31.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	10.00	80.00	0.52	8.13	2.17	33.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	10.00	90.00	4.56	3.57	19.01	14.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	10	10.00	100.00	20.40	23.97	85.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	23.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	23.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	23.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	23.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	23.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	23.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	23.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	23.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	23.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	10	0.00	100.00	0.00	23.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10				23.97				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2244 SHIP CONSTRUCTIONNAVAL SHIPYARDS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	33	33	7.32	7.32	69.26	69.26	3.72	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	40	1.55	8.87	0.19	69.45	0.01	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	17	57	3.77	12.64	34.24	103.69	1.84	5.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	60	0.67	13.30	1.87	105.56	0.10	5.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	12	72	2.66	15.96	5.53	111.09	0.30	5.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	71	143	15.74	31.71	57.92	169.01	3.11	9.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	43	186	9.53	41.24	29.02	198.04	1.56	10.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	15	201	3.33	44.57	17.16	215.20	0.92	11.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	15	216	3.33	47.89	18.78	233.98	1.01	12.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	219	0.67	48.56	3.62	237.60	0.19	12.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	228	2.00	50.55	53.58	291.18	2.87	15.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	18	246	3.99	54.55	44.86	336.04	2.41	18.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	254	1.77	56.32	32.93	368.96	1.77	19.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	15	269	3.33	59.65	95.26	464.22	5.11	24.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	17	286	3.77	63.41	95.37	559.59	5.12	30.02	2	2	40.00	40.00	738.53	738.53	99.81	99.81	774.36	131.98
16	10,000	20,000	15,000	33	319	7.32	70.73	286.34	845.94	15.36	45.38	0	2	0.00	40.00	0.00	738.53	0.00	99.81	0.00	87.30
17	20,000	50,000	35,000	34	353	7.54	78.27	355.69	1,201.63	19.08	64.46	0	2	0.00	40.00	0.00	738.53	0.00	99.81	0.00	61.46
18	50,000	100,000	75,000	39	392	8.65	86.92	405.34	1,606.97	21.74	86.20	0	2	0.00	40.00	0.00	738.53	0.00	99.81	0.00	45.96
19	100,000	500,000	300,000	40	432	8.87	95.79	220.07	1,827.04	11.80	98.00	0	2	0.00	40.00	0.00	738.53	0.00	99.81	0.00	40.42
20	500,000	**UP**		19	451	4.21	100.00	37.24	1,864.28	2.00	100.00	3	5	60.00	100.00	1.41	739.94	0.19	100.00	3.79	39.69
				451				1,864.28				5				739.94				39.69	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2245 VEHICLE ASSEMBLING PLANTS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	53	53	9.03	9.03	177.76	177.76	10.50	10.50	1	1	2.50	2.50	0.35	0.35	0.40	0.40	0.20	0.20
2	50	100	75	5	58	0.85	9.88	0.31	178.07	0.02	10.52	0	1	0.00	2.50	0.00	0.35	0.00	0.40	0.00	0.20
3	100	200	150	4	62	0.68	10.56	0.44	178.51	0.03	10.55	0	1	0.00	2.50	0.00	0.35	0.00	0.40	0.00	0.20
4	200	300	250	5	67	0.85	11.41	0.69	179.21	0.04	10.59	0	1	0.00	2.50	0.00	0.35	0.00	0.40	0.00	0.20
5	300	500	400	21	88	3.58	14.99	4.85	184.05	0.29	10.87	0	1	0.00	2.50	0.00	0.35	0.00	0.40	0.00	0.19
6	500	750	625	18	106	3.07	18.06	7.00	191.05	0.41	11.29	0	1	0.00	2.50	0.00	0.35	0.00	0.40	0.00	0.18
7	750	1,000	875	18	124	3.07	21.12	21.19	212.24	1.25	12.54	0	1	0.00	2.50	0.00	0.35	0.00	0.40	0.00	0.17
8	1,000	1,500	1,250	23	147	3.92	25.04	11.67	223.91	0.69	13.23	1	2	2.50	5.00	0.18	0.53	0.20	0.61	1.52	0.24
9	1,500	2,000	1,750	48	195	8.18	33.22	13.78	237.69	0.81	14.04	0	2	0.00	5.00	0.00	0.53	0.00	0.61	0.00	0.22
10	2,000	2,500	2,250	8	203	1.36	34.58	18.66	256.35	1.10	15.15	0	2	0.00	5.00	0.00	0.53	0.00	0.61	0.00	0.21
11	2,500	3,000	2,750	4	207	0.68	35.26	32.88	289.23	1.94	17.09	0	2	0.00	5.00	0.00	0.53	0.00	0.61	0.00	0.18
12	3,000	4,000	3,500	27	234	4.60	39.86	38.83	328.06	2.29	19.38	0	2	0.00	5.00	0.00	0.53	0.00	0.61	0.00	0.16
13	4,000	5,000	4,500	18	252	3.07	42.93	42.22	370.28	2.49	21.88	2	4	5.00	10.00	0.00	0.53	0.00	0.61	0.00	0.14
14	5,000	7,500	6,250	26	278	4.43	47.36	52.94	423.22	3.13	25.00	0	4	0.00	10.00	0.00	0.53	0.00	0.61	0.00	0.13
15	7,500	10,000	8,750	24	302	4.09	51.45	86.22	509.44	5.09	30.10	0	4	0.00	10.00	0.00	0.53	0.00	0.61	0.00	0.10
16	10,000	20,000	15,000	50	352	8.52	59.97	127.71	637.14	7.55	37.64	0	4	0.00	10.00	0.00	0.53	0.00	0.61	0.00	0.08
17	20,000	50,000	35,000	40	392	6.81	66.78	267.99	905.13	15.83	53.48	2	6	5.00	15.00	0.02	0.55	0.02	0.63	0.01	0.06
18	50,000	100,000	75,000	33	425	5.62	72.40	218.38	1,123.51	12.90	66.38	2	8	5.00	20.00	1.38	1.93	1.58	2.21	0.63	0.17
19	100,000	500,000	300,000	40	465	6.81	79.22	218.23	1,341.74	12.89	79.27	6	14	15.00	35.00	69.14	71.08	79.21	81.43	31.68	5.30
20	500,000	**UP**		122	587	20.78	100.00	350.85	1,692.59	20.73	100.00	26	40	65.00	100.00	16.21	87.29	18.57	100.00	4.62	5.16
					587				1,692.59				40				87.29				5.16

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2248 MIXED

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	6.00	6.00	7.75	7.75	2.93	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	2.00	8.00	0.13	7.88	0.05	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	8	8.00	16.00	1.31	9.19	0.50	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	2.00	18.00	0.39	9.58	0.15	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	2.00	20.00	0.35	9.93	0.13	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	18	16.00	36.00	5.04	14.97	1.91	5.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	21	6.00	42.00	0.88	15.84	0.33	5.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	23	4.00	46.00	1.55	17.39	0.59	6.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	24	2.00	48.00	2.35	19.74	0.89	7.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	25	2.00	50.00	1.12	20.87	0.42	7.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	26	2.00	52.00	2.25	23.11	0.85	8.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	29	6.00	58.00	14.92	38.04	5.64	14.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	30	2.00	60.00	7.60	45.63	2.87	17.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	35	10.00	70.00	44.30	89.94	16.75	34.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	39	8.00	78.00	42.78	132.71	16.18	50.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	44	10.00	88.00	38.65	171.36	14.62	64.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	47	6.00	94.00	53.16	224.52	20.11	84.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	50	6.00	100.00	39.89	264.42	15.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	50	0.00	100.00	0.00	264.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	50	0.00	100.00	0.00	264.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				50				264.42				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 225 MANUFACTURE AND OR ASSEMBLY OF TELECOMUNICATION OR COMPUTER

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	12.50	12.50	2.29	2.29	1.06	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	12.50	25.00	27.96	30.25	12.94	14.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	12.50	37.50	27.02	57.27	12.51	26.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	12.50	50.00	31.75	89.02	14.70	41.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	12.50	62.50	52.29	141.31	24.20	65.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	12.50	75.00	20.82	162.13	9.64	75.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	12.50	87.50	28.91	191.04	13.38	88.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	12.50	100.00	25.00	216.03	11.57	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	216.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	216.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	216.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	216.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	216.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	216.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	216.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	216.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	216.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	216.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	8	0.00	100.00	0.00	216.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					8				216.03				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2251 MANUFACTURE AND OR ASSEMBLY OF TELECOMUNICATION APPARATUS

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	1.21	1.21	14.08	14.08	1.40	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	0.61	1.82	0.56	14.64	0.06	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	0.61	2.42	0.56	15.20	0.06	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	0.61	3.03	1.51	16.71	0.15	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	0.61	3.64	1.19	17.90	0.12	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	13	4.24	7.88	2.99	20.89	0.30	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	20	4.24	12.12	3.58	24.46	0.36	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	21	0.61	12.73	2.15	26.61	0.21	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	28	4.24	16.97	12.20	38.81	1.21	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	12	40	7.27	24.24	32.72	71.53	3.26	7.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	49	5.45	29.70	11.35	82.88	1.13	8.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	55	3.64	33.33	26.14	109.03	2.60	10.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	56	0.61	33.94	30.38	139.41	3.03	13.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	15	71	9.09	43.03	59.63	199.03	5.94	19.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	13	84	7.88	50.91	78.94	277.97	7.86	27.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	93	5.45	56.36	107.68	385.65	10.72	38.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	27	120	16.36	72.73	238.89	624.53	23.79	62.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	22	142	13.33	86.06	105.34	729.88	10.49	72.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	17	159	10.30	96.36	208.13	938.01	20.73	93.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		6	165	3.64	100.00	66.20	1,004.21	6.59	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				165				1,004.21				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2252 MANUFACTURE AND OR ASSEMBLY OF COMPUTER APPARATUS

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	3.85	3.85	0.34	0.34	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	1.92	5.77	0.48	0.82	0.11	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	5	3.85	9.62	10.29	11.11	2.26	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	7	3.85	13.46	0.57	11.68	0.13	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	9	3.85	17.31	0.47	12.14	0.10	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	15	11.54	28.85	3.68	15.82	0.81	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	20	9.62	38.46	6.36	22.18	1.40	4.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	23	5.77	44.23	4.74	26.92	1.04	5.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	27	7.69	51.92	29.81	56.74	6.56	12.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	28	1.92	53.85	2.41	59.15	0.53	13.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	29	1.92	55.77	5.63	64.78	1.24	14.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	30	1.92	57.69	6.31	71.08	1.39	15.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	31	1.92	59.62	5.85	76.93	1.29	16.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	34	5.77	65.38	7.46	84.39	1.64	18.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	36	3.85	69.23	40.32	124.71	8.87	27.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	42	11.54	80.77	74.51	199.22	16.40	43.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	44	3.85	84.62	55.52	254.74	12.22	56.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	46	3.85	88.46	47.20	301.94	10.39	66.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	51	9.62	98.08	110.12	412.06	24.24	90.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		1	52	1.92	100.00	42.33	454.39	9.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				52				454.39				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2253 MANUFACTURE OF INTEGRATED (IC) FROM CHIPS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.22	2.22	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.22	4.44	0.67	0.67	0.18	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.22	6.67	1.20	0.53	0.32	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.22	8.89	2.19	1.67	0.59	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.22	11.11	2.18	3.85	0.59	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.22	13.33	0.49	3.36	0.13	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	2.22	15.56	0.01	3.36	0.00	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	12	11.11	26.67	4.88	8.25	1.32	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	15	6.67	33.33	14.62	22.86	3.96	6.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	2.22	35.56	11.00	33.86	2.98	9.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	17	2.22	37.78	10.54	44.40	2.85	12.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	19	4.44	42.22	14.60	59.00	3.96	15.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	22	6.67	48.89	30.54	89.54	8.28	24.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	23	2.22	51.11	0.00	89.54	0.00	24.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	24	2.22	53.33	32.37	121.92	8.77	33.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	25	2.22	55.56	0.25	122.16	0.07	33.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	33	17.78	73.33	109.41	231.58	29.64	62.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	38	11.11	84.44	22.52	254.10	6.10	68.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		7	45	15.56	100.00	115.00	369.10	31.16	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				45				369.10				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	4.76	4.76	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	4.76	9.52	1.80	1.80	1.00	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	4.76	14.29	1.44	3.24	0.80	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	4.76	19.05	1.56	4.81	0.87	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	4.76	23.81	4.31	9.11	2.40	5.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	4.76	28.57	0.38	9.49	0.21	5.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	4.76	33.33	1.67	11.17	0.93	6.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	4.76	38.10	1.79	12.96	1.00	7.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	4.76	42.86	1.79	14.75	1.00	8.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	4.76	47.62	18.00	32.75	10.03	18.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	4.76	52.38	0.11	32.87	0.06	18.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	4.76	57.14	2.36	35.23	1.31	19.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	4.76	61.90	0.19	35.41	0.10	19.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	4.76	66.67	0.18	35.59	0.10	19.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	4.76	71.43	8.62	44.20	4.80	24.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	16	4.76	76.19	53.14	97.34	29.61	54.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	17	4.76	80.95	71.99	169.33	40.12	94.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	18	4.76	85.71	3.31	172.64	1.85	96.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	21	14.29	100.00	6.79	179.43	3.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	21	0.00	100.00	0.00	179.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				21				179.43				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2261 RADIO AND TELEVISION RECEIVER FACTORIESAUDIO VIDEO RECORDER

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	5.81	5.81	7.18	7.18	0.75	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	18	1.66	7.47	0.15	7.33	0.02	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	25	2.90	10.37	1.19	8.52	0.12	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	28	1.24	11.62	0.20	8.71	0.02	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	12	40	4.98	16.60	5.31	14.03	0.55	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	51	4.56	21.16	5.11	19.14	0.53	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	54	1.24	22.41	4.22	23.36	0.44	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	62	3.32	25.73	4.72	28.09	0.49	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	74	4.98	30.71	17.03	45.11	1.77	4.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	78	1.66	32.37	2.87	47.98	0.30	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	88	4.15	36.51	6.04	41.95	0.63	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	29	117	12.03	48.55	25.03	66.97	2.60	6.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	124	2.90	51.45	11.79	78.77	1.23	8.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	12	136	4.98	56.43	59.50	138.27	6.19	14.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	143	2.90	59.34	24.41	162.68	2.54	16.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	19	162	7.88	67.22	134.43	297.11	13.99	30.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	29	191	12.03	79.25	227.93	525.04	23.72	54.63	2	2	100.00	100.00	26.22	26.22	100.00	100.00	11.50	4.99
18	50,000	100,000	75,000	14	205	5.81	85.06	136.67	661.71	14.22	68.85	0	2	0.00	100.00	0.00	26.22	0.00	100.00	0.00	3.96
19	100,000	500,000	300,000	24	229	9.96	95.02	206.35	868.06	21.47	90.32	0	2	0.00	100.00	0.00	26.22	0.00	100.00	0.00	3.02
20	500,000	**UP**		12	241	4.98	100.00	92.99	961.05	9.68	100.00	0	2	0.00	100.00	0.00	26.22	0.00	100.00	0.00	2.73
				241				961.05				2				26.22				2.73	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	4.55	4.55	18.93	18.93	1.49	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	0.76	5.30	0.14	19.07	0.01	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	0.76	6.06	0.24	19.31	0.02	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	10	1.52	7.58	0.94	20.24	0.07	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	14	3.03	10.61	1.74	21.99	0.14	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	17	2.27	12.88	3.17	25.16	0.25	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	19	1.52	14.39	1.55	26.70	0.12	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	25	4.55	18.94	8.05	34.75	0.63	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	32	5.30	24.24	42.75	77.50	3.36	6.09	1	1	100.00	100.00	1.03	1.03	100.00	100.00	2.40	1.32
10	2,000	2,500	2,250	10	42	7.58	31.82	51.23	128.73	4.03	10.12	0	1	0.00	100.00	0.00	1.03	0.00	100.00	0.00	0.80
11	2,500	3,000	2,750	3	45	2.27	34.09	6.48	135.21	0.51	10.63	0	1	0.00	100.00	0.00	1.03	0.00	100.00	0.00	0.76
12	3,000	4,000	3,500	4	49	3.03	37.12	13.97	149.18	1.10	11.73	0	1	0.00	100.00	0.00	1.03	0.00	100.00	0.00	0.69
13	4,000	5,000	4,500	12	61	9.09	46.21	64.94	214.12	5.10	16.83	0	1	0.00	100.00	0.00	1.03	0.00	100.00	0.00	0.48
14	5,000	7,500	6,250	7	68	5.30	51.52	58.16	272.28	4.57	21.40	0	1	0.00	100.00	0.00	1.03	0.00	100.00	0.00	0.38
15	7,500	10,000	8,750	23	91	17.42	68.94	198.30	470.58	15.59	36.99	0	1	0.00	100.00	0.00	1.03	0.00	100.00	0.00	0.22
16	10,000	20,000	15,000	12	103	9.09	78.03	337.78	808.36	26.55	63.55	0	1	0.00	100.00	0.00	1.03	0.00	100.00	0.00	0.13
17	20,000	50,000	35,000	6	109	4.55	82.58	115.22	923.58	9.06	72.60	0	1	0.00	100.00	0.00	1.03	0.00	100.00	0.00	0.11
18	50,000	100,000	75,000	16	125	12.12	94.70	204.26	1,127.84	16.06	88.66	0	1	0.00	100.00	0.00	1.03	0.00	100.00	0.00	0.09
19	100,000	500,000	300,000	7	132	5.30	100.00	144.24	1,272.08	11.34	100.00	0	1	0.00	100.00	0.00	1.03	0.00	100.00	0.00	0.08
20	500,000	**UP**		0	132	0.00	100.00	0.00	1,272.08	0.00	100.00	0	1	0.00	100.00	0.00	1.03	0.00	100.00	0.00	0.08
					132				1,272.08				1				1.03				0.08

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 227 LIGHT BULB FACTORIES MANUFACTURE OF ELECTRONIC TUBES

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	0.88	0.88	17.72	17.72	2.08	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	6	1.76	2.64	15.95	33.67	1.87	3.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	20	6.17	8.81	9.28	42.96	1.09	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	29	3.96	12.78	4.18	47.14	0.49	5.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	38	3.96	16.74	6.51	53.65	0.77	6.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	51	5.73	22.47	21.15	74.80	2.48	8.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	57	2.64	25.11	2.27	77.07	0.27	9.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	69	5.29	30.40	47.14	124.21	5.54	14.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	80	4.85	35.24	13.04	137.25	1.53	16.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	88	3.52	38.77	10.01	147.25	1.18	17.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	98	4.41	43.17	9.88	157.13	1.16	18.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	12	110	5.29	48.46	26.00	183.13	3.06	21.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	113	1.32	49.78	7.78	190.92	0.91	22.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	36	149	15.86	65.64	51.01	241.93	5.99	28.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	157	3.52	69.16	52.79	294.72	6.20	34.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	16	173	7.05	76.21	117.28	411.99	13.78	48.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	11	184	4.85	81.06	264.55	676.54	31.09	79.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	21	205	9.25	90.31	56.22	732.76	6.61	86.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	16	221	7.05	97.36	35.29	768.05	4.15	90.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		6	227	2.64	100.00	82.96	851.01	9.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				227				851.01				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 228 WATCHES AND CLOCKS AND THEIR COMPONENT PARTS FACTORIES

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	6.67	6.67	2.97	2.97	3.58	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	6.67	13.33	1.40	4.37	1.68	5.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	6.67	20.00	0.91	5.28	1.10	6.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	6.67	26.67	1.53	6.81	1.85	8.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	6.67	33.33	1.64	8.45	1.97	10.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	6.67	40.00	2.22	10.67	2.67	12.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	6.67	46.67	3.65	14.32	4.39	17.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	6.67	53.33	2.32	16.63	2.79	20.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	6.67	60.00	18.23	34.86	21.96	42.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	6.67	66.67	1.49	36.35	1.79	43.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	6.67	73.33	1.49	37.84	1.79	45.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	6.67	80.00	11.53	49.37	13.89	59.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	6.67	86.67	13.14	62.51	15.83	75.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	6.67	93.33	7.69	70.20	9.26	84.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	6.67	100.00	12.81	83.01	15.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	83.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	83.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	83.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	83.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	15	0.00	100.00	0.00	83.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				15				83.01				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 229 METAL JEWELLERY AND PRECIOUS METAL GOODS FACTORIES

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	2	7.69	7.69	0.11	0.11	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	3.85	11.54	0.23	0.34	0.11	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	3.85	15.38	0.34	0.68	0.16	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	3.85	19.23	0.73	1.41	0.34	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	3.85	23.08	1.31	2.72	0.61	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	3.85	26.92	0.94	3.66	0.44	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	3.85	30.77	0.99	4.65	0.46	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	3.85	34.62	1.31	5.96	0.61	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	3.85	38.46	3.89	9.85	1.81	4.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	3.85	42.31	3.72	13.57	1.73	6.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	3.85	46.15	2.75	16.32	1.28	7.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	14	7.69	53.85	12.58	28.90	5.86	13.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	16	7.69	61.54	15.73	44.63	7.33	20.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	3.85	65.38	14.62	59.25	6.81	27.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	18	3.85	69.23	16.19	75.45	7.54	35.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	20	7.69	76.92	30.20	105.64	14.06	49.20	1	1	100.00	100.00	48.02	48.02	100.00	100.00	159.04	45.46
18	50,000	100,000	75,000	5	25	19.23	96.15	88.85	194.50	41.38	90.57	0	1	0.00	100.00	0.00	48.02	0.00	100.00	0.00	24.69
19	100,000	500,000	300,000	1	26	3.85	100.00	20.24	214.74	9.43	100.00	0	1	0.00	100.00	0.00	48.02	0.00	100.00	0.00	22.36
20	500,000	**UP**		0	26	0.00	100.00	0.00	214.74	0.00	100.00	0	1	0.00	100.00	0.00	48.02	0.00	100.00	0.00	22.36
					26				214.74				1				48.02				22.36

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2299 OTHER INDUSTRIES IN MAIN CATEGORY 22

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	24	24	8.05	8.05	68.22	68.22	4.46	4.46	4	4	66.67	66.67	34.97	34.97	20.12	20.12	51.27	51.27
2	50	100	75	9	33	3.02	11.07	2.28	70.49	0.15	4.61	0	4	0.00	66.67	0.00	34.97	0.00	20.12	0.00	49.61
3	100	200	150	11	44	3.69	14.77	2.61	73.10	0.17	4.78	0	4	0.00	66.67	0.00	34.97	0.00	20.12	0.00	47.84
4	200	300	250	4	48	1.34	16.11	10.78	83.88	0.71	5.49	0	4	0.00	66.67	0.00	34.97	0.00	20.12	0.00	41.70
5	300	500	400	10	58	3.36	19.46	4.78	88.66	0.31	5.80	0	4	0.00	66.67	0.00	34.97	0.00	20.12	0.00	39.45
6	500	750	625	16	74	5.37	24.83	23.66	112.32	1.55	7.35	0	4	0.00	66.67	0.00	34.97	0.00	20.12	0.00	31.14
7	750	1,000	875	8	82	2.68	27.52	9.06	121.38	0.59	7.94	0	4	0.00	66.67	0.00	34.97	0.00	20.12	0.00	28.81
8	1,000	1,500	1,250	17	99	5.70	33.22	72.44	193.82	4.74	12.68	0	4	0.00	66.67	0.00	34.97	0.00	20.12	0.00	18.04
9	1,500	2,000	1,750	15	114	5.03	38.26	18.85	212.67	1.23	13.91	0	4	0.00	66.67	0.00	34.97	0.00	20.12	0.00	16.44
10	2,000	2,500	2,250	13	127	4.36	42.62	30.62	243.29	2.00	15.92	0	4	0.00	66.67	0.00	34.97	0.00	20.12	0.00	14.38
11	2,500	3,000	2,750	12	139	4.03	46.64	27.62	270.91	1.81	17.73	0	4	0.00	66.67	0.00	34.97	0.00	20.12	0.00	12.91
12	3,000	4,000	3,500	7	146	2.35	48.99	44.92	315.83	2.94	20.66	0	4	0.00	66.67	0.00	34.97	0.00	20.12	0.00	11.07
13	4,000	5,000	4,500	27	173	9.06	58.05	119.61	435.44	7.83	28.49	0	4	0.00	66.67	0.00	34.97	0.00	20.12	0.00	8.03
14	5,000	7,500	6,250	25	198	8.39	66.44	128.61	564.04	8.41	36.90	0	4	0.00	66.67	0.00	34.97	0.00	20.12	0.00	6.20
15	7,500	10,000	8,750	14	212	4.70	71.14	53.66	617.70	3.51	40.42	0	4	0.00	66.67	0.00	34.97	0.00	20.12	0.00	5.66
16	10,000	20,000	15,000	25	237	8.39	79.53	204.23	821.93	13.36	53.78	0	4	0.00	66.67	0.00	34.97	0.00	20.12	0.00	4.25
17	20,000	50,000	35,000	24	261	8.05	87.58	181.67	1,003.60	11.89	65.66	0	4	0.00	66.67	0.00	34.97	0.00	20.12	0.00	3.48
18	50,000	100,000	75,000	14	275	4.70	92.28	132.94	1,136.54	8.70	74.36	0	4	0.00	66.67	0.00	34.97	0.00	20.12	0.00	3.08
19	100,000	500,000	300,000	21	296	7.05	99.33	281.59	1,418.13	18.42	92.79	2	6	33.33	100.00	138.87	173.85	79.88	100.00	49.32	12.26
20	500,000	**UP**		2	298	0.67	100.00	110.26	1,528.39	7.21	100.00	0	6	0.00	100.00	0.00	173.85	0.00	100.00	0.00	11.37
				298				1,528.39				6				173.85				11.37	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 23 CHIMECALS/OIL/GAS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.04	2.04	0.48	0.48	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.04	4.08	0.13	0.61	0.05	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.04	6.12	0.34	0.95	0.13	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.04	8.16	0.68	1.62	0.26	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.04	10.20	1.11	2.74	0.43	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.04	12.24	2.12	4.86	0.82	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	2.04	14.29	0.44	5.30	0.17	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	2.04	16.33	1.33	6.63	0.52	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	2.04	18.37	2.14	8.77	0.83	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	13	8.16	26.53	3.84	12.61	1.49	4.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	15	4.08	30.61	6.37	18.99	2.47	7.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	16	2.04	32.65	1.15	20.14	0.44	7.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	18	4.08	36.73	0.00	20.14	0.00	7.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	19	2.04	38.78	0.00	20.14	0.00	7.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	13	32	26.53	65.31	84.86	105.00	32.84	40.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	39	14.29	79.59	47.96	152.97	18.56	59.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	41	4.08	83.67	13.37	166.33	5.17	64.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	45	8.16	91.84	65.14	231.47	25.20	89.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		4	49	8.16	100.00	26.96	258.43	10.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				49				258.43				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 230 GENERAL CHEMICAL

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	16.67	16.67	31.14	31.14	56.62	56.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	8.33	25.00	1.91	33.05	3.47	60.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	8.33	33.33	1.19	34.24	2.17	62.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	8.33	41.67	0.96	35.20	1.74	64.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	8.33	50.00	2.03	37.23	3.69	67.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	8.33	58.33	2.39	39.62	4.34	72.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	8.33	66.67	0.00	39.62	0.00	72.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	8.33	75.00	0.01	39.63	0.02	72.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	8.33	83.33	0.03	39.66	0.06	72.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	8.33	91.67	0.00	39.66	0.00	72.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	8.33	100.00	15.34	55.00	27.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	12	0.00	100.00	0.00	55.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	55.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	55.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	55.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	55.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	55.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	55.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	55.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	12	0.00	100.00	0.00	55.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				12				55.00				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2300 CHEMICAL PRODUCT PHARMACEUTICAL PRODUCTS

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.27	2.27	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.27	4.55	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	4	4.55	9.09	1.36	1.37	1.12	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	2.27	11.36	0.49	1.85	0.40	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	2.27	13.64	2.81	4.67	2.30	3.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	2.27	15.91	6.35	11.02	5.20	9.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	2.27	18.18	4.26	15.28	3.49	12.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	10	4.55	22.73	0.01	15.29	0.01	12.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	2.27	25.00	0.01	15.30	0.01	12.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	14	6.82	31.82	0.03	15.34	0.03	12.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	16	4.55	36.36	0.02	15.36	0.02	12.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	19	6.82	43.18	7.26	22.62	5.94	18.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	24	11.36	54.55	2.51	25.13	2.06	20.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	25	2.27	56.82	2.15	27.29	1.76	22.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	32	15.91	72.73	81.31	108.59	66.54	88.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	33	2.27	75.00	0.32	108.91	0.26	89.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	34	2.27	77.27	0.32	109.23	0.26	89.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	40	13.64	90.91	3.60	112.83	2.95	92.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		4	44	9.09	100.00	9.36	122.19	7.66	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				44				122.19				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 23001 GENERAL CHEMICAL PRODUCT FACTORIES

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	26	26	5.11	5.11	28.78	28.78	0.33	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	28	0.39	5.50	2.66	31.44	0.03	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	32	0.79	6.29	6.17	37.61	0.07	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	34	0.39	6.68	0.24	37.85	0.00	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	25	59	4.91	11.59	22.23	60.08	0.25	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	62	0.59	12.18	2.45	62.54	0.03	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	17	79	3.34	15.52	15.16	77.70	0.17	0.88	2	2	11.76	11.76	54.50	54.50	2.44	2.44	359.43	70.14
8	1,000	1,500	1,250	16	95	3.14	18.66	154.70	232.40	1.76	2.64	0	2	0.00	11.76	0.00	54.50	0.00	2.44	0.00	23.45
9	1,500	2,000	1,750	19	114	3.73	22.40	39.28	271.68	0.45	3.09	5	7	29.41	41.18	76.57	131.06	3.43	5.86	194.95	48.24
10	2,000	2,500	2,250	16	130	3.14	25.54	22.55	294.23	0.26	3.35	0	7	0.00	41.18	0.00	131.06	0.00	5.86	0.00	44.54
11	2,500	3,000	2,750	17	147	3.34	28.88	70.10	364.32	0.80	4.14	0	7	0.00	41.18	0.00	131.06	0.00	5.86	0.00	35.97
12	3,000	4,000	3,500	22	169	4.32	33.20	49.02	413.34	0.56	4.70	1	8	5.88	47.06	8.24	139.30	0.37	6.23	16.81	33.70
13	4,000	5,000	4,500	14	183	2.75	35.95	63.03	476.37	0.72	5.42	0	8	0.00	47.06	0.00	139.30	0.00	6.23	0.00	29.24
14	5,000	7,500	6,250	35	218	6.88	42.83	139.78	616.15	1.59	7.00	0	8	0.00	47.06	0.00	139.30	0.00	6.23	0.00	22.61
15	7,500	10,000	8,750	24	242	4.72	47.54	131.77	747.92	1.50	8.50	0	8	0.00	47.06	0.00	139.30	0.00	6.23	0.00	18.62
16	10,000	20,000	15,000	54	296	10.61	58.15	637.32	1,385.24	7.25	15.75	0	8	0.00	47.06	0.00	139.30	0.00	6.23	0.00	10.06
17	20,000	50,000	35,000	67	363	13.16	71.32	1,069.69	2,454.93	12.16	27.91	1	9	5.88	52.94	5.90	145.20	0.26	6.50	0.55	5.91
18	50,000	100,000	75,000	44	407	8.64	79.96	760.86	3,215.79	8.65	36.56	1	10	5.88	58.82	43.56	188.76	1.95	8.44	5.72	5.87
19	100,000	500,000	300,000	73	480	14.34	94.30	5,215.69	8,431.48	59.30	95.86	7	17	41.18	100.00	2,046.51	2,235.27	91.56	100.00	39.24	26.51
20	500,000	**UP**		29	509	5.70	100.00	364.57	8,796.05	4.14	100.00	0	17	0.00	100.00	0.00	2,235.27	0.00	100.00	0.00	25.41
				509				8,796.05				17				2,235.27				25.41	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 230011 GENERAL CHEMICAL

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	44	44	7.07	7.07	269.94	269.94	6.44	6.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	46	0.32	7.40	0.24	270.18	0.01	6.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	51	0.80	8.20	0.28	270.46	0.01	6.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	58	1.13	9.32	1.24	271.70	0.03	6.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	12	70	1.93	11.25	32.71	304.41	0.78	7.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	74	0.64	11.90	3.31	307.72	0.08	7.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	16	90	2.57	14.47	15.86	323.58	0.38	7.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	17	107	2.73	17.20	29.28	352.85	0.70	8.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	118	1.77	18.97	48.34	401.19	1.15	9.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	21	139	3.38	22.35	32.61	433.80	0.78	10.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	12	151	1.93	24.28	46.86	480.65	1.12	11.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	11	162	1.77	26.05	62.89	543.55	1.50	12.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	166	0.64	26.69	29.17	572.71	0.70	13.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	38	204	6.11	32.80	230.42	803.13	5.50	19.16	1	1	4.00	4.00	30.61	30.61	37.37	37.37	13.28	3.81
15	7,500	10,000	8,750	19	223	3.05	35.85	147.47	950.60	3.52	22.68	0	1	0.00	4.00	0.00	30.61	0.00	37.37	0.00	3.22
16	10,000	20,000	15,000	80	303	12.86	48.71	537.39	1,487.99	12.82	35.49	7	8	28.00	32.00	15.38	45.98	18.77	56.14	2.86	3.09
17	20,000	50,000	35,000	129	432	20.74	69.45	1,056.69	2,544.69	25.21	60.70	4	12	16.00	48.00	0.38	46.36	0.47	56.61	0.04	1.82
18	50,000	100,000	75,000	52	484	8.36	77.81	511.29	3,055.98	12.20	72.90	7	19	28.00	76.00	7.17	53.53	8.75	65.36	1.40	1.75
19	100,000	500,000	300,000	91	575	14.63	92.44	892.45	3,948.43	21.29	94.18	4	23	16.00	92.00	16.47	70.00	20.11	85.47	1.85	1.77
20	500,000	**UP**		47	622	7.56	100.00	243.79	4,192.22	5.82	100.00	2	25	8.00	100.00	11.90	81.91	14.53	100.00	4.88	1.95
				622				4,192.22				25				81.91				1.95	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 230012 GENERAL CHEMICAL

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	3.50	3.50	22.84	22.84	0.69	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	15	0.25	3.75	0.10	22.94	0.00	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	19	34	4.75	8.50	18.26	41.20	0.56	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	40	1.50	10.00	1.76	42.96	0.05	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	46	1.50	11.50	2.50	45.46	0.08	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	17	63	4.25	15.75	7.40	52.86	0.23	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	69	1.50	17.25	9.12	61.98	0.28	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	74	1.25	18.50	20.42	82.39	0.62	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	21	95	5.25	23.75	30.85	113.25	0.94	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	103	2.00	25.75	15.70	128.95	0.48	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	113	2.50	28.25	17.32	146.27	0.53	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	26	139	6.50	34.75	131.43	277.69	4.00	8.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	15	154	3.75	38.50	54.61	332.30	1.66	10.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	31	185	7.75	46.25	300.77	633.07	9.15	19.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	23	208	5.75	52.00	136.10	769.17	4.14	23.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	62	270	15.50	67.50	351.67	1,120.84	10.70	34.09	8	8	53.33	53.33	3.64	3.64	5.81	5.81	1.04	0.33
17	20,000	50,000	35,000	48	318	12.00	79.50	487.24	1,608.08	14.82	48.91	7	15	46.67	100.00	59.01	62.65	94.19	100.00	12.11	3.90
18	50,000	100,000	75,000	42	360	10.50	90.00	715.00	2,323.08	21.75	70.66	0	15	0.00	100.00	0.00	62.65	0.00	100.00	0.00	2.70
19	100,000	500,000	300,000	30	390	7.50	97.50	445.54	2,768.62	13.55	84.21	0	15	0.00	100.00	0.00	62.65	0.00	100.00	0.00	2.26
20	500,000	**UP**		10	400	2.50	100.00	519.00	3,287.61	15.79	100.00	0	15	0.00	100.00	0.00	62.65	0.00	100.00	0.00	1.91
				400				3,287.61				15				62.65				1.91	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 23002 PHARMACEUTICAL PRODUCTS FACTORIES AND MEDICATED PLASTER

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	70	70	4.41	4.41	186.95	186.95	1.83	1.83	3	3	8.11	8.11	5.97	5.97	1.91	1.91	3.19	3.19
2	50	100	75	14	84	0.88	5.29	3.06	190.02	0.03	1.86	0	3	0.00	8.11	0.00	5.97	0.00	1.91	0.00	3.14
3	100	200	150	25	109	1.57	6.86	5.10	195.12	0.05	1.91	0	3	0.00	8.11	0.00	5.97	0.00	1.91	0.00	3.06
4	200	300	250	22	131	1.39	8.25	7.45	202.56	0.07	1.99	0	3	0.00	8.11	0.00	5.97	0.00	1.91	0.00	2.95
5	300	500	400	23	154	1.45	9.70	19.70	222.26	0.19	2.18	0	3	0.00	8.11	0.00	5.97	0.00	1.91	0.00	2.69
6	500	750	625	19	173	1.20	10.89	14.38	236.64	0.14	2.32	0	3	0.00	8.11	0.00	5.97	0.00	1.91	0.00	2.52
7	750	1,000	875	30	203	1.89	12.78	16.49	253.13	0.16	2.48	0	3	0.00	8.11	0.00	5.97	0.00	1.91	0.00	2.36
8	1,000	1,500	1,250	54	257	3.40	16.18	112.03	365.16	1.10	3.58	0	3	0.00	8.11	0.00	5.97	0.00	1.91	0.00	1.63
9	1,500	2,000	1,750	61	318	3.84	20.03	160.29	525.45	1.57	5.15	0	3	0.00	8.11	0.00	5.97	0.00	1.91	0.00	1.14
10	2,000	2,500	2,250	56	374	3.53	23.55	100.30	625.75	0.98	6.14	0	3	0.00	8.11	0.00	5.97	0.00	1.91	0.00	0.95
11	2,500	3,000	2,750	38	412	2.39	25.94	107.57	733.32	1.05	7.19	0	3	0.00	8.11	0.00	5.97	0.00	1.91	0.00	0.81
12	3,000	4,000	3,500	46	458	2.90	28.84	47.67	780.99	0.47	7.66	0	3	0.00	8.11	0.00	5.97	0.00	1.91	0.00	0.76
13	4,000	5,000	4,500	36	494	2.27	31.11	139.37	920.36	1.37	9.02	1	4	2.70	10.81	0.00	5.97	0.00	1.91	0.00	0.65
14	5,000	7,500	6,250	102	596	6.42	37.53	370.75	1,291.11	3.64	12.66	3	7	8.11	18.92	28.77	34.74	9.20	11.11	7.76	2.69
15	7,500	10,000	8,750	70	666	4.41	41.94	297.19	1,588.30	2.91	15.57	1	8	2.70	21.62	0.10	34.85	0.03	11.14	0.04	2.19
16	10,000	20,000	15,000	169	835	10.64	52.58	1,186.28	2,774.58	11.63	27.21	10	18	27.03	48.65	219.66	254.51	70.24	81.38	18.52	9.17
17	20,000	50,000	35,000	237	1,072	14.92	67.51	1,425.47	4,200.05	13.98	41.18	2	20	5.41	54.05	0.05	254.55	0.01	81.40	0.00	6.06
18	50,000	100,000	75,000	194	1,266	12.22	79.72	1,296.56	5,496.62	12.71	53.90	4	24	10.81	64.86	19.70	274.26	6.30	87.70	1.52	4.99
19	100,000	500,000	300,000	258	1,524	16.25	95.97	4,001.15	9,497.77	39.23	93.13	9	33	24.32	89.19	37.52	311.78	12.00	99.70	0.94	3.28
20	500,000	**UP**		64	1,588	4.03	100.00	700.78	10,198.55	6.87	100.00	4	37	10.81	100.00	0.94	312.72	0.30	100.00	0.13	3.07
				1,588				10,198.55				37				312.72				3.07	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 23003 NATURAL (TRADITION) DRUGS (JAMU)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	5.29	5.29	50.57	50.57	4.82	4.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	16	2.40	7.69	0.75	51.33	0.07	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	22	2.88	10.58	1.45	52.78	0.14	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	24	0.96	11.54	1.29	54.07	0.12	5.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	34	4.81	16.35	9.50	63.57	0.91	6.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	41	3.37	19.71	7.12	70.69	0.68	6.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	48	3.37	23.08	12.54	83.23	1.20	7.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	13	61	6.25	29.33	15.04	98.28	1.44	9.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	63	0.96	30.29	1.79	100.07	0.17	9.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	72	4.33	34.62	21.11	121.18	2.01	11.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	81	4.33	38.94	42.44	163.62	4.05	15.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	91	4.81	43.75	44.45	208.07	4.24	19.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	16	107	7.69	51.44	87.20	295.27	8.32	28.17	1	1	5.56	5.56	49.40	49.40	1.18	1.18	56.65	16.73
14	5,000	7,500	6,250	16	123	7.69	59.13	116.60	411.86	11.12	39.29	8	9	44.44	50.00	126.11	175.51	3.02	4.20	108.16	42.61
15	7,500	10,000	8,750	16	139	7.69	66.83	101.22	513.09	9.66	48.94	0	9	0.00	50.00	0.00	175.51	0.00	4.20	0.00	34.21
16	10,000	20,000	15,000	18	157	8.65	75.48	127.18	640.27	12.13	61.08	2	11	11.11	61.11	44.66	220.17	1.07	5.27	35.12	34.39
17	20,000	50,000	35,000	24	181	11.54	87.02	275.60	915.87	26.29	87.37	4	15	22.22	83.33	3,955.51	4,175.67	94.72	99.99	1435.22	455.93
18	50,000	100,000	75,000	9	190	4.33	91.35	23.33	939.20	2.23	89.59	2	17	11.11	94.44	0.05	4,175.72	0.00	99.99	0.20	444.61
19	100,000	500,000	300,000	15	205	7.21	98.56	93.98	1,033.17	8.96	98.56	1	18	5.56	100.00	0.32	4,176.04	0.01	100.00	0.34	404.19
20	500,000	**UP**		3	208	1.44	100.00	15.12	1,048.29	1.44	100.00	0	18	0.00	100.00	0.00	4,176.04	0.00	100.00	0.00	398.37
				208				1,048.29				18				4,176.04				398.37	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 23004 INSECTICIDE AND HERBICIDE FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19	19	4.59	4.59	86.05	86.05	2.28	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	20	0.24	4.83	0.22	86.27	0.01	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	25	1.21	6.04	2.00	88.27	0.05	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	32	1.69	7.73	44.73	133.00	1.18	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	43	2.66	10.39	6.93	139.93	0.18	3.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	48	1.21	11.59	8.35	148.28	0.22	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	56	1.93	13.53	8.64	156.92	0.23	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	64	1.93	15.46	10.70	167.62	0.28	4.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	75	2.66	18.12	9.48	177.10	0.25	4.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	78	0.72	18.84	22.97	200.07	0.61	5.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	17	95	4.11	22.95	24.86	224.94	0.66	5.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	20	115	4.83	27.78	48.71	273.64	1.29	7.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	27	142	6.52	34.30	64.06	337.70	1.70	8.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	33	175	7.97	42.27	142.56	480.27	3.77	12.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	17	192	4.11	46.38	1,573.72	2,053.98	41.65	54.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	51	243	12.32	58.70	264.33	2,318.31	7.00	61.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	68	311	16.43	75.12	683.35	3,001.66	18.09	79.44	3	3	33.33	33.33	2.50	2.50	11.69	11.69	0.37	0.08
18	50,000	100,000	75,000	41	352	9.90	85.02	244.86	3,246.52	6.48	85.92	1	4	11.11	44.44	18.56	21.06	86.62	98.31	7.58	0.65
19	100,000	500,000	300,000	44	396	10.63	95.65	312.65	3,559.17	8.27	94.20	5	9	55.56	100.00	0.36	21.42	1.69	100.00	0.12	0.60
20	500,000	**UP**		18	414	4.35	100.00	219.27	3,778.44	5.80	100.00	0	9	0.00	100.00	0.00	21.42	0.00	100.00	0.00	0.57
				414				3,778.44				9				21.42				0.57	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 23005 PAINT AND VARNISH FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19	19	6.35	6.35	107.31	107.31	3.09	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	22	1.00	7.36	0.02	107.33	0.00	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	27	1.67	9.03	0.33	107.66	0.01	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	36	3.01	12.04	6.23	113.89	0.18	3.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	17	53	5.69	17.73	9.76	123.65	0.28	3.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	60	2.34	20.07	1.74	125.40	0.05	3.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	71	3.68	23.75	11.92	137.32	0.34	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	79	2.68	26.42	26.21	163.53	0.75	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	90	3.68	30.10	66.58	230.11	1.91	6.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	18	108	6.02	36.12	60.36	290.48	1.74	8.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	115	2.34	38.46	46.94	337.42	1.35	9.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	26	141	8.70	47.16	188.67	526.08	5.43	15.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	15	156	5.02	52.17	109.05	635.14	3.14	18.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	16	172	5.35	57.53	159.23	794.37	4.58	22.84	5	5	33.33	33.33	1,026.89	1,026.89	20.62	20.62	644.90	129.27
15	7,500	10,000	8,750	15	187	5.02	62.54	148.27	942.64	4.26	27.11	0	5	0.00	33.33	0.00	1,026.89	0.00	20.62	0.00	108.94
16	10,000	20,000	15,000	33	220	11.04	73.58	796.01	1,738.65	22.89	49.99	0	5	0.00	33.33	0.00	1,026.89	0.00	20.62	0.00	59.06
17	20,000	50,000	35,000	28	248	9.36	82.94	689.17	2,427.82	19.82	69.81	2	7	13.33	46.67	0.13	1,027.02	0.00	20.62	0.02	42.30
18	50,000	100,000	75,000	24	272	8.03	90.97	555.85	2,983.67	15.98	85.79	0	7	0.00	46.67	0.00	1,027.02	0.00	20.62	0.00	34.42
19	100,000	500,000	300,000	22	294	7.36	98.33	362.51	3,346.18	10.42	96.22	8	15	53.33	100.00	3,953.85	4,980.87	79.38	100.00	1090.68	148.85
20	500,000	**UP**		5	299	1.67	100.00	131.52	3,477.70	3.78	100.00	0	15	0.00	100.00	0.00	4,980.87	0.00	100.00	0.00	143.22
				299				3,477.70				15				4,980.87				143.22	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 230051 SOLVENT BASE PRODUCT

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	85	85	10.68	10.68	716.71	716.71	7.41	7.41	6	6	21.43	21.43	6.98	6.98	0.16	0.16	0.97	0.97
2	50	100	75	5	90	0.63	11.31	10.93	727.64	0.11	7.53	0	6	0.00	21.43	0.00	6.98	0.00	0.16	0.00	0.96
3	100	200	150	11	101	1.38	12.69	40.59	768.23	0.42	7.95	0	6	0.00	21.43	0.00	6.98	0.00	0.16	0.00	0.91
4	200	300	250	12	113	1.51	14.20	77.60	845.83	0.80	8.75	0	6	0.00	21.43	0.00	6.98	0.00	0.16	0.00	0.83
5	300	500	400	12	125	1.51	15.70	65.73	911.56	0.68	9.43	0	6	0.00	21.43	0.00	6.98	0.00	0.16	0.00	0.77
6	500	750	625	21	146	2.64	18.34	135.38	1,046.94	1.40	10.83	0	6	0.00	21.43	0.00	6.98	0.00	0.16	0.00	0.67
7	750	1,000	875	22	168	2.76	21.11	115.05	1,161.99	1.19	12.02	0	6	0.00	21.43	0.00	6.98	0.00	0.16	0.00	0.60
8	1,000	1,500	1,250	31	199	3.89	25.00	194.73	1,356.72	2.01	14.04	0	6	0.00	21.43	0.00	6.98	0.00	0.16	0.00	0.51
9	1,500	2,000	1,750	42	241	5.28	30.28	231.13	1,587.84	2.39	16.43	0	6	0.00	21.43	0.00	6.98	0.00	0.16	0.00	0.44
10	2,000	2,500	2,250	22	263	2.76	33.04	94.51	1,682.36	0.98	17.40	2	8	7.14	28.57	2.71	9.69	0.06	0.22	2.87	0.58
11	2,500	3,000	2,750	26	289	3.27	36.31	189.10	1,871.45	1.96	19.36	2	10	7.14	35.71	15.62	25.31	0.35	0.56	8.26	1.35
12	3,000	4,000	3,500	60	349	7.54	43.84	460.79	2,332.24	4.77	24.13	1	11	3.57	39.29	33.54	58.85	0.75	1.31	7.28	2.52
13	4,000	5,000	4,500	47	396	5.90	49.75	450.28	2,782.52	4.66	28.79	0	11	0.00	39.29	0.00	58.85	0.00	1.31	0.00	2.11
14	5,000	7,500	6,250	51	447	6.41	56.16	697.03	3,479.55	7.21	36.00	0	11	0.00	39.29	0.00	58.85	0.00	1.31	0.00	1.69
15	7,500	10,000	8,750	62	509	7.79	63.94	1,601.18	5,080.73	16.56	52.56	6	17	21.43	60.71	35.50	94.35	0.79	2.10	2.22	1.86
16	10,000	20,000	15,000	110	619	13.82	77.76	1,591.24	6,671.98	16.46	69.02	5	22	17.86	78.57	4,377.06	4,471.40	97.52	99.62	275.07	67.02
17	20,000	50,000	35,000	91	710	11.43	89.20	1,886.84	8,558.82	19.52	88.54	6	28	21.43	100.00	16.99	4,488.40	0.38	100.00	0.90	52.44
18	50,000	100,000	75,000	66	776	8.29	97.49	873.54	9,432.36	9.04	97.58	0	28	0.00	100.00	0.00	4,488.40	0.00	100.00	0.00	47.59
19	100,000	500,000	300,000	19	795	2.39	99.87	231.02	9,663.38	2.39	99.97	0	28	0.00	100.00	0.00	4,488.40	0.00	100.00	0.00	46.45
20	500,000	**UP**		1	796	0.13	100.00	2.95	9,666.33	0.03	100.00	0	28	0.00	100.00	0.00	4,488.40	0.00	100.00	0.00	46.43
				796				9,666.33				28				4,488.40				46.43	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 230052 WATER BASE PRODUCT

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	10.67	10.67	1.02	1.02	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	17	0.67	11.33	0.00	1.02	0.00	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	20	2.00	13.33	0.28	0.73	0.02	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	22	1.33	14.67	14.78	14.05	1.18	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	25	2.00	16.67	47.48	61.53	3.79	4.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	34	6.00	22.67	18.91	80.44	1.51	6.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	37	2.00	24.67	6.44	86.88	0.51	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	48	7.33	32.00	31.08	117.96	2.48	9.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	52	2.67	34.67	25.43	143.40	2.03	11.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	54	1.33	36.00	12.61	156.01	1.01	12.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	58	2.67	38.67	10.79	166.80	0.86	13.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	11	69	7.33	46.00	52.19	218.99	4.16	17.47	6	6	17.14	17.14	2.94	2.94	2.11	2.11	5.63	1.34
13	4,000	5,000	4,500	2	71	1.33	47.33	14.11	233.10	1.13	18.60	0	6	0.00	17.14	0.00	2.94	0.00	2.11	0.00	1.26
14	5,000	7,500	6,250	16	87	10.67	58.00	76.43	309.53	6.10	24.70	23	29	65.71	82.86	133.15	136.09	95.77	97.89	174.21	43.97
15	7,500	10,000	8,750	10	97	6.67	64.67	62.83	372.36	5.01	29.71	6	35	17.14	100.00	2.94	139.02	2.11	100.00	4.68	37.34
16	10,000	20,000	15,000	12	109	8.00	72.67	186.79	559.15	14.90	44.61	0	35	0.00	100.00	0.00	139.02	0.00	100.00	0.00	24.86
17	20,000	50,000	35,000	9	118	6.00	78.67	168.56	727.72	13.45	58.06	0	35	0.00	100.00	0.00	139.02	0.00	100.00	0.00	19.10
18	50,000	100,000	75,000	10	128	6.67	85.33	46.38	774.10	3.70	61.76	0	35	0.00	100.00	0.00	139.02	0.00	100.00	0.00	17.96
19	100,000	500,000	300,000	20	148	13.33	98.67	476.61	1,250.71	38.03	99.79	0	35	0.00	100.00	0.00	139.02	0.00	100.00	0.00	11.12
20	500,000	**UP**		2	150	1.33	100.00	2.60	1,253.31	0.21	100.00	0	35	0.00	100.00	0.00	139.02	0.00	100.00	0.00	11.09
				150				1,253.31				35				139.02				11.09	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 23006 ACID ALKALINE FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.23	3.23	2.81	2.81	1.39	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.23	6.45	0.00	2.81	0.00	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.23	9.68	0.98	3.79	0.48	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.23	12.90	3.07	6.86	1.52	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.23	16.13	17.16	24.02	8.50	11.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.23	19.35	45.65	69.67	22.62	34.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	3.23	22.58	0.00	69.67	0.00	34.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	3.23	25.81	0.00	69.67	0.00	34.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	3.23	29.03	40.66	110.33	20.15	54.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	3.23	32.26	9.13	119.46	4.53	59.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	3.23	35.48	0.58	120.04	0.29	59.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	3.23	38.71	9.52	129.56	4.72	64.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	3.23	41.94	1.30	130.87	0.65	64.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	3.23	45.16	0.00	130.87	0.00	64.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	3.23	48.39	0.00	130.87	0.00	64.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	23	25.81	74.19	32.85	163.72	16.28	81.12	4	4	100.00	100.00	25.77	25.77	100.00	100.00	78.45	15.74
18	50,000	100,000	75,000	4	27	12.90	87.10	18.84	182.55	9.33	90.46	0	4	0.00	100.00	0.00	25.77	0.00	100.00	0.00	14.12
19	100,000	500,000	300,000	4	31	12.90	100.00	19.26	201.81	9.54	100.00	0	4	0.00	100.00	0.00	25.77	0.00	100.00	0.00	12.77
20	500,000	**UP**		0	31	0.00	100.00	0.00	201.81	0.00	100.00	0	4	0.00	100.00	0.00	25.77	0.00	100.00	0.00	12.77
					31				201.81				4				25.77				12.77

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 23007 CHLORIALKALI ELECTROLYSIS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	100.00	100.00	2,175.53	2,175.53	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	0	1	0.00	100.00	0.00	2,175.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	2,175.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	2,175.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	2,175.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	2,175.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	2,175.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	2,175.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	2,175.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	2,175.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	2,175.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	2,175.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	2,175.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	2,175.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	2,175.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	2,175.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	2,175.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	2,175.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	2,175.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	2,175.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				2,175.53				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 23008 AIR SEPARATION GASESEG OXYGENNITROGENHYDROGEN

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	6.45	6.45	0.37	0.37	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	3.23	9.68	0.00	0.37	0.00	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	5	6.45	16.13	4.41	4.78	0.44	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	8	9.68	25.81	2.38	7.16	0.24	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	10	6.45	32.26	3.56	10.72	0.36	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	3.23	35.48	4.70	15.42	0.47	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	3.23	38.71	55.63	71.05	5.58	7.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	13	3.23	41.94	9.39	80.44	0.94	8.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	14	3.23	45.16	4.09	84.53	0.41	8.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	15	3.23	48.39	0.00	84.53	0.00	8.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	3.23	51.61	170.68	255.21	17.13	25.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	17	3.23	54.84	170.83	426.04	17.15	42.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	18	3.23	58.06	13.09	439.12	1.31	44.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	24	19.35	77.42	332.64	771.76	33.39	77.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	28	12.90	90.32	55.94	827.70	5.62	83.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	29	3.23	93.55	96.34	924.04	9.67	92.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	30	3.23	96.77	56.79	980.83	5.70	98.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	31	3.23	100.00	15.31	996.14	1.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	31	0.00	100.00	0.00	996.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	31	0.00	100.00	0.00	996.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					31				996.14				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 23009 PEROXIDE MANUFACTURE APPLICATION AND STORAGE

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	10.00	10.00	0.83	0.83	1.58	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	10.00	20.00	2.39	3.22	4.55	6.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	10.00	30.00	4.60	7.83	8.76	14.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	10.00	40.00	0.87	8.69	1.65	16.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	10.00	50.00	0.99	9.68	1.88	18.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	10.00	60.00	5.24	14.92	9.97	28.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	10.00	70.00	1.00	15.93	1.91	30.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	10.00	80.00	5.31	21.23	10.09	40.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	10.00	90.00	30.04	51.27	57.15	97.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	10.00	100.00	1.29	52.56	2.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	52.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	52.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	52.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	52.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	52.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	52.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	52.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	52.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	10	0.00	100.00	0.00	52.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10				52.56				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 23010 OTHERS (EG INORGANIC SALTS)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	6.06	6.06	8.92	8.92	0.87	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	3.03	9.09	2.02	6.90	0.20	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	3.03	12.12	4.32	11.23	0.42	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	8	12.12	24.24	0.09	11.32	0.01	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	3.03	27.27	0.66	11.98	0.06	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	3.03	30.30	6.17	18.15	0.60	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	13	9.09	39.39	14.13	32.28	1.38	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	14	3.03	42.42	79.28	111.55	7.74	10.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	15	3.03	45.45	0.52	112.08	0.05	10.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	16	3.03	48.48	0.11	112.18	0.01	10.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	17	3.03	51.52	0.83	113.02	0.08	11.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	18	3.03	54.55	4.07	117.09	0.40	11.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	19	3.03	57.58	0.00	117.09	0.00	11.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	20	3.03	60.61	21.18	138.27	2.07	13.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	21	3.03	63.64	127.58	265.84	12.45	25.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	23	6.06	69.70	0.99	266.83	0.10	26.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	24	3.03	72.73	38.75	305.58	3.78	29.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	27	9.09	81.82	201.13	506.71	19.63	49.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	33	18.18	100.00	517.98	1,024.69	50.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	33	0.00	100.00	0.00	1,024.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				33				1,024.69				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 23012 INK FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	2.00	2.00	7.92	7.92	1.98	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	1.00	3.00	0.66	8.58	0.16	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	7	4.00	7.00	2.23	10.80	0.56	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	10	3.00	10.00	1.69	12.50	0.42	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	11	1.00	11.00	1.57	14.07	0.39	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	13	2.00	13.00	0.83	14.90	0.21	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	15	2.00	15.00	3.51	18.40	0.88	4.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	19	4.00	19.00	2.99	21.39	0.75	5.35	7	7	53.85	53.85	245.45	245.45	18.67	18.67	8199.89	1147.23
9	1,500	2,000	1,750	4	23	4.00	23.00	4.19	25.59	1.05	6.40	0	7	0.00	53.85	0.00	245.45	0.00	18.67	0.00	959.33
10	2,000	2,500	2,250	3	26	3.00	26.00	1.02	26.61	0.26	6.65	0	7	0.00	53.85	0.00	245.45	0.00	18.67	0.00	922.51
11	2,500	3,000	2,750	5	31	5.00	31.00	10.61	37.21	2.65	9.30	0	7	0.00	53.85	0.00	245.45	0.00	18.67	0.00	659.57
12	3,000	4,000	3,500	15	46	15.00	46.00	11.70	48.91	2.92	12.23	6	13	46.15	100.00	1,069.04	1,314.48	81.33	100.00	9137.55	2687.43
13	4,000	5,000	4,500	4	50	4.00	50.00	4.76	53.68	1.19	13.42	0	13	0.00	100.00	0.00	1,314.48	0.00	100.00	0.00	2448.96
14	5,000	7,500	6,250	13	63	13.00	63.00	67.62	121.30	16.91	30.33	0	13	0.00	100.00	0.00	1,314.48	0.00	100.00	0.00	1083.68
15	7,500	10,000	8,750	4	67	4.00	67.00	52.72	174.02	13.18	43.51	0	13	0.00	100.00	0.00	1,314.48	0.00	100.00	0.00	755.35
16	10,000	20,000	15,000	6	73	6.00	73.00	76.72	250.74	19.18	62.69	0	13	0.00	100.00	0.00	1,314.48	0.00	100.00	0.00	524.24
17	20,000	50,000	35,000	10	83	10.00	83.00	36.60	287.34	9.15	71.84	0	13	0.00	100.00	0.00	1,314.48	0.00	100.00	0.00	457.46
18	50,000	100,000	75,000	6	89	6.00	89.00	45.76	333.10	11.44	83.28	0	13	0.00	100.00	0.00	1,314.48	0.00	100.00	0.00	394.62
19	100,000	500,000	300,000	9	98	9.00	98.00	65.51	398.61	16.38	99.66	0	13	0.00	100.00	0.00	1,314.48	0.00	100.00	0.00	329.76
20	500,000	**UP**		2	100	2.00	100.00	1.38	399.99	0.34	100.00	0	13	0.00	100.00	0.00	1,314.48	0.00	100.00	0.00	328.63
				100				399.99				13				1,314.48				328.63	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 230121 INK FACTORIES SOLVENT

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	2.45	2.45	11.60	11.60	1.19	1.19	1	1	5.26	5.26	129.72	129.72	2.31	2.31	1118.19	1118.19
2	50	100	75	1	8	0.35	2.80	0.02	11.58	0.00	1.19	0	1	0.00	5.26	0.00	129.72	0.00	2.31	0.00	1120.13
3	100	200	150	1	9	0.35	3.15	0.04	11.54	0.00	1.18	0	1	0.00	5.26	0.00	129.72	0.00	2.31	0.00	1124.18
4	200	300	250	2	11	0.70	3.85	1.50	13.04	0.15	1.34	0	1	0.00	5.26	0.00	129.72	0.00	2.31	0.00	994.54
5	300	500	400	4	15	1.40	5.24	4.19	17.24	0.43	1.77	0	1	0.00	5.26	0.00	129.72	0.00	2.31	0.00	752.62
6	500	750	625	12	27	4.20	9.44	6.97	24.20	0.71	2.48	0	1	0.00	5.26	0.00	129.72	0.00	2.31	0.00	535.94
7	750	1,000	875	12	39	4.20	13.64	9.81	34.01	1.01	3.49	0	1	0.00	5.26	0.00	129.72	0.00	2.31	0.00	381.38
8	1,000	1,500	1,250	12	51	4.20	17.83	36.02	70.03	3.69	7.18	6	7	31.58	36.84	280.51	410.22	4.99	7.29	778.86	585.81
9	1,500	2,000	1,750	22	73	7.69	25.52	15.11	85.14	1.55	8.73	6	13	31.58	68.42	6.12	416.34	0.11	7.40	40.49	489.02
10	2,000	2,500	2,250	22	95	7.69	33.22	28.90	114.04	2.96	11.69	0	13	0.00	68.42	0.00	416.34	0.00	7.40	0.00	365.09
11	2,500	3,000	2,750	12	107	4.20	37.41	33.87	147.91	3.47	15.16	2	15	10.53	78.95	2,716.24	3,132.58	48.27	55.67	8018.50	2117.87
12	3,000	4,000	3,500	19	126	6.64	44.06	51.98	199.89	5.33	20.49	4	19	21.05	100.00	2,494.42	5,627.00	44.33	100.00	4798.98	2815.05
13	4,000	5,000	4,500	24	150	8.39	52.45	9.90	209.79	1.01	21.51	0	19	0.00	100.00	0.00	5,627.00	0.00	100.00	0.00	2682.22
14	5,000	7,500	6,250	9	159	3.15	55.59	25.44	235.23	2.61	24.12	0	19	0.00	100.00	0.00	5,627.00	0.00	100.00	0.00	2392.11
15	7,500	10,000	8,750	8	167	2.80	58.39	32.47	267.70	3.33	27.44	0	19	0.00	100.00	0.00	5,627.00	0.00	100.00	0.00	2101.97
16	10,000	20,000	15,000	35	202	12.24	70.63	123.13	390.83	12.62	40.07	0	19	0.00	100.00	0.00	5,627.00	0.00	100.00	0.00	1439.76
17	20,000	50,000	35,000	55	257	19.23	89.86	329.48	720.30	33.78	73.84	0	19	0.00	100.00	0.00	5,627.00	0.00	100.00	0.00	781.20
18	50,000	100,000	75,000	12	269	4.20	94.06	75.14	795.44	7.70	81.55	0	19	0.00	100.00	0.00	5,627.00	0.00	100.00	0.00	707.41
19	100,000	500,000	300,000	15	284	5.24	99.30	129.16	924.61	13.24	94.79	0	19	0.00	100.00	0.00	5,627.00	0.00	100.00	0.00	608.58
20	500,000	**UP**		2	286	0.70	100.00	50.84	975.44	5.21	100.00	0	19	0.00	100.00	0.00	5,627.00	0.00	100.00	0.00	576.87
				286				975.44				19				5,627.00				576.87	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 230122 INK FACTORIES WATER BASE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	1.81	1.81	4.44	4.44	1.32	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	0.60	2.41	0.00	4.44	0.00	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	0.60	3.01	0.01	4.43	0.00	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	0.60	3.61	0.01	4.42	0.00	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	0.60	4.22	1.38	5.80	0.41	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	11	2.41	6.63	0.03	5.83	0.01	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	16	3.01	9.64	7.21	13.05	2.14	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	20	2.41	12.05	6.84	19.89	2.03	5.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	23	1.81	13.86	8.61	28.50	2.56	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	33	6.02	19.88	1.21	29.71	0.36	8.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	36	1.81	21.69	5.85	35.57	1.74	10.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	51	87	30.72	52.41	16.56	52.13	4.92	15.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	88	0.60	53.01	6.66	58.79	1.98	17.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	93	3.01	56.02	62.59	121.38	18.61	36.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	102	5.42	61.45	30.81	152.19	9.16	45.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	108	3.61	65.06	53.61	205.80	15.94	61.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	22	130	13.25	78.31	111.32	317.13	33.10	94.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	137	4.22	82.53	7.07	324.19	2.10	96.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	27	164	16.27	98.80	12.31	336.50	3.66	100.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		2	166	1.20	100.00	0.15	336.35	0.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				166				336.35				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	10.84	10.84	61.04	61.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	6.92	17.76	38.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	17.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	17.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	17.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	17.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	17.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	17.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	17.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	17.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	17.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	17.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	17.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	17.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	17.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	17.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	17.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	17.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	17.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				17.76				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 231 OIL PROCESSING

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	12.50	12.50	0.14	0.14	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	4.17	16.67	0.29	0.43	0.15	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	4.17	20.83	0.39	0.82	0.20	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	4.17	25.00	0.86	1.68	0.44	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	4.17	29.17	1.95	3.64	1.00	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	4.17	33.33	2.68	6.32	1.37	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	4.17	37.50	2.84	9.16	1.45	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	4.17	41.67	3.00	12.15	1.53	6.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	4.17	45.83	3.15	15.31	1.61	7.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	4.17	50.00	5.21	20.51	2.66	10.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	4.17	54.17	7.48	28.00	3.82	14.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	4.17	58.33	61.81	89.80	31.55	45.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	4.17	62.50	10.20	100.00	5.20	51.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	4.17	66.67	51.72	151.72	26.40	77.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	4.17	70.83	3.00	154.72	1.53	78.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	18	4.17	75.00	0.00	154.72	0.00	78.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	19	4.17	79.17	5.04	159.76	2.57	81.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	20	4.17	83.33	0.00	159.76	0.00	81.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	24	16.67	100.00	36.15	195.92	18.45	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	24	0.00	100.00	0.00	195.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				24				195.92				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2310 OIL REFINERY,

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	13.79	13.79	0.10	0.10	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	3.45	17.24	0.88	0.99	0.23	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	3.45	20.69	1.03	2.02	0.27	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	3.45	24.14	0.70	2.72	0.18	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	3.45	27.59	3.36	6.07	0.87	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	3.45	31.03	4.47	10.54	1.16	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	3.45	34.48	4.48	15.03	1.16	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	3.45	37.93	0.00	15.03	0.00	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	3.45	41.38	0.00	15.03	0.00	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	3.45	44.83	15.68	30.71	4.06	7.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	3.45	48.28	10.20	40.90	2.64	10.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	3.45	51.72	10.84	51.75	2.80	13.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	16	3.45	55.17	0.00	51.75	0.00	13.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	17	3.45	58.62	27.91	79.66	7.22	20.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	18	3.45	62.07	10.59	90.25	2.74	23.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	20	6.90	68.97	48.80	139.06	12.62	35.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	24	13.79	82.76	165.12	304.18	42.71	78.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	25	3.45	86.21	43.20	347.38	11.17	89.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	27	6.90	93.10	11.18	358.56	2.89	92.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		2	29	6.90	100.00	28.05	386.61	7.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				29				386.61				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 23101 DISTILLATION OF HYDROCARBONSATMOSPHERIC

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	2.04	2.04	33.55	33.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	0.00	2.04	0.00	33.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	4.04	6.07	66.45	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	6.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	6.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	6.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	6.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	6.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	6.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	6.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	6.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	6.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	6.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	6.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	6.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	6.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	6.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	6.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					4				6.07				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 23103 REFORMING PLANTS CYCLIZATION (AROMATIZATION)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	11.21	11.21	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	11.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	11.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	11.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	11.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	11.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	11.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	11.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	11.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	11.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	11.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	11.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	11.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	11.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	11.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	11.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	11.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	11.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	11.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				11.21				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2311 OTHER CHEMICAL AND

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	8.11	8.11	0.36	0.36	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	2.70	10.81	4.49	4.85	1.23	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	2.70	13.51	0.43	5.28	0.12	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	2.70	16.22	1.04	6.32	0.28	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	2.70	18.92	3.66	9.98	1.00	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	2.70	21.62	2.86	12.83	0.78	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	2.70	24.32	2.69	15.52	0.74	4.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	2.70	27.03	1.16	16.68	0.32	4.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	2.70	29.73	5.12	21.80	1.40	5.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	2.70	32.43	6.92	28.72	1.90	7.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	2.70	35.14	18.73	47.46	5.13	13.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	2.70	37.84	19.81	67.27	5.43	18.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	2.70	40.54	20.35	87.62	5.57	24.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	2.70	43.24	20.93	108.55	5.73	29.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	2.70	45.95	23.38	131.93	6.40	36.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	20	8.11	54.05	75.21	207.14	20.60	56.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	24	10.81	64.86	65.41	272.55	17.91	74.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	27	8.11	72.97	26.39	298.94	7.23	81.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	31	10.81	83.78	52.48	351.42	14.37	96.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		6	37	16.22	100.00	13.72	365.14	3.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				37				365.14				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	5.26	5.26	16.38	16.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	5.66	0.40	17.61	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	28.00	27.60	87.20	85.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	0.10	27.70	0.30	86.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	0.75	28.45	2.34	88.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	0.05	28.50	0.16	88.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	3.61	32.11	11.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	32.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	32.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	32.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	32.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	32.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	32.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	32.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	32.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	32.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	32.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	32.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	7	0.00	100.00	0.00	32.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					7				32.11				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 23111 HYDROGEN GENERATION FROM NATURAL GAS OF LIQUID HYDROCARBONS

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.85	3.85	1.67	1.67	0.42	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.85	7.69	1.84	3.51	0.46	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.85	11.54	1.17	4.69	0.29	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.85	15.38	1.33	6.02	0.33	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.85	19.23	2.86	8.88	0.71	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.85	23.08	3.87	12.75	0.97	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	3.85	26.92	3.27	16.02	0.82	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	3.85	30.77	1.82	17.85	0.45	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	11	11.54	42.31	15.22	33.07	3.79	8.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	3.85	46.15	8.90	41.97	2.22	10.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	3.85	50.00	15.14	57.11	3.77	14.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	3.85	53.85	11.66	68.77	2.91	17.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	3.85	57.69	10.86	79.63	2.71	19.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	17	7.69	65.38	18.91	98.54	4.71	24.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	21	15.38	80.77	107.75	206.30	26.86	51.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	25	15.38	96.15	148.04	354.34	36.90	88.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	26	3.85	100.00	46.82	401.16	11.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	26	0.00	100.00	0.00	401.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	26	0.00	100.00	0.00	401.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				26				401.16				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 23114 OTHER PLANTS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.04	0.04	0.23	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	8.50	8.55	45.83	46.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	9.95	18.50	53.65	99.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	0.05	18.55	0.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	18.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	18.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	18.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	18.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	18.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	18.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	18.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	18.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	18.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	18.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	18.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	18.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	18.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	18.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	18.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				18.55				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 231141 OTHER PLANTS:WORKSHOPS AND STORES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.58	0.58	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				0.58				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 231142 OTHER PLANTS:WATER TREATMENT PLANTS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	25.00	25.00	0.00	0.00	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	25.00	50.00	0.42	0.42	56.26	56.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	25.00	75.00	0.05	0.47	6.37	62.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	25.00	100.00	0.28	0.74	37.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				0.74				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	7.73	7.73	60.00	60.00	4.55	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	15	0.55	8.29	0.23	60.22	0.02	4.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	16	0.55	8.84	0.38	60.60	0.03	4.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	17	0.55	9.39	0.00	60.60	0.00	4.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	18	0.55	9.94	1.44	62.04	0.11	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	25	3.87	13.81	7.55	69.59	0.57	5.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	29	2.21	16.02	8.04	77.63	0.61	5.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	38	4.97	20.99	18.20	95.83	1.38	7.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	42	2.21	23.20	12.22	108.05	0.93	8.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	43	0.55	23.76	1.35	109.40	0.10	8.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	46	1.66	25.41	7.86	117.25	0.60	8.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	51	2.76	28.18	22.30	139.55	1.69	10.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	53	1.10	29.28	8.17	147.72	0.62	11.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	62	4.97	34.25	60.45	208.17	4.59	15.80	1	1	8.33	8.33	28.25	28.25	8.08	8.08	46.73	13.57
15	7,500	10,000	8,750	7	69	3.87	38.12	42.87	251.05	3.25	19.05	2	3	16.67	25.00	282.94	311.19	80.89	88.97	659.93	123.96
16	10,000	20,000	15,000	16	85	8.84	46.96	267.76	518.81	20.32	39.37	0	3	0.00	25.00	0.00	311.19	0.00	88.97	0.00	59.98
17	20,000	50,000	35,000	43	128	23.76	70.72	304.45	823.26	23.10	62.47	9	12	75.00	100.00	38.60	349.79	11.03	100.00	12.68	42.49
18	50,000	100,000	75,000	11	139	6.08	76.80	254.61	1,077.87	19.32	81.79	0	12	0.00	100.00	0.00	349.79	0.00	100.00	0.00	32.45
19	100,000	500,000	300,000	16	155	8.84	85.64	99.81	1,177.67	7.57	89.37	0	12	0.00	100.00	0.00	349.79	0.00	100.00	0.00	29.70
20	500,000	**UP**		26	181	14.36	100.00	140.15	1,317.82	10.63	100.00	0	12	0.00	100.00	0.00	349.79	0.00	100.00	0.00	26.54
				181				1,317.82				12				349.79				26.54	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 232 PETROCHEMICAL WORKS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	11.11	11.11	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	11.11	22.22	2.86	2.86	4.47	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	11.11	33.33	2.57	5.43	4.01	8.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	11.11	44.44	0.99	6.41	1.54	10.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	11.11	55.56	0.65	7.06	1.01	11.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	11.11	66.67	31.19	38.25	48.78	59.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	11.11	77.78	2.09	40.34	3.26	63.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	11.11	88.89	3.19	43.52	4.98	68.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	11.11	100.00	20.42	63.95	31.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	9	0.00	100.00	0.00	63.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	63.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	63.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	63.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	63.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	63.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	63.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	63.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	63.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	63.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	9	0.00	100.00	0.00	63.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				63.95				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	5.86	5.86	36.73	36.73	3.17	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	20	1.47	7.33	0.51	37.24	0.04	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	28	2.93	10.26	25.76	63.00	2.22	5.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	30	0.73	10.99	0.03	63.03	0.00	5.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	37	2.56	13.55	1.68	64.71	0.15	5.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	38	0.37	13.92	1.34	66.06	0.12	5.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	48	3.66	17.58	3.94	69.99	0.34	6.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	49	0.37	17.95	1.27	71.26	0.11	6.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	54	1.83	19.78	4.73	75.99	0.41	6.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	58	1.47	21.25	2.80	78.79	0.24	6.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	59	0.37	21.61	2.60	81.39	0.22	7.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	63	1.47	23.08	5.33	86.73	0.46	7.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	68	1.83	24.91	7.86	94.59	0.68	8.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	77	3.30	28.21	24.57	119.16	2.12	10.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	16	93	5.86	34.07	70.59	189.75	6.08	16.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	34	127	12.45	46.52	126.57	316.33	10.91	27.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	26	153	9.52	56.04	197.14	513.47	16.99	44.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	20	173	7.33	63.37	124.66	638.13	10.74	55.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	58	231	21.25	84.62	378.22	1,016.35	32.60	87.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		42	273	15.38	100.00	143.96	1,160.31	12.41	100.00	3	3	100.00	100.00	3.13	3.13	100.00	100.00	2.18	0.27
				273				1,160.31				3				3.13				0.27	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	10.53	10.53	55.94	55.94	10.08	10.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	1.75	12.28	0.11	56.05	0.02	10.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	9	3.51	15.79	0.70	56.75	0.13	10.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	1.75	17.54	59.47	116.22	10.71	20.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	11	1.75	19.30	0.29	115.93	0.05	20.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	12	1.75	21.05	1.69	117.62	0.30	21.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	13	1.75	22.81	1.06	116.56	0.19	20.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	14	1.75	24.56	0.13	116.43	0.02	20.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	15	1.75	26.32	2.05	114.38	0.37	20.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	16	1.75	28.07	38.07	152.46	6.86	27.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	17	1.75	29.82	1.21	153.66	0.22	27.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	20	5.26	35.09	21.56	175.22	3.88	31.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	22	3.51	38.60	12.17	187.39	2.19	33.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	23	1.75	40.35	10.92	198.31	1.97	35.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	24	1.75	42.11	2.96	201.27	0.53	36.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	31	12.28	54.39	60.63	261.90	10.92	47.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	40	15.79	70.18	165.16	427.06	29.74	76.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	42	3.51	73.68	9.65	436.71	1.74	78.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	8	50	14.04	87.72	108.30	545.01	19.51	98.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		7	57	12.28	100.00	10.25	555.26	1.85	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				57				555.26				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	2.24	2.24	0.82	0.82	0.07	0.07	2	2	6.90	6.90	36.64	36.64	4.83	4.83	4457.48	4457.48
2	50	100	75	1	8	0.32	2.56	0.12	0.94	0.01	0.08	0	2	0.00	6.90	0.00	36.64	0.00	4.83	0.00	3887.20
3	100	200	150	2	10	0.64	3.19	0.03	0.97	0.00	0.08	0	2	0.00	6.90	0.00	36.64	0.00	4.83	0.00	3784.14
4	200	300	250	1	11	0.32	3.51	0.48	1.45	0.04	0.13	0	2	0.00	6.90	0.00	36.64	0.00	4.83	0.00	2534.76
5	300	500	400	3	14	0.96	4.47	2.51	3.95	0.22	0.35	0	2	0.00	6.90	0.00	36.64	0.00	4.83	0.00	926.67
6	500	750	625	6	20	1.92	6.39	5.13	9.08	0.45	0.79	0	2	0.00	6.90	0.00	36.64	0.00	4.83	0.00	403.55
7	750	1,000	875	1	21	0.32	6.71	0.04	9.12	0.00	0.80	0	2	0.00	6.90	0.00	36.64	0.00	4.83	0.00	401.75
8	1,000	1,500	1,250	5	26	1.60	8.31	4.82	13.94	0.42	1.22	0	2	0.00	6.90	0.00	36.64	0.00	4.83	0.00	262.80
9	1,500	2,000	1,750	4	30	1.28	9.58	0.00	13.94	0.00	1.22	0	2	0.00	6.90	0.00	36.64	0.00	4.83	0.00	262.80
10	2,000	2,500	2,250	7	37	2.24	11.82	2.47	11.48	0.22	1.00	0	2	0.00	6.90	0.00	36.64	0.00	4.83	0.00	319.27
11	2,500	3,000	2,750	5	42	1.60	13.42	3.54	15.02	0.31	1.31	0	2	0.00	6.90	0.00	36.64	0.00	4.83	0.00	243.95
12	3,000	4,000	3,500	7	49	2.24	15.65	22.95	37.97	2.01	3.32	0	2	0.00	6.90	0.00	36.64	0.00	4.83	0.00	96.49
13	4,000	5,000	4,500	8	57	2.56	18.21	13.72	51.69	1.20	4.52	0	2	0.00	6.90	0.00	36.64	0.00	4.83	0.00	70.88
14	5,000	7,500	6,250	9	66	2.88	21.09	61.00	112.69	5.34	9.86	0	2	0.00	6.90	0.00	36.64	0.00	4.83	0.00	32.51
15	7,500	10,000	8,750	10	76	3.19	24.28	103.13	215.82	9.02	18.88	0	2	0.00	6.90	0.00	36.64	0.00	4.83	0.00	16.98
16	10,000	20,000	15,000	36	112	11.50	35.78	267.64	483.46	23.41	42.29	0	2	0.00	6.90	0.00	36.64	0.00	4.83	0.00	7.58
17	20,000	50,000	35,000	36	148	11.50	47.28	161.42	644.88	14.12	56.40	3	5	10.34	17.24	10.94	47.57	1.44	6.28	6.78	7.38
18	50,000	100,000	75,000	28	176	8.95	56.23	100.23	745.11	8.77	65.17	0	5	0.00	17.24	0.00	47.57	0.00	6.28	0.00	6.38
19	100,000	500,000	300,000	47	223	15.02	71.25	219.39	964.49	19.19	84.36	15	20	51.72	68.97	701.05	748.62	92.51	98.79	319.55	77.62
20	500,000	**UP**		90	313	28.75	100.00	178.81	1,143.31	15.64	100.00	9	29	31.03	100.00	9.21	757.83	1.21	100.00	5.15	66.28
				313				1,143.31				29				757.83				66.28	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	2.44	2.44	7.32	7.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	9.08	11.52	27.19	34.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	5.92	17.43	17.72	52.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	16.67	66.67	5.92	23.35	17.72	69.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	16.67	83.33	6.18	29.53	18.53	88.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	16.67	100.00	3.84	33.38	11.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	33.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	33.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	33.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	33.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	33.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	33.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	33.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	33.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	33.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	33.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	33.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	33.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	6	0.00	100.00	0.00	33.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					6				33.38				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2324 FERTILIZAR FACTORIES ON PETROCHEMICAL BASIS

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	21	21	14.09	14.09	12.96	12.96	3.76	3.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	22	0.67	14.77	0.11	13.07	0.03	3.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	23	0.67	15.44	0.75	13.82	0.22	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	24	0.67	16.11	1.16	14.98	0.34	4.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	25	0.67	16.78	1.11	16.10	0.32	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	26	0.67	17.45	0.15	16.25	0.04	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	27	0.67	18.12	2.34	18.59	0.68	5.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	28	0.67	18.79	0.00	18.59	0.00	5.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	29	0.67	19.46	0.82	17.77	0.24	5.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	33	2.68	22.15	8.59	26.36	2.49	7.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	34	0.67	22.82	0.07	26.43	0.02	7.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	35	0.67	23.49	3.79	30.22	1.10	8.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	36	0.67	24.16	0.62	30.84	0.18	8.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	43	4.70	28.86	10.40	41.24	3.02	11.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	44	0.67	29.53	5.25	46.49	1.52	13.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	54	6.71	36.24	5.32	41.17	1.54	11.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	18	72	12.08	48.32	101.44	142.61	29.42	41.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	77	3.36	51.68	18.16	160.76	5.27	46.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	24	101	16.11	67.79	7.21	167.97	2.09	48.71	1	1	20.00	20.00	0.04	0.04	0.20	0.20	0.62	0.03
20	500,000	**UP**		48	149	32.21	100.00	176.84	344.80	51.29	100.00	4	5	80.00	100.00	21.94	21.99	99.80	100.00	12.41	6.38
				149				344.80				5				21.99				6.38	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 23241 AMMONIA PRODUCTION AND OR UREA PRODUCTION

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	4.21	4.21	105.73	105.73	11.62	11.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	11	0.93	5.14	0.51	106.23	0.06	11.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	16	2.34	7.48	0.80	107.03	0.09	11.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	18	0.93	8.41	0.69	107.72	0.08	11.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	25	3.27	11.68	2.72	110.44	0.30	12.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	28	1.40	13.08	28.98	139.41	3.18	15.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	33	2.34	15.42	1.98	141.40	0.22	15.54	1	1	12.50	12.50	34.45	34.45	6.01	6.01	1739.37	24.37
8	1,000	1,500	1,250	9	42	4.21	19.63	15.92	157.32	1.75	17.29	0	1	0.00	12.50	0.00	34.45	0.00	6.01	0.00	21.90
9	1,500	2,000	1,750	7	49	3.27	22.90	28.45	185.77	3.13	20.42	0	1	0.00	12.50	0.00	34.45	0.00	6.01	0.00	18.55
10	2,000	2,500	2,250	5	54	2.34	25.23	6.64	192.41	0.73	21.15	0	1	0.00	12.50	0.00	34.45	0.00	6.01	0.00	17.91
11	2,500	3,000	2,750	2	56	0.93	26.17	5.95	198.36	0.65	21.80	0	1	0.00	12.50	0.00	34.45	0.00	6.01	0.00	17.37
12	3,000	4,000	3,500	6	62	2.80	28.97	19.06	217.42	2.09	23.90	0	1	0.00	12.50	0.00	34.45	0.00	6.01	0.00	15.85
13	4,000	5,000	4,500	1	63	0.47	29.44	28.02	245.44	3.08	26.98	0	1	0.00	12.50	0.00	34.45	0.00	6.01	0.00	14.04
14	5,000	7,500	6,250	12	75	5.61	35.05	64.45	309.89	7.08	34.06	0	1	0.00	12.50	0.00	34.45	0.00	6.01	0.00	11.12
15	7,500	10,000	8,750	13	88	6.07	41.12	63.48	373.37	6.98	41.04	0	1	0.00	12.50	0.00	34.45	0.00	6.01	0.00	9.23
16	10,000	20,000	15,000	25	113	11.68	52.80	27.07	400.44	2.98	44.01	0	1	0.00	12.50	0.00	34.45	0.00	6.01	0.00	8.60
17	20,000	50,000	35,000	34	147	15.89	68.69	51.56	452.00	5.67	49.68	0	1	0.00	12.50	0.00	34.45	0.00	6.01	0.00	7.62
18	50,000	100,000	75,000	14	161	6.54	75.23	67.33	519.33	7.40	57.08	3	4	37.50	50.00	0.65	35.11	0.11	6.13	0.97	6.76
19	100,000	500,000	300,000	27	188	12.62	87.85	184.69	704.02	20.30	77.38	1	5	12.50	62.50	6.12	41.22	1.07	7.20	3.31	5.86
20	500,000	**UP**		26	214	12.15	100.00	205.80	909.82	22.62	100.00	3	8	37.50	100.00	531.58	572.80	92.80	100.00	258.31	62.96
				214				909.82				8				572.80				62.96	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	14.29	14.29	121.28	121.28	33.41	33.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	7	5.71	20.00	0.08	121.36	0.02	33.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	2.86	22.86	0.38	121.73	0.10	33.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	2.86	25.71	6.49	128.22	1.79	35.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	2.86	28.57	1.96	126.27	0.54	34.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	2.86	31.43	1.85	124.41	0.51	34.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	2.86	34.29	5.68	130.09	1.56	35.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	13	2.86	37.14	4.05	134.13	1.11	36.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	14	2.86	40.00	6.49	140.62	1.79	38.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	15	2.86	42.86	6.38	147.00	1.76	40.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	2.86	45.71	0.00	147.00	0.00	40.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	17	2.86	48.57	4.60	151.60	1.27	41.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	18	2.86	51.43	2.71	148.89	0.75	41.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	19	2.86	54.29	7.97	156.86	2.20	43.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	21	5.71	60.00	22.88	179.74	6.30	49.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	22	2.86	62.86	20.66	200.40	5.69	55.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	28	17.14	80.00	132.71	333.11	36.56	91.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	34	17.14	97.14	29.93	363.04	8.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	35	2.86	100.00	0.00	363.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	35	0.00	100.00	0.00	363.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				35				363.04				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2325 SYNTHETIC RUBBER

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	4.35	4.35	7.23	7.23	0.33	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	2.17	6.52	1.86	9.08	0.08	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	2.17	8.70	1.11	10.19	0.05	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	2.17	10.87	5.39	15.58	0.24	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	2.17	13.04	1.11	16.70	0.05	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	2.17	15.22	1.30	17.99	0.06	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	2.17	17.39	7.81	25.80	0.35	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	2.17	19.57	7.02	32.82	0.32	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	2.17	21.74	1.84	34.66	0.08	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	2.17	23.91	1.84	36.49	0.08	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	2.17	26.09	9.13	45.63	0.41	2.07	2	2	33.33	33.33	5.71	5.71	33.33	33.33	62.59	12.53
12	3,000	4,000	3,500	1	13	2.17	28.26	14.45	60.07	0.65	2.72	0	2	0.00	33.33	0.00	5.71	0.00	33.33	0.00	9.51
13	4,000	5,000	4,500	7	20	15.22	43.48	66.67	126.75	3.02	5.74	0	2	0.00	33.33	0.00	5.71	0.00	33.33	0.00	4.51
14	5,000	7,500	6,250	1	21	2.17	45.65	23.69	150.43	1.07	6.82	0	2	0.00	33.33	0.00	5.71	0.00	33.33	0.00	3.80
15	7,500	10,000	8,750	2	23	4.35	50.00	25.05	175.48	1.13	7.95	0	2	0.00	33.33	0.00	5.71	0.00	33.33	0.00	3.26
16	10,000	20,000	15,000	8	31	17.39	67.39	65.20	240.68	2.95	10.91	4	6	66.67	100.00	11.43	17.14	66.67	100.00	17.53	7.12
17	20,000	50,000	35,000	5	36	10.87	78.26	46.58	287.25	2.11	13.02	0	6	0.00	100.00	0.00	17.14	0.00	100.00	0.00	5.97
18	50,000	100,000	75,000	1	37	2.17	80.43	9.80	297.05	0.44	13.46	0	6	0.00	100.00	0.00	17.14	0.00	100.00	0.00	5.77
19	100,000	500,000	300,000	5	42	10.87	91.30	113.60	410.64	5.15	18.61	0	6	0.00	100.00	0.00	17.14	0.00	100.00	0.00	4.18
20	500,000	**UP**		4	46	8.70	100.00	1,796.15	2,206.79	81.39	100.00	0	6	0.00	100.00	0.00	17.14	0.00	100.00	0.00	0.78
				46				2,206.79				6				17.14				0.78	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2326 LIQUEFACTION OF NATURAL GAS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	6.25	6.25	18.44	18.44	1.57	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	11	0.63	6.88	10.55	29.00	0.90	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	13	1.25	8.13	0.15	29.15	0.01	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	15	1.25	9.38	0.70	29.85	0.06	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	26	6.88	16.25	32.58	62.42	2.77	5.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	31	3.13	19.38	7.54	69.96	0.64	5.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	34	1.88	21.25	1.29	71.26	0.11	6.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	40	3.75	25.00	6.44	77.70	0.55	6.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	45	3.13	28.13	6.88	84.58	0.59	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	50	3.13	31.25	10.56	95.15	0.90	8.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	55	3.13	34.38	89.09	184.24	7.57	15.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	11	66	6.88	41.25	22.49	206.73	1.91	17.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	13	79	8.13	49.38	25.54	232.27	2.17	19.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	89	6.25	55.63	68.82	301.09	5.85	25.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	97	5.00	60.63	43.66	344.75	3.71	29.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	25	122	15.63	76.25	260.01	604.76	22.10	51.41	2	2	100.00	100.00	35.70	35.70	100.00	100.00	13.73	5.90
17	20,000	50,000	35,000	19	141	11.88	88.13	283.30	888.07	24.08	75.49	0	2	0.00	100.00	0.00	35.70	0.00	100.00	0.00	4.02
18	50,000	100,000	75,000	7	148	4.38	92.50	98.80	986.87	8.40	83.89	0	2	0.00	100.00	0.00	35.70	0.00	100.00	0.00	3.62
19	100,000	500,000	300,000	10	158	6.25	98.75	136.69	1,123.55	11.62	95.51	0	2	0.00	100.00	0.00	35.70	0.00	100.00	0.00	3.18
20	500,000	**UP**		2	160	1.25	100.00	52.83	1,176.38	4.49	100.00	0	2	0.00	100.00	0.00	35.70	0.00	100.00	0.00	3.03
				160				1,176.38				2				35.70				3.03	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2327 LIQUEFATION OF PETROLIUM GASES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	7.14	7.14	50.46	50.46	7.34	7.34	2	2	50.00	50.00	251.91	251.91	73.43	73.43	499.27	499.27
2	50	100	75	1	6	1.43	8.57	0.47	50.93	0.07	7.41	0	2	0.00	50.00	0.00	251.91	0.00	73.43	0.00	494.65
3	100	200	150	1	7	1.43	10.00	0.98	51.90	0.14	7.55	0	2	0.00	50.00	0.00	251.91	0.00	73.43	0.00	485.34
4	200	300	250	1	8	1.43	11.43	0.00	51.90	0.00	7.55	0	2	0.00	50.00	0.00	251.91	0.00	73.43	0.00	485.34
5	300	500	400	1	9	1.43	12.86	1.75	53.65	0.25	7.80	0	2	0.00	50.00	0.00	251.91	0.00	73.43	0.00	469.50
6	500	750	625	1	10	1.43	14.29	2.25	55.90	0.33	8.13	0	2	0.00	50.00	0.00	251.91	0.00	73.43	0.00	450.60
7	750	1,000	875	1	11	1.43	15.71	5.02	60.93	0.73	8.86	0	2	0.00	50.00	0.00	251.91	0.00	73.43	0.00	413.46
8	1,000	1,500	1,250	1	12	1.43	17.14	2.25	63.18	0.33	9.19	0	2	0.00	50.00	0.00	251.91	0.00	73.43	0.00	398.73
9	1,500	2,000	1,750	1	13	1.43	18.57	5.02	68.20	0.73	9.92	0	2	0.00	50.00	0.00	251.91	0.00	73.43	0.00	369.37
10	2,000	2,500	2,250	1	14	1.43	20.00	0.00	68.20	0.00	9.92	0	2	0.00	50.00	0.00	251.91	0.00	73.43	0.00	369.37
11	2,500	3,000	2,750	1	15	1.43	21.43	9.81	78.00	1.43	11.34	0	2	0.00	50.00	0.00	251.91	0.00	73.43	0.00	322.94
12	3,000	4,000	3,500	1	16	1.43	22.86	12.56	90.56	1.83	13.17	0	2	0.00	50.00	0.00	251.91	0.00	73.43	0.00	278.16
13	4,000	5,000	4,500	1	17	1.43	24.29	13.39	103.95	1.95	15.12	0	2	0.00	50.00	0.00	251.91	0.00	73.43	0.00	242.33
14	5,000	7,500	6,250	1	18	1.43	25.71	9.88	113.83	1.44	16.55	0	2	0.00	50.00	0.00	251.91	0.00	73.43	0.00	221.30
15	7,500	10,000	8,750	1	19	1.43	27.14	15.64	129.46	2.27	18.83	0	2	0.00	50.00	0.00	251.91	0.00	73.43	0.00	194.58
16	10,000	20,000	15,000	18	37	25.71	52.86	235.73	365.19	34.28	53.11	0	2	0.00	50.00	0.00	251.91	0.00	73.43	0.00	68.98
17	20,000	50,000	35,000	5	42	7.14	60.00	86.39	451.58	12.56	65.67	1	3	25.00	75.00	50.54	302.44	14.73	88.16	58.50	66.97
18	50,000	100,000	75,000	7	49	10.00	70.00	75.87	527.46	11.03	76.71	1	4	25.00	100.00	40.61	343.06	11.84	100.00	53.53	65.04
19	100,000	500,000	300,000	14	63	20.00	90.00	109.55	637.01	15.93	92.64	0	4	0.00	100.00	0.00	343.06	0.00	100.00	0.00	53.85
20	500,000	**UP**		7	70	10.00	100.00	50.62	687.64	7.36	100.00	0	4	0.00	100.00	0.00	343.06	0.00	100.00	0.00	49.89
				70				687.64				4				343.06				49.89	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2328 PETROL COKE SOOT GRAPHITE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	19.08	19.08	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	19.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	19.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	19.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	19.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	19.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	19.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	19.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	19.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	19.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	19.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	19.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	19.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	19.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	19.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	19.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	19.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	19.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	19.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					1				19.08				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2329 LIQUEFACTION AND GASIFICATION OF COAL

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.59	0.59	1.52	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	16.23	16.83	41.74	43.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	0.00	16.83	0.01	43.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	22.06	38.89	56.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	38.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	38.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	38.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	38.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	38.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	38.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	38.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	38.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	38.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	38.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	38.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	38.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	38.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	38.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	38.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				38.89				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 233 STORAGE TANKS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	6.67	6.67	2.41	2.41	1.02	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	6.67	13.33	0.22	2.63	0.09	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	6.67	20.00	1.84	4.47	0.78	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	6.67	26.67	0.19	4.67	0.08	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	6.67	33.33	12.30	16.97	5.21	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	6.67	40.00	0.15	17.12	0.06	7.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	6.67	46.67	0.43	17.54	0.18	7.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	6.67	53.33	0.82	18.36	0.35	7.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	6.67	60.00	0.57	18.92	0.24	8.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	6.67	66.67	0.43	18.50	0.18	7.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	6.67	73.33	0.43	18.92	0.18	8.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	6.67	80.00	0.43	18.50	0.18	7.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	6.67	86.67	80.28	98.77	34.02	41.86	2	2	100.00	100.00	650.01	650.01	100.00	100.00	809.72	658.08
15	7,500	10,000	8,750	1	14	6.67	93.33	54.92	153.70	23.28	65.14	0	2	0.00	100.00	0.00	650.01	0.00	100.00	0.00	422.92
16	10,000	20,000	15,000	1	15	6.67	100.00	82.24	235.94	34.86	100.00	0	2	0.00	100.00	0.00	650.01	0.00	100.00	0.00	275.50
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	235.94	0.00	100.00	0	2	0.00	100.00	0.00	650.01	0.00	100.00	0.00	275.50
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	235.94	0.00	100.00	0	2	0.00	100.00	0.00	650.01	0.00	100.00	0.00	275.50
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	235.94	0.00	100.00	0	2	0.00	100.00	0.00	650.01	0.00	100.00	0.00	275.50
20	500,000	**UP**		0	15	0.00	100.00	0.00	235.94	0.00	100.00	0	2	0.00	100.00	0.00	650.01	0.00	100.00	0.00	275.50
				15				235.94				2				650.01				275.50	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2331 CRUDE OIL

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	6.76	6.76	3.04	3.04	0.73	0.73	2	2	100.00	100.00	32.42	32.42	100.00	100.00	1066.12	1066.12
2	50	100	75	1	6	1.35	8.11	0.34	3.38	0.08	0.81	0	2	0.00	100.00	0.00	32.42	0.00	100.00	0.00	958.19
3	100	200	150	1	7	1.35	9.46	1.96	5.34	0.47	1.29	0	2	0.00	100.00	0.00	32.42	0.00	100.00	0.00	606.85
4	200	300	250	1	8	1.35	10.81	1.21	6.56	0.29	1.58	0	2	0.00	100.00	0.00	32.42	0.00	100.00	0.00	494.51
5	300	500	400	1	9	1.35	12.16	2.89	3.66	0.70	0.88	0	2	0.00	100.00	0.00	32.42	0.00	100.00	0.00	885.31
6	500	750	625	1	10	1.35	13.51	0.96	2.71	0.23	0.65	0	2	0.00	100.00	0.00	32.42	0.00	100.00	0.00	1198.16
7	750	1,000	875	1	11	1.35	14.86	5.11	7.82	1.23	1.88	0	2	0.00	100.00	0.00	32.42	0.00	100.00	0.00	414.56
8	1,000	1,500	1,250	1	12	1.35	16.22	2.88	10.70	0.69	2.58	0	2	0.00	100.00	0.00	32.42	0.00	100.00	0.00	303.03
9	1,500	2,000	1,750	1	13	1.35	17.57	3.43	14.13	0.83	3.40	0	2	0.00	100.00	0.00	32.42	0.00	100.00	0.00	229.47
10	2,000	2,500	2,250	1	14	1.35	18.92	2.09	16.22	0.50	3.90	0	2	0.00	100.00	0.00	32.42	0.00	100.00	0.00	199.90
11	2,500	3,000	2,750	1	15	1.35	20.27	1.28	17.50	0.31	4.21	0	2	0.00	100.00	0.00	32.42	0.00	100.00	0.00	185.26
12	3,000	4,000	3,500	1	16	1.35	21.62	2.80	20.30	0.67	4.89	0	2	0.00	100.00	0.00	32.42	0.00	100.00	0.00	159.69
13	4,000	5,000	4,500	1	17	1.35	22.97	20.46	40.76	4.93	9.81	0	2	0.00	100.00	0.00	32.42	0.00	100.00	0.00	79.54
14	5,000	7,500	6,250	1	18	1.35	24.32	6.56	47.32	1.58	11.39	0	2	0.00	100.00	0.00	32.42	0.00	100.00	0.00	68.52
15	7,500	10,000	8,750	1	19	1.35	25.68	6.56	53.87	1.58	12.97	0	2	0.00	100.00	0.00	32.42	0.00	100.00	0.00	60.18
16	10,000	20,000	15,000	4	23	5.41	31.08	15.33	69.21	3.69	16.66	0	2	0.00	100.00	0.00	32.42	0.00	100.00	0.00	46.85
17	20,000	50,000	35,000	23	46	31.08	62.16	121.09	190.29	29.15	45.81	0	2	0.00	100.00	0.00	32.42	0.00	100.00	0.00	17.04
18	50,000	100,000	75,000	10	56	13.51	75.68	53.66	243.96	12.92	58.73	0	2	0.00	100.00	0.00	32.42	0.00	100.00	0.00	13.29
19	100,000	500,000	300,000	14	70	18.92	94.59	90.64	334.60	21.82	80.55	0	2	0.00	100.00	0.00	32.42	0.00	100.00	0.00	9.69
20	500,000	**UP**		4	74	5.41	100.00	80.79	415.39	19.45	100.00	0	2	0.00	100.00	0.00	32.42	0.00	100.00	0.00	7.81
				74				415.39				2				32.42				7.81	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2332 OIL PRODUCTS IN TANKS LOCATED IN HARBOUR AREA

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	3.53	3.53	64.54	64.54	3.84	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	14	0.96	4.49	4.37	68.91	0.26	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	15	0.32	4.81	0.10	68.80	0.01	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	16	0.32	5.13	0.03	68.83	0.00	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	24	2.56	7.69	2.23	71.06	0.13	4.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	27	0.96	8.65	2.80	73.86	0.17	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	33	1.92	10.58	10.86	84.72	0.65	5.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	21	54	6.73	17.31	26.62	111.34	1.58	6.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	15	69	4.81	22.12	7.70	119.04	0.46	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	75	1.92	24.04	7.21	126.25	0.43	7.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	78	0.96	25.00	6.82	133.07	0.41	7.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	85	2.24	27.24	21.02	154.09	1.25	9.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	94	2.88	30.13	9.32	163.41	0.55	9.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	16	110	5.13	35.26	68.25	231.66	4.06	13.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	28	138	8.97	44.23	93.06	324.72	5.53	19.31	3	3	27.27	27.27	166.17	166.17	88.20	88.20	178.56	51.17
16	10,000	20,000	15,000	59	197	18.91	63.14	405.81	730.53	24.13	43.44	1	4	9.09	36.36	0.00	166.17	0.00	88.20	0.00	22.75
17	20,000	50,000	35,000	52	249	16.67	79.81	464.10	1,194.62	27.60	71.04	2	6	18.18	54.55	9.33	175.51	4.95	93.15	2.01	14.69
18	50,000	100,000	75,000	28	277	8.97	88.78	302.79	1,497.41	18.01	89.04	0	6	0.00	54.55	0.00	175.51	0.00	93.15	0.00	11.72
19	100,000	500,000	300,000	17	294	5.45	94.23	103.38	1,600.80	6.15	95.19	0	6	0.00	54.55	0.00	175.51	0.00	93.15	0.00	10.96
20	500,000	**UP**		18	312	5.77	100.00	80.87	1,681.67	4.81	100.00	5	11	45.45	100.00	12.91	188.42	6.85	100.00	15.97	11.20
				312				1,681.67				11				188.42				11.20	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2333 LIQUEFIED GASES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	31	31	10.26	10.26	184.65	184.65	8.46	8.46	2	2	28.57	28.57	220.39	220.39	42.47	42.47	119.36	119.36
2	50	100	75	12	43	3.97	14.24	8.99	193.64	0.41	8.87	0	2	0.00	28.57	0.00	220.39	0.00	42.47	0.00	113.82
3	100	200	150	14	57	4.64	18.87	4.60	198.23	0.21	9.08	0	2	0.00	28.57	0.00	220.39	0.00	42.47	0.00	111.18
4	200	300	250	3	60	0.99	19.87	0.97	199.20	0.04	9.13	0	2	0.00	28.57	0.00	220.39	0.00	42.47	0.00	110.64
5	300	500	400	23	83	7.62	27.48	28.75	227.96	1.32	10.44	0	2	0.00	28.57	0.00	220.39	0.00	42.47	0.00	96.68
6	500	750	625	6	89	1.99	29.47	7.59	235.55	0.35	10.79	0	2	0.00	28.57	0.00	220.39	0.00	42.47	0.00	93.57
7	750	1,000	875	20	109	6.62	36.09	80.74	316.29	3.70	14.49	0	2	0.00	28.57	0.00	220.39	0.00	42.47	0.00	69.68
8	1,000	1,500	1,250	16	125	5.30	41.39	21.53	337.82	0.99	15.48	0	2	0.00	28.57	0.00	220.39	0.00	42.47	0.00	65.24
9	1,500	2,000	1,750	10	135	3.31	44.70	31.84	369.66	1.46	16.94	0	2	0.00	28.57	0.00	220.39	0.00	42.47	0.00	59.62
10	2,000	2,500	2,250	15	150	4.97	49.67	63.67	433.33	2.92	19.85	0	2	0.00	28.57	0.00	220.39	0.00	42.47	0.00	50.86
11	2,500	3,000	2,750	12	162	3.97	53.64	45.76	479.09	2.10	21.95	0	2	0.00	28.57	0.00	220.39	0.00	42.47	0.00	46.00
12	3,000	4,000	3,500	12	174	3.97	57.62	47.32	526.42	2.17	24.12	0	2	0.00	28.57	0.00	220.39	0.00	42.47	0.00	41.87
13	4,000	5,000	4,500	17	191	5.63	63.25	189.86	716.27	8.70	32.82	1	3	14.29	42.86	75.40	295.79	14.53	57.00	39.71	41.30
14	5,000	7,500	6,250	34	225	11.26	74.50	259.37	975.64	11.88	44.70	1	4	14.29	57.14	14.90	310.69	2.87	59.87	5.74	31.84
15	7,500	10,000	8,750	20	245	6.62	81.13	358.22	1,333.87	16.41	61.11	1	5	14.29	71.43	202.35	513.04	38.99	98.86	56.49	38.46
16	10,000	20,000	15,000	19	264	6.29	87.42	253.98	1,587.84	11.64	72.75	0	5	0.00	71.43	0.00	513.04	0.00	98.86	0.00	32.31
17	20,000	50,000	35,000	17	281	5.63	93.05	268.61	1,856.45	12.31	85.06	0	5	0.00	71.43	0.00	513.04	0.00	98.86	0.00	27.64
18	50,000	100,000	75,000	6	287	1.99	95.03	178.13	2,034.59	8.16	93.22	0	5	0.00	71.43	0.00	513.04	0.00	98.86	0.00	25.22
19	100,000	500,000	300,000	11	298	3.64	98.68	85.23	2,119.82	3.90	97.12	0	5	0.00	71.43	0.00	513.04	0.00	98.86	0.00	24.20
20	500,000	**UP**		4	302	1.32	100.00	62.83	2,182.65	2.88	100.00	2	7	28.57	100.00	5.90	518.94	1.14	100.00	9.39	23.78
					302				2,182.65				7				518.94				23.78

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2334 PIPELINE FOR CHEMICAL PRODUCTS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	18.18	18.18	82.33	82.33	36.43	36.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	4.55	22.73	1.56	83.89	0.69	37.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	4.55	27.27	0.67	84.56	0.30	37.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	4.55	31.82	0.00	84.56	0.00	37.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	4.55	36.36	1.56	83.00	0.69	36.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	4.55	40.91	1.56	84.56	0.69	37.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	4.55	45.45	29.41	113.97	13.01	50.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	4.55	50.00	5.81	119.78	2.57	53.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	4.55	54.55	4.32	115.46	1.91	51.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	4.55	59.09	11.18	126.64	4.95	56.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	4.55	63.64	3.78	130.42	1.67	57.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	4.55	68.18	36.84	167.27	16.30	74.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	16	4.55	72.73	27.02	194.29	11.96	85.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	17	4.55	77.27	0.60	194.89	0.27	86.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	18	4.55	81.82	3.28	198.16	1.45	87.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	19	4.55	86.36	4.10	202.27	1.82	89.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	20	4.55	90.91	0.05	202.32	0.02	89.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	21	4.55	95.45	4.10	206.42	1.82	91.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	22	4.55	100.00	19.58	226.01	8.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	22	0.00	100.00	0.00	226.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					22				226.01				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	2.00	2.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	0.67	2.67	0.31	0.31	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	0.67	3.33	47.60	47.29	2.91	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	0.67	4.00	0.44	47.73	0.03	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	0.67	4.67	0.69	48.41	0.04	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	0.67	5.33	1.40	49.82	0.09	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	10	1.33	6.67	0.79	50.61	0.05	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	14	2.67	9.33	9.02	59.63	0.55	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	16	1.33	10.67	0.00	59.63	0.00	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	17	0.67	11.33	5.92	65.55	0.36	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	23	4.00	15.33	14.35	79.90	0.88	4.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	28	3.33	18.67	25.18	105.09	1.54	6.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	33	3.33	22.00	7.80	112.89	0.48	6.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	41	5.33	27.33	56.64	169.52	3.47	10.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	49	5.33	32.67	70.35	239.87	4.31	14.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	24	73	16.00	48.67	236.23	476.10	14.47	29.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	23	96	15.33	64.00	444.55	920.66	27.22	56.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	18	114	12.00	76.00	266.42	1,187.08	16.32	72.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	33	147	22.00	98.00	408.74	1,595.82	25.03	97.72	5	5	100.00	100.00	1.32	1.32	100.00	100.00	0.32	0.08
20	500,000	**UP**		3	150	2.00	100.00	37.16	1,632.99	2.28	100.00	0	5	0.00	100.00	0.00	1.32	0.00	100.00	0.00	0.08
				150				1,632.99				5				1.32				0.08	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 234 MANUFACTURE OF PLASTIC ARTICLES FOAM PLASTICS SYNTHETIC RESI

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.79	1.79	6.13	6.13	1.45	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.79	3.57	0.01	6.14	0.00	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	1.79	5.36	0.02	6.16	0.00	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	1.79	7.14	0.96	7.12	0.23	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	1.79	8.93	0.03	7.15	0.01	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	1.79	10.71	1.46	8.61	0.35	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	8	3.57	14.29	0.56	9.17	0.13	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	1.79	16.07	0.00	9.17	0.00	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	13	7.14	23.21	2.98	12.15	0.71	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	1.79	25.00	0.14	12.30	0.03	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	17	5.36	30.36	10.22	22.52	2.42	5.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	19	3.57	33.93	17.10	39.62	4.05	9.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	22	5.36	39.29	18.51	58.12	4.38	13.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	25	5.36	44.64	8.15	66.27	1.93	15.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	31	10.71	55.36	51.84	118.12	12.27	27.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	35	7.14	62.50	12.11	130.23	2.87	30.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	10	45	17.86	80.36	89.08	219.31	21.08	51.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	51	10.71	91.07	79.37	298.67	18.78	70.67	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	56	8.93	100.00	123.95	422.63	29.33	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	56	0.00	100.00	0.00	422.63	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
				56				422.63				1				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2341 MANUFACTURE OF PLASTIC ARTICLES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,417	1,417	7.26	7.26	8,111.26	8,111.26	6.35	6.35	38	38	5.57	5.57	935.57	935.57	1.24	1.24	11.53	11.53
2	50	100	75	171	1,588	0.88	8.14	322.69	8,433.95	0.25	6.60	9	47	1.32	6.89	234.40	1,169.96	0.31	1.56	72.64	13.87
3	100	200	150	242	1,830	1.24	9.38	289.37	8,723.32	0.23	6.83	6	53	0.88	7.77	367.19	1,537.16	0.49	2.04	126.89	17.62
4	200	300	250	245	2,075	1.26	10.64	273.33	8,996.65	0.21	7.04	4	57	0.59	8.36	440.47	1,977.62	0.59	2.63	161.15	21.98
5	300	500	400	549	2,624	2.81	13.45	1,012.00	10,008.66	0.79	7.83	9	66	1.32	9.68	7.33	1,984.95	0.01	2.64	0.72	19.83
6	500	750	625	547	3,171	2.80	16.25	955.36	10,964.02	0.75	8.58	14	80	2.05	11.73	480.40	2,465.35	0.64	3.28	50.29	22.49
7	750	1,000	875	651	3,822	3.34	19.59	1,503.11	12,467.13	1.18	9.76	20	100	2.93	14.66	1,882.43	4,347.78	2.50	5.78	125.24	34.87
8	1,000	1,500	1,250	986	4,808	5.05	24.65	2,419.35	14,886.48	1.89	11.65	40	140	5.87	20.53	18,977.20	23,324.98	25.25	31.03	784.39	156.69
9	1,500	2,000	1,750	1,005	5,813	5.15	29.80	2,536.15	17,422.63	1.99	13.64	9	149	1.32	21.85	1,332.51	24,657.49	1.77	32.80	52.54	141.53
10	2,000	2,500	2,250	736	6,549	3.77	33.57	2,525.26	19,947.89	1.98	15.62	7	156	1.03	22.87	171.53	24,829.01	0.23	33.03	6.79	124.47
11	2,500	3,000	2,750	758	7,307	3.89	37.45	2,105.79	22,053.68	1.65	17.26	20	176	2.93	25.81	522.12	25,351.13	0.69	33.72	24.79	114.95
12	3,000	4,000	3,500	1,034	8,341	5.30	42.75	5,024.19	27,077.87	3.93	21.20	21	197	3.08	28.89	2,017.20	27,368.33	2.68	36.41	40.15	101.07
13	4,000	5,000	4,500	941	9,282	4.82	47.58	4,817.18	31,895.05	3.77	24.97	23	220	3.37	32.26	1,087.45	28,455.78	1.45	37.85	22.57	89.22
14	5,000	7,500	6,250	1,526	10,808	7.82	55.40	10,088.39	41,983.44	7.90	32.87	32	252	4.69	36.95	2,174.64	30,630.43	2.89	40.75	21.56	72.96
15	7,500	10,000	8,750	1,259	12,067	6.45	61.85	9,801.19	51,784.63	7.67	40.54	73	325	10.70	47.65	7,777.98	38,408.41	10.35	51.09	79.36	74.17
16	10,000	20,000	15,000	2,580	14,647	13.22	75.08	22,266.78	74,051.41	17.43	57.97	92	417	13.49	61.14	6,166.67	44,575.08	8.20	59.30	27.69	60.19
17	20,000	50,000	35,000	2,361	17,008	12.10	87.18	28,063.40	102,114.81	21.97	79.94	100	517	14.66	75.81	24,041.60	68,616.68	31.98	91.28	85.67	67.20
18	50,000	100,000	75,000	1,297	18,305	6.65	93.83	15,176.28	117,291.08	11.88	91.82	73	590	10.70	86.51	1,840.85	70,457.52	2.45	93.73	12.13	60.07
19	100,000	500,000	300,000	1,051	19,356	5.39	99.22	8,195.95	125,487.03	6.42	98.23	79	669	11.58	98.09	4,697.08	75,154.61	6.25	99.98	57.31	59.89
20	500,000	**UP**		153	19,509	0.78	100.00	2,257.06	127,744.09	1.77	100.00	13	682	1.91	100.00	17.28	75,171.89	0.02	100.00	0.77	58.85
				19,509				127,744.09				682				75,171.89				58.85	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2342 MANUFACTURE AND PROCESSING OF FOAM PLASTICS

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	108	108	6.44	6.44	3,470.48	3,470.48	11.77	11.77	14	14	13.46	13.46	4,698.95	4,698.95	17.98	17.98	135.40	135.40
2	50	100	75	19	127	1.13	7.57	16.80	3,487.28	0.06	11.83	2	16	1.92	15.38	28.83	4,727.78	0.11	18.09	171.60	135.57
3	100	200	150	23	150	1.37	8.94	25.05	3,512.34	0.08	11.91	0	16	0.00	15.38	0.00	4,727.78	0.00	18.09	0.00	134.61
4	200	300	250	25	175	1.49	10.44	61.86	3,574.20	0.21	12.12	0	16	0.00	15.38	0.00	4,727.78	0.00	18.09	0.00	132.28
5	300	500	400	46	221	2.74	13.18	238.82	3,813.01	0.81	12.93	0	16	0.00	15.38	0.00	4,727.78	0.00	18.09	0.00	123.99
6	500	750	625	42	263	2.50	15.68	325.24	4,138.25	1.10	14.04	0	16	0.00	15.38	0.00	4,727.78	0.00	18.09	0.00	114.25
7	750	1,000	875	74	337	4.41	20.10	503.31	4,641.56	1.71	15.75	0	16	0.00	15.38	0.00	4,727.78	0.00	18.09	0.00	101.86
8	1,000	1,500	1,250	48	385	2.86	22.96	688.66	5,330.22	2.34	18.08	0	16	0.00	15.38	0.00	4,727.78	0.00	18.09	0.00	88.70
9	1,500	2,000	1,750	79	464	4.71	27.67	1,143.80	6,474.01	3.88	21.96	0	16	0.00	15.38	0.00	4,727.78	0.00	18.09	0.00	73.03
10	2,000	2,500	2,250	50	514	2.98	30.65	396.70	6,870.71	1.35	23.31	2	18	1.92	17.31	2,016.30	6,744.08	7.72	25.81	508.27	98.16
11	2,500	3,000	2,750	50	564	2.98	33.63	683.11	7,553.82	2.32	25.62	2	20	1.92	19.23	8.91	6,752.99	0.03	25.84	1.30	89.40
12	3,000	4,000	3,500	110	674	6.56	40.19	1,535.34	9,089.16	5.21	30.83	4	24	3.85	23.08	46.05	6,799.04	0.18	26.02	3.00	74.80
13	4,000	5,000	4,500	62	736	3.70	43.89	215.41	9,304.57	0.73	31.56	19	43	18.27	41.35	75.75	6,874.79	0.29	26.31	35.17	73.89
14	5,000	7,500	6,250	159	895	9.48	53.37	2,434.28	11,738.84	8.26	39.82	28	71	26.92	68.27	1,034.72	7,909.51	3.96	30.26	42.51	67.38
15	7,500	10,000	8,750	120	1,015	7.16	60.52	2,193.66	13,932.51	7.44	47.26	3	74	2.88	71.15	168.11	8,077.62	0.64	30.91	7.66	57.98
16	10,000	20,000	15,000	299	1,314	17.83	78.35	5,436.98	19,369.49	18.44	65.71	0	74	0.00	71.15	0.00	8,077.62	0.00	30.91	0.00	41.70
17	20,000	50,000	35,000	299	1,613	17.83	96.18	7,608.84	26,978.33	25.81	91.52	3	77	2.88	74.04	1,746.47	9,824.09	6.68	37.59	22.95	36.41
18	50,000	100,000	75,000	42	1,655	2.50	98.69	1,858.10	28,836.44	6.30	97.82	27	104	25.96	100.00	16,310.31	26,134.39	62.41	100.00	877.79	90.63
19	100,000	500,000	300,000	21	1,676	1.25	99.94	382.62	29,219.06	1.30	99.12	0	104	0.00	100.00	0.00	26,134.39	0.00	100.00	0.00	89.44
20	500,000	**UP**		1	1,677	0.06	100.00	260.23	29,479.29	0.88	100.00	0	104	0.00	100.00	0.00	26,134.39	0.00	100.00	0.00	88.65
					1,677				29,479.29				104				26,134.39				88.65

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2343 MANUFACTURE OF SYNTHETIC ADHESIVES ALSO CALLED SYNTHETIC RES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.23	3.23	8.70	8.70	4.65	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.23	6.45	5.68	14.38	3.03	7.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.23	9.68	0.04	14.42	0.02	7.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.23	12.90	0.15	14.57	0.08	7.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.23	16.13	0.71	15.28	0.38	8.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.23	19.35	0.00	15.28	0.00	8.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	3.23	22.58	16.41	31.68	8.77	16.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	3.23	25.81	3.22	34.90	1.72	18.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	3.23	29.03	0.03	34.93	0.01	18.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	3.23	32.26	10.11	45.04	5.40	24.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	12	6.45	38.71	7.03	52.07	3.75	27.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	3.23	41.94	1.91	53.98	1.02	28.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	3.23	45.16	0.00	53.98	0.00	28.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	3.23	48.39	10.04	64.02	5.36	34.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	18	9.68	58.06	0.59	64.61	0.32	34.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	21	9.68	67.74	12.98	77.59	6.93	41.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	27	19.35	87.10	42.34	119.93	22.62	64.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	31	12.90	100.00	67.26	187.19	35.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	31	0.00	100.00	0.00	187.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					31				187.19				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 23431 USING INFLAMMABLE/COMBUSTIBLE UNDER TARIFF CODE 2343

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	11.86	11.86	148.00	148.00	6.03	6.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	15	0.85	12.71	0.52	148.52	0.02	6.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	16	0.85	13.56	0.95	149.47	0.04	6.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	17	0.85	14.41	0.03	149.50	0.00	6.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	18	0.85	15.25	0.03	149.47	0.00	6.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	19	0.85	16.10	4.40	153.87	0.18	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	20	0.85	16.95	8.89	162.76	0.36	6.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	21	0.85	17.80	8.78	171.54	0.36	6.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	23	1.69	19.49	36.02	207.56	1.47	8.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	25	1.69	21.19	16.29	223.84	0.66	9.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	26	0.85	22.03	0.64	224.48	0.03	9.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	27	0.85	22.88	4.04	228.53	0.16	9.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	33	5.08	27.97	69.35	297.88	2.83	12.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	35	1.69	29.66	55.86	353.74	2.28	14.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	46	9.32	38.98	160.06	513.80	6.53	20.95	2	2	9.52	9.52	7.74	7.74	0.19	0.19	4.83	1.51
16	10,000	20,000	15,000	11	57	9.32	48.31	116.15	629.95	4.74	25.68	7	9	33.33	42.86	3.28	11.01	0.08	0.27	2.82	1.75
17	20,000	50,000	35,000	40	97	33.90	82.20	1,177.21	1,807.16	47.99	73.67	5	14	23.81	66.67	24.18	35.19	0.59	0.85	2.05	1.95
18	50,000	100,000	75,000	7	104	5.93	88.14	225.79	2,032.95	9.20	82.88	0	14	0.00	66.67	0.00	35.19	0.00	0.85	0.00	1.73
19	100,000	500,000	300,000	14	118	11.86	100.00	420.03	2,452.99	17.12	100.00	7	21	33.33	100.00	4,086.89	4,122.08	99.15	100.00	973.00	168.04
20	500,000	**UP**		0	118	0.00	100.00	0.00	2,452.99	0.00	100.00	0	21	0.00	100.00	0.00	4,122.08	0.00	100.00	0.00	168.04
				118				2,452.99				21				4,122.08				168.04	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 23432 USING LIQUID METHANOLWATER AND AIR CONTINUOUS PROCESS

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.50	2.50	2.16	2.16	0.55	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.50	5.00	0.35	2.50	0.09	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.50	7.50	0.04	2.54	0.01	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.50	10.00	0.00	2.54	0.00	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.50	12.50	0.13	2.67	0.03	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.50	15.00	0.00	2.67	0.00	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	9	7.50	22.50	9.62	12.29	2.46	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	17	20.00	42.50	1.20	13.48	0.31	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	18	2.50	45.00	13.97	27.45	3.58	7.03	1	1	33.33	33.33	2.34	2.34	23.22	23.22	16.75	8.52
11	2,500	3,000	2,750	1	19	2.50	47.50	2.06	29.51	0.53	7.56	0	1	0.00	33.33	0.00	2.34	0.00	23.22	0.00	7.93
12	3,000	4,000	3,500	1	20	2.50	50.00	0.86	30.37	0.22	7.78	0	1	0.00	33.33	0.00	2.34	0.00	23.22	0.00	7.71
13	4,000	5,000	4,500	1	21	2.50	52.50	4.36	34.72	1.12	8.90	0	1	0.00	33.33	0.00	2.34	0.00	23.22	0.00	6.74
14	5,000	7,500	6,250	1	22	2.50	55.00	16.10	50.82	4.12	13.02	0	1	0.00	33.33	0.00	2.34	0.00	23.22	0.00	4.60
15	7,500	10,000	8,750	1	23	2.50	57.50	11.43	62.25	2.93	15.95	2	3	66.67	100.00	7.74	10.08	76.78	100.00	67.70	16.19
16	10,000	20,000	15,000	5	28	12.50	70.00	21.24	83.49	5.44	21.39	0	3	0.00	100.00	0.00	10.08	0.00	100.00	0.00	12.07
17	20,000	50,000	35,000	6	34	15.00	85.00	16.75	100.25	4.29	25.69	0	3	0.00	100.00	0.00	10.08	0.00	100.00	0.00	10.05
18	50,000	100,000	75,000	1	35	2.50	87.50	62.02	162.26	15.89	41.58	0	3	0.00	100.00	0.00	10.08	0.00	100.00	0.00	6.21
19	100,000	500,000	300,000	5	40	12.50	100.00	228.01	390.27	58.42	100.00	0	3	0.00	100.00	0.00	10.08	0.00	100.00	0.00	2.58
20	500,000	**UP**		0	40	0.00	100.00	0.00	390.27	0.00	100.00	0	3	0.00	100.00	0.00	10.08	0.00	100.00	0.00	2.58
					40				390.27				3				10.08				2.58

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 235 MANUFACTURE OF ARTIFICIAL FIBRES (PETROCHEMICAL FEEDSTOCK)

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	23	23	9.09	9.09	225.79	225.79	11.33	11.33	1	1	6.67	6.67	2.30	2.30	0.57	0.57	1.02	1.02
2	50	100	75	5	28	1.98	11.07	45.97	271.77	2.31	13.64	0	1	0.00	6.67	0.00	2.30	0.00	0.57	0.00	0.85
3	100	200	150	5	33	1.98	13.04	1.17	272.94	0.06	13.69	0	1	0.00	6.67	0.00	2.30	0.00	0.57	0.00	0.84
4	200	300	250	5	38	1.98	15.02	2.35	275.29	0.12	13.81	0	1	0.00	6.67	0.00	2.30	0.00	0.57	0.00	0.83
5	300	500	400	4	42	1.58	16.60	4.48	279.77	0.22	14.04	0	1	0.00	6.67	0.00	2.30	0.00	0.57	0.00	0.82
6	500	750	625	4	46	1.58	18.18	8.81	288.58	0.44	14.48	0	1	0.00	6.67	0.00	2.30	0.00	0.57	0.00	0.80
7	750	1,000	875	5	51	1.98	20.16	6.67	295.25	0.33	14.81	0	1	0.00	6.67	0.00	2.30	0.00	0.57	0.00	0.78
8	1,000	1,500	1,250	8	59	3.16	23.32	27.06	322.31	1.36	16.17	0	1	0.00	6.67	0.00	2.30	0.00	0.57	0.00	0.71
9	1,500	2,000	1,750	10	69	3.95	27.27	19.64	341.94	0.99	17.16	0	1	0.00	6.67	0.00	2.30	0.00	0.57	0.00	0.67
10	2,000	2,500	2,250	5	74	1.98	29.25	9.15	351.09	0.46	17.62	0	1	0.00	6.67	0.00	2.30	0.00	0.57	0.00	0.65
11	2,500	3,000	2,750	8	82	3.16	32.41	33.88	384.97	1.70	19.32	0	1	0.00	6.67	0.00	2.30	0.00	0.57	0.00	0.60
12	3,000	4,000	3,500	7	89	2.77	35.18	25.92	410.89	1.30	20.62	0	1	0.00	6.67	0.00	2.30	0.00	0.57	0.00	0.56
13	4,000	5,000	4,500	10	99	3.95	39.13	64.16	475.05	3.22	23.84	0	1	0.00	6.67	0.00	2.30	0.00	0.57	0.00	0.48
14	5,000	7,500	6,250	9	108	3.56	42.69	104.09	579.14	5.22	29.06	0	1	0.00	6.67	0.00	2.30	0.00	0.57	0.00	0.40
15	7,500	10,000	8,750	3	111	1.19	43.87	32.12	611.26	1.61	30.67	0	1	0.00	6.67	0.00	2.30	0.00	0.57	0.00	0.38
16	10,000	20,000	15,000	30	141	11.86	55.73	378.06	989.32	18.97	49.64	4	5	26.67	33.33	366.37	368.67	90.96	91.53	96.91	37.26
17	20,000	50,000	35,000	14	155	5.53	61.26	363.13	1,352.45	18.22	67.86	1	6	6.67	40.00	0.77	369.43	0.19	91.72	0.21	27.32
18	50,000	100,000	75,000	17	172	6.72	67.98	196.18	1,548.63	9.84	77.70	0	6	0.00	40.00	0.00	369.43	0.00	91.72	0.00	23.86
19	100,000	500,000	300,000	32	204	12.65	80.63	243.53	1,792.16	12.22	89.92	0	6	0.00	40.00	0.00	369.43	0.00	91.72	0.00	20.61
20	500,000	**UP**		49	253	19.37	100.00	200.89	1,993.05	10.08	100.00	9	15	60.00	100.00	33.34	402.77	8.28	100.00	16.60	20.21
				253				1,993.05				15				402.77				20.21	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	35	35	7.73	7.73	51.54	51.54	2.51	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	40	1.10	8.83	4.66	56.20	0.23	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	42	0.44	9.27	0.63	56.84	0.03	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	45	0.66	9.93	0.63	57.46	0.03	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	18	63	3.97	13.91	11.15	68.61	0.54	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	71	1.77	15.67	7.01	75.62	0.34	3.68	2	2	5.00	5.00	0.33	0.33	0.19	0.19	4.64	0.43
7	750	1,000	875	8	79	1.77	17.44	5.72	81.33	0.28	3.95	0	2	0.00	5.00	0.00	0.33	0.00	0.19	0.00	0.40
8	1,000	1,500	1,250	9	88	1.99	19.43	9.72	91.06	0.47	4.43	0	2	0.00	5.00	0.00	0.33	0.00	0.19	0.00	0.36
9	1,500	2,000	1,750	5	93	1.10	20.53	12.27	103.32	0.60	5.02	0	2	0.00	5.00	0.00	0.33	0.00	0.19	0.00	0.31
10	2,000	2,500	2,250	9	102	1.99	22.52	16.59	119.92	0.81	5.83	0	2	0.00	5.00	0.00	0.33	0.00	0.19	0.00	0.27
11	2,500	3,000	2,750	5	107	1.10	23.62	9.64	129.56	0.47	6.30	0	2	0.00	5.00	0.00	0.33	0.00	0.19	0.00	0.25
12	3,000	4,000	3,500	10	117	2.21	25.83	22.28	151.84	1.08	7.38	0	2	0.00	5.00	0.00	0.33	0.00	0.19	0.00	0.21
13	4,000	5,000	4,500	11	128	2.43	28.26	15.58	167.43	0.76	8.14	0	2	0.00	5.00	0.00	0.33	0.00	0.19	0.00	0.19
14	5,000	7,500	6,250	17	145	3.75	32.01	71.60	239.02	3.48	11.62	2	4	5.00	10.00	0.15	0.48	0.09	0.28	0.21	0.20
15	7,500	10,000	8,750	34	179	7.51	39.51	72.72	311.74	3.54	15.16	4	8	10.00	20.00	2.04	2.52	1.21	1.50	2.80	0.81
16	10,000	20,000	15,000	41	220	9.05	48.57	548.09	859.84	26.65	41.81	3	11	7.50	27.50	49.51	52.02	29.44	30.93	9.03	6.05
17	20,000	50,000	35,000	61	281	13.47	62.03	387.32	1,247.16	18.83	60.64	4	15	10.00	37.50	71.99	124.02	42.81	73.74	18.59	9.94
18	50,000	100,000	75,000	31	312	6.84	68.87	254.23	1,501.38	12.36	73.01	9	24	22.50	60.00	19.56	143.58	11.63	85.38	7.70	9.56
19	100,000	500,000	300,000	69	381	15.23	84.11	319.66	1,821.05	15.54	88.55	12	36	30.00	90.00	21.28	164.86	12.65	98.03	6.66	9.05
20	500,000	**UP**		72	453	15.89	100.00	235.47	2,056.52	11.45	100.00	4	40	10.00	100.00	3.32	168.18	1.97	100.00	1.41	8.18
				453				2,056.52				40				168.18				8.18	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 237 MANUFACTURE OF TOOTH PASTE SOAP DETERGENTS POLISHES ETHERIC

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	0.80	0.80	20.00	20.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	0.80	1.61	20.00	40.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	0.80	2.41	20.00	60.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	5	40.00	100.00	1.61	4.02	40.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	5	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	5	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				4.02				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2371 MANUFACTURE OF SOAPS DETERGENTS AND POLISHES

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	25	25	4.55	4.55	157.62	157.62	4.39	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	31	1.09	5.65	0.76	158.38	0.02	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	41	1.82	7.47	2.41	160.79	0.07	4.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	48	1.28	8.74	1.64	162.43	0.05	4.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	17	65	3.10	11.84	20.25	182.69	0.56	5.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	15	80	2.73	14.57	12.79	195.48	0.36	5.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	16	96	2.91	17.49	19.25	214.73	0.54	5.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	15	111	2.73	20.22	19.34	234.07	0.54	6.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	122	2.00	22.22	30.17	264.25	0.84	7.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	13	135	2.37	24.59	69.41	333.66	1.93	9.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	142	1.28	25.87	18.12	351.78	0.50	9.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	35	177	6.38	32.24	46.96	398.74	1.31	11.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	12	189	2.19	34.43	31.53	430.27	0.88	11.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	26	215	4.74	39.16	151.88	582.14	4.23	16.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	29	244	5.28	44.44	176.65	758.80	4.92	21.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	62	306	11.29	55.74	523.75	1,282.54	14.58	35.70	3	3	5.66	5.66	2,037.23	2,037.23	48.42	48.42	388.97	158.84
17	20,000	50,000	35,000	91	397	16.58	72.31	1,005.72	2,288.27	28.00	63.70	6	9	11.32	16.98	3.18	2,040.41	0.08	48.49	0.32	89.17
18	50,000	100,000	75,000	35	432	6.38	78.69	451.34	2,739.61	12.56	76.26	12	21	22.64	39.62	1,746.65	3,787.06	41.51	90.00	386.99	138.23
19	100,000	500,000	300,000	55	487	10.02	88.71	418.23	3,157.84	11.64	87.90	1	22	1.89	41.51	353.92	4,140.98	8.41	98.42	84.62	131.13
20	500,000	**UP**		62	549	11.29	100.00	434.63	3,592.47	12.10	100.00	31	53	58.49	100.00	66.68	4,207.66	1.58	100.00	15.34	117.12
				549				3,592.47				53				4,207.66				117.12	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2372 MANUFACTURE OF ETHERIC OILSESSENCESPERFUMES AND COSMETIC

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	51	51	6.56	6.56	232.09	232.09	4.31	4.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	59	1.03	7.58	3.26	235.35	0.06	4.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	16	75	2.06	9.64	38.35	273.70	0.71	5.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	80	0.64	10.28	3.57	277.27	0.07	5.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	26	106	3.34	13.62	20.75	298.01	0.39	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	24	130	3.08	16.71	28.28	326.30	0.52	6.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	15	145	1.93	18.64	83.19	409.49	1.54	7.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	28	173	3.60	22.24	78.09	487.58	1.45	9.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	26	199	3.34	25.58	57.00	544.58	1.06	10.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	27	226	3.47	29.05	94.27	638.85	1.75	11.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	27	253	3.47	32.52	85.59	724.44	1.59	13.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	30	283	3.86	36.38	139.02	863.46	2.58	16.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	29	312	3.73	40.10	193.22	1,056.68	3.59	19.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	52	364	6.68	46.79	376.40	1,433.08	6.99	26.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	25	389	3.21	50.00	206.94	1,640.02	3.84	30.44	1	1	2.70	2.70	7.90	7.90	0.13	0.13	3.82	0.48
16	10,000	20,000	15,000	100	489	12.85	62.85	956.54	2,596.57	17.75	48.19	2	3	5.41	8.11	25.48	33.38	0.41	0.53	2.66	1.29
17	20,000	50,000	35,000	93	582	11.95	74.81	1,057.27	3,653.84	19.62	67.81	11	14	29.73	37.84	944.47	977.85	15.09	15.62	89.33	26.76
18	50,000	100,000	75,000	83	665	10.67	85.48	705.92	4,359.75	13.10	80.92	18	32	48.65	86.49	5,219.68	6,197.52	83.40	99.03	739.42	142.15
19	100,000	500,000	300,000	100	765	12.85	98.33	813.84	5,173.59	15.10	96.02	2	34	5.41	91.89	2.11	6,199.63	0.03	99.06	0.26	119.83
20	500,000	**UP**		13	778	1.67	100.00	214.36	5,387.95	3.98	100.00	3	37	8.11	100.00	58.77	6,258.41	0.94	100.00	27.42	116.16
					778				5,387.95				37				6,258.41				116.16

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2373 MANUFACTURE OF GLATINE NON SYNTHETIC ADHESIVES STARCHES

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	2.45	2.45	27.92	27.92	1.47	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	0.61	3.07	0.18	28.11	0.01	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	8	1.84	4.91	1.35	29.46	0.07	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	13	3.07	7.98	11.33	40.79	0.60	2.15	3	3	42.86	42.86	1,102.20	1,102.20	63.76	63.76	9728.32	2702.34
5	300	500	400	16	29	9.82	17.79	26.88	67.66	1.41	3.56	0	3	0.00	42.86	0.00	1,102.20	0.00	63.76	0.00	1628.91
6	500	750	625	6	35	3.68	21.47	102.48	170.14	5.39	8.96	0	3	0.00	42.86	0.00	1,102.20	0.00	63.76	0.00	647.81
7	750	1,000	875	14	49	8.59	30.06	71.12	241.27	3.74	12.70	0	3	0.00	42.86	0.00	1,102.20	0.00	63.76	0.00	456.84
8	1,000	1,500	1,250	23	72	14.11	44.17	82.83	324.10	4.36	17.06	0	3	0.00	42.86	0.00	1,102.20	0.00	63.76	0.00	340.08
9	1,500	2,000	1,750	14	86	8.59	52.76	65.44	389.54	3.44	20.50	0	3	0.00	42.86	0.00	1,102.20	0.00	63.76	0.00	282.95
10	2,000	2,500	2,250	12	98	7.36	60.12	54.00	443.54	2.84	23.35	0	3	0.00	42.86	0.00	1,102.20	0.00	63.76	0.00	248.50
11	2,500	3,000	2,750	14	112	8.59	68.71	62.01	505.55	3.26	26.61	0	3	0.00	42.86	0.00	1,102.20	0.00	63.76	0.00	218.02
12	3,000	4,000	3,500	3	115	1.84	70.55	359.69	865.24	18.93	45.54	0	3	0.00	42.86	0.00	1,102.20	0.00	63.76	0.00	127.39
13	4,000	5,000	4,500	7	122	4.29	74.85	22.01	887.25	1.16	46.70	0	3	0.00	42.86	0.00	1,102.20	0.00	63.76	0.00	124.23
14	5,000	7,500	6,250	11	133	6.75	81.60	124.82	1,012.07	6.57	53.27	4	7	57.14	100.00	626.51	1,728.71	36.24	100.00	501.94	170.81
15	7,500	10,000	8,750	8	141	4.91	86.50	115.62	1,127.69	6.09	59.36	0	7	0.00	100.00	0.00	1,728.71	0.00	100.00	0.00	153.30
16	10,000	20,000	15,000	9	150	5.52	92.02	206.79	1,334.48	10.88	70.24	0	7	0.00	100.00	0.00	1,728.71	0.00	100.00	0.00	129.54
17	20,000	50,000	35,000	10	160	6.13	98.16	438.84	1,773.32	23.10	93.34	0	7	0.00	100.00	0.00	1,728.71	0.00	100.00	0.00	97.48
18	50,000	100,000	75,000	3	163	1.84	100.00	126.50	1,899.82	6.66	100.00	0	7	0.00	100.00	0.00	1,728.71	0.00	100.00	0.00	90.99
19	100,000	500,000	300,000	0	163	0.00	100.00	0.00	1,899.82	0.00	100.00	0	7	0.00	100.00	0.00	1,728.71	0.00	100.00	0.00	90.99
20	500,000	**UP**		0	163	0.00	100.00	0.00	1,899.82	0.00	100.00	0	7	0.00	100.00	0.00	1,728.71	0.00	100.00	0.00	90.99
				163				1,899.82				7				1,728.71				90.99	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	8.33	8.33	1.97	1.97	0.93	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	2.08	10.42	0.00	1.97	0.00	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	2.08	12.50	0.00	1.97	0.00	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	10	8.33	20.83	0.00	1.97	0.00	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	17	14.58	35.42	4.85	6.82	2.30	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	18	2.08	37.50	0.00	6.82	0.00	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	21	6.25	43.75	4.66	11.48	2.21	5.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	23	4.17	47.92	5.12	16.60	2.43	7.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	26	6.25	54.17	10.55	27.14	5.01	12.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	27	2.08	56.25	0.46	27.60	0.22	13.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	28	2.08	58.33	8.71	36.31	4.13	17.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	29	2.08	60.42	2.04	38.35	0.97	18.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	30	2.08	62.50	1.59	39.94	0.75	18.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	31	2.08	64.58	1.20	41.13	0.57	19.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	38	14.58	79.17	30.95	72.08	14.69	34.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	40	4.17	83.33	25.25	97.33	11.98	46.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	45	10.42	93.75	74.01	171.34	35.13	81.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	46	2.08	95.83	0.00	171.34	0.00	81.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	48	4.17	100.00	39.33	210.67	18.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	48	0.00	100.00	0.00	210.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					48				210.67				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	3.57	3.57	15.89	15.89	1.93	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	1.19	4.76	2.50	18.39	0.30	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	1.19	5.95	2.73	21.12	0.33	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	1.19	7.14	0.00	21.12	0.00	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	1.19	8.33	0.00	21.12	0.00	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	1.19	9.52	3.80	24.92	0.46	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	12	4.76	14.29	11.50	36.42	1.40	4.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	15	3.57	17.86	4.57	41.00	0.56	4.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	17	2.38	20.24	1.91	42.91	0.23	5.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	21	4.76	25.00	17.20	60.10	2.09	7.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	22	1.19	26.19	11.40	71.50	1.38	8.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	28	7.14	33.33	30.62	102.13	3.72	12.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	29	1.19	34.52	9.92	112.04	1.20	13.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	36	8.33	42.86	87.32	199.36	10.61	24.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	38	2.38	45.24	43.02	242.38	5.23	29.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	46	9.52	54.76	214.36	456.75	26.04	55.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	12	58	14.29	69.05	87.78	544.53	10.66	66.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	14	72	16.67	85.71	100.21	644.74	12.17	78.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	12	84	14.29	100.00	178.44	823.18	21.68	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	84	0.00	100.00	0.00	823.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					84				823.18				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 23742 USING INFLAMMABLE/COMBUSTIBLE PRODUCING COMBUSTIBLE FINAL

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	2.74	2.74	120.79	120.79	16.17	16.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	1.37	4.11	0.87	121.67	0.12	16.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	1.37	5.48	0.51	122.18	0.07	16.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	1.37	6.85	0.68	122.86	0.09	16.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	1.37	8.22	1.86	124.71	0.25	16.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	11	6.85	15.07	40.16	164.87	5.38	22.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	1.37	16.44	5.37	170.24	0.72	22.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	15	4.11	20.55	15.26	185.50	2.04	24.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	16	1.37	21.92	0.00	185.51	0.00	24.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	17	1.37	23.29	3.10	188.60	0.41	25.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	18	1.37	24.66	2.32	190.93	0.31	25.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	23	6.85	31.51	52.12	243.04	6.98	32.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	24	1.37	32.88	21.31	264.35	2.85	35.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	26	2.74	35.62	50.26	314.61	6.73	42.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	30	5.48	41.10	40.79	355.39	5.46	47.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	25	55	34.25	75.34	17.80	373.19	2.38	49.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	62	9.59	84.93	184.94	558.13	24.75	74.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	64	2.74	87.67	23.63	581.76	3.16	77.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	9	73	12.33	100.00	165.34	747.10	22.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	73	0.00	100.00	0.00	747.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					73				747.10				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2378 MIXED

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	5.88	5.88	0.27	0.27	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	5.88	11.76	0.80	1.07	0.31	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	5.88	17.65	2.85	3.92	1.09	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	5.88	23.53	5.54	9.46	2.12	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	5.88	29.41	5.65	15.11	2.17	5.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	5.88	35.29	26.57	41.68	10.19	15.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	5.88	41.18	19.25	60.93	7.38	23.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	5.88	47.06	38.43	99.36	14.73	38.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	5.88	52.94	14.50	113.86	5.56	43.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	5.88	58.82	0.42	114.28	0.16	43.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	5.88	64.71	6.27	120.55	2.40	46.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	5.88	70.59	44.00	164.55	16.87	63.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	5.88	76.47	45.56	210.11	17.47	80.56	4	4	100.00	100.00	410.88	410.88	100.00	100.00	901.91	195.56
14	5,000	7,500	6,250	1	14	5.88	82.35	8.35	218.46	3.20	83.76	0	4	0.00	100.00	0.00	410.88	0.00	100.00	0.00	188.08
15	7,500	10,000	8,750	1	15	5.88	88.24	0.27	218.73	0.10	83.87	0	4	0.00	100.00	0.00	410.88	0.00	100.00	0.00	187.85
16	10,000	20,000	15,000	1	16	5.88	94.12	0.07	218.80	0.03	83.89	0	4	0.00	100.00	0.00	410.88	0.00	100.00	0.00	187.79
17	20,000	50,000	35,000	1	17	5.88	100.00	42.01	260.81	16.11	100.00	0	4	0.00	100.00	0.00	410.88	0.00	100.00	0.00	157.54
18	50,000	100,000	75,000	0	17	0.00	100.00	0.00	260.81	0.00	100.00	0	4	0.00	100.00	0.00	410.88	0.00	100.00	0.00	157.54
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	260.81	0.00	100.00	0	4	0.00	100.00	0.00	410.88	0.00	100.00	0.00	157.54
20	500,000	**UP**		0	17	0.00	100.00	0.00	260.81	0.00	100.00	0	4	0.00	100.00	0.00	410.88	0.00	100.00	0.00	157.54
				17				260.81				4				410.88				157.54	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 238 CHEMICAL FERTILIZER FACTORIES (CONVENTIONAL)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	1.92	1.92	3.04	3.04	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	8	1.15	3.07	0.33	3.37	0.02	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	9	0.38	3.45	0.26	3.63	0.02	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	11	0.77	4.21	0.43	4.06	0.03	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	20	3.45	7.66	4.51	8.57	0.31	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	27	2.68	10.34	4.73	13.30	0.32	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	35	3.07	13.41	5.49	18.79	0.37	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	45	3.83	17.24	19.68	38.47	1.34	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	15	60	5.75	22.99	35.10	73.57	2.39	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	18	78	6.90	29.89	60.10	133.67	4.09	9.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	12	90	4.60	34.48	45.16	178.83	3.07	12.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	98	3.07	37.55	44.41	223.24	3.02	15.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	15	113	5.75	43.30	69.38	292.62	4.72	19.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	14	127	5.36	48.66	127.72	420.33	8.69	28.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	133	2.30	50.96	19.83	440.16	1.35	29.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	27	160	10.34	61.30	398.66	838.82	27.13	57.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	28	188	10.73	72.03	168.96	1,007.79	11.50	68.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	16	204	6.13	78.16	118.98	1,126.76	8.10	76.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	34	238	13.03	91.19	269.32	1,396.08	18.32	94.99	2	2	100.00	100.00	4.41	4.41	100.00	100.00	1.64	0.32
20	500,000	**UP**		23	261	8.81	100.00	73.63	1,469.72	5.01	100.00	0	2	0.00	100.00	0.00	4.41	0.00	100.00	0.00	0.30
				261				1,469.72				2				4.41				0.30	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 239 POWDERS EXPLOSIVES MATCHES AND FIREWORK FACTORIES

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	6.67	6.67	7.79	7.79	0.34	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	4	6.67	13.33	0.14	7.93	0.01	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	3.33	16.67	66.50	74.43	2.94	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	3.33	20.00	66.50	140.93	2.94	6.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	3.33	23.33	4.93	145.86	0.22	6.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	3.33	26.67	1.67	147.53	0.07	6.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	12	13.33	40.00	0.34	147.87	0.01	6.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	14	6.67	46.67	130.64	278.50	5.78	12.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	17	10.00	56.67	44.52	323.02	1.97	14.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	18	3.33	60.00	37.26	360.28	1.65	15.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	19	3.33	63.33	2.94	363.22	0.13	16.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	20	3.33	66.67	13.25	376.47	0.59	16.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	21	3.33	70.00	2.68	379.16	0.12	16.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	22	3.33	73.33	3.62	382.78	0.16	16.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	23	3.33	76.67	11.71	394.49	0.52	17.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	26	10.00	86.67	61.92	456.41	2.74	20.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	27	3.33	90.00	1,740.00	2,196.41	77.01	97.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	28	3.33	93.33	7.70	2,204.11	0.34	97.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	30	6.67	100.00	55.40	2,259.50	2.45	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	30	0.00	100.00	0.00	2,259.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				30				2,259.50				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2399 OTHER INDUSTRIES IN MAIN CATEGORY 23

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	1.47	1.47	4.61	4.61	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	4	1.47	2.94	1.39	6.00	0.09	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	10	4.41	7.35	8.52	14.52	0.54	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	0.74	8.09	0.00	14.52	0.00	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	12	0.74	8.82	0.00	14.52	0.00	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	13	0.74	9.56	7.65	22.17	0.49	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	17	2.94	12.50	32.45	54.61	2.07	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	24	5.15	17.65	24.50	79.11	1.56	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	27	2.21	19.85	11.20	90.31	0.72	5.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	34	5.15	25.00	37.82	128.13	2.42	8.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	40	4.41	29.41	45.62	173.75	2.91	11.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	45	3.68	33.09	90.07	263.82	5.75	16.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	50	3.68	36.76	167.20	431.03	10.68	27.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	12	62	8.82	45.59	180.70	611.73	11.54	39.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	69	5.15	50.74	10.77	622.50	0.69	39.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	21	90	15.44	66.18	390.24	1,012.74	24.92	64.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	23	113	16.91	83.09	156.44	1,169.18	9.99	74.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	10	123	7.35	90.44	278.51	1,447.69	17.78	92.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	13	136	9.56	100.00	118.37	1,566.06	7.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	136	0.00	100.00	0.00	1,566.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				136				1,566.06				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 24 TEXTILES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	1.72	1.72	0.68	0.68	0.38	0.38	2	2	66.67	66.67	47.00	47.00	99.40	99.40	6910.32	6910.32
2	50	100	75	1	3	0.86	2.59	0.27	0.95	0.15	0.53	0	2	0.00	66.67	0.00	47.00	0.00	99.40	0.00	4946.76
3	100	200	150	1	4	0.86	3.45	0.82	1.77	0.46	0.99	0	2	0.00	66.67	0.00	47.00	0.00	99.40	0.00	2659.07
4	200	300	250	2	6	1.72	5.17	1.18	2.94	0.66	1.65	0	2	0.00	66.67	0.00	47.00	0.00	99.40	0.00	1596.43
5	300	500	400	2	8	1.72	6.90	0.73	3.68	0.41	2.06	0	2	0.00	66.67	0.00	47.00	0.00	99.40	0.00	1277.57
6	500	750	625	3	11	2.59	9.48	0.60	4.28	0.34	2.40	0	2	0.00	66.67	0.00	47.00	0.00	99.40	0.00	1098.82
7	750	1,000	875	3	14	2.59	12.07	4.60	8.87	2.58	4.97	0	2	0.00	66.67	0.00	47.00	0.00	99.40	0.00	529.65
8	1,000	1,500	1,250	7	21	6.03	18.10	5.05	13.92	2.83	7.80	0	2	0.00	66.67	0.00	47.00	0.00	99.40	0.00	337.61
9	1,500	2,000	1,750	9	30	7.76	25.86	18.00	31.93	10.08	17.88	0	2	0.00	66.67	0.00	47.00	0.00	99.40	0.00	147.23
10	2,000	2,500	2,250	6	36	5.17	31.03	18.19	50.12	10.19	28.07	0	2	0.00	66.67	0.00	47.00	0.00	99.40	0.00	93.79
11	2,500	3,000	2,750	1	37	0.86	31.90	3.03	53.14	1.70	29.77	0	2	0.00	66.67	0.00	47.00	0.00	99.40	0.00	88.45
12	3,000	4,000	3,500	1	38	0.86	32.76	1.90	55.05	1.07	30.84	0	2	0.00	66.67	0.00	47.00	0.00	99.40	0.00	85.39
13	4,000	5,000	4,500	4	42	3.45	36.21	5.10	60.15	2.86	33.70	0	2	0.00	66.67	0.00	47.00	0.00	99.40	0.00	78.14
14	5,000	7,500	6,250	6	48	5.17	41.38	15.26	75.41	8.55	42.24	0	2	0.00	66.67	0.00	47.00	0.00	99.40	0.00	62.33
15	7,500	10,000	8,750	9	57	7.76	49.14	30.35	105.76	17.00	59.25	0	2	0.00	66.67	0.00	47.00	0.00	99.40	0.00	44.44
16	10,000	20,000	15,000	10	67	8.62	57.76	28.97	134.73	16.23	75.47	0	2	0.00	66.67	0.00	47.00	0.00	99.40	0.00	34.89
17	20,000	50,000	35,000	7	74	6.03	63.79	28.07	162.80	15.73	91.20	0	2	0.00	66.67	0.00	47.00	0.00	99.40	0.00	28.87
18	50,000	100,000	75,000	3	77	2.59	66.38	2.78	165.59	1.56	92.76	1	3	33.33	100.00	0.28	47.29	0.60	100.00	10.17	28.56
19	100,000	500,000	300,000	12	89	10.34	76.72	9.32	174.90	5.22	97.98	0	3	0.00	100.00	0.00	47.29	0.00	100.00	0.00	27.04
20	500,000	**UP**		27	116	23.28	100.00	3.61	178.52	2.02	100.00	0	3	0.00	100.00	0.00	47.29	0.00	100.00	0.00	26.49
				116				178.52				3				47.29				26.49	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 240 SPINNING MILLS PRE SPINNING PROCESS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	15.79	15.79	3.92	3.92	23.69	23.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	5.26	21.05	0.28	4.20	1.67	25.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	5.26	26.32	0.10	4.30	0.60	25.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	5.26	31.58	0.24	4.54	1.47	27.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	5.26	36.84	0.53	5.07	3.18	30.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	5.26	42.11	0.00	5.07	0.03	30.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	5.26	47.37	0.01	5.08	0.05	30.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	5.26	52.63	1.14	6.22	6.88	37.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	5.26	57.89	0.30	6.52	1.79	39.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	5.26	63.16	0.73	7.25	4.42	43.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	5.26	68.42	0.48	7.73	2.91	46.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	5.26	73.68	1.58	9.31	9.51	56.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	5.26	78.95	1.59	10.90	9.58	65.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	5.26	84.21	1.86	12.75	11.22	77.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	5.26	89.47	0.97	13.72	5.85	82.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	18	5.26	94.74	0.97	14.70	5.89	88.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	19	5.26	100.00	1.86	16.56	11.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	19	0.00	100.00	0.00	16.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	19	0.00	100.00	0.00	16.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	19	0.00	100.00	0.00	16.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					19				16.56				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2401 SPINNING MILLSPRE SPINNING : ANIMAL FIBRES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	8.33	8.33	0.28	0.28	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	8.33	16.67	0.64	0.92	1.18	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	8.33	25.00	2.75	3.67	5.06	6.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	8.33	33.33	1.37	5.04	2.53	9.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	8.33	41.67	2.75	7.79	5.06	14.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	8.33	50.00	11.87	19.66	21.89	36.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	8.33	58.33	19.05	38.71	35.12	71.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	8.33	66.67	2.75	41.46	5.07	76.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	8.33	75.00	0.35	41.80	0.64	77.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	8.33	83.33	8.40	50.20	15.49	92.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	8.33	91.67	3.63	53.84	6.70	99.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	8.33	100.00	0.40	54.23	0.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	54.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	54.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	54.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	54.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	54.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	54.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	54.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	12	0.00	100.00	0.00	54.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					12				54.23				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2402 SPINNING MILLSPRE SPINNING : VEGETABLE AND CELLULOSE FIBRES

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	54	54	4.71	4.71	100.66	100.66	3.70	3.70	5	5	3.05	3.05	44.57	44.57	0.27	0.27	44.28	44.28
2	50	100	75	4	58	0.35	5.06	6.82	107.47	0.25	3.95	0	5	0.00	3.05	0.00	44.57	0.00	0.27	0.00	41.47
3	100	200	150	9	67	0.79	5.85	35.56	143.03	1.31	5.26	1	6	0.61	3.66	0.85	45.42	0.01	0.28	2.40	31.75
4	200	300	250	4	71	0.35	6.20	0.10	142.93	0.00	5.25	0	6	0.00	3.66	0.00	45.42	0.00	0.28	0.00	31.78
5	300	500	400	9	80	0.79	6.98	3.94	146.87	0.14	5.40	0	6	0.00	3.66	0.00	45.42	0.00	0.28	0.00	30.92
6	500	750	625	10	90	0.87	7.85	1.92	148.79	0.07	5.47	0	6	0.00	3.66	0.00	45.42	0.00	0.28	0.00	30.53
7	750	1,000	875	10	100	0.87	8.73	7.64	156.44	0.28	5.75	0	6	0.00	3.66	0.00	45.42	0.00	0.28	0.00	29.03
8	1,000	1,500	1,250	14	114	1.22	9.95	4.11	160.55	0.15	5.90	0	6	0.00	3.66	0.00	45.42	0.00	0.28	0.00	28.29
9	1,500	2,000	1,750	11	125	0.96	10.91	16.39	176.94	0.60	6.50	6	12	3.66	7.32	152.77	198.19	0.94	1.22	932.09	112.01
10	2,000	2,500	2,250	4	129	0.35	11.26	28.81	205.75	1.06	7.56	0	12	0.00	7.32	0.00	198.19	0.00	1.22	0.00	96.33
11	2,500	3,000	2,750	7	136	0.61	11.87	8.75	214.50	0.32	7.88	0	12	0.00	7.32	0.00	198.19	0.00	1.22	0.00	92.40
12	3,000	4,000	3,500	13	149	1.13	13.00	21.20	235.70	0.78	8.66	0	12	0.00	7.32	0.00	198.19	0.00	1.22	0.00	84.09
13	4,000	5,000	4,500	25	174	2.18	15.18	26.95	262.65	0.99	9.65	1	13	0.61	7.93	0.00	198.19	0.00	1.22	0.00	75.46
14	5,000	7,500	6,250	61	235	5.32	20.51	129.15	391.81	4.75	14.40	8	21	4.88	12.80	1,075.22	1,273.41	6.60	7.82	832.51	325.01
15	7,500	10,000	8,750	59	294	5.15	25.65	99.20	491.01	3.65	18.04	13	34	7.93	20.73	4,978.81	6,252.22	30.58	38.40	5018.95	1273.35
16	10,000	20,000	15,000	162	456	14.14	39.79	386.31	877.32	14.20	32.24	9	43	5.49	26.22	2,526.19	8,778.42	15.52	53.92	653.93	1000.60
17	20,000	50,000	35,000	148	604	12.91	52.71	488.26	1,365.58	17.94	50.18	5	48	3.05	29.27	4,819.03	13,597.45	29.60	83.52	986.98	995.73
18	50,000	100,000	75,000	92	696	8.03	60.73	429.13	1,794.71	15.77	65.95	25	73	15.24	44.51	2,304.47	15,901.92	14.16	97.68	537.01	886.05
19	100,000	500,000	300,000	238	934	20.77	81.50	577.62	2,372.33	21.23	87.18	89	162	54.27	98.78	376.93	16,278.85	2.32	99.99	65.26	686.20
20	500,000	**UP**		212	1,146	18.50	100.00	348.80	2,721.13	12.82	100.00	2	164	1.22	100.00	1.23	16,280.08	0.01	100.00	0.35	598.28
				1,146				2,721.13				164				16,280.08				598.28	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	97	97	8.17	8.17	132.77	132.77	2.16	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	100	0.25	8.42	0.15	132.92	0.00	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	103	0.25	8.68	1.60	134.52	0.03	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	108	0.42	9.10	1.97	136.48	0.03	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	18	126	1.52	10.61	11.06	147.54	0.18	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	16	142	1.35	11.96	10.70	158.24	0.17	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	155	1.10	13.06	6.85	165.09	0.11	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	25	180	2.11	15.16	40.61	205.70	0.66	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	14	194	1.18	16.34	60.81	266.51	0.99	4.33	1	1	1.72	1.72	3.91	3.91	0.16	0.16	6.43	1.47
10	2,000	2,500	2,250	14	208	1.18	17.52	19.29	285.80	0.31	4.65	0	1	0.00	1.72	0.00	3.91	0.00	0.16	0.00	1.37
11	2,500	3,000	2,750	2	210	0.17	17.69	7.93	293.73	0.13	4.78	0	1	0.00	1.72	0.00	3.91	0.00	0.16	0.00	1.33
12	3,000	4,000	3,500	16	226	1.35	19.04	30.29	324.02	0.49	5.27	0	1	0.00	1.72	0.00	3.91	0.00	0.16	0.00	1.21
13	4,000	5,000	4,500	31	257	2.61	21.65	21.31	345.33	0.35	5.62	0	1	0.00	1.72	0.00	3.91	0.00	0.16	0.00	1.13
14	5,000	7,500	6,250	41	298	3.45	25.11	31.69	377.01	0.52	6.13	0	1	0.00	1.72	0.00	3.91	0.00	0.16	0.00	1.04
15	7,500	10,000	8,750	48	346	4.04	29.15	108.55	485.56	1.77	7.90	0	1	0.00	1.72	0.00	3.91	0.00	0.16	0.00	0.81
16	10,000	20,000	15,000	99	445	8.34	37.49	567.41	1,052.97	9.23	17.12	5	6	8.62	10.34	1,503.83	1,507.74	63.41	63.58	265.03	143.19
17	20,000	50,000	35,000	169	614	14.24	51.73	611.94	1,664.91	9.95	27.07	5	11	8.62	18.97	759.19	2,266.93	32.01	95.59	124.06	136.16
18	50,000	100,000	75,000	149	763	12.55	64.28	404.64	2,069.55	6.58	33.65	2	13	3.45	22.41	7.05	2,273.98	0.30	95.89	1.74	109.88
19	100,000	500,000	300,000	342	1,105	28.81	93.09	3,895.99	5,965.54	63.35	97.01	42	55	72.41	94.83	96.94	2,370.91	4.09	99.98	2.49	39.74
20	500,000	**UP**		82	1,187	6.91	100.00	183.99	6,149.54	2.99	100.00	3	58	5.17	100.00	0.49	2,371.41	0.02	100.00	0.27	38.56
				1,187				6,149.54				58				2,371.41				38.56	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	105	105	12.30	12.30	2,083.28	2,083.28	55.44	55.44	2	2	13.33	13.33	0.25	0.25	0.07	0.07	0.01	0.01
2	50	100	75	10	115	1.17	13.47	1.25	2,084.54	0.03	55.48	0	2	0.00	13.33	0.00	0.25	0.00	0.07	0.00	0.01
3	100	200	150	7	122	0.82	14.29	2.03	2,086.56	0.05	55.53	0	2	0.00	13.33	0.00	0.25	0.00	0.07	0.00	0.01
4	200	300	250	7	129	0.82	15.11	2.46	2,089.02	0.07	55.60	0	2	0.00	13.33	0.00	0.25	0.00	0.07	0.00	0.01
5	300	500	400	9	138	1.05	16.16	7.16	2,096.18	0.19	55.79	0	2	0.00	13.33	0.00	0.25	0.00	0.07	0.00	0.01
6	500	750	625	5	143	0.59	16.74	4.76	2,100.95	0.13	55.91	0	2	0.00	13.33	0.00	0.25	0.00	0.07	0.00	0.01
7	750	1,000	875	2	145	0.23	16.98	4.08	2,105.03	0.11	56.02	0	2	0.00	13.33	0.00	0.25	0.00	0.07	0.00	0.01
8	1,000	1,500	1,250	6	151	0.70	17.68	8.38	2,113.41	0.22	56.25	2	4	13.33	26.67	67.84	68.09	19.94	20.02	809.71	3.22
9	1,500	2,000	1,750	6	157	0.70	18.38	12.37	2,125.77	0.33	56.58	0	4	0.00	26.67	0.00	68.09	0.00	20.02	0.00	3.20
10	2,000	2,500	2,250	7	164	0.82	19.20	18.59	2,144.36	0.49	57.07	0	4	0.00	26.67	0.00	68.09	0.00	20.02	0.00	3.18
11	2,500	3,000	2,750	2	166	0.23	19.44	14.03	2,158.40	0.37	57.44	0	4	0.00	26.67	0.00	68.09	0.00	20.02	0.00	3.15
12	3,000	4,000	3,500	14	180	1.64	21.08	41.01	2,199.41	1.09	58.54	0	4	0.00	26.67	0.00	68.09	0.00	20.02	0.00	3.10
13	4,000	5,000	4,500	24	204	2.81	23.89	86.74	2,286.15	2.31	60.84	0	4	0.00	26.67	0.00	68.09	0.00	20.02	0.00	2.98
14	5,000	7,500	6,250	10	214	1.17	25.06	70.00	2,356.15	1.86	62.71	0	4	0.00	26.67	0.00	68.09	0.00	20.02	0.00	2.89
15	7,500	10,000	8,750	20	234	2.34	27.40	140.84	2,497.00	3.75	66.46	0	4	0.00	26.67	0.00	68.09	0.00	20.02	0.00	2.73
16	10,000	20,000	15,000	52	286	6.09	33.49	230.14	2,727.13	6.12	72.58	1	5	6.67	33.33	1.73	69.82	0.51	20.52	0.75	2.56
17	20,000	50,000	35,000	197	483	23.07	56.56	557.39	3,284.52	14.83	87.41	3	8	20.00	53.33	0.74	70.56	0.22	20.74	0.13	2.15
18	50,000	100,000	75,000	166	649	19.44	76.00	416.52	3,701.03	11.09	98.50	4	12	26.67	80.00	204.16	274.71	60.02	80.76	49.02	7.42
19	100,000	500,000	300,000	101	750	11.83	87.82	524.39	4,225.43	13.96	112.46	3	15	20.00	100.00	65.45	340.16	19.24	100.00	12.48	8.05
20	500,000	**UP**		104	854	12.18	100.00	468.02	3,757.41	12.46	100.00	0	15	0.00	100.00	0.00	340.16	0.00	100.00	0.00	9.05
				854				3,757.41				15				340.16				9.05	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 241 WEAVING PRE WEAVING PROCESS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	7.14	7.14	0.02	0.02	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	7.14	14.29	1.18	1.20	3.15	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	7.14	21.43	1.40	2.60	3.73	6.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	7.14	28.57	2.28	4.88	6.09	13.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	7.14	35.71	2.86	7.74	7.62	20.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	7.14	42.86	2.14	9.88	5.72	26.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	7.14	50.00	5.23	15.11	13.97	40.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	7.14	57.14	2.70	17.81	7.21	47.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	7.14	64.29	2.62	20.43	6.99	54.55	1	1	100.00	100.00	6.35	6.35	100.00	100.00	242.42	31.07
11	2,500	3,000	2,750	1	10	7.14	71.43	1.43	21.86	3.82	58.37	0	1	0.00	100.00	0.00	6.35	0.00	100.00	0.00	29.04
12	3,000	4,000	3,500	1	11	7.14	78.57	2.44	24.31	6.52	64.89	0	1	0.00	100.00	0.00	6.35	0.00	100.00	0.00	26.12
13	4,000	5,000	4,500	1	12	7.14	85.71	1.47	25.78	3.93	68.83	0	1	0.00	100.00	0.00	6.35	0.00	100.00	0.00	24.63
14	5,000	7,500	6,250	1	13	7.14	92.86	9.79	35.57	26.13	94.96	0	1	0.00	100.00	0.00	6.35	0.00	100.00	0.00	17.85
15	7,500	10,000	8,750	1	14	7.14	100.00	1.89	37.46	5.04	100.00	0	1	0.00	100.00	0.00	6.35	0.00	100.00	0.00	16.95
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	37.46	0.00	100.00	0	1	0.00	100.00	0.00	6.35	0.00	100.00	0.00	16.95
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	37.46	0.00	100.00	0	1	0.00	100.00	0.00	6.35	0.00	100.00	0.00	16.95
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	37.46	0.00	100.00	0	1	0.00	100.00	0.00	6.35	0.00	100.00	0.00	16.95
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	37.46	0.00	100.00	0	1	0.00	100.00	0.00	6.35	0.00	100.00	0.00	16.95
20	500,000	**UP**		0	14	0.00	100.00	0.00	37.46	0.00	100.00	0	1	0.00	100.00	0.00	6.35	0.00	100.00	0.00	16.95
				14				37.46				1				6.35				16.95	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2411 WEAVINGPRE WEAVING PROCESSES:ANIMAL FIBRES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	8.33	8.33	0.74	0.74	1.69	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	8.33	16.67	1.65	2.39	3.74	5.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	8.33	25.00	2.36	4.75	5.37	10.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	8.33	33.33	4.04	8.79	9.17	19.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	8.33	41.67	5.29	14.08	12.01	31.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	8.33	50.00	4.57	18.65	10.40	42.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	8.33	58.33	0.00	18.65	0.00	42.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	8.33	66.67	0.00	18.65	0.00	42.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	8.33	75.00	5.29	23.94	12.01	54.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	8.33	83.33	4.04	27.97	9.17	63.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	8.33	91.67	6.20	34.17	14.09	77.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	8.33	100.00	9.83	44.00	22.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	44.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	44.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	44.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	44.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	44.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	44.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	12	0.00	100.00	0.00	44.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					12				44.00				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2412 WEAVINGPRE WEAVING PROCESSES:VEGETABLE AND CELLULOSE FIBRES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	50	50	7.70	7.70	85.30	85.30	3.00	3.00	3	3	6.67	6.67	4.91	4.91	2.67	2.67	5.76	5.76
2	50	100	75	5	55	0.77	8.47	1.93	87.22	0.07	3.07	0	3	0.00	6.67	0.00	4.91	0.00	2.67	0.00	5.63
3	100	200	150	3	58	0.46	8.94	2.21	89.43	0.08	3.15	1	4	2.22	8.89	0.00	4.91	0.00	2.67	0.00	5.49
4	200	300	250	6	64	0.92	9.86	0.60	90.03	0.02	3.17	0	4	0.00	8.89	0.00	4.91	0.00	2.67	0.00	5.45
5	300	500	400	6	70	0.92	10.79	2.35	92.39	0.08	3.25	0	4	0.00	8.89	0.00	4.91	0.00	2.67	0.00	5.32
6	500	750	625	14	84	2.16	12.94	18.44	110.83	0.65	3.90	0	4	0.00	8.89	0.00	4.91	0.00	2.67	0.00	4.43
7	750	1,000	875	21	105	3.24	16.18	26.28	137.11	0.93	4.83	0	4	0.00	8.89	0.00	4.91	0.00	2.67	0.00	3.58
8	1,000	1,500	1,250	28	133	4.31	20.49	34.79	171.90	1.23	6.05	1	5	2.22	11.11	0.66	5.57	0.36	3.03	1.91	3.24
9	1,500	2,000	1,750	18	151	2.77	23.27	26.66	198.57	0.94	6.99	1	6	2.22	13.33	0.62	6.19	0.33	3.36	2.31	3.12
10	2,000	2,500	2,250	25	176	3.85	27.12	32.60	231.17	1.15	8.14	0	6	0.00	13.33	0.00	6.19	0.00	3.36	0.00	2.68
11	2,500	3,000	2,750	11	187	1.69	28.81	22.54	253.71	0.79	8.93	2	8	4.44	17.78	0.24	6.43	0.13	3.49	1.04	2.53
12	3,000	4,000	3,500	23	210	3.54	32.36	36.94	290.65	1.30	10.23	0	8	0.00	17.78	0.00	6.43	0.00	3.49	0.00	2.21
13	4,000	5,000	4,500	19	229	2.93	35.29	177.49	468.14	6.25	16.48	2	10	4.44	22.22	5.50	11.93	2.99	6.47	3.10	2.55
14	5,000	7,500	6,250	38	267	5.86	41.14	88.36	556.50	3.11	19.59	3	13	6.67	28.89	8.67	20.60	4.71	11.18	9.81	3.70
15	7,500	10,000	8,750	30	297	4.62	45.76	143.82	700.32	5.06	24.66	0	13	0.00	28.89	0.00	20.60	0.00	11.18	0.00	2.94
16	10,000	20,000	15,000	81	378	12.48	58.24	743.21	1,443.53	26.17	50.83	4	17	8.89	37.78	1.97	22.57	1.07	12.25	0.27	1.56
17	20,000	50,000	35,000	60	438	9.24	67.49	318.15	1,761.68	11.20	62.03	4	21	8.89	46.67	1.18	23.75	0.64	12.89	0.37	1.35
18	50,000	100,000	75,000	84	522	12.94	80.43	433.41	2,195.08	15.26	77.29	17	38	37.78	84.44	102.91	126.66	55.86	68.75	23.74	5.77
19	100,000	500,000	300,000	98	620	15.10	95.53	625.33	2,820.42	22.02	99.30	7	45	15.56	100.00	57.56	184.22	31.25	100.00	9.20	6.53
20	500,000	**UP**		29	649	4.47	100.00	19.77	2,840.18	0.70	100.00	0	45	0.00	100.00	0.00	184.22	0.00	100.00	0.00	6.49
				649				2,840.18				45				184.22				6.49	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2413 WEAVINGPRE WEAVING PROCESSES:SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	99	99	8.98	8.98	164.86	164.86	2.79	2.79	4	4	6.06	6.06	95.71	95.71	18.81	18.81	58.05	58.05
2	50	100	75	7	106	0.64	9.62	0.28	165.14	0.00	2.80	0	4	0.00	6.06	0.00	95.71	0.00	18.81	0.00	57.95
3	100	200	150	12	118	1.09	10.71	3.12	168.26	0.05	2.85	0	4	0.00	6.06	0.00	95.71	0.00	18.81	0.00	56.88
4	200	300	250	9	127	0.82	11.52	5.60	173.85	0.09	2.94	0	4	0.00	6.06	0.00	95.71	0.00	18.81	0.00	55.05
5	300	500	400	22	149	2.00	13.52	7.22	181.07	0.12	3.07	0	4	0.00	6.06	0.00	95.71	0.00	18.81	0.00	52.85
6	500	750	625	23	172	2.09	15.61	14.57	195.64	0.25	3.31	0	4	0.00	6.06	0.00	95.71	0.00	18.81	0.00	48.92
7	750	1,000	875	14	186	1.27	16.88	17.33	212.97	0.29	3.61	0	4	0.00	6.06	0.00	95.71	0.00	18.81	0.00	44.94
8	1,000	1,500	1,250	23	209	2.09	18.97	26.80	239.77	0.45	4.06	0	4	0.00	6.06	0.00	95.71	0.00	18.81	0.00	39.92
9	1,500	2,000	1,750	21	230	1.91	20.87	23.47	263.24	0.40	4.46	0	4	0.00	6.06	0.00	95.71	0.00	18.81	0.00	36.36
10	2,000	2,500	2,250	11	241	1.00	21.87	18.92	282.15	0.32	4.78	0	4	0.00	6.06	0.00	95.71	0.00	18.81	0.00	33.92
11	2,500	3,000	2,750	28	269	2.54	24.41	36.15	318.30	0.61	5.39	0	4	0.00	6.06	0.00	95.71	0.00	18.81	0.00	30.07
12	3,000	4,000	3,500	40	309	3.63	28.04	102.53	420.84	1.74	7.12	1	5	1.52	7.58	0.00	95.71	0.00	18.81	0.00	22.74
13	4,000	5,000	4,500	46	355	4.17	32.21	94.39	515.23	1.60	8.72	7	12	10.61	18.18	52.50	148.21	10.32	29.12	55.62	28.77
14	5,000	7,500	6,250	33	388	2.99	35.21	134.67	649.90	2.28	11.00	1	13	1.52	19.70	54.22	202.43	10.65	39.78	40.26	31.15
15	7,500	10,000	8,750	53	441	4.81	40.02	315.84	965.73	5.35	16.35	0	13	0.00	19.70	0.00	202.43	0.00	39.78	0.00	20.96
16	10,000	20,000	15,000	184	625	16.70	56.72	906.23	1,871.96	15.34	31.69	14	27	21.21	40.91	212.31	414.74	41.72	81.50	23.43	22.16
17	20,000	50,000	35,000	182	807	16.52	73.23	2,251.97	4,123.93	38.12	69.81	17	44	25.76	66.67	87.12	501.86	17.12	98.62	3.87	12.17
18	50,000	100,000	75,000	104	911	9.44	82.67	948.10	5,072.03	16.05	85.86	8	52	12.12	78.79	3.20	505.06	0.63	99.25	0.34	9.96
19	100,000	500,000	300,000	146	1,057	13.25	95.92	675.23	5,747.26	11.43	97.29	6	58	9.09	87.88	1.54	506.60	0.30	99.55	0.23	8.81
20	500,000	**UP**		45	1,102	4.08	100.00	160.27	5,907.53	2.71	100.00	8	66	12.12	100.00	2.28	508.88	0.45	100.00	1.42	8.61
				1,102				5,907.53				66				508.88				8.61	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	66	66	12.24	12.24	1,375.68	1,375.68	33.27	33.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	67	0.19	12.43	0.10	1,375.78	0.00	33.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	74	1.30	13.73	3.84	1,379.62	0.09	33.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	77	0.56	14.29	0.29	1,379.92	0.01	33.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	18	95	3.34	17.63	4.07	1,383.99	0.10	33.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	107	2.23	19.85	28.57	1,412.56	0.69	34.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	119	2.23	22.08	10.12	1,422.68	0.24	34.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	33	152	6.12	28.20	42.84	1,465.53	1.04	35.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	161	1.67	29.87	30.29	1,495.81	0.73	36.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	167	1.11	30.98	27.29	1,523.11	0.66	36.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	15	182	2.78	33.77	93.72	1,616.83	2.27	39.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	11	193	2.04	35.81	42.08	1,658.91	1.02	40.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	202	1.67	37.48	39.13	1,698.03	0.95	41.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	29	231	5.38	42.86	121.92	1,819.95	2.95	44.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	20	251	3.71	46.57	106.61	1,926.56	2.58	46.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	56	307	10.39	56.96	415.88	2,342.43	10.06	56.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	56	363	10.39	67.35	488.35	2,830.78	11.81	68.46	4	4	100.00	100.00	12.19	12.19	100.00	100.00	2.50	0.43
18	50,000	100,000	75,000	21	384	3.90	71.24	113.70	2,944.48	2.75	71.21	0	4	0.00	100.00	0.00	12.19	0.00	100.00	0.00	0.41
19	100,000	500,000	300,000	82	466	15.21	86.46	593.69	3,538.17	14.36	85.57	0	4	0.00	100.00	0.00	12.19	0.00	100.00	0.00	0.34
20	500,000	**UP**		73	539	13.54	100.00	596.50	4,134.67	14.43	100.00	0	4	0.00	100.00	0.00	12.19	0.00	100.00	0.00	0.29
				539				4,134.67				4				12.19				0.29	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	19.67	19.67	68.82	68.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	2.68	22.35	9.39	78.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	5.01	27.36	17.54	95.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	1.21	28.57	4.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	28.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	28.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	28.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	28.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	28.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	28.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	28.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	28.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	28.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	28.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	28.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	28.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	28.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	28.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	28.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				28.57				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2421 ANIMAL FIBRES (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	4.17	4.17	11.15	11.15	10.06	10.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	4.17	8.33	2.04	13.19	1.84	11.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	4.17	12.50	0.00	13.19	0.00	11.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	4.17	16.67	0.00	13.19	0.00	11.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	4.17	20.83	2.39	15.58	2.16	14.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	4.17	25.00	3.11	18.69	2.81	16.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	4.17	29.17	0.00	18.69	0.00	16.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	4.17	33.33	0.00	18.69	0.00	16.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	14	25.00	58.33	8.71	27.40	7.86	24.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	15	4.17	62.50	11.44	38.84	10.32	35.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	4.17	66.67	17.66	56.50	15.94	50.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	17	4.17	70.83	4.38	60.88	3.95	54.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	18	4.17	75.00	4.38	65.26	3.95	58.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	19	4.17	79.17	7.28	72.54	6.57	65.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	20	4.17	83.33	10.01	82.55	9.03	74.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	21	4.17	87.50	2.86	85.41	2.58	77.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	23	8.33	95.83	18.82	104.23	16.99	94.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	24	4.17	100.00	6.57	110.80	5.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	24	0.00	100.00	0.00	110.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	24	0.00	100.00	0.00	110.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					24				110.80				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	28	28	10.18	10.18	52.36	52.36	3.79	3.79	2	2	15.38	15.38	14.06	14.06	73.28	73.28	26.86	26.86
2	50	100	75	1	29	0.36	10.55	0.08	52.44	0.01	3.80	0	2	0.00	15.38	0.00	14.06	0.00	73.28	0.00	26.82
3	100	200	150	1	30	0.36	10.91	0.08	52.51	0.01	3.81	0	2	0.00	15.38	0.00	14.06	0.00	73.28	0.00	26.78
4	200	300	250	2	32	0.73	11.64	0.44	52.96	0.03	3.84	0	2	0.00	15.38	0.00	14.06	0.00	73.28	0.00	26.56
5	300	500	400	2	34	0.73	12.36	1.51	54.46	0.11	3.95	0	2	0.00	15.38	0.00	14.06	0.00	73.28	0.00	25.82
6	500	750	625	3	37	1.09	13.45	4.80	59.27	0.35	4.29	0	2	0.00	15.38	0.00	14.06	0.00	73.28	0.00	23.73
7	750	1,000	875	1	38	0.36	13.82	2.26	61.53	0.16	4.46	0	2	0.00	15.38	0.00	14.06	0.00	73.28	0.00	22.86
8	1,000	1,500	1,250	1	39	0.36	14.18	2.73	64.25	0.20	4.66	0	2	0.00	15.38	0.00	14.06	0.00	73.28	0.00	21.89
9	1,500	2,000	1,750	6	45	2.18	16.36	28.97	93.23	2.10	6.76	0	2	0.00	15.38	0.00	14.06	0.00	73.28	0.00	15.09
10	2,000	2,500	2,250	5	50	1.82	18.18	9.36	102.59	0.68	7.43	0	2	0.00	15.38	0.00	14.06	0.00	73.28	0.00	13.71
11	2,500	3,000	2,750	15	65	5.45	23.64	22.76	125.35	1.65	9.08	2	4	15.38	30.77	0.24	14.30	1.23	74.50	1.03	11.41
12	3,000	4,000	3,500	8	73	2.91	26.55	9.16	134.51	0.66	9.75	0	4	0.00	30.77	0.00	14.30	0.00	74.50	0.00	10.63
13	4,000	5,000	4,500	2	75	0.73	27.27	0.50	135.01	0.04	9.78	0	4	0.00	30.77	0.00	14.30	0.00	74.50	0.00	10.59
14	5,000	7,500	6,250	13	88	4.73	32.00	47.58	182.59	3.45	13.23	0	4	0.00	30.77	0.00	14.30	0.00	74.50	0.00	7.83
15	7,500	10,000	8,750	24	112	8.73	40.73	189.69	372.28	13.75	26.98	0	4	0.00	30.77	0.00	14.30	0.00	74.50	0.00	3.84
16	10,000	20,000	15,000	26	138	9.45	50.18	109.96	482.24	7.97	34.95	0	4	0.00	30.77	0.00	14.30	0.00	74.50	0.00	2.97
17	20,000	50,000	35,000	46	184	16.73	66.91	222.71	704.95	16.14	51.09	9	13	69.23	100.00	4.89	19.19	25.50	100.00	2.20	2.72
18	50,000	100,000	75,000	39	223	14.18	81.09	263.69	968.64	19.11	70.19	0	13	0.00	100.00	0.00	19.19	0.00	100.00	0.00	1.98
19	100,000	500,000	300,000	40	263	14.55	95.64	416.33	1,384.97	30.17	100.37	0	13	0.00	100.00	0.00	19.19	0.00	100.00	0.00	1.39
20	500,000	**UP**		12	275	4.36	100.00	5.04	1,379.93	0.37	100.00	0	13	0.00	100.00	0.00	19.19	0.00	100.00	0.00	1.39
				275				1,379.93				13				19.19				1.39	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2423 SYNTHETIC FIBRES (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	27	27	4.45	4.45	121.07	121.07	4.75	4.75	8	8	12.70	12.70	125.72	125.72	24.04	24.04	103.84	103.84
2	50	100	75	6	33	0.99	5.44	0.99	122.07	0.04	4.79	0	8	0.00	12.70	0.00	125.72	0.00	24.04	0.00	103.00
3	100	200	150	1	34	0.16	5.60	0.01	122.06	0.00	4.79	0	8	0.00	12.70	0.00	125.72	0.00	24.04	0.00	103.00
4	200	300	250	10	44	1.65	7.25	21.15	143.21	0.83	5.62	14	22	22.22	34.92	61.28	187.00	11.72	35.76	289.73	130.58
5	300	500	400	4	48	0.66	7.91	2.52	145.73	0.10	5.72	0	22	0.00	34.92	0.00	187.00	0.00	35.76	0.00	128.32
6	500	750	625	3	51	0.49	8.40	3.30	149.03	0.13	5.85	0	22	0.00	34.92	0.00	187.00	0.00	35.76	0.00	125.48
7	750	1,000	875	4	55	0.66	9.06	4.48	153.52	0.18	6.03	0	22	0.00	34.92	0.00	187.00	0.00	35.76	0.00	121.81
8	1,000	1,500	1,250	10	65	1.65	10.71	11.17	164.69	0.44	6.46	0	22	0.00	34.92	0.00	187.00	0.00	35.76	0.00	113.55
9	1,500	2,000	1,750	7	72	1.15	11.86	8.69	173.38	0.34	6.80	0	22	0.00	34.92	0.00	187.00	0.00	35.76	0.00	107.86
10	2,000	2,500	2,250	2	74	0.33	12.19	5.38	178.76	0.21	7.02	0	22	0.00	34.92	0.00	187.00	0.00	35.76	0.00	104.61
11	2,500	3,000	2,750	29	103	4.78	16.97	10.48	189.24	0.41	7.43	0	22	0.00	34.92	0.00	187.00	0.00	35.76	0.00	98.82
12	3,000	4,000	3,500	12	115	1.98	18.95	50.42	239.66	1.98	9.41	0	22	0.00	34.92	0.00	187.00	0.00	35.76	0.00	78.03
13	4,000	5,000	4,500	32	147	5.27	24.22	59.55	299.21	2.34	11.74	0	22	0.00	34.92	0.00	187.00	0.00	35.76	0.00	62.50
14	5,000	7,500	6,250	35	182	5.77	29.98	125.24	424.46	4.92	16.66	0	22	0.00	34.92	0.00	187.00	0.00	35.76	0.00	44.06
15	7,500	10,000	8,750	25	207	4.12	34.10	115.33	539.79	4.53	21.19	0	22	0.00	34.92	0.00	187.00	0.00	35.76	0.00	34.64
16	10,000	20,000	15,000	97	304	15.98	50.08	316.75	856.55	12.43	33.62	10	32	15.87	50.79	103.98	290.99	19.88	55.65	32.83	33.97
17	20,000	50,000	35,000	105	409	17.30	67.38	484.21	1,340.75	19.00	52.62	16	48	25.40	76.19	151.04	442.02	28.88	84.53	31.19	32.97
18	50,000	100,000	75,000	82	491	13.51	80.89	484.90	1,825.65	19.03	71.65	1	49	1.59	77.78	7.89	449.92	1.51	86.04	1.63	24.64
19	100,000	500,000	300,000	67	558	11.04	91.93	311.92	2,137.57	12.24	83.90	14	63	22.22	100.00	73.00	522.92	13.96	100.00	23.40	24.46
20	500,000	**UP**		49	607	8.07	100.00	410.32	2,547.89	16.10	100.00	0	63	0.00	100.00	0.00	522.92	0.00	100.00	0.00	20.52
				607				2,547.89				63				522.92				20.52	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2428 MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19	19	6.64	6.64	393.91	393.91	9.67	9.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	20	0.35	6.99	0.15	394.06	0.00	9.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	22	0.70	7.69	0.70	394.76	0.02	9.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	24	0.70	8.39	9.88	404.64	0.24	9.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	28	1.40	9.79	21.17	425.82	0.52	10.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	30	0.70	10.49	5.98	431.80	0.15	10.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	31	0.35	10.84	1.65	433.45	0.04	10.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	37	2.10	12.94	14.58	448.02	0.36	11.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	43	2.10	15.03	23.09	471.11	0.57	11.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	12	55	4.20	19.23	26.04	497.15	0.64	12.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	64	3.15	22.38	49.69	546.83	1.22	13.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	12	76	4.20	26.57	51.96	598.79	1.28	14.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	81	1.75	28.32	37.23	636.02	0.91	15.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	18	99	6.29	34.62	153.55	789.58	3.77	19.38	2	2	18.18	18.18	2.12	2.12	0.12	0.12	1.38	0.27
15	7,500	10,000	8,750	20	119	6.99	41.61	55.24	844.82	1.36	20.74	0	2	0.00	18.18	0.00	2.12	0.00	0.12	0.00	0.25
16	10,000	20,000	15,000	49	168	17.13	58.74	677.51	1,522.33	16.63	37.37	1	3	9.09	27.27	1.04	3.16	0.06	0.18	0.15	0.21
17	20,000	50,000	35,000	61	229	21.33	80.07	595.51	2,117.84	14.62	51.99	8	11	72.73	100.00	1,737.70	1,740.86	99.82	100.00	291.80	82.20
18	50,000	100,000	75,000	36	265	12.59	92.66	306.65	2,424.48	7.53	59.51	0	11	0.00	100.00	0.00	1,740.86	0.00	100.00	0.00	71.80
19	100,000	500,000	300,000	19	284	6.64	99.30	220.83	2,645.32	5.42	64.93	0	11	0.00	100.00	0.00	1,740.86	0.00	100.00	0.00	65.81
20	500,000	**UP**		2	286	0.70	100.00	1,428.55	4,073.87	35.07	100.00	0	11	0.00	100.00	0.00	1,740.86	0.00	100.00	0.00	42.73
					286				4,073.87				11				1,740.86				42.73

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.56	2.56	0.55	0.55	1.13	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.56	5.13	0.00	0.55	0.00	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.56	7.69	0.00	0.55	0.00	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.56	10.26	1.47	2.02	3.01	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.56	12.82	2.76	4.78	5.68	9.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.56	15.38	0.00	4.78	0.00	9.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	2.56	17.95	19.57	24.35	40.19	50.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	2.56	20.51	0.89	25.24	1.83	51.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	2.56	23.08	0.00	25.24	0.00	51.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	2.56	25.64	3.25	28.49	6.68	58.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	2.56	28.21	3.63	32.12	7.45	65.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	2.56	30.77	2.60	34.72	5.34	71.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	2.56	33.33	1.22	35.94	2.50	73.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	2.56	35.90	0.02	35.95	0.03	73.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	2.56	38.46	0.03	35.98	0.06	73.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	2.56	41.03	0.08	36.06	0.16	74.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	2.56	43.59	0.10	36.16	0.21	74.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	9	26	23.08	66.67	1.12	37.29	2.31	76.58	2	2	100.00	100.00	0.03	0.03	100.00	100.00	2.51	0.08
20	500,000	**UP**		13	39	33.33	100.00	11.40	48.69	23.42	100.00	0	2	0.00	100.00	0.00	0.03	0.00	100.00	0.00	0.06
				39				48.69				2				0.03				0.06	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2431 MIXED PROCESSES(SPINNINGWEAVING):ANIMAL FIBRES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.55	4.55	0.17	0.17	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.55	9.09	4.01	4.18	3.12	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.55	13.64	4.61	8.79	3.59	6.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.55	18.18	1.13	9.92	0.88	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.55	22.73	21.47	31.39	16.74	24.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	4.55	27.27	7.14	38.53	5.57	30.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	4.55	31.82	1.11	39.65	0.87	30.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	4.55	36.36	1.65	41.30	1.29	32.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	4.55	40.91	7.10	48.40	5.53	37.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	4.55	45.45	7.33	55.72	5.71	43.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	4.55	50.00	7.33	48.40	5.71	37.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	4.55	54.55	7.33	55.72	5.71	43.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	4.55	59.09	2.01	57.73	1.57	45.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	4.55	63.64	4.19	61.93	3.27	48.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	4.55	68.18	7.47	69.40	5.82	54.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	4.55	72.73	1.03	70.43	0.80	54.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	4.55	77.27	10.02	80.45	7.81	62.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	22	22.73	100.00	47.82	128.27	37.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	22	0.00	100.00	0.00	128.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				22				128.27				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	26	26	6.03	6.03	123.69	123.69	7.16	7.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	27	0.23	6.26	0.21	123.89	0.01	7.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	28	0.23	6.50	0.07	123.96	0.00	7.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	29	0.23	6.73	0.11	124.08	0.01	7.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	31	0.46	7.19	0.14	124.22	0.01	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	34	0.70	7.89	1.05	125.27	0.06	7.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	35	0.23	8.12	0.71	125.98	0.04	7.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	39	0.93	9.05	0.65	126.63	0.04	7.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	46	1.62	10.67	5.72	132.35	0.33	7.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	55	2.09	12.76	8.27	140.61	0.48	8.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	57	0.46	13.23	0.77	141.38	0.04	8.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	21	78	4.87	18.10	37.08	178.46	2.15	10.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	12	90	2.78	20.88	75.75	254.20	4.39	14.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	14	104	3.25	24.13	6.05	260.25	0.35	15.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	115	2.55	26.68	9.16	269.41	0.53	15.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	61	176	14.15	40.84	229.79	499.21	13.30	28.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	83	259	19.26	60.09	244.18	743.39	14.14	43.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	51	310	11.83	71.93	516.08	1,259.47	29.88	72.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	85	395	19.72	91.65	357.79	1,617.26	20.71	93.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		36	431	8.35	100.00	110.05	1,727.31	6.37	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				431				1,727.31				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2433 MIXED PROCESSES(SPINNINGWEAVING):SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	128	128	9.34	9.34	360.26	360.26	9.22	9.22	2	2	8.00	8.00	0.74	0.74	0.05	0.05	0.21	0.21
2	50	100	75	10	138	0.73	10.07	50.33	410.59	1.29	10.51	0	2	0.00	8.00	0.00	0.74	0.00	0.05	0.00	0.18
3	100	200	150	10	148	0.73	10.80	1.53	412.12	0.04	10.54	0	2	0.00	8.00	0.00	0.74	0.00	0.05	0.00	0.18
4	200	300	250	8	156	0.58	11.38	9.47	421.59	0.24	10.79	0	2	0.00	8.00	0.00	0.74	0.00	0.05	0.00	0.18
5	300	500	400	18	174	1.31	12.69	58.19	363.40	1.49	9.30	0	2	0.00	8.00	0.00	0.74	0.00	0.05	0.00	0.20
6	500	750	625	13	187	0.95	13.64	2.56	365.96	0.07	9.36	0	2	0.00	8.00	0.00	0.74	0.00	0.05	0.00	0.20
7	750	1,000	875	7	194	0.51	14.15	2.64	368.61	0.07	9.43	0	2	0.00	8.00	0.00	0.74	0.00	0.05	0.00	0.20
8	1,000	1,500	1,250	46	240	3.36	17.51	15.18	383.79	0.39	9.82	0	2	0.00	8.00	0.00	0.74	0.00	0.05	0.00	0.19
9	1,500	2,000	1,750	27	267	1.97	19.47	57.59	441.38	1.47	11.29	0	2	0.00	8.00	0.00	0.74	0.00	0.05	0.00	0.17
10	2,000	2,500	2,250	12	279	0.88	20.35	4.82	446.20	0.12	11.42	0	2	0.00	8.00	0.00	0.74	0.00	0.05	0.00	0.17
11	2,500	3,000	2,750	17	296	1.24	21.59	70.08	516.28	1.79	13.21	0	2	0.00	8.00	0.00	0.74	0.00	0.05	0.00	0.14
12	3,000	4,000	3,500	28	324	2.04	23.63	33.76	550.03	0.86	14.07	0	2	0.00	8.00	0.00	0.74	0.00	0.05	0.00	0.13
13	4,000	5,000	4,500	22	346	1.60	25.24	66.72	616.75	1.71	15.78	0	2	0.00	8.00	0.00	0.74	0.00	0.05	0.00	0.12
14	5,000	7,500	6,250	40	386	2.92	28.15	92.01	708.76	2.35	18.13	0	2	0.00	8.00	0.00	0.74	0.00	0.05	0.00	0.10
15	7,500	10,000	8,750	56	442	4.08	32.24	95.04	803.81	2.43	20.57	0	2	0.00	8.00	0.00	0.74	0.00	0.05	0.00	0.09
16	10,000	20,000	15,000	78	520	5.69	37.93	337.14	1,140.94	8.63	29.19	2	4	8.00	16.00	0.18	0.92	0.01	0.07	0.05	0.08
17	20,000	50,000	35,000	219	739	15.97	53.90	982.24	2,123.18	25.13	54.32	10	14	40.00	56.00	1,384.88	1,385.81	99.64	99.71	140.99	65.27
18	50,000	100,000	75,000	157	896	11.45	65.35	771.28	2,894.46	19.73	74.06	2	16	8.00	64.00	3.15	1,388.96	0.23	99.93	0.41	47.99
19	100,000	500,000	300,000	321	1,217	23.41	88.77	700.22	3,594.68	17.92	91.97	4	20	16.00	80.00	0.35	1,389.31	0.03	99.96	0.05	38.65
20	500,000	**UP**		154	1,371	11.23	100.00	313.84	3,908.52	8.03	100.00	5	25	20.00	100.00	0.59	1,389.90	0.04	100.00	0.19	35.56
					1,371				3,908.52				25				1,389.90				35.56

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	98	98	7.87	7.87	127.26	127.26	2.90	2.90	3	3	7.32	7.32	10.94	10.94	1.65	1.65	8.60	8.60
2	50	100	75	9	107	0.72	8.59	11.65	138.90	0.27	3.16	0	3	0.00	7.32	0.00	10.94	0.00	1.65	0.00	7.88
3	100	200	150	16	123	1.29	9.88	3.16	142.07	0.07	3.24	0	3	0.00	7.32	0.00	10.94	0.00	1.65	0.00	7.70
4	200	300	250	11	134	0.88	10.76	5.71	147.78	0.13	3.37	0	3	0.00	7.32	0.00	10.94	0.00	1.65	0.00	7.41
5	300	500	400	12	146	0.96	11.73	37.64	185.42	0.86	4.22	0	3	0.00	7.32	0.00	10.94	0.00	1.65	0.00	5.90
6	500	750	625	29	175	2.33	14.06	15.37	200.78	0.35	4.57	0	3	0.00	7.32	0.00	10.94	0.00	1.65	0.00	5.45
7	750	1,000	875	18	193	1.45	15.50	32.99	233.77	0.75	5.33	0	3	0.00	7.32	0.00	10.94	0.00	1.65	0.00	4.68
8	1,000	1,500	1,250	23	216	1.85	17.35	42.71	276.48	0.97	6.30	0	3	0.00	7.32	0.00	10.94	0.00	1.65	0.00	3.96
9	1,500	2,000	1,750	29	245	2.33	19.68	37.41	313.89	0.85	7.15	0	3	0.00	7.32	0.00	10.94	0.00	1.65	0.00	3.49
10	2,000	2,500	2,250	17	262	1.37	21.04	34.44	348.33	0.78	7.94	0	3	0.00	7.32	0.00	10.94	0.00	1.65	0.00	3.14
11	2,500	3,000	2,750	19	281	1.53	22.57	31.17	379.50	0.71	8.65	0	3	0.00	7.32	0.00	10.94	0.00	1.65	0.00	2.88
12	3,000	4,000	3,500	34	315	2.73	25.30	65.76	445.26	1.50	10.14	0	3	0.00	7.32	0.00	10.94	0.00	1.65	0.00	2.46
13	4,000	5,000	4,500	37	352	2.97	28.27	159.54	604.80	3.63	13.78	0	3	0.00	7.32	0.00	10.94	0.00	1.65	0.00	1.81
14	5,000	7,500	6,250	62	414	4.98	33.25	132.38	737.19	3.02	16.80	0	3	0.00	7.32	0.00	10.94	0.00	1.65	0.00	1.48
15	7,500	10,000	8,750	38	452	3.05	36.31	191.96	929.14	4.37	21.17	0	3	0.00	7.32	0.00	10.94	0.00	1.65	0.00	1.18
16	10,000	20,000	15,000	151	603	12.13	48.43	484.92	1,414.06	11.05	32.22	9	12	21.95	29.27	504.07	515.01	75.94	77.59	103.95	36.42
17	20,000	50,000	35,000	227	830	18.23	66.67	1,435.89	2,849.96	32.71	64.93	2	14	4.88	34.15	1.55	516.56	0.23	77.82	0.11	18.13
18	50,000	100,000	75,000	112	942	9.00	75.66	605.15	3,455.11	13.79	78.72	2	16	4.88	39.02	56.23	572.80	8.47	86.30	9.29	16.58
19	100,000	500,000	300,000	179	1,121	14.38	90.04	556.84	4,011.95	12.69	91.40	25	41	60.98	100.00	90.95	663.75	13.70	100.00	16.33	16.54
20	500,000	**UP**		124	1,245	9.96	100.00	377.33	4,389.28	8.60	100.00	0	41	0.00	100.00	0.00	663.75	0.00	100.00	0.00	15.12
				1,245				4,389.28				41				663.75				15.12	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2441 PROCESSING OF TEXTILE WASTE : ANIMAL FIBRES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	11.11	11.11	8.66	8.66	23.75	23.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	11.11	22.22	2.30	10.96	6.32	30.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	11.11	33.33	2.30	13.26	6.32	36.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	11.11	44.44	0.09	13.35	0.25	36.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	11.11	55.56	0.05	13.40	0.14	36.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	11.11	66.67	7.30	20.70	20.02	56.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	11.11	77.78	13.32	34.02	36.55	93.34	1	1	100.00	100.00	8.32	8.32	100.00	100.00	62.49	24.47
8	1,000	1,500	1,250	1	8	11.11	88.89	1.58	35.60	4.32	97.67	0	1	0.00	100.00	0.00	8.32	0.00	100.00	0.00	23.38
9	1,500	2,000	1,750	1	9	11.11	100.00	0.85	36.45	2.33	100.00	0	1	0.00	100.00	0.00	8.32	0.00	100.00	0.00	22.84
10	2,000	2,500	2,500	0	9	0.00	100.00	0.00	36.45	0.00	100.00	0	1	0.00	100.00	0.00	8.32	0.00	100.00	0.00	22.84
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	36.45	0.00	100.00	0	1	0.00	100.00	0.00	8.32	0.00	100.00	0.00	22.84
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	36.45	0.00	100.00	0	1	0.00	100.00	0.00	8.32	0.00	100.00	0.00	22.84
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	36.45	0.00	100.00	0	1	0.00	100.00	0.00	8.32	0.00	100.00	0.00	22.84
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	36.45	0.00	100.00	0	1	0.00	100.00	0.00	8.32	0.00	100.00	0.00	22.84
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	36.45	0.00	100.00	0	1	0.00	100.00	0.00	8.32	0.00	100.00	0.00	22.84
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	36.45	0.00	100.00	0	1	0.00	100.00	0.00	8.32	0.00	100.00	0.00	22.84
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	36.45	0.00	100.00	0	1	0.00	100.00	0.00	8.32	0.00	100.00	0.00	22.84
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	36.45	0.00	100.00	0	1	0.00	100.00	0.00	8.32	0.00	100.00	0.00	22.84
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	36.45	0.00	100.00	0	1	0.00	100.00	0.00	8.32	0.00	100.00	0.00	22.84
20	500,000	**UP**		0	9	0.00	100.00	0.00	36.45	0.00	100.00	0	1	0.00	100.00	0.00	8.32	0.00	100.00	0.00	22.84
					9				36.45				1				8.32				22.84

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	15.79	15.79	46.02	46.02	22.44	22.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	5.26	21.05	0.51	46.53	0.25	22.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	5.26	26.32	0.15	46.68	0.07	22.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	5.26	31.58	32.50	79.18	15.85	38.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	5.26	36.84	4.12	83.30	2.01	40.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	5.26	42.11	0.29	83.59	0.14	40.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	5.26	47.37	14.07	97.66	6.86	47.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	5.26	52.63	0.29	97.95	0.14	47.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	5.26	57.89	9.50	107.45	4.63	52.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	5.26	63.16	55.58	163.02	27.10	79.49	3	3	100.00	100.00	1,698.92	1,698.92	100.00	100.00	3056.98	1042.13
11	2,500	3,000	2,750	1	13	5.26	68.42	19.90	182.92	9.70	89.19	0	3	0.00	100.00	0.00	1,698.92	0.00	100.00	0.00	928.77
12	3,000	4,000	3,500	1	14	5.26	73.68	1.02	183.94	0.50	89.69	0	3	0.00	100.00	0.00	1,698.92	0.00	100.00	0.00	923.61
13	4,000	5,000	4,500	1	15	5.26	78.95	1.12	185.06	0.55	90.24	0	3	0.00	100.00	0.00	1,698.92	0.00	100.00	0.00	918.01
14	5,000	7,500	6,250	1	16	5.26	84.21	3.24	188.30	1.58	91.81	0	3	0.00	100.00	0.00	1,698.92	0.00	100.00	0.00	902.23
15	7,500	10,000	8,750	1	17	5.26	89.47	4.23	192.53	2.06	93.88	0	3	0.00	100.00	0.00	1,698.92	0.00	100.00	0.00	882.42
16	10,000	20,000	15,000	1	18	5.26	94.74	7.12	199.65	3.47	97.35	0	3	0.00	100.00	0.00	1,698.92	0.00	100.00	0.00	850.95
17	20,000	50,000	35,000	1	19	5.26	100.00	5.44	205.09	2.65	100.00	0	3	0.00	100.00	0.00	1,698.92	0.00	100.00	0.00	828.37
18	50,000	100,000	75,000	0	19	0.00	100.00	0.00	205.09	0.00	100.00	0	3	0.00	100.00	0.00	1,698.92	0.00	100.00	0.00	828.37
19	100,000	500,000	300,000	0	19	0.00	100.00	0.00	205.09	0.00	100.00	0	3	0.00	100.00	0.00	1,698.92	0.00	100.00	0.00	828.37
20	500,000	**UP**		0	19	0.00	100.00	0.00	205.09	0.00	100.00	0	3	0.00	100.00	0.00	1,698.92	0.00	100.00	0.00	828.37
				19				205.09				3				1,698.92				828.37	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2443 PROCESSING OF TEXTILE WASTE : SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	7.28	7.28	64.22	64.22	5.59	5.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	12	0.66	7.95	0.24	64.46	0.02	5.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	13	0.66	8.61	0.11	64.57	0.01	5.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	14	0.66	9.27	0.60	65.17	0.05	5.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	16	1.32	10.60	1.29	66.45	0.11	5.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	19	1.99	12.58	3.04	69.50	0.26	6.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	22	1.99	14.57	1.19	70.68	0.10	6.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	24	1.32	15.89	9.87	80.55	0.86	7.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	28	2.65	18.54	20.20	100.75	1.76	8.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	29	0.66	19.21	4.64	105.38	0.40	9.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	30	0.66	19.87	3.01	108.39	0.26	9.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	11	41	7.28	27.15	40.94	149.34	3.56	13.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	12	53	7.95	35.10	57.23	206.57	4.98	17.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	61	5.30	40.40	65.25	271.82	5.68	23.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	68	4.64	45.03	56.25	328.06	4.90	28.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	21	89	13.91	58.94	199.80	527.87	17.39	45.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	50	139	33.11	92.05	400.56	928.42	34.87	80.82	13	13	100.00	100.00	2,061.61	2,061.61	100.00	100.00	514.69	222.06
18	50,000	100,000	75,000	10	149	6.62	98.68	147.90	1,076.32	12.87	93.69	0	13	0.00	100.00	0.00	2,061.61	0.00	100.00	0.00	191.54
19	100,000	500,000	300,000	2	151	1.32	100.00	72.44	1,148.76	6.31	100.00	0	13	0.00	100.00	0.00	2,061.61	0.00	100.00	0.00	179.46
20	500,000	**UP**		0	151	0.00	100.00	0.00	1,148.76	0.00	100.00	0	13	0.00	100.00	0.00	2,061.61	0.00	100.00	0.00	179.46
				151				1,148.76				13				2,061.61				179.46	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2448 PROCESSING OF TEXTILE WASTE : MIXED

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	3.33	3.33	4.05	4.05	0.91	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	7	4.44	7.78	0.61	4.66	0.14	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	1.11	8.89	0.41	5.08	0.09	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	1.11	10.00	0.54	5.62	0.12	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	1.11	11.11	2.93	2.69	0.66	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	1.11	12.22	2.93	5.62	0.66	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	1.11	13.33	3.96	9.58	0.89	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	18	6.67	20.00	15.11	24.69	3.39	5.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	30	13.33	33.33	15.47	40.16	3.47	9.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	38	8.89	42.22	23.02	63.18	5.16	14.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	41	3.33	45.56	15.47	78.65	3.47	17.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	18	59	20.00	65.56	106.32	184.97	23.85	41.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	66	7.78	73.33	32.93	217.90	7.39	48.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	72	6.67	80.00	37.96	255.86	8.52	57.40	3	3	25.00	25.00	2.47	2.47	1.78	1.78	6.50	0.96
15	7,500	10,000	8,750	1	73	1.11	81.11	10.94	266.80	2.45	59.85	0	3	0.00	25.00	0.00	2.47	0.00	1.78	0.00	0.93
16	10,000	20,000	15,000	6	79	6.67	87.78	18.91	285.71	4.24	64.10	0	3	0.00	25.00	0.00	2.47	0.00	1.78	0.00	0.86
17	20,000	50,000	35,000	4	83	4.44	92.22	46.73	332.44	10.48	74.58	0	3	0.00	25.00	0.00	2.47	0.00	1.78	0.00	0.74
18	50,000	100,000	75,000	3	86	3.33	95.56	98.67	431.11	22.14	96.71	7	10	58.33	83.33	135.10	137.57	97.52	99.31	136.92	31.91
19	100,000	500,000	300,000	4	90	4.44	100.00	14.64	445.75	3.29	100.00	2	12	16.67	100.00	0.96	138.53	0.69	100.00	6.56	31.08
20	500,000	**UP**		0	90	0.00	100.00	0.00	445.75	0.00	100.00	0	12	0.00	100.00	0.00	138.53	0.00	100.00	0.00	31.08
					90				445.75				12				138.53				31.08

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 245 ROPEMAKERS STRINGMAKER SACKMAKERS BLANKETS WEAVING MILLS CAR

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

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

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2451 ROPEMAKERS STRINGMAKERS AND SACKMAKERS

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	22	22	12.87	12.87	158.04	158.04	24.50	24.50	3	3	100.00	100.00	6.74	6.74	100.00	100.00	4.26	4.26
2	50	100	75	4	26	2.34	15.20	14.86	172.91	2.30	26.80	0	3	0.00	100.00	0.00	6.74	0.00	100.00	0.00	3.90
3	100	200	150	2	28	1.17	16.37	1.71	174.61	0.26	27.07	0	3	0.00	100.00	0.00	6.74	0.00	100.00	0.00	3.86
4	200	300	250	5	33	2.92	19.30	6.22	180.83	0.96	28.03	0	3	0.00	100.00	0.00	6.74	0.00	100.00	0.00	3.73
5	300	500	400	10	43	5.85	25.15	9.28	190.11	1.44	29.47	0	3	0.00	100.00	0.00	6.74	0.00	100.00	0.00	3.54
6	500	750	625	5	48	2.92	28.07	7.37	197.47	1.14	30.61	0	3	0.00	100.00	0.00	6.74	0.00	100.00	0.00	3.41
7	750	1,000	875	5	53	2.92	30.99	6.16	203.63	0.95	31.57	0	3	0.00	100.00	0.00	6.74	0.00	100.00	0.00	3.31
8	1,000	1,500	1,250	14	67	8.19	39.18	18.62	222.26	2.89	34.46	0	3	0.00	100.00	0.00	6.74	0.00	100.00	0.00	3.03
9	1,500	2,000	1,750	11	78	6.43	45.61	27.51	249.77	4.27	38.72	0	3	0.00	100.00	0.00	6.74	0.00	100.00	0.00	2.70
10	2,000	2,500	2,250	2	80	1.17	46.78	13.55	263.32	2.10	40.82	0	3	0.00	100.00	0.00	6.74	0.00	100.00	0.00	2.56
11	2,500	3,000	2,750	8	88	4.68	51.46	20.21	283.53	3.13	43.95	0	3	0.00	100.00	0.00	6.74	0.00	100.00	0.00	2.38
12	3,000	4,000	3,500	1	89	0.58	52.05	5.55	289.07	0.86	44.81	0	3	0.00	100.00	0.00	6.74	0.00	100.00	0.00	2.33
13	4,000	5,000	4,500	4	93	2.34	54.39	22.12	311.19	3.43	48.24	0	3	0.00	100.00	0.00	6.74	0.00	100.00	0.00	2.17
14	5,000	7,500	6,250	8	101	4.68	59.06	362.53	51.34	56.20	7.96	0	3	0.00	100.00	0.00	6.74	0.00	100.00	0.00	13.12
15	7,500	10,000	8,750	5	106	2.92	61.99	45.99	5.35	7.13	0.83	0	3	0.00	100.00	0.00	6.74	0.00	100.00	0.00	125.85
16	10,000	20,000	15,000	21	127	12.28	74.27	163.51	158.16	25.35	24.52	0	3	0.00	100.00	0.00	6.74	0.00	100.00	0.00	4.26
17	20,000	50,000	35,000	24	151	14.04	88.30	389.68	547.83	60.41	84.93	0	3	0.00	100.00	0.00	6.74	0.00	100.00	0.00	1.23
18	50,000	100,000	75,000	18	169	10.53	98.83	91.42	639.25	14.17	99.10	0	3	0.00	100.00	0.00	6.74	0.00	100.00	0.00	1.05
19	100,000	500,000	300,000	2	171	1.17	100.00	5.81	645.06	0.90	100.00	0	3	0.00	100.00	0.00	6.74	0.00	100.00	0.00	1.04
20	500,000	**UP**		0	171	0.00	100.00	0.00	645.06	0.00	100.00	0	3	0.00	100.00	0.00	6.74	0.00	100.00	0.00	1.04
					171				645.06				3				6.74				1.04

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2452 BLANKETS WEAVING MILSS AND CARPET MANUFACTURES

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	43	43	9.82	9.82	158.76	158.76	8.56	8.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	47	0.91	10.73	2.17	160.92	0.12	8.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	52	1.14	11.87	10.46	171.38	0.56	9.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	54	0.46	12.33	10.75	182.13	0.58	9.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	63	2.05	14.38	4.44	186.56	0.24	10.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	69	1.37	15.75	33.44	220.01	1.80	11.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	80	2.51	18.26	36.70	256.71	1.98	13.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	91	2.51	20.78	37.07	293.78	2.00	15.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	97	1.37	22.15	40.80	334.58	2.20	18.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	100	0.68	22.83	5.20	339.78	0.28	18.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	110	2.28	25.11	15.70	355.48	0.85	19.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	117	1.60	26.71	14.35	369.83	0.77	19.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	122	1.14	27.85	19.35	389.19	1.04	20.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	24	146	5.48	33.33	90.78	479.96	4.89	25.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	14	160	3.20	36.53	59.50	539.46	3.21	29.08	1	1	9.09	9.09	1.72	1.72	0.14	0.14	2.89	0.32
16	10,000	20,000	15,000	119	279	27.17	63.70	611.47	1,150.93	32.96	62.05	3	4	27.27	36.36	222.05	223.76	17.53	17.67	36.31	19.44
17	20,000	50,000	35,000	85	364	19.41	83.11	335.44	1,486.37	18.08	80.13	4	8	36.36	72.73	1,036.22	1,259.99	81.82	99.48	308.92	84.77
18	50,000	100,000	75,000	26	390	5.94	89.04	159.75	1,646.12	8.61	88.74	0	8	0.00	72.73	0.00	1,259.99	0.00	99.48	0.00	76.54
19	100,000	500,000	300,000	36	426	8.22	97.26	174.04	1,820.16	9.38	98.13	3	11	27.27	100.00	6.55	1,266.54	0.52	100.00	3.77	69.58
20	500,000	**UP**		12	438	2.74	100.00	34.77	1,854.93	1.87	100.00	0	11	0.00	100.00	0.00	1,266.54	0.00	100.00	0.00	68.28
				438				1,854.93				11				1,266.54				68.28	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 24521 BLANKETS WEAVING MILLS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	8.33	8.33	0.90	0.90	2.14	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	8.33	16.67	1.01	1.91	2.39	4.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	8.33	25.00	3.02	4.92	7.18	11.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	8.33	33.33	2.70	7.63	6.43	18.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	8.33	41.67	5.29	12.91	12.59	30.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	8.33	50.00	2.29	15.21	5.46	36.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	8.33	58.33	1.72	16.93	4.09	40.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	8.33	66.67	6.71	23.64	15.98	56.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	8.33	75.00	2.11	25.75	5.03	61.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	8.33	83.33	2.82	28.58	6.72	68.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	8.33	91.67	7.72	36.30	18.37	86.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	8.33	100.00	5.72	42.02	13.61	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	42.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	42.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	42.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	42.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	42.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	42.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	12	0.00	100.00	0.00	42.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					12				42.02				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 24522 CARPET MANUFACTURERS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	5.88	5.88	9.02	9.02	6.30	6.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	2.94	8.82	0.04	9.05	0.02	6.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	2.94	11.76	1.08	10.13	0.75	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	2.94	14.71	2.70	12.83	1.89	8.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	2.94	17.65	0.75	13.58	0.52	9.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	2.94	20.59	1.26	14.84	0.88	10.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	2.94	23.53	4.67	19.50	3.26	13.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	2.94	26.47	0.32	19.83	0.22	13.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	2.94	29.41	1.59	21.42	1.11	14.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	2.94	32.35	2.68	24.09	1.87	16.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	2.94	35.29	0.00	24.09	0.00	16.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	2.94	38.24	1.89	25.98	1.32	18.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	2.94	41.18	1.99	27.97	1.39	19.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	2.94	44.12	1.99	29.97	1.39	20.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	2.94	47.06	4.72	34.69	3.30	24.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	17	2.94	50.00	7.72	42.41	5.39	29.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	26	26.47	76.47	59.99	102.39	41.90	71.52	2	2	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	33	20.59	97.06	36.57	138.96	25.54	97.07	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	34	2.94	100.00	4.20	143.16	2.93	100.00	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	34	0.00	100.00	0.00	143.16	0.00	100.00	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
					34				143.16				2				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2458 MIXED

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	6.12	6.12	3.00	3.00	0.53	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	2.04	8.16	0.19	3.20	0.03	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	2.04	10.20	0.27	3.46	0.05	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	2.04	12.24	0.45	3.91	0.08	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	8	4.08	16.33	1.09	5.01	0.19	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	10	4.08	20.41	2.10	7.11	0.37	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	15	10.20	30.61	4.86	11.97	0.86	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	16	2.04	32.65	12.97	24.94	2.31	4.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	17	2.04	34.69	49.32	74.25	8.77	13.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	18	2.04	36.73	6.74	80.99	1.20	14.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	19	2.04	38.78	15.39	96.38	2.74	17.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	20	2.04	40.82	3.00	99.38	0.53	17.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	21	2.04	42.86	5.01	104.39	0.89	18.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	22	2.04	44.90	3.50	107.89	0.62	19.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	25	6.12	51.02	11.01	118.89	1.96	21.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	30	10.20	61.22	49.85	168.74	8.86	30.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	36	12.24	73.47	214.39	383.13	38.11	68.11	4	4	44.44	44.44	59.32	59.32	27.09	27.09	27.67	15.48
18	50,000	100,000	75,000	9	45	18.37	91.84	40.76	423.89	7.25	75.36	4	8	44.44	88.89	118.28	177.61	54.01	81.10	290.19	41.90
19	100,000	500,000	300,000	2	47	4.08	95.92	130.89	554.78	23.27	98.63	1	9	11.11	100.00	41.40	219.01	18.90	100.00	31.63	39.48
20	500,000	**UP**		2	49	4.08	100.00	7.73	562.52	1.37	100.00	0	9	0.00	100.00	0.00	219.01	0.00	100.00	0.00	38.93
				49				562.52				9				219.01				38.93	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 246 KNITTING MILLS KNITWEAR FACTORIES STOCKINGS FACTORIES GLOVES

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	1.76	1.76	18.55	18.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	0.35	2.11	3.67	22.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	2.60	4.71	27.43	49.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	4.77	9.48	50.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				9.48				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2461 KNITING MILLS KNITWEAR FACTORIES STOCKING FACTORIES

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	117	117	5.93	5.93	976.57	976.57	4.72	4.72	13	13	10.32	10.32	2,745.86	2,745.86	35.42	35.42	281.17	281.17
2	50	100	75	23	140	1.17	7.10	27.10	1,003.67	0.13	4.85	0	13	0.00	10.32	0.00	2,745.86	0.00	35.42	0.00	273.58
3	100	200	150	29	169	1.47	8.57	54.59	1,058.26	0.26	5.12	3	16	2.38	12.70	15.02	2,760.89	0.19	35.61	27.52	260.89
4	200	300	250	34	203	1.72	10.29	47.85	1,106.11	0.23	5.35	0	16	0.00	12.70	0.00	2,760.89	0.00	35.61	0.00	249.60
5	300	500	400	51	254	2.59	12.88	68.51	1,174.62	0.33	5.68	2	18	1.59	14.29	13.71	2,774.60	0.18	35.79	20.02	236.21
6	500	750	625	66	320	3.35	16.23	259.59	1,434.21	1.26	6.93	3	21	2.38	16.67	503.87	3,278.47	6.50	42.29	194.10	228.59
7	750	1,000	875	67	387	3.40	19.62	153.73	1,587.93	0.74	7.68	0	21	0.00	16.67	0.00	3,278.47	0.00	42.29	0.00	206.46
8	1,000	1,500	1,250	92	479	4.67	24.29	266.61	1,854.55	1.29	8.97	5	26	3.97	20.63	922.15	4,200.63	11.89	54.18	345.88	226.50
9	1,500	2,000	1,750	91	570	4.61	28.90	308.90	2,163.45	1.49	10.46	4	30	3.17	23.81	402.39	4,603.01	5.19	59.37	130.26	212.76
10	2,000	2,500	2,250	84	654	4.26	33.16	390.35	2,553.80	1.89	12.35	0	30	0.00	23.81	0.00	4,603.01	0.00	59.37	0.00	180.24
11	2,500	3,000	2,750	98	752	4.97	38.13	414.40	2,968.20	2.00	14.35	0	30	0.00	23.81	0.00	4,603.01	0.00	59.37	0.00	155.08
12	3,000	4,000	3,500	135	887	6.85	44.98	665.85	3,634.05	3.22	17.57	2	32	1.59	25.40	0.39	4,603.40	0.01	59.38	0.06	126.67
13	4,000	5,000	4,500	77	964	3.90	48.88	711.99	4,346.04	3.44	21.01	0	32	0.00	25.40	0.00	4,603.40	0.00	59.38	0.00	105.92
14	5,000	7,500	6,250	154	1,118	7.81	56.69	1,327.51	5,673.56	6.42	27.43	0	32	0.00	25.40	0.00	4,603.40	0.00	59.38	0.00	81.14
15	7,500	10,000	8,750	133	1,251	6.74	63.44	1,465.67	7,139.23	7.09	34.52	3	35	2.38	27.78	50.66	4,654.07	0.65	60.03	3.46	65.19
16	10,000	20,000	15,000	245	1,496	12.42	75.86	2,996.20	10,135.43	14.49	49.00	30	65	23.81	51.59	814.63	5,468.70	10.51	70.54	27.19	53.96
17	20,000	50,000	35,000	253	1,749	12.83	88.69	7,801.39	17,936.83	37.72	86.72	19	84	15.08	66.67	424.47	5,893.17	5.47	76.01	5.44	32.86
18	50,000	100,000	75,000	117	1,866	5.93	94.62	1,657.72	19,594.54	8.01	94.73	31	115	24.60	91.27	1,834.62	7,727.79	23.66	99.68	110.67	39.44
19	100,000	500,000	300,000	92	1,958	4.67	99.29	977.13	20,571.68	4.72	99.46	11	126	8.73	100.00	25.13	7,752.91	0.32	100.00	2.57	37.69
20	500,000	**UP**		14	1,972	0.71	100.00	112.29	20,683.97	0.54	100.00	0	126	0.00	100.00	0.00	7,752.91	0.00	100.00	0.00	37.48
				1,972				20,683.97				126				7,752.91				37.48	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2462 CLOTHING AND UNDERWEAR MANUFACTURESSEWING WORKSFURRIERS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	269	269	7.29	7.29	816.92	816.92	4.09	4.09	9	9	4.76	4.76	420.44	420.44	2.47	2.47	51.47	51.47
2	50	100	75	58	327	1.57	8.86	32.95	849.87	0.17	4.26	0	9	0.00	4.76	0.00	420.44	0.00	2.47	0.00	49.47
3	100	200	150	109	436	2.95	11.81	58.42	908.29	0.29	4.55	1	10	0.53	5.29	9.84	430.28	0.06	2.53	16.85	47.37
4	200	300	250	115	551	3.11	14.92	34.69	942.98	0.17	4.72	1	11	0.53	5.82	2.55	432.83	0.01	2.54	7.35	45.90
5	300	500	400	117	668	3.17	18.09	184.69	1,127.67	0.93	5.65	0	11	0.00	5.82	0.00	432.83	0.00	2.54	0.00	38.38
6	500	750	625	97	765	2.63	20.72	101.44	1,229.11	0.51	6.16	0	11	0.00	5.82	0.00	432.83	0.00	2.54	0.00	35.22
7	750	1,000	875	79	844	2.14	22.86	291.85	1,520.96	1.46	7.62	4	15	2.12	7.94	546.27	979.10	3.21	5.76	187.17	64.37
8	1,000	1,500	1,250	153	997	4.14	27.00	234.46	1,755.42	1.17	8.79	5	20	2.65	10.58	6.58	985.69	0.04	5.79	2.81	56.15
9	1,500	2,000	1,750	125	1,122	3.39	30.39	237.03	1,992.45	1.19	9.98	3	23	1.59	12.17	8.07	993.75	0.05	5.84	3.40	49.88
10	2,000	2,500	2,250	111	1,233	3.01	33.40	277.56	2,270.01	1.39	11.37	2	25	1.06	13.23	17.33	1,011.08	0.10	5.94	6.24	44.54
11	2,500	3,000	2,750	93	1,326	2.52	35.92	212.13	2,482.14	1.06	12.43	6	31	3.17	16.40	63.64	1,074.72	0.37	6.32	30.00	43.30
12	3,000	4,000	3,500	114	1,440	3.09	39.00	422.07	2,904.21	2.11	14.55	0	31	0.00	16.40	0.00	1,074.72	0.00	6.32	0.00	37.01
13	4,000	5,000	4,500	103	1,543	2.79	41.79	39.67	2,943.89	0.20	14.75	2	33	1.06	17.46	1.48	1,076.20	0.01	6.33	3.74	36.56
14	5,000	7,500	6,250	189	1,732	5.12	46.91	773.93	3,717.82	3.88	18.62	4	37	2.12	19.58	113.64	1,189.83	0.67	6.99	14.68	32.00
15	7,500	10,000	8,750	217	1,949	5.88	52.79	952.11	4,669.93	4.77	23.39	3	40	1.59	21.16	60.99	1,250.83	0.36	7.35	6.41	26.78
16	10,000	20,000	15,000	335	2,284	9.07	61.86	455.69	5,125.62	2.28	25.67	9	49	4.76	25.93	295.68	1,546.50	1.74	9.09	64.89	30.17
17	20,000	50,000	35,000	512	2,796	13.87	75.73	6,054.02	11,179.64	30.32	56.00	56	105	29.63	55.56	10,071.15	11,617.65	59.20	68.29	166.35	103.92
18	50,000	100,000	75,000	392	3,188	10.62	86.35	4,415.38	15,595.02	22.12	78.12	53	158	28.04	83.60	4,675.54	16,293.19	27.48	95.77	105.89	104.48
19	100,000	500,000	300,000	441	3,629	11.94	98.29	4,269.61	19,864.63	21.39	99.50	25	183	13.23	96.83	521.29	16,814.48	3.06	98.84	12.21	84.65
20	500,000	**UP**		63	3,692	1.71	100.00	99.28	19,963.90	0.50	100.00	6	189	3.17	100.00	197.53	17,012.01	1.16	100.00	198.97	85.21
				3,692				19,963.90				189				17,012.01				85.21	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2463 UMBRELLA FACTORIES FELT GOODS FACTORIES LACE FACTORIES

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	47	47	5.50	5.50	248.76	248.76	7.15	7.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	25	72	2.92	8.42	5.13	253.89	0.15	7.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	76	148	8.89	17.31	40.05	293.93	1.15	8.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	174	322	20.35	37.66	142.61	436.54	4.10	12.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	88	410	10.29	47.95	130.70	567.24	3.76	16.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	46	456	5.38	53.33	67.34	634.58	1.94	18.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	44	500	5.15	58.48	83.49	718.07	2.40	20.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	53	553	6.20	64.68	156.63	874.70	4.50	25.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	40	593	4.68	69.36	130.06	1,004.76	3.74	28.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	38	631	4.44	73.80	152.72	1,157.48	4.39	33.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	32	663	3.74	77.54	136.92	1,294.40	3.94	37.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	27	690	3.16	80.70	202.42	1,496.81	5.82	43.03	1	1	33.33	33.33	4.44	4.44	0.30	0.30	2.19	0.30
13	4,000	5,000	4,500	22	712	2.57	83.27	167.22	1,664.03	4.81	47.84	0	1	0.00	33.33	0.00	4.44	0.00	0.30	0.00	0.27
14	5,000	7,500	6,250	35	747	4.09	87.37	304.36	1,968.39	8.75	56.59	0	1	0.00	33.33	0.00	4.44	0.00	0.30	0.00	0.23
15	7,500	10,000	8,750	21	768	2.46	89.82	290.27	2,258.66	8.35	64.94	2	3	66.67	100.00	1,453.60	1,458.05	99.70	100.00	500.78	64.55
16	10,000	20,000	15,000	43	811	5.03	94.85	678.81	2,937.47	19.52	84.45	0	3	0.00	100.00	0.00	1,458.05	0.00	100.00	0.00	49.64
17	20,000	50,000	35,000	26	837	3.04	97.89	344.57	3,282.05	9.91	94.36	0	3	0.00	100.00	0.00	1,458.05	0.00	100.00	0.00	44.42
18	50,000	100,000	75,000	2	839	0.23	98.13	88.92	3,370.96	2.56	96.92	0	3	0.00	100.00	0.00	1,458.05	0.00	100.00	0.00	43.25
19	100,000	500,000	300,000	16	855	1.87	100.00	107.23	3,478.19	3.08	100.00	0	3	0.00	100.00	0.00	1,458.05	0.00	100.00	0.00	41.92
20	500,000	**UP**		0	855	0.00	100.00	0.00	3,478.19	0.00	100.00	0	3	0.00	100.00	0.00	1,458.05	0.00	100.00	0.00	41.92
					855				3,478.19				3				1,458.05				41.92

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2464 BATIK ESTABLISHMENTS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	32	32	12.65	12.65	37.60	37.60	4.61	4.61	2	2	15.38	15.38	191.44	191.44	12.60	12.60	509.21	509.21
2	50	100	75	22	54	8.70	21.34	11.66	49.26	1.43	6.04	0	2	0.00	15.38	0.00	191.44	0.00	12.60	0.00	388.67
3	100	200	150	23	77	9.09	30.43	4.95	54.21	0.61	6.65	0	2	0.00	15.38	0.00	191.44	0.00	12.60	0.00	353.15
4	200	300	250	16	93	6.32	36.76	8.60	62.81	1.05	7.70	0	2	0.00	15.38	0.00	191.44	0.00	12.60	0.00	304.81
5	300	500	400	11	104	4.35	41.11	6.34	69.14	0.78	8.48	0	2	0.00	15.38	0.00	191.44	0.00	12.60	0.00	276.88
6	500	750	625	15	119	5.93	47.04	10.31	79.45	1.26	9.74	0	2	0.00	15.38	0.00	191.44	0.00	12.60	0.00	240.97
7	750	1,000	875	11	130	4.35	51.38	18.14	97.59	2.22	11.97	0	2	0.00	15.38	0.00	191.44	0.00	12.60	0.00	196.17
8	1,000	1,500	1,250	14	144	5.53	56.92	55.09	152.68	6.76	18.72	0	2	0.00	15.38	0.00	191.44	0.00	12.60	0.00	125.39
9	1,500	2,000	1,750	6	150	2.37	59.29	17.47	170.15	2.14	20.87	0	2	0.00	15.38	0.00	191.44	0.00	12.60	0.00	112.52
10	2,000	2,500	2,250	15	165	5.93	65.22	33.93	204.08	4.16	25.03	0	2	0.00	15.38	0.00	191.44	0.00	12.60	0.00	93.81
11	2,500	3,000	2,750	9	174	3.56	68.77	22.76	226.84	2.79	27.82	0	2	0.00	15.38	0.00	191.44	0.00	12.60	0.00	84.39
12	3,000	4,000	3,500	12	186	4.74	73.52	61.61	288.45	7.56	35.37	0	2	0.00	15.38	0.00	191.44	0.00	12.60	0.00	66.37
13	4,000	5,000	4,500	14	200	5.53	79.05	65.49	353.94	8.03	43.41	0	2	0.00	15.38	0.00	191.44	0.00	12.60	0.00	54.09
14	5,000	7,500	6,250	14	214	5.53	84.58	70.57	424.50	8.65	52.06	0	2	0.00	15.38	0.00	191.44	0.00	12.60	0.00	45.10
15	7,500	10,000	8,750	6	220	2.37	86.96	63.67	488.17	7.81	59.87	0	2	0.00	15.38	0.00	191.44	0.00	12.60	0.00	39.22
16	10,000	20,000	15,000	15	235	5.93	92.89	110.21	598.38	13.52	73.38	10	12	76.92	92.31	1,301.60	1,493.04	85.64	98.23	1181.03	249.51
17	20,000	50,000	35,000	13	248	5.14	98.02	168.15	766.53	20.62	94.00	1	13	7.69	100.00	26.84	1,519.89	1.77	100.00	15.96	198.28
18	50,000	100,000	75,000	1	249	0.40	98.42	23.40	789.93	2.87	96.87	0	13	0.00	100.00	0.00	1,519.89	0.00	100.00	0.00	192.41
19	100,000	500,000	300,000	4	253	1.58	100.00	25.49	815.42	3.13	100.00	0	13	0.00	100.00	0.00	1,519.89	0.00	100.00	0.00	186.39
20	500,000	**UP**		0	253	0.00	100.00	0.00	815.42	0.00	100.00	0	13	0.00	100.00	0.00	1,519.89	0.00	100.00	0.00	186.39
				253				815.42				13				1,519.89				186.39	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 24641 BATIK TULIS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	1.40	1.40	2.83	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	27.42	28.82	55.53	58.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	20.57	49.38	41.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				49.38				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 24642 BATIK CETAK / BATIK CAP

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	2	15.38	15.38	3.42	3.42	22.17	22.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	7.69	23.08	2.42	1.00	15.69	6.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	7.69	30.77	5.52	4.52	35.78	29.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	6	15.38	46.15	5.46	9.99	35.39	64.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	7.69	53.85	1.18	8.81	7.67	57.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	7.69	61.54	5.77	3.03	37.39	19.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	7.69	69.23	2.42	5.46	15.69	35.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	7.69	76.92	1.92	7.38	12.47	47.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	7.69	84.62	3.22	4.16	20.85	26.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	7.69	92.31	9.64	5.47	62.41	35.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	7.69	100.00	9.97	15.44	64.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	13	0.00	100.00	0.00	15.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	15.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	15.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	15.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	15.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	15.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	15.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	13	0.00	100.00	0.00	15.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					13				15.44				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2465 GARMENT FACTORIES (KONPEKSI)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	948	948	8.93	8.93	963.76	963.76	2.78	2.78	8	8	12.31	12.31	294.19	294.19	5.86	5.86	30.53	30.53
2	50	100	75	482	1,430	4.54	13.47	202.18	1,165.94	0.58	3.36	0	8	0.00	12.31	0.00	294.19	0.00	5.86	0.00	25.23
3	100	200	150	853	2,283	8.03	21.50	460.96	1,626.90	1.33	4.70	0	8	0.00	12.31	0.00	294.19	0.00	5.86	0.00	18.08
4	200	300	250	686	2,969	6.46	27.96	464.91	2,091.81	1.34	6.04	0	8	0.00	12.31	0.00	294.19	0.00	5.86	0.00	14.06
5	300	500	400	1,242	4,211	11.70	39.66	1,581.47	3,673.27	4.56	10.60	1	9	1.54	13.85	155.40	449.58	3.10	8.96	9.83	12.24
6	500	750	625	950	5,161	8.95	48.60	1,369.39	5,042.66	3.95	14.55	1	10	1.54	15.38	5.48	455.06	0.11	9.06	0.40	9.02
7	750	1,000	875	946	6,107	8.91	57.51	2,233.70	7,276.36	6.45	21.00	2	12	3.08	18.46	241.13	696.19	4.80	13.87	10.80	9.57
8	1,000	1,500	1,250	916	7,023	8.63	66.14	2,619.99	9,896.35	7.56	28.56	4	16	6.15	24.62	1,001.98	1,698.17	19.96	33.83	38.24	17.16
9	1,500	2,000	1,750	674	7,697	6.35	72.48	1,879.29	11,775.64	5.42	33.98	3	19	4.62	29.23	413.76	2,111.92	8.24	42.07	22.02	17.93
10	2,000	2,500	2,250	384	8,081	3.62	76.10	2,314.55	14,090.19	6.68	40.66	9	28	13.85	43.08	1,657.26	3,769.18	33.01	75.08	71.60	26.75
11	2,500	3,000	2,750	344	8,425	3.24	79.34	1,711.22	15,801.40	4.94	45.60	0	28	0.00	43.08	0.00	3,769.18	0.00	75.08	0.00	23.85
12	3,000	4,000	3,500	423	8,848	3.98	83.32	2,280.23	18,081.63	6.58	52.18	3	31	4.62	47.69	267.97	4,037.15	5.34	80.42	11.75	22.33
13	4,000	5,000	4,500	262	9,110	2.47	85.79	1,876.52	19,958.15	5.42	57.60	2	33	3.08	50.77	129.50	4,166.65	2.58	83.00	6.90	20.88
14	5,000	7,500	6,250	405	9,515	3.81	89.60	3,149.17	23,107.32	9.09	66.68	5	38	7.69	58.46	253.94	4,420.58	5.06	88.05	8.06	19.13
15	7,500	10,000	8,750	257	9,772	2.42	92.02	2,373.90	25,481.22	6.85	73.54	0	38	0.00	58.46	0.00	4,420.58	0.00	88.05	0.00	17.35
16	10,000	20,000	15,000	343	10,115	3.23	95.25	3,906.15	29,387.37	11.27	84.81	10	48	15.38	73.85	391.26	4,811.84	7.79	95.85	10.02	16.37
17	20,000	50,000	35,000	300	10,415	2.83	98.08	3,401.99	32,789.36	9.82	94.63	3	51	4.62	78.46	123.50	4,935.34	2.46	98.31	3.63	15.05
18	50,000	100,000	75,000	97	10,512	0.91	98.99	874.14	33,663.50	2.52	97.15	7	58	10.77	89.23	28.26	4,963.61	0.56	98.87	3.23	14.74
19	100,000	500,000	300,000	83	10,595	0.78	99.77	894.51	34,558.01	2.58	99.73	5	63	7.69	96.92	55.52	5,019.12	1.11	99.98	6.21	14.52
20	500,000	**UP**		24	10,619	0.23	100.00	93.60	34,651.62	0.27	100.00	2	65	3.08	100.00	1.14	5,020.26	0.02	100.00	1.22	14.49
					10,619				34,651.62				65				5,020.26				14.49

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2466 ZIPPER FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	3.45	3.45	4.02	4.02	1.74	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	3.45	6.90	1.01	3.02	0.43	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	4	6.90	13.79	1.51	4.53	0.65	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	3.45	17.24	1.22	5.74	0.52	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	3.45	20.69	3.97	9.71	1.71	4.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	3.45	24.14	2.79	12.50	1.20	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	3.45	27.59	3.71	16.21	1.60	7.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	14	20.69	48.28	8.69	24.90	3.75	10.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	15	3.45	51.72	2.27	27.17	0.98	11.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	16	3.45	55.17	3.62	30.79	1.56	13.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	18	6.90	62.07	17.31	48.10	7.47	20.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	19	3.45	65.52	8.17	56.27	3.53	24.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	20	3.45	68.97	0.00	56.27	0.00	24.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	22	6.90	75.86	31.59	87.87	13.63	37.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	23	3.45	79.31	5.87	93.73	2.53	40.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	24	3.45	82.76	10.56	104.29	4.56	45.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	27	10.34	93.10	115.41	219.70	49.81	94.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	28	3.45	96.55	0.00	219.70	0.00	94.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	29	3.45	100.00	12.01	231.71	5.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	29	0.00	100.00	0.00	231.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				29				231.71				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2468 MIXED

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	3.62	3.62	14.71	14.71	1.58	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	12	0.33	3.95	0.18	14.89	0.02	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	14	0.66	4.61	0.79	15.68	0.09	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	16	0.66	5.26	1.10	16.78	0.12	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	21	1.64	6.91	2.59	19.37	0.28	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	26	1.64	8.55	4.78	24.15	0.51	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	37	3.62	12.17	20.97	45.12	2.25	4.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	40	0.99	13.16	5.63	50.75	0.61	5.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	49	2.96	16.12	22.14	72.89	2.38	7.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	50	0.33	16.45	1.74	74.62	0.19	8.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	14	64	4.61	21.05	21.71	96.33	2.33	10.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	70	1.97	23.03	45.48	141.81	4.89	15.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	78	2.63	25.66	16.88	158.69	1.81	17.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	87	2.96	28.62	15.98	174.68	1.72	18.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	14	101	4.61	33.22	48.97	223.65	5.27	24.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	67	168	22.04	55.26	313.12	536.77	33.67	57.71	1	1	100.00	100.00	3.75	3.75	100.00	100.00	1.20	0.70
17	20,000	50,000	35,000	61	229	20.07	75.33	187.20	723.97	20.13	77.84	0	1	0.00	100.00	0.00	3.75	0.00	100.00	0.00	0.52
18	50,000	100,000	75,000	27	256	8.88	84.21	116.80	840.76	12.56	90.40	0	1	0.00	100.00	0.00	3.75	0.00	100.00	0.00	0.45
19	100,000	500,000	300,000	47	303	15.46	99.67	83.22	923.98	8.95	99.34	0	1	0.00	100.00	0.00	3.75	0.00	100.00	0.00	0.41
20	500,000	**UP**		1	304	0.33	100.00	6.10	930.09	0.66	100.00	0	1	0.00	100.00	0.00	3.75	0.00	100.00	0.00	0.40
				304				930.09				1				3.75				0.40	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 247 UPSHOLSTERY CUSHIONMAKERS AND SADDLERS WORKSHOPS

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17	17	5.18	5.18	158.92	158.92	9.88	9.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	20	0.91	6.10	0.98	159.90	0.06	9.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	13	33	3.96	10.06	0.86	160.75	0.05	9.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	27	60	8.23	18.29	9.60	170.36	0.60	10.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	33	93	10.06	28.35	18.15	188.51	1.13	11.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	17	110	5.18	33.54	31.05	219.56	1.93	13.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	23	133	7.01	40.55	33.16	252.73	2.06	15.71	2	2	20.00	20.00	809.06	809.06	15.10	15.10	2439.48	320.13
8	1,000	1,500	1,250	39	172	11.89	52.44	41.95	294.68	2.61	18.32	2	4	20.00	40.00	963.35	1,772.40	17.98	33.09	2296.24	601.46
9	1,500	2,000	1,750	24	196	7.32	59.76	23.43	318.11	1.46	19.77	0	4	0.00	40.00	0.00	1,772.40	0.00	33.09	0.00	557.16
10	2,000	2,500	2,250	2	198	0.61	60.37	21.48	339.59	1.34	21.11	0	4	0.00	40.00	0.00	1,772.40	0.00	33.09	0.00	521.93
11	2,500	3,000	2,750	5	203	1.52	61.89	24.92	364.51	1.55	22.66	0	4	0.00	40.00	0.00	1,772.40	0.00	33.09	0.00	486.24
12	3,000	4,000	3,500	32	235	9.76	71.65	58.44	422.95	3.63	26.29	3	7	30.00	70.00	4.03	1,776.44	0.08	33.16	6.90	420.01
13	4,000	5,000	4,500	24	259	7.32	78.96	171.47	594.42	10.66	36.95	0	7	0.00	70.00	0.00	1,776.44	0.00	33.16	0.00	298.85
14	5,000	7,500	6,250	7	266	2.13	81.10	92.39	686.81	5.74	42.69	0	7	0.00	70.00	0.00	1,776.44	0.00	33.16	0.00	258.65
15	7,500	10,000	8,750	17	283	5.18	86.28	92.80	779.61	5.77	48.46	0	7	0.00	70.00	0.00	1,776.44	0.00	33.16	0.00	227.86
16	10,000	20,000	15,000	19	302	5.79	92.07	422.63	1,202.24	26.27	74.74	0	7	0.00	70.00	0.00	1,776.44	0.00	33.16	0.00	147.76
17	20,000	50,000	35,000	17	319	5.18	97.26	170.42	1,372.66	10.59	85.33	0	7	0.00	70.00	0.00	1,776.44	0.00	33.16	0.00	129.42
18	50,000	100,000	75,000	7	326	2.13	99.39	184.21	1,556.87	11.45	96.78	0	7	0.00	70.00	0.00	1,776.44	0.00	33.16	0.00	114.10
19	100,000	500,000	300,000	2	328	0.61	100.00	51.79	1,608.66	3.22	100.00	3	10	30.00	100.00	3,580.27	5,356.71	66.84	100.00	6913.43	332.99
20	500,000	**UP**		0	328	0.00	100.00	0.00	1,608.66	0.00	100.00	0	10	0.00	100.00	0.00	5,356.71	0.00	100.00	0.00	332.99
				328				1,608.66				10				5,356.71				332.99	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 248 COTTON WOOL AND CAPOC FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	26	26	14.13	14.13	31.11	31.11	4.38	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	30	2.17	16.30	0.79	31.90	0.11	4.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	38	4.35	20.65	2.87	34.77	0.40	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	43	2.72	23.37	1.40	36.17	0.20	5.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	51	4.35	27.72	9.50	45.67	1.34	6.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	58	3.80	31.52	14.47	60.14	2.04	8.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	65	3.80	35.33	13.36	73.50	1.88	10.36	4	4	44.44	44.44	107.36	107.36	13.36	13.36	803.51	146.06
8	1,000	1,500	1,250	23	88	12.50	47.83	38.85	112.36	5.48	15.84	5	9	55.56	100.00	695.98	803.35	86.64	100.00	1791.36	715.00
9	1,500	2,000	1,750	12	100	6.52	54.35	42.12	154.48	5.94	21.77	0	9	0.00	100.00	0.00	803.35	0.00	100.00	0.00	520.03
10	2,000	2,500	2,250	7	107	3.80	58.15	17.97	172.45	2.53	24.31	0	9	0.00	100.00	0.00	803.35	0.00	100.00	0.00	465.83
11	2,500	3,000	2,750	18	125	9.78	67.93	79.64	252.10	11.22	35.53	0	9	0.00	100.00	0.00	803.35	0.00	100.00	0.00	318.67
12	3,000	4,000	3,500	3	128	1.63	69.57	17.52	269.61	2.47	38.00	0	9	0.00	100.00	0.00	803.35	0.00	100.00	0.00	297.96
13	4,000	5,000	4,500	3	131	1.63	71.20	16.48	286.10	2.32	40.32	0	9	0.00	100.00	0.00	803.35	0.00	100.00	0.00	280.79
14	5,000	7,500	6,250	14	145	7.61	78.80	164.16	450.26	23.14	63.46	0	9	0.00	100.00	0.00	803.35	0.00	100.00	0.00	178.42
15	7,500	10,000	8,750	15	160	8.15	86.96	50.51	500.77	7.12	70.58	0	9	0.00	100.00	0.00	803.35	0.00	100.00	0.00	160.42
16	10,000	20,000	15,000	11	171	5.98	92.93	162.93	663.70	22.96	93.54	0	9	0.00	100.00	0.00	803.35	0.00	100.00	0.00	121.04
17	20,000	50,000	35,000	3	174	1.63	94.57	1.86	665.56	0.26	93.80	0	9	0.00	100.00	0.00	803.35	0.00	100.00	0.00	120.70
18	50,000	100,000	75,000	5	179	2.72	97.28	17.84	683.40	2.51	96.32	0	9	0.00	100.00	0.00	803.35	0.00	100.00	0.00	117.55
19	100,000	500,000	300,000	5	184	2.72	100.00	26.13	709.53	3.68	100.00	0	9	0.00	100.00	0.00	803.35	0.00	100.00	0.00	113.22
20	500,000	**UP**		0	184	0.00	100.00	0.00	709.53	0.00	100.00	0	9	0.00	100.00	0.00	803.35	0.00	100.00	0.00	113.22
				184				709.53				9				803.35				113.22	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	14.29	14.29	0.49	0.49	0.75	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	14.29	28.57	0.30	0.79	0.46	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	14.29	42.86	0.70	1.49	1.07	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	14.29	57.14	16.68	18.17	25.41	27.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	14.29	71.43	8.57	26.74	13.06	40.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	14.29	85.71	1.15	27.88	1.75	42.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	14.29	100.00	37.74	65.62	57.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	65.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	65.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	65.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	65.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	65.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	65.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	65.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	65.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	65.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	65.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	65.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	65.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	7	0.00	100.00	0.00	65.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					7				65.62				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2491 LAUNDRIES AND PRESSERS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	297	297	16.45	16.45	427.44	427.44	8.23	8.23	4	4	17.39	17.39	25.67	25.67	2.09	2.09	6.01	6.01
2	50	100	75	109	406	6.04	22.48	163.79	591.24	3.15	11.38	0	4	0.00	17.39	0.00	25.67	0.00	2.09	0.00	4.34
3	100	200	150	180	586	9.97	32.45	345.31	936.55	6.65	18.03	0	4	0.00	17.39	0.00	25.67	0.00	2.09	0.00	2.74
4	200	300	250	152	738	8.42	40.86	142.87	1,079.42	2.75	20.78	0	4	0.00	17.39	0.00	25.67	0.00	2.09	0.00	2.38
5	300	500	400	243	981	13.46	54.32	317.81	1,397.23	6.12	26.90	0	4	0.00	17.39	0.00	25.67	0.00	2.09	0.00	1.84
6	500	750	625	182	1,163	10.08	64.40	356.89	1,754.12	6.87	33.77	0	4	0.00	17.39	0.00	25.67	0.00	2.09	0.00	1.46
7	750	1,000	875	175	1,338	9.69	74.09	446.63	2,200.75	8.60	42.36	4	8	17.39	34.78	59.60	85.27	4.86	6.96	13.34	3.87
8	1,000	1,500	1,250	124	1,462	6.87	80.95	463.40	2,664.16	8.92	51.29	0	8	0.00	34.78	0.00	85.27	0.00	6.96	0.00	3.20
9	1,500	2,000	1,750	87	1,549	4.82	85.77	349.06	3,013.21	6.72	58.00	2	10	8.70	43.48	98.14	183.41	8.01	14.96	28.12	6.09
10	2,000	2,500	2,250	51	1,600	2.82	88.59	236.23	3,249.45	4.55	62.55	0	10	0.00	43.48	0.00	183.41	0.00	14.96	0.00	5.64
11	2,500	3,000	2,750	28	1,628	1.55	90.14	137.76	3,387.21	2.65	65.20	0	10	0.00	43.48	0.00	183.41	0.00	14.96	0.00	5.41
12	3,000	4,000	3,500	45	1,673	2.49	92.64	355.58	3,742.79	6.84	72.05	8	18	34.78	78.26	70.54	253.94	5.75	20.72	19.84	6.78
13	4,000	5,000	4,500	26	1,699	1.44	94.08	213.10	3,955.89	4.10	76.15	1	19	4.35	82.61	12.65	266.59	1.03	21.75	5.94	6.74
14	5,000	7,500	6,250	42	1,741	2.33	96.40	496.77	4,452.67	9.56	85.71	2	21	8.70	91.30	788.78	1,055.37	64.35	86.10	158.78	23.70
15	7,500	10,000	8,750	19	1,760	1.05	97.45	257.21	4,709.88	4.95	90.67	2	23	8.70	100.00	170.37	1,225.74	13.90	100.00	66.24	26.02
16	10,000	20,000	15,000	27	1,787	1.50	98.95	338.07	5,047.95	6.51	97.17	0	23	0.00	100.00	0.00	1,225.74	0.00	100.00	0.00	24.28
17	20,000	50,000	35,000	12	1,799	0.66	99.61	119.44	5,167.39	2.30	99.47	0	23	0.00	100.00	0.00	1,225.74	0.00	100.00	0.00	23.72
18	50,000	100,000	75,000	3	1,802	0.17	99.78	2.79	5,170.18	0.05	99.53	0	23	0.00	100.00	0.00	1,225.74	0.00	100.00	0.00	23.71
19	100,000	500,000	300,000	3	1,805	0.17	99.94	24.60	5,194.78	0.47	100.00	0	23	0.00	100.00	0.00	1,225.74	0.00	100.00	0.00	23.60
20	500,000	**UP**		1	1,806	0.06	100.00	0.00	5,194.78	0.00	100.00	0	23	0.00	100.00	0.00	1,225.74	0.00	100.00	0.00	23.60
				1,806				5,194.78				23				1,225.74				23.60	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2492 DRY (CHEMICAL) CLEANING

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	3.19	3.19	9.00	9.00	2.16	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	9	6.38	9.57	1.03	10.03	0.25	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	10	1.06	10.64	2.01	12.03	0.48	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	16	26	17.02	27.66	2.69	14.72	0.65	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	14	40	14.89	42.55	2.76	17.48	0.66	4.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	15	55	15.96	58.51	6.21	23.69	1.49	5.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	64	9.57	68.09	42.68	66.37	10.26	15.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	65	1.06	69.15	2.32	68.69	0.56	16.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	69	4.26	73.40	14.62	83.31	3.51	20.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	70	1.06	74.47	46.56	129.87	11.19	31.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	71	1.06	75.53	13.18	143.05	3.17	34.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	77	6.38	81.91	95.05	238.11	22.84	57.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	79	2.13	84.04	27.61	265.71	6.63	63.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	12	91	12.77	96.81	98.98	364.70	23.78	87.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	94	3.19	100.00	51.48	416.18	12.37	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	94	0.00	100.00	0.00	416.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	94	0.00	100.00	0.00	416.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	94	0.00	100.00	0.00	416.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	94	0.00	100.00	0.00	416.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	94	0.00	100.00	0.00	416.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				94				416.18				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2493 CLEANING OF FEATHERS AND DOWN

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	5.35	5.35	8.14	8.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	4.28	9.64	6.51	14.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	2.14	11.78	3.26	17.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	16.67	66.67	1.07	12.85	1.63	19.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	16.67	83.33	52.95	65.80	80.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	16.67	100.00	0.00	65.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	65.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	65.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	65.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	65.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	65.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	65.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	65.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	65.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	65.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	65.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	65.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	65.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	6	0.00	100.00	0.00	65.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				65.80				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2498 MIXED

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	3.85	3.85	13.19	13.19	3.82	3.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	8	6.41	10.26	1.57	11.62	0.45	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	10	2.56	12.82	1.94	9.68	0.56	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	16	7.69	20.51	4.44	5.24	1.29	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	20	5.13	25.64	6.25	1.02	1.81	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	26	7.69	33.33	12.93	13.95	3.75	4.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	18	44	23.08	56.41	35.72	49.67	10.35	14.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	50	7.69	64.10	23.15	72.82	6.71	21.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	55	6.41	70.51	11.13	83.96	3.22	24.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	61	7.69	78.21	32.67	116.62	9.46	33.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	62	1.28	79.49	11.36	127.99	3.29	37.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	63	1.28	80.77	1.95	129.94	0.56	37.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	67	5.13	85.90	40.23	170.16	11.65	49.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	72	6.41	92.31	70.60	240.77	20.45	69.75	2	2	50.00	50.00	40.42	40.42	36.82	36.82	57.25	16.79
15	7,500	10,000	8,750	1	73	1.28	93.59	11.81	252.57	3.42	73.17	0	2	0.00	50.00	0.00	40.42	0.00	36.82	0.00	16.00
16	10,000	20,000	15,000	3	76	3.85	97.44	92.63	345.20	26.83	100.00	2	4	50.00	100.00	69.36	109.79	63.18	100.00	74.88	31.80
17	20,000	50,000	35,000	1	77	1.28	98.72	0.00	345.20	0.00	100.00	0	4	0.00	100.00	0.00	109.79	0.00	100.00	0.00	31.80
18	50,000	100,000	75,000	1	78	1.28	100.00	0.00	345.20	0.00	100.00	0	4	0.00	100.00	0.00	109.79	0.00	100.00	0.00	31.80
19	100,000	500,000	300,000	0	78	0.00	100.00	0.00	345.20	0.00	100.00	0	4	0.00	100.00	0.00	109.79	0.00	100.00	0.00	31.80
20	500,000	**UP**		0	78	0.00	100.00	0.00	345.20	0.00	100.00	0	4	0.00	100.00	0.00	109.79	0.00	100.00	0.00	31.80
					78				345.20				4				109.79				31.80

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.03	1.03	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	1.03	2.06	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	1.03	3.09	0.01	0.01	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	5	2.06	5.15	0.01	0.02	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	9	4.12	9.28	1.99	2.02	1.88	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	12	3.09	12.37	5.22	7.24	4.92	6.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	23	11.34	23.71	12.90	20.14	12.16	18.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	32	9.28	32.99	3.85	23.99	3.63	22.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	37	5.15	38.14	3.33	27.32	3.14	25.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	45	8.25	46.39	3.17	30.49	2.99	28.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	51	6.19	52.58	5.31	35.80	5.01	33.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	58	7.22	59.79	6.06	41.86	5.71	39.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	12	70	12.37	72.16	17.77	59.63	16.75	56.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	78	8.25	80.41	6.85	66.49	6.46	62.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	88	10.31	90.72	19.33	85.82	18.21	80.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	94	6.19	96.91	11.24	97.06	10.59	91.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	95	1.03	97.94	8.25	105.31	7.77	99.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	97	2.06	100.00	0.82	106.13	0.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	97	0.00	100.00	0.00	106.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				97				106.13				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	10.06	10.06	53.28	53.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	2.00	12.06	10.60	63.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	6.82	18.88	36.12	100.00	2	2	100.00	100.00	84.67	84.67	100.00	100.00	1241.88	448.59
5	300	500	400	0	3	0.00	100.00	0.00	18.88	0.00	100.00	0	2	0.00	100.00	0.00	84.67	0.00	100.00	0.00	448.59
6	500	750	625	0	3	0.00	100.00	0.00	18.88	0.00	100.00	0	2	0.00	100.00	0.00	84.67	0.00	100.00	0.00	448.59
7	750	1,000	875	0	3	0.00	100.00	0.00	18.88	0.00	100.00	0	2	0.00	100.00	0.00	84.67	0.00	100.00	0.00	448.59
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	18.88	0.00	100.00	0	2	0.00	100.00	0.00	84.67	0.00	100.00	0.00	448.59
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	18.88	0.00	100.00	0	2	0.00	100.00	0.00	84.67	0.00	100.00	0.00	448.59
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	18.88	0.00	100.00	0	2	0.00	100.00	0.00	84.67	0.00	100.00	0.00	448.59
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	18.88	0.00	100.00	0	2	0.00	100.00	0.00	84.67	0.00	100.00	0.00	448.59
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	18.88	0.00	100.00	0	2	0.00	100.00	0.00	84.67	0.00	100.00	0.00	448.59
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	18.88	0.00	100.00	0	2	0.00	100.00	0.00	84.67	0.00	100.00	0.00	448.59
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	18.88	0.00	100.00	0	2	0.00	100.00	0.00	84.67	0.00	100.00	0.00	448.59
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	18.88	0.00	100.00	0	2	0.00	100.00	0.00	84.67	0.00	100.00	0.00	448.59
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	18.88	0.00	100.00	0	2	0.00	100.00	0.00	84.67	0.00	100.00	0.00	448.59
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	18.88	0.00	100.00	0	2	0.00	100.00	0.00	84.67	0.00	100.00	0.00	448.59
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	18.88	0.00	100.00	0	2	0.00	100.00	0.00	84.67	0.00	100.00	0.00	448.59
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	18.88	0.00	100.00	0	2	0.00	100.00	0.00	84.67	0.00	100.00	0.00	448.59
20	500,000	**UP**		0	3	0.00	100.00	0.00	18.88	0.00	100.00	0	2	0.00	100.00	0.00	84.67	0.00	100.00	0.00	448.59
				3				18.88				2				84.67				448.59	

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

RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2501 WOOD PULP AND CELLULOSE BASED ON WOOD PULP

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	11.11	11.11	0.02	0.02	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	5.56	16.67	0.51	0.49	1.15	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	5.56	22.22	2.22	1.73	5.03	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	5.56	27.78	2.22	3.96	5.03	8.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	5.56	33.33	0.96	4.92	2.18	11.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	5.56	38.89	16.23	21.15	36.66	47.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	5.56	44.44	16.00	37.14	36.13	83.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	5.56	50.00	2.09	39.24	4.72	88.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	5.56	55.56	0.01	39.24	0.01	88.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	5.56	61.11	0.01	39.25	0.03	88.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	5.56	66.67	0.04	39.21	0.09	88.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	5.56	72.22	0.00	39.21	0.00	88.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	5.56	77.78	0.00	39.21	0.00	88.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	5.56	83.33	0.00	39.21	0.00	88.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	5.56	88.89	0.00	39.21	0.00	88.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	17	5.56	94.44	0.09	39.13	0.19	88.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	18	5.56	100.00	5.14	44.27	11.61	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	44.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	44.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	18	0.00	100.00	0.00	44.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					18				44.27				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2502 LINO FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	100.00	100.00	0.27	0.27	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.27				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2508 MIXED

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	7.38	7.38	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				7.38				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 251 PAPER CARDBOARD AND HARDBOARD FACTORIES

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	12.50	12.50	9.12	9.12	30.42	30.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	12.50	25.00	2.84	11.96	9.47	39.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	12.50	37.50	2.52	14.48	8.41	48.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	12.50	50.00	6.82	21.31	22.75	71.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	12.50	62.50	0.85	22.16	2.84	73.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	12.50	75.00	2.34	24.49	7.79	81.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	12.50	87.50	5.04	29.54	16.83	98.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	12.50	100.00	0.45	29.98	1.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	29.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	29.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	29.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	29.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	29.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	29.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	29.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	29.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	29.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	29.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	8	0.00	100.00	0.00	29.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					8				29.98				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2511 PAPER MANUFACTURE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	174	174	9.37	9.37	361.33	361.33	6.16	6.16	1	1	1.49	1.49	32.97	32.97	1.64	1.64	9.12	9.12
2	50	100	75	23	197	1.24	10.61	1.49	362.82	0.03	6.19	1	2	1.49	2.99	0.00	32.97	0.00	1.64	0.01	9.09
3	100	200	150	18	215	0.97	11.58	16.25	379.07	0.28	6.46	0	2	0.00	2.99	0.00	32.97	0.00	1.64	0.00	8.70
4	200	300	250	15	230	0.81	12.39	10.91	389.98	0.19	6.65	0	2	0.00	2.99	0.00	32.97	0.00	1.64	0.00	8.45
5	300	500	400	12	242	0.65	13.03	7.10	397.08	0.12	6.77	0	2	0.00	2.99	0.00	32.97	0.00	1.64	0.00	8.30
6	500	750	625	10	252	0.54	13.57	5.37	402.46	0.09	6.86	0	2	0.00	2.99	0.00	32.97	0.00	1.64	0.00	8.19
7	750	1,000	875	11	263	0.59	14.16	17.26	419.72	0.29	7.16	0	2	0.00	2.99	0.00	32.97	0.00	1.64	0.00	7.85
8	1,000	1,500	1,250	24	287	1.29	15.46	22.55	442.26	0.38	7.54	0	2	0.00	2.99	0.00	32.97	0.00	1.64	0.00	7.45
9	1,500	2,000	1,750	48	335	2.58	18.04	59.08	501.34	1.01	8.55	0	2	0.00	2.99	0.00	32.97	0.00	1.64	0.00	6.58
10	2,000	2,500	2,250	16	351	0.86	18.90	28.52	529.86	0.49	9.04	0	2	0.00	2.99	0.00	32.97	0.00	1.64	0.00	6.22
11	2,500	3,000	2,750	16	367	0.86	19.76	72.66	602.53	1.24	10.27	0	2	0.00	2.99	0.00	32.97	0.00	1.64	0.00	5.47
12	3,000	4,000	3,500	50	417	2.69	22.46	82.66	685.19	1.41	11.68	0	2	0.00	2.99	0.00	32.97	0.00	1.64	0.00	4.81
13	4,000	5,000	4,500	43	460	2.32	24.77	171.24	856.43	2.92	14.60	2	4	2.99	5.97	67.16	100.12	3.35	4.99	39.22	11.69
14	5,000	7,500	6,250	77	537	4.15	28.92	163.93	1,020.35	2.80	17.40	0	4	0.00	5.97	0.00	100.12	0.00	4.99	0.00	9.81
15	7,500	10,000	8,750	43	580	2.32	31.23	104.65	1,125.00	1.78	19.18	0	4	0.00	5.97	0.00	100.12	0.00	4.99	0.00	8.90
16	10,000	20,000	15,000	206	786	11.09	42.33	896.13	2,021.13	15.28	34.47	32	36	47.76	53.73	1,180.24	1,280.36	58.81	63.80	131.70	63.35
17	20,000	50,000	35,000	272	1,058	14.65	56.97	671.73	2,692.87	11.46	45.92	27	63	40.30	94.03	686.30	1,966.67	34.20	98.00	102.17	73.03
18	50,000	100,000	75,000	111	1,169	5.98	62.95	345.56	3,038.42	5.89	51.81	3	66	4.48	98.51	35.21	2,001.88	1.75	99.75	10.19	65.89
19	100,000	500,000	300,000	456	1,625	24.56	87.51	2,068.23	5,106.66	35.27	87.08	1	67	1.49	100.00	5.01	2,006.89	0.25	100.00	0.24	39.30
20	500,000	**UP**		232	1,857	12.49	100.00	757.38	5,864.04	12.92	100.00	0	67	0.00	100.00	0.00	2,006.89	0.00	100.00	0.00	34.22
				1,857				5,864.04				67				2,006.89				34.22	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2512 MANUFACTURE OF CARDBOARD AND HARDBOARD

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	4.76	4.76	8.23	8.23	1.14	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	0.95	5.71	0.51	8.74	0.07	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	8	1.90	7.62	1.17	9.91	0.16	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	0.95	8.57	0.59	10.50	0.08	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	13	3.81	12.38	15.13	25.62	2.09	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	19	5.71	18.10	11.35	36.97	1.57	5.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	22	2.86	20.95	8.41	45.38	1.16	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	29	6.67	27.62	18.26	63.64	2.52	8.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	41	11.43	39.05	55.78	119.42	7.70	16.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	43	1.90	40.95	13.63	133.05	1.88	18.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	45	1.90	42.86	18.18	151.23	2.51	20.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	53	7.62	50.48	26.90	178.14	3.71	24.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	55	1.90	52.38	35.37	213.51	4.88	29.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	56	0.95	53.33	14.06	227.57	1.94	31.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	57	0.95	54.29	0.00	227.57	0.00	31.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	67	9.52	63.81	41.65	269.21	5.75	37.17	1	1	20.00	20.00	0.77	0.77	69.24	69.24	1.85	0.29
17	20,000	50,000	35,000	14	81	13.33	77.14	234.08	503.30	32.32	69.49	0	1	0.00	20.00	0.00	0.77	0.00	69.24	0.00	0.15
18	50,000	100,000	75,000	16	97	15.24	92.38	128.38	631.67	17.73	87.21	0	1	0.00	20.00	0.00	0.77	0.00	69.24	0.00	0.12
19	100,000	500,000	300,000	8	105	7.62	100.00	92.60	724.28	12.79	100.00	4	5	80.00	100.00	0.34	1.11	30.76	100.00	0.37	0.15
20	500,000	**UP**		0	105	0.00	100.00	0.00	724.28	0.00	100.00	0	5	0.00	100.00	0.00	1.11	0.00	100.00	0.00	0.15
					105				724.28				5				1.11				0.15

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2518 MIXED

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	9.09	9.09	1.55	1.55	0.90	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	6	4.55	13.64	15.14	16.69	8.80	9.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	2.27	15.91	0.00	16.69	0.00	9.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	2.27	18.18	13.47	30.16	7.83	17.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	2.27	20.45	13.30	43.46	7.73	25.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	2.27	22.73	1.62	45.08	0.94	26.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	2.27	25.00	0.00	45.08	0.00	26.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	2.27	27.27	0.11	45.20	0.07	26.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	14	4.55	31.82	13.30	58.50	7.73	34.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	15	2.27	34.09	0.03	58.53	0.02	34.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	2.27	36.36	0.13	58.66	0.08	34.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	19	6.82	43.18	3.59	62.25	2.09	36.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	20	2.27	45.45	43.25	105.50	25.13	61.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	21	2.27	47.73	1.37	106.87	0.79	62.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	22	2.27	50.00	43.78	63.09	25.44	36.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	29	15.91	65.91	41.48	104.57	24.10	60.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	36	15.91	81.82	13.04	117.60	7.58	68.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	37	2.27	84.09	1.99	119.59	1.16	69.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	43	13.64	97.73	42.74	162.34	24.84	94.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		1	44	2.27	100.00	9.74	172.08	5.66	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				44				172.08				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 252 CARTON AND PAPER GOODS FACTORIES BOOKBINDERS

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	3.19	3.19	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	3.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	3.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	3.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	3.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	3.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	3.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	3.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	3.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	3.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	3.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	3.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	3.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	3.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	3.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	3.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	3.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	3.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	3.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				3.19				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2521 CARTON MANUFACTURE (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	42	42	7.24	7.24	797.10	797.10	12.92	12.92	2	2	4.76	4.76	5.02	5.02	0.55	0.55	0.63	0.63
2	50	100	75	5	47	0.86	8.10	58.95	856.04	0.96	13.87	3	5	7.14	11.90	269.49	274.52	29.55	30.11	457.16	32.07
3	100	200	150	4	51	0.69	8.79	2.63	858.67	0.04	13.91	0	5	0.00	11.90	0.00	274.52	0.00	30.11	0.00	31.97
4	200	300	250	5	56	0.86	9.66	4.02	862.70	0.07	13.98	0	5	0.00	11.90	0.00	274.52	0.00	30.11	0.00	31.82
5	300	500	400	6	62	1.03	10.69	7.45	870.15	0.12	14.10	0	5	0.00	11.90	0.00	274.52	0.00	30.11	0.00	31.55
6	500	750	625	9	71	1.55	12.24	19.80	889.94	0.32	14.42	0	5	0.00	11.90	0.00	274.52	0.00	30.11	0.00	30.85
7	750	1,000	875	14	85	2.41	14.66	38.36	928.31	0.62	15.04	1	6	2.38	14.29	0.19	274.71	0.02	30.13	0.49	29.59
8	1,000	1,500	1,250	16	101	2.76	17.41	66.07	994.38	1.07	16.11	0	6	0.00	14.29	0.00	274.71	0.00	30.13	0.00	27.63
9	1,500	2,000	1,750	30	131	5.17	22.59	139.99	1,134.36	2.27	18.38	0	6	0.00	14.29	0.00	274.71	0.00	30.13	0.00	24.22
10	2,000	2,500	2,250	7	138	1.21	23.79	10.78	1,145.14	0.17	18.56	0	6	0.00	14.29	0.00	274.71	0.00	30.13	0.00	23.99
11	2,500	3,000	2,750	18	156	3.10	26.90	57.76	1,087.38	0.94	17.62	0	6	0.00	14.29	0.00	274.71	0.00	30.13	0.00	25.26
12	3,000	4,000	3,500	11	167	1.90	28.79	177.19	1,264.57	2.87	20.49	0	6	0.00	14.29	0.00	274.71	0.00	30.13	0.00	21.72
13	4,000	5,000	4,500	40	207	6.90	35.69	116.93	1,381.50	1.89	22.39	0	6	0.00	14.29	0.00	274.71	0.00	30.13	0.00	19.88
14	5,000	7,500	6,250	11	218	1.90	37.59	167.36	1,548.86	2.71	25.10	0	6	0.00	14.29	0.00	274.71	0.00	30.13	0.00	17.74
15	7,500	10,000	8,750	26	244	4.48	42.07	404.61	1,953.47	6.56	31.66	0	6	0.00	14.29	0.00	274.71	0.00	30.13	0.00	14.06
16	10,000	20,000	15,000	76	320	13.10	55.17	1,371.55	3,325.02	22.23	53.88	2	8	4.76	19.05	2.02	276.73	0.22	30.35	0.15	8.32
17	20,000	50,000	35,000	74	394	12.76	67.93	1,640.45	4,965.46	26.58	80.46	6	14	14.29	33.33	44.56	321.29	4.89	35.24	2.72	6.47
18	50,000	100,000	75,000	89	483	15.34	83.28	768.41	5,733.88	12.45	92.92	9	23	21.43	54.76	220.74	542.03	24.21	59.44	28.73	9.45
19	100,000	500,000	300,000	64	547	11.03	94.31	828.26	6,562.14	13.42	106.34	19	42	45.24	100.00	369.81	911.84	40.56	100.00	44.65	13.90
20	500,000	**UP**		33	580	5.69	100.00	391.06	6,171.08	6.34	100.00	0	42	0.00	100.00	0.00	911.84	0.00	100.00	0.00	14.78
				580				6,171.08				42				911.84				14.78	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2522 PAPER GOODS AND OR CARTON GOODS FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	171	171	7.80	7.80	951.87	951.87	6.60	6.60	6	6	7.14	7.14	2,314.03	2,314.03	42.79	42.79	243.10	243.10
2	50	100	75	16	187	0.73	8.53	34.50	986.37	0.24	6.84	0	6	0.00	7.14	0.00	2,314.03	0.00	42.79	0.00	234.60
3	100	200	150	25	212	1.14	9.68	65.45	1,051.83	0.45	7.30	0	6	0.00	7.14	0.00	2,314.03	0.00	42.79	0.00	220.00
4	200	300	250	30	242	1.37	11.05	57.02	1,108.85	0.40	7.69	0	6	0.00	7.14	0.00	2,314.03	0.00	42.79	0.00	208.69
5	300	500	400	50	292	2.28	13.33	63.64	1,172.49	0.44	8.13	0	6	0.00	7.14	0.00	2,314.03	0.00	42.79	0.00	197.36
6	500	750	625	37	329	1.69	15.02	105.62	1,278.11	0.73	8.87	0	6	0.00	7.14	0.00	2,314.03	0.00	42.79	0.00	181.05
7	750	1,000	875	79	408	3.61	18.62	313.02	1,591.13	2.17	11.04	0	6	0.00	7.14	0.00	2,314.03	0.00	42.79	0.00	145.43
8	1,000	1,500	1,250	71	479	3.24	21.86	255.15	1,846.28	1.77	12.81	0	6	0.00	7.14	0.00	2,314.03	0.00	42.79	0.00	125.33
9	1,500	2,000	1,750	119	598	5.43	27.29	360.15	2,206.43	2.50	15.30	1	7	1.19	8.33	15.92	2,329.95	0.29	43.09	4.42	105.60
10	2,000	2,500	2,250	67	665	3.06	30.35	389.41	2,595.83	2.70	18.01	5	12	5.95	14.29	69.87	2,399.81	1.29	44.38	17.94	92.45
11	2,500	3,000	2,750	63	728	2.88	33.23	394.20	2,990.04	2.73	20.74	5	17	5.95	20.24	917.55	3,317.37	16.97	61.35	232.76	110.95
12	3,000	4,000	3,500	113	841	5.16	38.38	507.86	3,497.90	3.52	24.26	1	18	1.19	21.43	28.97	3,346.33	0.54	61.88	5.70	95.67
13	4,000	5,000	4,500	63	904	2.88	41.26	411.09	3,908.99	2.85	27.11	2	20	2.38	23.81	12.89	3,359.23	0.24	62.12	3.14	85.94
14	5,000	7,500	6,250	143	1,047	6.53	47.79	881.32	4,790.31	6.11	33.23	1	21	1.19	25.00	0.95	3,360.18	0.02	62.14	0.11	70.15
15	7,500	10,000	8,750	153	1,200	6.98	54.77	1,002.37	5,792.68	6.95	40.18	0	21	0.00	25.00	0.00	3,360.18	0.00	62.14	0.00	58.01
16	10,000	20,000	15,000	199	1,399	9.08	63.85	1,949.27	7,741.94	13.52	53.70	6	27	7.14	32.14	55.64	3,415.82	1.03	63.17	2.85	44.12
17	20,000	50,000	35,000	375	1,774	17.12	80.97	3,871.95	11,613.89	26.86	80.56	11	38	13.10	45.24	56.63	3,472.44	1.05	64.21	1.46	29.90
18	50,000	100,000	75,000	206	1,980	9.40	90.37	1,270.00	12,883.89	8.81	89.36	31	69	36.90	82.14	1,891.75	5,364.19	34.98	99.20	148.96	41.63
19	100,000	500,000	300,000	180	2,160	8.22	98.59	1,170.48	14,054.37	8.12	97.48	9	78	10.71	92.86	6.37	5,370.56	0.12	99.31	0.54	38.21
20	500,000	**UP**		31	2,191	1.41	100.00	362.82	14,417.19	2.52	100.00	6	84	7.14	100.00	37.12	5,407.68	0.69	100.00	10.23	37.51
				2,191				14,417.19				84				5,407.68				37.51	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2523 BOOKBINDERS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	2.31	2.31	43.98	43.98	2.52	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	8	0.77	3.08	0.79	44.77	0.05	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	10	0.77	3.85	1.88	46.65	0.11	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	15	1.92	5.77	18.54	65.19	1.06	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	21	2.31	8.08	8.19	73.38	0.47	4.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	26	1.92	10.00	9.20	82.59	0.53	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	35	3.46	13.46	29.24	111.83	1.68	6.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	21	56	8.08	21.54	52.61	164.44	3.01	9.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	62	2.31	23.85	21.31	185.75	1.22	10.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	72	3.85	27.69	35.59	221.34	2.04	12.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	80	3.08	30.77	29.01	250.35	1.66	14.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	17	97	6.54	37.31	46.63	296.98	2.67	17.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	16	113	6.15	43.46	118.10	415.08	6.77	23.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	35	148	13.46	56.92	190.03	605.11	10.89	34.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	159	4.23	61.15	169.91	775.02	9.73	44.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	27	186	10.38	71.54	130.44	905.46	7.47	51.87	4	4	100.00	100.00	2,743.95	2,743.95	100.00	100.00	2103.61	303.04
17	20,000	50,000	35,000	65	251	25.00	96.54	504.93	1,410.39	28.92	80.79	0	4	0.00	100.00	0.00	2,743.95	0.00	100.00	0.00	194.55
18	50,000	100,000	75,000	3	254	1.15	97.69	85.65	1,496.04	4.91	85.70	0	4	0.00	100.00	0.00	2,743.95	0.00	100.00	0.00	183.41
19	100,000	500,000	300,000	6	260	2.31	100.00	249.62	1,745.66	14.30	100.00	0	4	0.00	100.00	0.00	2,743.95	0.00	100.00	0.00	157.19
20	500,000	**UP**		0	260	0.00	100.00	0.00	1,745.66	0.00	100.00	0	4	0.00	100.00	0.00	2,743.95	0.00	100.00	0.00	157.19
				260				1,745.66				4				2,743.95				157.19	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2528 MIXED

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	2	6.67	6.67	0.71	0.71	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	4	6.67	13.33	0.92	1.62	0.31	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	3.33	16.67	1.16	2.78	0.39	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	3.33	20.00	2.09	4.87	0.70	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	3.33	23.33	3.68	8.55	1.23	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	3.33	26.67	6.20	14.74	2.07	4.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	3.33	30.00	22.66	37.41	7.59	12.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	3.33	33.33	24.94	62.35	8.35	20.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	3.33	36.67	33.80	96.14	11.31	32.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	3.33	40.00	76.34	172.48	25.55	57.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	3.33	43.33	0.38	172.85	0.13	57.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	3.33	46.67	0.38	173.23	0.13	57.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	3.33	50.00	18.89	192.12	6.32	64.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	3.33	53.33	70.17	262.30	23.49	87.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	17	3.33	56.67	3.36	265.65	1.12	88.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	18	3.33	60.00	14.03	279.69	4.70	93.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	19	3.33	63.33	0.91	280.59	0.30	93.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	11	30	36.67	100.00	18.18	298.77	6.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	30	0.00	100.00	0.00	298.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				30				298.77				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 253 NEWSPAPER PRINTERS OTHER PRINTERS ART PRINTING WORKS LITHOGR

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	12.00	12.00	5.52	5.52	3.50	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	4.00	16.00	1.10	6.62	0.70	4.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	4.00	20.00	0.02	6.64	0.01	4.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	4.00	24.00	5.20	11.84	3.29	7.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	4.00	28.00	10.18	22.02	6.45	13.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	4.00	32.00	10.91	32.93	6.90	20.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	4.00	36.00	0.00	32.93	0.00	20.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	4.00	40.00	0.00	32.93	0.00	20.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	4.00	44.00	7.57	40.50	4.79	25.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	4.00	48.00	8.23	48.73	5.21	30.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	4.00	52.00	21.33	70.07	13.50	44.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	4.00	56.00	19.03	89.10	12.04	56.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	4.00	60.00	2.01	91.11	1.27	57.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	4.00	64.00	6.14	97.25	3.89	61.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	4.00	68.00	4.63	101.88	2.93	64.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	18	4.00	72.00	1.52	103.40	0.96	65.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	20	8.00	80.00	10.06	113.46	6.37	71.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	22	8.00	88.00	20.44	133.90	12.94	84.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	25	12.00	100.00	24.09	157.99	15.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	25	0.00	100.00	0.00	157.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				25				157.99				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2531 NEWSPAPER PRINTERS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	26	26	5.52	5.52	18.41	18.41	1.32	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	29	0.64	6.16	0.12	18.53	0.01	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	39	2.12	8.28	0.77	19.30	0.06	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	48	1.91	10.19	0.98	20.28	0.07	1.46	1	1	5.26	5.26	2.91	2.91	0.14	0.14	296.38	14.36
5	300	500	400	21	69	4.46	14.65	5.17	25.45	0.37	1.83	0	1	0.00	5.26	0.00	2.91	0.00	0.14	0.00	11.44
6	500	750	625	16	85	3.40	18.05	11.20	36.65	0.80	2.63	0	1	0.00	5.26	0.00	2.91	0.00	0.14	0.00	7.94
7	750	1,000	875	11	96	2.34	20.38	7.60	44.25	0.55	3.18	0	1	0.00	5.26	0.00	2.91	0.00	0.14	0.00	6.58
8	1,000	1,500	1,250	30	126	6.37	26.75	16.35	60.60	1.17	4.35	0	1	0.00	5.26	0.00	2.91	0.00	0.14	0.00	4.80
9	1,500	2,000	1,750	21	147	4.46	31.21	41.17	101.77	2.96	7.31	0	1	0.00	5.26	0.00	2.91	0.00	0.14	0.00	2.86
10	2,000	2,500	2,250	38	185	8.07	39.28	46.73	148.51	3.35	10.66	2	3	10.53	15.79	1.79	4.71	0.08	0.22	3.84	3.17
11	2,500	3,000	2,750	10	195	2.12	41.40	17.99	166.50	1.29	11.95	0	3	0.00	15.79	0.00	4.71	0.00	0.22	0.00	2.83
12	3,000	4,000	3,500	31	226	6.58	47.98	78.42	244.93	5.63	17.58	0	3	0.00	15.79	0.00	4.71	0.00	0.22	0.00	1.92
13	4,000	5,000	4,500	21	247	4.46	52.44	32.39	277.32	2.33	19.91	1	4	5.26	21.05	2.43	7.14	0.11	0.33	7.50	2.57
14	5,000	7,500	6,250	61	308	12.95	65.39	138.36	415.68	9.93	29.84	0	4	0.00	21.05	0.00	7.14	0.00	0.33	0.00	1.72
15	7,500	10,000	8,750	51	359	10.83	76.22	231.93	647.61	16.65	46.49	4	8	21.05	42.11	8.84	15.98	0.41	0.74	3.81	2.47
16	10,000	20,000	15,000	46	405	9.77	85.99	337.88	985.49	24.25	70.74	6	14	31.58	73.68	2,119.11	2,135.08	98.64	99.38	627.17	216.65
17	20,000	50,000	35,000	53	458	11.25	97.24	315.25	1,300.75	22.63	93.37	0	14	0.00	73.68	0.00	2,135.08	0.00	99.38	0.00	164.14
18	50,000	100,000	75,000	6	464	1.27	98.51	25.35	1,326.10	1.82	95.19	0	14	0.00	73.68	0.00	2,135.08	0.00	99.38	0.00	161.01
19	100,000	500,000	300,000	7	471	1.49	100.00	67.04	1,393.14	4.81	100.00	5	19	26.32	100.00	13.33	2,148.42	0.62	100.00	19.89	154.21
20	500,000	**UP**		0	471	0.00	100.00	0.00	1,393.14	0.00	100.00	0	19	0.00	100.00	0.00	2,148.42	0.00	100.00	0.00	154.21
				471				1,393.14				19				2,148.42				154.21	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2532 OTHER PRINTERS ART PRINTING WORKSLITHOGRAPHERS

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	841	841	8.97	8.97	1,576.23	1,576.23	5.72	5.72	17	17	8.42	8.42	2,871.62	2,871.62	12.41	12.41	182.18	182.18
2	50	100	75	270	1,111	2.88	11.86	253.16	1,829.38	0.92	6.64	1	18	0.50	8.91	59.19	2,930.82	0.26	12.66	23.38	160.21
3	100	200	150	417	1,528	4.45	16.31	259.66	2,089.04	0.94	7.58	1	19	0.50	9.41	29.54	2,960.35	0.13	12.79	11.38	141.71
4	200	300	250	436	1,964	4.65	20.96	288.36	2,377.40	1.05	8.62	2	21	0.99	10.40	160.72	3,121.08	0.69	13.49	55.74	131.28
5	300	500	400	646	2,610	6.89	27.85	1,158.62	3,536.02	4.20	12.83	1	22	0.50	10.89	12.09	3,133.16	0.05	13.54	1.04	88.61
6	500	750	625	539	3,149	5.75	33.60	448.03	3,984.05	1.63	14.45	1	23	0.50	11.39	14.76	3,147.92	0.06	13.60	3.29	79.01
7	750	1,000	875	609	3,758	6.50	40.10	897.68	4,881.73	3.26	17.71	0	23	0.00	11.39	0.00	3,147.92	0.00	13.60	0.00	64.48
8	1,000	1,500	1,250	693	4,451	7.40	47.50	1,435.69	6,317.42	5.21	22.92	2	25	0.99	12.38	127.20	3,275.12	0.55	14.15	8.86	51.84
9	1,500	2,000	1,750	582	5,033	6.21	53.71	613.97	6,931.39	2.23	25.14	5	30	2.48	14.85	417.13	3,692.25	1.80	15.95	67.94	53.27
10	2,000	2,500	2,250	377	5,410	4.02	57.73	1,101.61	8,032.99	4.00	29.14	10	40	4.95	19.80	124.06	3,816.31	0.54	16.49	11.26	47.51
11	2,500	3,000	2,750	321	5,731	3.43	61.16	1,194.93	9,227.92	4.33	33.48	9	49	4.46	24.26	1,025.26	4,841.57	4.43	20.92	85.80	52.47
12	3,000	4,000	3,500	396	6,127	4.23	65.38	802.91	10,030.83	2.91	36.39	7	56	3.47	27.72	89.54	4,931.11	0.39	21.31	11.15	49.16
13	4,000	5,000	4,500	376	6,503	4.01	69.39	1,315.19	11,346.03	4.77	41.16	6	62	2.97	30.69	594.00	5,525.11	2.57	23.87	45.16	48.70
14	5,000	7,500	6,250	583	7,086	6.22	75.62	3,544.99	14,891.02	12.86	54.02	30	92	14.85	45.54	5,510.09	11,035.20	23.81	47.68	155.43	74.11
15	7,500	10,000	8,750	347	7,433	3.70	79.32	1,998.87	16,889.89	7.25	61.27	3	95	1.49	47.03	1,185.09	12,220.29	5.12	52.80	59.29	72.35
16	10,000	20,000	15,000	691	8,124	7.37	86.69	2,765.98	19,655.87	10.03	71.30	54	149	26.73	73.76	8,944.95	21,165.23	38.65	91.45	323.39	107.68
17	20,000	50,000	35,000	612	8,736	6.53	93.22	4,619.28	24,275.15	16.76	88.06	32	181	15.84	89.60	1,565.56	22,730.79	6.76	98.22	33.89	93.64
18	50,000	100,000	75,000	314	9,050	3.35	96.57	1,585.66	25,860.81	5.75	93.81	5	186	2.48	92.08	189.76	22,920.56	0.82	99.04	11.97	88.63
19	100,000	500,000	300,000	276	9,326	2.95	99.52	1,462.15	27,322.96	5.30	99.12	16	202	7.92	100.00	223.26	23,143.82	0.96	100.00	15.27	84.70
20	500,000	**UP**		45	9,371	0.48	100.00	243.12	27,566.07	0.88	100.00	0	202	0.00	100.00	0.00	23,143.82	0.00	100.00	0.00	83.96
				9,371				27,566.07				202				23,143.82				83.96	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2533 TYPEPLATE WORKSHOPSBLOCK WORKSHOPS

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	7.81	7.81	10.94	10.94	0.70	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	1.56	9.38	0.35	11.28	0.02	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	1.56	10.94	0.35	11.63	0.02	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	1.56	12.50	1.13	12.75	0.07	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	16	12.50	25.00	7.83	20.58	0.50	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	24	12.50	37.50	5.16	25.74	0.33	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	27	4.69	42.19	6.50	32.24	0.42	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	39	18.75	60.94	27.78	60.03	1.79	3.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	43	6.25	67.19	13.83	73.86	0.89	4.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	47	6.25	73.44	9.28	83.14	0.60	5.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	49	3.13	76.56	7.30	90.45	0.47	5.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	52	4.69	81.25	436.16	526.61	28.10	33.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	54	3.13	84.38	18.12	544.72	1.17	35.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	59	7.81	92.19	861.69	1,406.41	55.52	90.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	60	1.56	93.75	34.57	1,440.98	2.23	92.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	63	4.69	98.44	56.32	1,497.30	3.63	96.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	64	1.56	100.00	54.68	1,551.98	3.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	64	0.00	100.00	0.00	1,551.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	64	0.00	100.00	0.00	1,551.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	64	0.00	100.00	0.00	1,551.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					64				1,551.98				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2534 PHOTOGRAVURE WORKSHOP

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	27	27	11.64	11.64	89.56	89.56	11.10	11.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	10	37	4.31	15.95	4.81	94.37	0.60	11.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	22	59	9.48	25.43	7.50	101.87	0.93	12.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	66	3.02	28.45	4.16	106.04	0.52	13.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	17	83	7.33	35.78	16.34	122.38	2.03	15.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	16	99	6.90	42.67	21.66	144.04	2.68	17.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	15	114	6.47	49.14	25.13	169.16	3.11	20.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	128	6.03	55.17	39.00	208.16	4.83	25.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	140	5.17	60.34	50.43	258.60	6.25	32.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	146	2.59	62.93	39.43	298.03	4.89	36.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	156	4.31	67.24	53.53	351.55	6.63	43.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	159	1.29	68.53	8.47	360.02	1.05	44.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	163	1.72	70.26	31.09	391.11	3.85	48.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	12	175	5.17	75.43	72.41	463.52	8.97	57.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	184	3.88	79.31	70.54	534.06	8.74	66.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	190	2.59	81.90	53.18	587.24	6.59	72.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	32	222	13.79	95.69	83.22	670.46	10.31	83.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	223	0.43	96.12	35.24	705.70	4.37	87.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	9	232	3.88	100.00	101.32	807.02	12.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	232	0.00	100.00	0.00	807.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					232				807.02				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2538 MIXED

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	25	25	9.03	9.03	118.88	118.88	6.04	6.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	28	1.08	10.11	16.93	135.81	0.86	6.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	39	3.97	14.08	10.53	146.34	0.54	7.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	50	3.97	18.05	22.04	168.37	1.12	8.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	18	68	6.50	24.55	30.59	198.96	1.55	10.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	78	3.61	28.16	14.80	213.76	0.75	10.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	21	99	7.58	35.74	35.59	249.35	1.81	12.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	16	115	5.78	41.52	41.91	291.27	2.13	14.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	123	2.89	44.40	21.57	312.83	1.10	15.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	133	3.61	48.01	44.48	357.31	2.26	18.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	137	1.44	49.46	9.05	366.36	0.46	18.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	19	156	6.86	56.32	440.00	806.36	22.36	40.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	14	170	5.05	61.37	73.51	879.87	3.74	44.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	29	199	10.47	71.84	223.06	1,102.92	11.34	56.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	13	212	4.69	76.53	138.65	1,241.58	7.05	63.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	22	234	7.94	84.48	206.97	1,448.54	10.52	73.61	1	1	100.00	100.00	25.95	25.95	100.00	100.00	12.54	1.79
17	20,000	50,000	35,000	27	261	9.75	94.22	310.12	1,758.66	15.76	89.37	0	1	0.00	100.00	0.00	25.95	0.00	100.00	0.00	1.48
18	50,000	100,000	75,000	9	270	3.25	97.47	171.12	1,929.78	8.70	98.07	0	1	0.00	100.00	0.00	25.95	0.00	100.00	0.00	1.34
19	100,000	500,000	300,000	7	277	2.53	100.00	37.99	1,967.77	1.93	100.00	0	1	0.00	100.00	0.00	25.95	0.00	100.00	0.00	1.32
20	500,000	**UP**		0	277	0.00	100.00	0.00	1,967.77	0.00	100.00	0	1	0.00	100.00	0.00	25.95	0.00	100.00	0.00	1.32
				277				1,967.77				1				25.95				1.32	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 254 COLOURED PAPER AND WALLPAPER PRINTING WORKS

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19	19	18.45	18.45	31.97	31.97	8.72	8.72	2	2	22.22	22.22	74.78	74.78	3.48	3.48	233.89	233.89
2	50	100	75	9	28	8.74	27.18	3.10	35.07	0.85	9.57	0	2	0.00	22.22	0.00	74.78	0.00	3.48	0.00	213.20
3	100	200	150	8	36	7.77	34.95	4.35	39.43	1.19	10.76	0	2	0.00	22.22	0.00	74.78	0.00	3.48	0.00	189.66
4	200	300	250	5	41	4.85	39.81	5.97	45.40	1.63	12.39	0	2	0.00	22.22	0.00	74.78	0.00	3.48	0.00	164.70
5	300	500	400	4	45	3.88	43.69	13.47	58.88	3.68	16.07	0	2	0.00	22.22	0.00	74.78	0.00	3.48	0.00	127.01
6	500	750	625	6	51	5.83	49.51	12.26	71.13	3.34	19.41	0	2	0.00	22.22	0.00	74.78	0.00	3.48	0.00	105.12
7	750	1,000	875	4	55	3.88	53.40	12.93	84.06	3.53	22.94	0	2	0.00	22.22	0.00	74.78	0.00	3.48	0.00	88.95
8	1,000	1,500	1,250	5	60	4.85	58.25	45.70	129.77	12.47	35.41	0	2	0.00	22.22	0.00	74.78	0.00	3.48	0.00	57.62
9	1,500	2,000	1,750	3	63	2.91	61.17	14.27	144.04	3.89	39.31	0	2	0.00	22.22	0.00	74.78	0.00	3.48	0.00	51.91
10	2,000	2,500	2,250	5	68	4.85	66.02	5.10	149.14	1.39	40.70	0	2	0.00	22.22	0.00	74.78	0.00	3.48	0.00	50.14
11	2,500	3,000	2,750	1	69	0.97	66.99	8.69	157.82	2.37	43.07	0	2	0.00	22.22	0.00	74.78	0.00	3.48	0.00	47.38
12	3,000	4,000	3,500	8	77	7.77	74.76	30.22	188.04	8.25	51.31	0	2	0.00	22.22	0.00	74.78	0.00	3.48	0.00	39.77
13	4,000	5,000	4,500	2	79	1.94	76.70	0.90	188.94	0.24	51.56	0	2	0.00	22.22	0.00	74.78	0.00	3.48	0.00	39.58
14	5,000	7,500	6,250	5	84	4.85	81.55	14.76	203.70	4.03	55.59	0	2	0.00	22.22	0.00	74.78	0.00	3.48	0.00	36.71
15	7,500	10,000	8,750	1	85	0.97	82.52	12.01	215.71	3.28	58.86	0	2	0.00	22.22	0.00	74.78	0.00	3.48	0.00	34.66
16	10,000	20,000	15,000	6	91	5.83	88.35	69.58	285.29	18.99	77.85	0	2	0.00	22.22	0.00	74.78	0.00	3.48	0.00	26.21
17	20,000	50,000	35,000	5	96	4.85	93.20	65.69	350.98	17.93	95.78	5	7	55.56	77.78	2,074.12	2,148.89	96.49	99.97	3157.41	612.25
18	50,000	100,000	75,000	1	97	0.97	94.17	0.00	350.98	0.00	95.78	0	7	0.00	77.78	0.00	2,148.89	0.00	99.97	0.00	612.25
19	100,000	500,000	300,000	2	99	1.94	96.12	0.24	351.22	0.06	95.84	0	7	0.00	77.78	0.00	2,148.89	0.00	99.97	0.00	611.84
20	500,000	**UP**		4	103	3.88	100.00	15.24	366.46	4.16	100.00	2	9	22.22	100.00	0.74	2,149.64	0.03	100.00	4.88	586.59
				103				366.46				9				2,149.64				586.59	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 255 STRAW AND RUSH GOODS FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

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

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 256 LEATHER PRODUCTION AND TANNERIES

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	26	26	9.35	9.35	85.41	85.41	7.14	7.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	30	1.44	10.79	0.35	85.77	0.03	7.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	33	1.08	11.87	22.25	108.02	1.86	9.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	35	0.72	12.59	0.84	108.85	0.07	9.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	36	0.36	12.95	0.00	108.85	0.00	9.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	45	3.24	16.19	7.40	116.26	0.62	9.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	50	1.80	17.99	2.74	119.00	0.23	9.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	13	63	4.68	22.66	12.78	131.78	1.07	11.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	27	90	9.71	32.37	49.69	181.46	4.15	15.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	100	3.60	35.97	35.82	217.28	2.99	18.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	13	113	4.68	40.65	4.75	222.03	0.40	18.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	121	2.88	43.53	73.51	295.55	6.15	24.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	14	135	5.04	48.56	63.60	359.15	5.32	30.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	23	158	8.27	56.83	53.71	412.86	4.49	34.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	31	189	11.15	67.99	81.82	494.68	6.84	41.36	2	2	40.00	40.00	10.76	10.76	11.20	11.20	13.15	2.18
16	10,000	20,000	15,000	27	216	9.71	77.70	209.58	704.27	17.52	58.88	0	2	0.00	40.00	0.00	10.76	0.00	11.20	0.00	1.53
17	20,000	50,000	35,000	43	259	15.47	93.17	382.71	1,086.97	32.00	90.88	0	2	0.00	40.00	0.00	10.76	0.00	11.20	0.00	0.99
18	50,000	100,000	75,000	15	274	5.40	98.56	132.70	1,219.67	11.09	101.97	3	5	60.00	100.00	85.29	96.05	88.80	100.00	64.27	7.88
19	100,000	500,000	300,000	2	276	0.72	99.28	23.56	1,196.11	1.97	100.00	0	5	0.00	100.00	0.00	96.05	0.00	100.00	0.00	8.03
20	500,000	**UP**		2	278	0.72	100.00	0.00	1,196.11	0.00	100.00	0	5	0.00	100.00	0.00	96.05	0.00	100.00	0.00	8.03
				278				1,196.11				5				96.05				8.03	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 257 SHOE FACTORIES

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	4.76	4.76	8.13	8.13	5.27	5.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	6	9.52	14.29	0.72	7.41	0.47	4.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	2.38	16.67	0.88	8.29	0.57	5.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	2.38	19.05	1.01	9.30	0.66	6.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	2.38	21.43	1.59	10.90	1.03	7.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	2.38	23.81	4.78	15.68	3.10	10.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	2.38	26.19	3.55	19.22	2.30	12.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	2.38	28.57	7.52	26.75	4.87	17.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	2.38	30.95	3.73	30.47	2.42	19.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	2.38	33.33	4.90	35.37	3.17	22.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	2.38	35.71	0.00	35.37	0.00	22.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	16	2.38	38.10	0.99	36.36	0.64	23.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	17	2.38	40.48	5.49	41.86	3.56	27.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	20	7.14	47.62	8.32	50.18	5.39	32.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	21	2.38	50.00	0.00	50.18	0.00	32.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	22	2.38	52.38	8.10	58.28	5.25	37.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	27	11.90	64.29	55.48	113.76	35.95	73.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	30	7.14	71.43	8.68	122.44	5.63	79.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	34	9.52	80.95	6.32	128.76	4.09	83.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		8	42	19.05	100.00	25.58	154.33	16.57	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				42				154.33				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2571 LEATHER

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	3.35	3.35	40.52	40.52	0.92	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	16	1.52	4.88	2.86	43.38	0.06	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	28	3.66	8.54	14.84	58.21	0.34	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	40	3.66	12.20	11.26	69.48	0.26	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	17	57	5.18	17.38	78.12	147.60	1.78	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	23	80	7.01	24.39	54.87	202.47	1.25	4.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	29	109	8.84	33.23	174.87	377.34	3.98	8.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	29	138	8.84	42.07	164.88	542.22	3.75	12.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	21	159	6.40	48.48	136.84	679.06	3.11	15.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	167	2.44	50.91	64.52	743.58	1.47	16.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	15	182	4.57	55.49	126.39	869.97	2.87	19.78	1	1	7.14	7.14	41.06	41.06	0.71	0.71	32.49	4.72
12	3,000	4,000	3,500	22	204	6.71	62.20	102.55	972.52	2.33	22.11	2	3	14.29	21.43	2,652.23	2,693.29	45.78	46.49	2586.34	276.94
13	4,000	5,000	4,500	6	210	1.83	64.02	89.39	1,061.91	2.03	24.14	3	6	21.43	42.86	52.41	2,745.70	0.90	47.39	58.63	258.56
14	5,000	7,500	6,250	21	231	6.40	70.43	354.73	1,416.64	8.06	32.20	0	6	0.00	42.86	0.00	2,745.70	0.00	47.39	0.00	193.82
15	7,500	10,000	8,750	16	247	4.88	75.30	348.42	1,765.06	7.92	40.13	6	12	42.86	85.71	2,994.74	5,740.44	51.69	99.09	859.52	325.23
16	10,000	20,000	15,000	23	270	7.01	82.32	855.41	2,620.48	19.45	59.57	0	12	0.00	85.71	0.00	5,740.44	0.00	99.09	0.00	219.06
17	20,000	50,000	35,000	27	297	8.23	90.55	1,090.89	3,711.37	24.80	84.37	2	14	14.29	100.00	52.87	5,793.31	0.91	100.00	4.85	156.10
18	50,000	100,000	75,000	15	312	4.57	95.12	348.63	4,060.00	7.93	92.30	0	14	0.00	100.00	0.00	5,793.31	0.00	100.00	0.00	142.69
19	100,000	500,000	300,000	16	328	4.88	100.00	338.90	4,398.90	7.70	100.00	0	14	0.00	100.00	0.00	5,793.31	0.00	100.00	0.00	131.70
20	500,000	**UP**		0	328	0.00	100.00	0.00	4,398.90	0.00	100.00	0	14	0.00	100.00	0.00	5,793.31	0.00	100.00	0.00	131.70
					328				4,398.90				14				5,793.31				131.70

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2572 RUBBER AND/OR CANVAS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	108	108	9.22	9.22	680.87	680.87	5.73	5.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	13	121	1.11	10.32	42.55	723.42	0.36	6.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	133	1.02	11.35	32.29	755.71	0.27	6.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	15	148	1.28	12.63	20.62	776.33	0.17	6.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	17	165	1.45	14.08	556.66	1,332.99	4.68	11.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	19	184	1.62	15.70	50.96	1,383.95	0.43	11.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	35	219	2.99	18.69	53.66	1,437.61	0.45	12.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	40	259	3.41	22.10	146.07	1,583.69	1.23	13.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	42	301	3.58	25.68	158.54	1,742.23	1.33	14.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	56	357	4.78	30.46	129.67	1,871.90	1.09	15.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	17	374	1.45	31.91	88.64	1,960.53	0.75	16.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	59	433	5.03	36.95	369.18	2,329.71	3.11	19.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	102	535	8.70	45.65	401.22	2,730.93	3.38	22.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	62	597	5.29	50.94	885.77	3,616.70	7.45	30.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	33	630	2.82	53.75	565.21	4,181.91	4.76	35.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	154	784	13.14	66.89	1,818.74	6,000.65	15.30	50.50	3	3	11.11	11.11	19.23	19.23	0.53	0.53	1.06	0.32
17	20,000	50,000	35,000	169	953	14.42	81.31	2,249.82	8,250.47	18.93	69.43	10	13	37.04	48.15	67.31	86.54	1.86	2.39	2.99	1.05
18	50,000	100,000	75,000	73	1,026	6.23	87.54	1,348.43	9,598.90	11.35	80.77	0	13	0.00	48.15	0.00	86.54	0.00	2.39	0.00	0.90
19	100,000	500,000	300,000	108	1,134	9.22	96.76	1,743.42	11,342.32	14.67	95.45	11	24	40.74	88.89	3,528.92	3,615.46	97.59	99.98	202.41	31.88
20	500,000	**UP**		38	1,172	3.24	100.00	541.22	11,883.54	4.55	100.00	3	27	11.11	100.00	0.56	3,616.02	0.02	100.00	0.10	30.43
				1,172				11,883.54				27				3,616.02				30.43	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	26	26	4.59	4.59	257.14	257.14	3.00	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	13	39	2.30	6.89	7.82	264.97	0.09	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	15	54	2.65	9.54	21.68	286.65	0.25	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	63	1.59	11.13	10.81	297.45	0.13	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	21	84	3.71	14.84	67.58	365.03	0.79	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	27	111	4.77	19.61	345.28	710.31	4.03	8.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	21	132	3.71	23.32	43.12	753.43	0.50	8.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	44	176	7.77	31.10	526.69	1,280.13	6.15	14.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	22	198	3.89	34.98	325.77	1,605.89	3.81	18.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	22	220	3.89	38.87	136.90	1,742.79	1.60	20.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	24	244	4.24	43.11	577.67	2,320.47	6.75	27.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	21	265	3.71	46.82	469.70	2,790.16	5.49	32.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	13	278	2.30	49.12	249.48	3,039.64	2.91	35.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	43	321	7.60	56.71	1,072.94	4,112.58	12.53	48.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	28	349	4.95	61.66	538.97	4,651.54	6.30	54.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	55	404	9.72	71.38	840.37	5,491.91	9.82	64.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	59	463	10.42	81.80	1,135.79	6,627.70	13.27	77.42	13	13	86.67	86.67	244.65	244.65	87.08	87.08	21.54	3.69
18	50,000	100,000	75,000	52	515	9.19	90.99	642.66	7,270.36	7.51	84.93	2	15	13.33	100.00	36.31	280.96	12.92	100.00	5.65	3.86
19	100,000	500,000	300,000	32	547	5.65	96.64	668.72	7,939.08	7.81	92.74	0	15	0.00	100.00	0.00	280.96	0.00	100.00	0.00	3.54
20	500,000	**UP**		19	566	3.36	100.00	621.46	8,560.54	7.26	100.00	0	15	0.00	100.00	0.00	280.96	0.00	100.00	0.00	3.28
				566				8,560.54				15				280.96				3.28	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2581 LEATHER GOODS FACTORIES (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	9.89	9.89	47.47	47.47	8.34	8.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	13	4.40	14.29	0.86	48.33	0.15	8.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	19	6.59	20.88	1.68	50.00	0.29	8.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	25	6.59	27.47	1.26	51.26	0.22	9.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	29	4.40	31.87	1.36	52.62	0.24	9.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	31	2.20	34.07	1.36	53.98	0.24	9.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	32	1.10	35.16	1.28	55.26	0.22	9.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	39	7.69	42.86	8.72	63.98	1.53	11.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	45	6.59	49.45	17.84	81.82	3.14	14.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	50	5.49	54.95	5.37	87.19	0.94	15.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	52	2.20	57.14	10.13	97.32	1.78	17.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	56	4.40	61.54	4.51	101.83	0.79	17.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	59	3.30	64.84	16.81	118.64	2.95	20.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	64	5.49	70.33	32.78	151.42	5.76	26.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	68	4.40	74.73	40.08	191.50	7.05	33.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	72	4.40	79.12	55.42	246.92	9.74	43.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	11	83	12.09	91.21	215.41	462.34	37.87	81.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	89	6.59	97.80	73.96	536.30	13.00	94.27	1	1	100.00	100.00	7.95	7.95	100.00	100.00	10.75	1.48
19	100,000	500,000	300,000	2	91	2.20	100.00	32.57	568.87	5.73	100.00	0	1	0.00	100.00	0.00	7.95	0.00	100.00	0.00	1.40
20	500,000	**UP**		0	91	0.00	100.00	0.00	568.87	0.00	100.00	0	1	0.00	100.00	0.00	7.95	0.00	100.00	0.00	1.40
					91				568.87				1				7.95				1.40

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2582 IMITATION LEATHER GOODS FACTORIES

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	5.08	5.08	18.37	18.37	1.57	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	15	2.54	7.61	0.96	19.33	0.08	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	24	4.57	12.18	2.03	21.37	0.17	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	13	37	6.60	18.78	8.99	30.35	0.77	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	22	59	11.17	29.95	29.58	59.93	2.52	5.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	68	4.57	34.52	17.37	77.30	1.48	6.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	14	82	7.11	41.62	23.85	101.16	2.03	8.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	94	6.09	47.72	18.21	119.36	1.55	10.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	102	4.06	51.78	36.60	155.96	3.12	13.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	106	2.03	53.81	22.57	178.53	1.93	15.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	115	4.57	58.38	25.90	204.44	2.21	17.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	121	3.05	61.42	39.11	243.55	3.34	20.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	127	3.05	64.47	20.20	263.74	1.72	22.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	16	143	8.12	72.59	168.80	432.55	14.40	36.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	14	157	7.11	79.70	66.10	498.64	5.64	42.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	14	171	7.11	86.80	160.58	659.23	13.69	56.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	21	192	10.66	97.46	401.88	1,061.11	34.27	90.49	5	5	100.00	100.00	96.66	96.66	100.00	100.00	24.05	9.11
18	50,000	100,000	75,000	1	193	0.51	97.97	21.10	1,082.20	1.80	92.29	0	5	0.00	100.00	0.00	96.66	0.00	100.00	0.00	8.93
19	100,000	500,000	300,000	4	197	2.03	100.00	90.43	1,172.63	7.71	100.00	0	5	0.00	100.00	0.00	96.66	0.00	100.00	0.00	8.24
20	500,000	**UP**		0	197	0.00	100.00	0.00	1,172.63	0.00	100.00	0	5	0.00	100.00	0.00	96.66	0.00	100.00	0.00	8.24
					197				1,172.63				5				96.66				8.24

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2588 MIXED

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	4.67	4.67	32.37	32.37	2.73	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	11	5.61	10.28	12.31	44.68	1.04	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	19	7.48	17.76	2.65	47.33	0.22	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	22	2.80	20.56	1.27	48.60	0.11	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	28	5.61	26.17	8.56	57.16	0.72	4.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	29	0.93	27.10	1.66	58.82	0.14	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	32	2.80	29.91	7.48	66.29	0.63	5.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	15	47	14.02	43.93	60.52	126.82	5.11	10.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	51	3.74	47.66	17.38	144.20	1.47	12.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	54	2.80	50.47	5.13	149.33	0.43	12.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	60	5.61	56.07	50.15	199.48	4.23	16.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	67	6.54	62.62	35.81	235.29	3.02	19.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	75	7.48	70.09	75.19	310.48	6.34	26.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	80	4.67	74.77	67.47	377.96	5.69	31.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	85	4.67	79.44	86.45	464.40	7.29	39.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	14	99	13.08	92.52	358.86	823.26	30.28	69.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	103	3.74	96.26	186.97	1,010.23	15.77	85.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	107	3.74	100.00	175.10	1,185.33	14.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	107	0.00	100.00	0.00	1,185.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	107	0.00	100.00	0.00	1,185.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					107				1,185.33				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2591 RUBBER GOODS FACTORIES (EXCLUDING FOAMED RUBBER)

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	148	148	9.83	9.83	845.81	845.81	6.23	6.23	26	26	22.22	22.22	1,357.80	1,357.80	16.50	16.50	160.53	160.53
2	50	100	75	30	178	1.99	11.83	3.27	849.08	0.02	6.26	0	26	0.00	22.22	0.00	1,357.80	0.00	16.50	0.00	159.91
3	100	200	150	32	210	2.13	13.95	39.02	888.10	0.29	6.55	0	26	0.00	22.22	0.00	1,357.80	0.00	16.50	0.00	152.89
4	200	300	250	15	225	1.00	14.95	4.00	892.10	0.03	6.58	0	26	0.00	22.22	0.00	1,357.80	0.00	16.50	0.00	152.20
5	300	500	400	17	242	1.13	16.08	15.70	907.80	0.12	6.69	0	26	0.00	22.22	0.00	1,357.80	0.00	16.50	0.00	149.57
6	500	750	625	33	275	2.19	18.27	25.63	933.44	0.19	6.88	0	26	0.00	22.22	0.00	1,357.80	0.00	16.50	0.00	145.46
7	750	1,000	875	40	315	2.66	20.93	155.90	1,089.33	1.15	8.03	0	26	0.00	22.22	0.00	1,357.80	0.00	16.50	0.00	124.64
8	1,000	1,500	1,250	46	361	3.06	23.99	146.25	1,235.59	1.08	9.11	2	28	1.71	23.93	51.30	1,409.10	0.62	17.13	35.08	114.04
9	1,500	2,000	1,750	56	417	3.72	27.71	165.14	1,400.73	1.22	10.32	0	28	0.00	23.93	0.00	1,409.10	0.00	17.13	0.00	100.60
10	2,000	2,500	2,250	36	453	2.39	30.10	206.32	1,607.05	1.52	11.84	0	28	0.00	23.93	0.00	1,409.10	0.00	17.13	0.00	87.68
11	2,500	3,000	2,750	30	483	1.99	32.09	83.71	1,690.76	0.62	12.46	0	28	0.00	23.93	0.00	1,409.10	0.00	17.13	0.00	83.34
12	3,000	4,000	3,500	68	551	4.52	36.61	312.80	2,003.56	2.31	14.77	11	39	9.40	33.33	8.65	1,417.75	0.11	17.23	2.77	70.76
13	4,000	5,000	4,500	48	599	3.19	39.80	329.85	2,333.41	2.43	17.20	5	44	4.27	37.61	1,877.53	3,295.28	22.82	40.05	569.20	141.22
14	5,000	7,500	6,250	84	683	5.58	45.38	650.09	2,983.50	4.79	21.99	1	45	0.85	38.46	1.40	3,296.67	0.02	40.07	0.21	110.50
15	7,500	10,000	8,750	80	763	5.32	50.70	789.58	3,773.08	5.82	27.81	1	46	0.85	39.32	3.76	3,300.44	0.05	40.12	0.48	87.47
16	10,000	20,000	15,000	219	982	14.55	65.25	3,080.62	6,853.71	22.71	50.52	9	55	7.69	47.01	651.20	3,951.64	7.91	48.03	21.14	57.66
17	20,000	50,000	35,000	249	1,231	16.54	81.79	2,889.18	9,742.88	21.29	71.81	42	97	35.90	82.91	1,678.93	5,630.57	20.41	68.44	58.11	57.79
18	50,000	100,000	75,000	101	1,332	6.71	88.50	1,651.75	11,394.63	12.17	83.98	1	98	0.85	83.76	1.99	5,632.56	0.02	68.46	0.12	49.43
19	100,000	500,000	300,000	149	1,481	9.90	98.41	1,914.76	13,309.39	14.11	98.10	19	117	16.24	100.00	2,594.87	8,227.43	31.54	100.00	135.52	61.82
20	500,000	**UP**		24	1,505	1.59	100.00	258.20	13,567.59	1.90	100.00	0	117	0.00	100.00	0.00	8,227.43	0.00	100.00	0.00	60.64
				1,505				13,567.59				117				8,227.43				60.64	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2592 FOAMED RUBBER FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	22	22	8.56	8.56	374.80	374.80	12.58	12.58	7	7	10.14	10.14	6,851.13	6,851.13	39.30	39.30	1827.94	1827.94
2	50	100	75	1	23	0.39	8.95	2.17	376.97	0.07	12.66	0	7	0.00	10.14	0.00	6,851.13	0.00	39.30	0.00	1817.40
3	100	200	150	1	24	0.39	9.34	5.88	382.86	0.20	12.85	0	7	0.00	10.14	0.00	6,851.13	0.00	39.30	0.00	1789.47
4	200	300	250	1	25	0.39	9.73	0.31	383.16	0.01	12.86	0	7	0.00	10.14	0.00	6,851.13	0.00	39.30	0.00	1788.04
5	300	500	400	1	26	0.39	10.12	0.20	383.37	0.01	12.87	0	7	0.00	10.14	0.00	6,851.13	0.00	39.30	0.00	1787.09
6	500	750	625	4	30	1.56	11.67	8.46	391.83	0.28	13.16	0	7	0.00	10.14	0.00	6,851.13	0.00	39.30	0.00	1748.49
7	750	1,000	875	9	39	3.50	15.18	40.96	432.79	1.38	14.53	0	7	0.00	10.14	0.00	6,851.13	0.00	39.30	0.00	1583.01
8	1,000	1,500	1,250	7	46	2.72	17.90	17.90	450.69	0.60	15.13	0	7	0.00	10.14	0.00	6,851.13	0.00	39.30	0.00	1520.14
9	1,500	2,000	1,750	26	72	10.12	28.02	190.80	641.48	6.41	21.54	3	10	4.35	14.49	456.31	7,307.43	2.62	41.92	239.16	1139.14
10	2,000	2,500	2,250	18	90	7.00	35.02	92.69	734.18	3.11	24.65	0	10	0.00	14.49	0.00	7,307.43	0.00	41.92	0.00	995.32
11	2,500	3,000	2,750	27	117	10.51	45.53	102.69	836.86	3.45	28.10	0	10	0.00	14.49	0.00	7,307.43	0.00	41.92	0.00	873.19
12	3,000	4,000	3,500	14	131	5.45	50.97	107.82	944.68	3.62	31.72	10	20	14.49	28.99	1,367.49	8,674.93	7.84	49.77	1268.36	918.29
13	4,000	5,000	4,500	15	146	5.84	56.81	144.34	1,089.02	4.85	36.56	1	21	1.45	30.43	498.60	9,173.53	2.86	52.63	345.44	842.37
14	5,000	7,500	6,250	18	164	7.00	63.81	274.48	1,363.49	9.22	45.78	0	21	0.00	30.43	0.00	9,173.53	0.00	52.63	0.00	672.80
15	7,500	10,000	8,750	22	186	8.56	72.37	464.52	1,828.02	15.60	61.37	0	21	0.00	30.43	0.00	9,173.53	0.00	52.63	0.00	501.83
16	10,000	20,000	15,000	20	206	7.78	80.16	305.19	2,133.21	10.25	71.62	11	32	15.94	46.38	5,951.97	15,125.50	34.14	86.77	1950.24	709.05
17	20,000	50,000	35,000	31	237	12.06	92.22	459.24	2,592.45	15.42	87.04	10	42	14.49	60.87	316.71	15,442.21	1.82	88.59	68.96	595.66
18	50,000	100,000	75,000	8	245	3.11	95.33	166.80	2,759.24	5.60	92.64	0	42	0.00	60.87	0.00	15,442.21	0.00	88.59	0.00	559.65
19	100,000	500,000	300,000	11	256	4.28	99.61	198.82	2,958.06	6.68	99.31	27	69	39.13	100.00	1,989.28	17,431.49	11.41	100.00	1000.55	589.29
20	500,000	**UP**		1	257	0.39	100.00	20.42	2,978.48	0.69	100.00	0	69	0.00	100.00	0.00	17,431.49	0.00	100.00	0.00	585.25
					257				2,978.48				69				17,431.49				585.25

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2593 TYRE FACTORIES VULCANIZING WORKS RUBBER FACTORIES

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	38	38	9.03	9.03	127.36	127.36	6.29	6.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	40	0.48	9.50	1.79	129.15	0.09	6.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	13	53	3.09	12.59	3.80	132.95	0.19	6.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	59	1.43	14.01	6.15	139.10	0.30	6.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	69	2.38	16.39	5.67	144.77	0.28	7.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	79	2.38	18.76	16.37	161.14	0.81	7.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	15	94	3.56	22.33	12.96	174.10	0.64	8.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	15	109	3.56	25.89	36.22	210.31	1.79	10.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	13	122	3.09	28.98	22.81	233.13	1.13	11.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	132	2.38	31.35	50.68	283.81	2.50	14.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	14	146	3.33	34.68	40.13	323.94	1.98	15.99	1	1	6.25	6.25	1,675.35	1,675.35	13.84	13.84	4174.48	517.18
12	3,000	4,000	3,500	31	177	7.36	42.04	106.59	430.54	5.26	21.26	3	4	18.75	25.00	96.53	1,771.87	0.80	14.63	90.55	411.55
13	4,000	5,000	4,500	14	191	3.33	45.37	60.98	491.52	3.01	24.27	0	4	0.00	25.00	0.00	1,771.87	0.00	14.63	0.00	360.49
14	5,000	7,500	6,250	36	227	8.55	53.92	229.12	720.64	11.31	35.58	0	4	0.00	25.00	0.00	1,771.87	0.00	14.63	0.00	245.88
15	7,500	10,000	8,750	16	243	3.80	57.72	187.34	907.97	9.25	44.83	0	4	0.00	25.00	0.00	1,771.87	0.00	14.63	0.00	195.15
16	10,000	20,000	15,000	49	292	11.64	69.36	252.86	1,160.83	12.48	57.31	2	6	12.50	37.50	579.13	2,351.00	4.78	19.42	229.03	202.53
17	20,000	50,000	35,000	45	337	10.69	80.05	268.82	1,429.65	13.27	70.58	0	6	0.00	37.50	0.00	2,351.00	0.00	19.42	0.00	164.45
18	50,000	100,000	75,000	23	360	5.46	85.51	276.66	1,706.31	13.66	84.24	6	12	37.50	75.00	9,756.72	12,107.72	80.58	100.00	3526.63	709.59
19	100,000	500,000	300,000	36	396	8.55	94.06	248.91	1,955.21	12.29	96.53	0	12	0.00	75.00	0.00	12,107.72	0.00	100.00	0.00	619.25
20	500,000	**UP**		25	421	5.94	100.00	70.36	2,025.58	3.47	100.00	4	16	25.00	100.00	0.45	12,108.17	0.00	100.00	0.64	597.76
				421				2,025.58				16				12,108.17				597.76	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	33.33	33.33	1.48	1.48	67.48	67.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	33.33	66.67	0.14	1.62	6.40	73.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	33.33	100.00	0.57	2.19	26.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	3	0.00	100.00	0.00	2.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	2.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	2.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	2.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	2.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	2.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	2.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	2.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	2.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	2.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	2.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	2.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	2.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	2.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	2.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	2.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	2.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				2.19				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2594 REMILLING FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	15.00	15.00	122.28	122.28	31.46	31.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	11	3.33	18.33	0.26	122.54	0.07	31.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	12	1.67	20.00	0.61	123.15	0.16	31.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	17	8.33	28.33	1.92	125.07	0.49	32.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	21	6.67	35.00	5.61	130.68	1.44	33.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	26	8.33	43.33	4.64	135.32	1.19	34.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	27	1.67	45.00	3.40	138.72	0.87	35.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	32	8.33	53.33	9.16	147.88	2.36	38.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	33	1.67	55.00	6.14	154.03	1.58	39.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	34	1.67	56.67	7.05	161.07	1.81	41.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	35	1.67	58.33	5.10	166.17	1.31	42.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	38	5.00	63.33	8.49	174.66	2.19	44.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	40	3.33	66.67	9.40	184.06	2.42	47.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	46	10.00	76.67	21.96	206.02	5.65	53.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	49	5.00	81.67	53.26	259.28	13.70	66.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	11	60	18.33	100.00	129.38	388.67	33.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	60	0.00	100.00	0.00	388.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	60	0.00	100.00	0.00	388.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	60	0.00	100.00	0.00	388.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	60	0.00	100.00	0.00	388.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					60				388.67				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2595 SMOKE HOUSES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	75.00	75.00	321.70	321.70	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	25.00	100.00	0.00	321.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	4	0.00	100.00	0.00	321.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	4	0.00	100.00	0.00	321.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	321.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	321.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	321.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	321.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	321.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	321.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	321.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	321.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	321.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	321.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	321.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	321.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	321.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	321.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	321.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	321.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				321.70				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2596 CRUMB RUBBER FACTORIES

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	52	52	3.27	3.27	460.25	460.25	4.48	4.48	1	1	1.45	1.45	0.33	0.33	0.05	0.05	0.07	0.07
2	50	100	75	18	70	1.13	4.40	1.65	461.90	0.02	4.50	0	1	0.00	1.45	0.00	0.33	0.00	0.05	0.00	0.07
3	100	200	150	7	77	0.44	4.84	2.40	464.29	0.02	4.52	0	1	0.00	1.45	0.00	0.33	0.00	0.05	0.00	0.07
4	200	300	250	25	102	1.57	6.41	8.11	472.41	0.08	4.60	0	1	0.00	1.45	0.00	0.33	0.00	0.05	0.00	0.07
5	300	500	400	33	135	2.07	8.49	47.35	519.76	0.46	5.06	0	1	0.00	1.45	0.00	0.33	0.00	0.05	0.00	0.06
6	500	750	625	7	142	0.44	8.93	22.80	542.56	0.22	5.28	0	1	0.00	1.45	0.00	0.33	0.00	0.05	0.00	0.06
7	750	1,000	875	46	188	2.89	11.82	37.95	580.52	0.37	5.65	0	1	0.00	1.45	0.00	0.33	0.00	0.05	0.00	0.06
8	1,000	1,500	1,250	68	256	4.27	16.09	104.27	684.79	1.01	6.66	0	1	0.00	1.45	0.00	0.33	0.00	0.05	0.00	0.05
9	1,500	2,000	1,750	33	289	2.07	18.16	76.74	761.52	0.75	7.41	0	1	0.00	1.45	0.00	0.33	0.00	0.05	0.00	0.04
10	2,000	2,500	2,250	20	309	1.26	19.42	52.30	813.83	0.51	7.92	0	1	0.00	1.45	0.00	0.33	0.00	0.05	0.00	0.04
11	2,500	3,000	2,750	16	325	1.01	20.43	36.64	850.46	0.36	8.28	0	1	0.00	1.45	0.00	0.33	0.00	0.05	0.00	0.04
12	3,000	4,000	3,500	39	364	2.45	22.88	228.06	1,078.52	2.22	10.50	0	1	0.00	1.45	0.00	0.33	0.00	0.05	0.00	0.03
13	4,000	5,000	4,500	31	395	1.95	24.83	112.44	1,190.96	1.09	11.59	0	1	0.00	1.45	0.00	0.33	0.00	0.05	0.00	0.03
14	5,000	7,500	6,250	40	435	2.51	27.34	191.44	1,382.41	1.86	13.45	0	1	0.00	1.45	0.00	0.33	0.00	0.05	0.00	0.02
15	7,500	10,000	8,750	62	497	3.90	31.24	292.62	1,675.03	2.85	16.30	5	6	7.25	8.70	94.85	95.18	15.23	15.28	32.41	5.68
16	10,000	20,000	15,000	143	640	8.99	40.23	1,142.01	2,817.03	11.11	27.42	3	9	4.35	13.04	101.70	196.88	16.33	31.60	8.91	6.99
17	20,000	50,000	35,000	372	1,012	23.38	63.61	3,399.99	6,217.02	33.09	60.51	17	26	24.64	37.68	229.96	426.84	36.91	68.52	6.76	6.87
18	50,000	100,000	75,000	293	1,305	18.42	82.02	2,123.16	8,340.18	20.66	81.17	15	41	21.74	59.42	130.94	557.79	21.02	89.54	6.17	6.69
19	100,000	500,000	300,000	228	1,533	14.33	96.35	1,756.75	10,096.94	17.10	98.27	24	65	34.78	94.20	57.00	614.79	9.15	98.69	3.24	6.09
20	500,000	**UP**		58	1,591	3.65	100.00	178.13	10,275.06	1.73	100.00	4	69	5.80	100.00	8.17	622.96	1.31	100.00	4.59	6.06
				1,591				10,275.06				69				622.96				6.06	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2598 MIXED

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.15	1.15	0.19	0.19	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.15	2.30	0.00	0.19	0.00	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	1.15	3.45	0.00	0.19	0.00	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	12	10.34	13.79	0.24	0.42	0.07	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	15	3.45	17.24	0.00	0.42	0.00	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	19	4.60	21.84	0.21	0.64	0.06	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	21	2.30	24.14	0.38	1.02	0.11	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	30	10.34	34.48	13.76	14.78	3.98	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	32	2.30	36.78	5.44	20.23	1.57	5.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	33	1.15	37.93	2.40	22.63	0.69	6.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	35	2.30	40.23	0.00	22.63	0.00	6.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	39	4.60	44.83	1.29	23.92	0.37	6.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	40	1.15	45.98	0.15	24.07	0.04	6.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	47	8.05	54.02	2.87	26.93	0.83	7.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	12	59	13.79	67.82	54.66	81.59	15.80	23.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	14	73	16.09	83.91	29.54	111.13	8.54	32.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	12	85	13.79	97.70	234.73	345.86	67.87	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	87	2.30	100.00	0.00	345.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	87	0.00	100.00	0.00	345.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	87	0.00	100.00	0.00	345.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					87				345.86				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 26 WOOD BAMBOOS AND RATTAN

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.57	3.57	0.26	0.26	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.57	7.14	1.69	1.95	1.72	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.57	10.71	3.37	1.42	3.44	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.57	14.29	1.69	0.26	1.72	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	6	7.14	21.43	4.33	4.59	4.42	4.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	3.57	25.00	4.40	8.99	4.49	9.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	11	14.29	39.29	10.10	19.09	10.31	19.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	14	10.71	50.00	10.23	29.32	10.45	29.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	15	3.57	53.57	7.35	36.68	7.51	37.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	18	10.71	64.29	5.06	41.74	5.17	42.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	21	10.71	75.00	10.99	52.73	11.22	53.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	22	3.57	78.57	8.44	61.17	8.61	62.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	23	3.57	82.14	10.50	71.68	10.72	73.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	25	7.14	89.29	13.30	84.97	13.57	86.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	27	7.14	96.43	6.84	91.82	6.99	93.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	28	3.57	100.00	6.15	97.97	6.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	28	0.00	100.00	0.00	97.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	28	0.00	100.00	0.00	97.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	28	0.00	100.00	0.00	97.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					28				97.97				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 260 SAWMILLS CARPENTERS SHOPS PARQUET FACTORIES SAWING AND CUTTI

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.03	3.03	2.50	2.50	1.02	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.03	6.06	0.06	2.56	0.03	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.03	9.09	3.96	6.52	1.61	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.03	12.12	3.22	9.74	1.31	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.03	15.15	0.00	9.74	0.00	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.03	18.18	9.65	19.39	3.94	7.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	3.03	21.21	11.87	31.26	4.84	12.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	3.03	24.24	0.75	32.01	0.31	13.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	11	9.09	33.33	10.45	42.46	4.26	17.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	3.03	36.36	34.97	77.42	14.27	31.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	14	6.06	42.42	1.43	78.85	0.58	32.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	19	15.15	57.58	22.99	101.84	9.38	41.56	2	2	100.00	100.00	11.00	11.00	100.00	100.00	47.84	10.80
14	5,000	7,500	6,250	4	23	12.12	69.70	60.01	161.86	24.49	66.05	0	2	0.00	100.00	0.00	11.00	0.00	100.00	0.00	6.79
15	7,500	10,000	8,750	1	24	3.03	72.73	0.00	161.86	0.00	66.05	0	2	0.00	100.00	0.00	11.00	0.00	100.00	0.00	6.79
16	10,000	20,000	15,000	3	27	9.09	81.82	38.36	200.22	15.65	81.70	0	2	0.00	100.00	0.00	11.00	0.00	100.00	0.00	5.49
17	20,000	50,000	35,000	6	33	18.18	100.00	44.84	245.06	18.30	100.00	0	2	0.00	100.00	0.00	11.00	0.00	100.00	0.00	4.49
18	50,000	100,000	75,000	0	33	0.00	100.00	0.00	245.06	0.00	100.00	0	2	0.00	100.00	0.00	11.00	0.00	100.00	0.00	4.49
19	100,000	500,000	300,000	0	33	0.00	100.00	0.00	245.06	0.00	100.00	0	2	0.00	100.00	0.00	11.00	0.00	100.00	0.00	4.49
20	500,000	**UP**		0	33	0.00	100.00	0.00	245.06	0.00	100.00	0	2	0.00	100.00	0.00	11.00	0.00	100.00	0.00	4.49
				33				245.06				2				11.00				4.49	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	239	239	15.46	15.46	802.77	802.77	6.88	6.88	7	7	14.89	14.89	78.76	78.76	7.69	7.69	9.81	9.81
2	50	100	75	130	369	8.41	23.87	130.58	933.34	1.12	8.00	2	9	4.26	19.15	31.39	110.15	3.07	10.76	24.04	11.80
3	100	200	150	135	504	8.73	32.60	271.19	1,204.54	2.33	10.33	0	9	0.00	19.15	0.00	110.15	0.00	10.76	0.00	9.14
4	200	300	250	101	605	6.53	39.13	249.42	1,453.96	2.14	12.47	0	9	0.00	19.15	0.00	110.15	0.00	10.76	0.00	7.58
5	300	500	400	84	689	5.43	44.57	346.74	1,800.69	2.97	15.44	0	9	0.00	19.15	0.00	110.15	0.00	10.76	0.00	6.12
6	500	750	625	63	752	4.08	48.64	296.49	2,097.18	2.54	17.98	0	9	0.00	19.15	0.00	110.15	0.00	10.76	0.00	5.25
7	750	1,000	875	55	807	3.56	52.20	388.83	2,486.01	3.33	21.31	0	9	0.00	19.15	0.00	110.15	0.00	10.76	0.00	4.43
8	1,000	1,500	1,250	63	870	4.08	56.27	401.57	2,887.58	3.44	24.76	1	10	2.13	21.28	160.97	271.12	15.73	26.49	40.09	9.39
9	1,500	2,000	1,750	66	936	4.27	60.54	577.88	3,465.46	4.95	29.71	0	10	0.00	21.28	0.00	271.12	0.00	26.49	0.00	7.82
10	2,000	2,500	2,250	43	979	2.78	63.32	393.19	3,858.65	3.37	33.08	0	10	0.00	21.28	0.00	271.12	0.00	26.49	0.00	7.03
11	2,500	3,000	2,750	22	1,001	1.42	64.75	311.27	4,169.92	2.67	35.75	0	10	0.00	21.28	0.00	271.12	0.00	26.49	0.00	6.50
12	3,000	4,000	3,500	58	1,059	3.75	68.50	545.24	4,715.16	4.67	40.43	0	10	0.00	21.28	0.00	271.12	0.00	26.49	0.00	5.75
13	4,000	5,000	4,500	29	1,088	1.88	70.38	275.37	4,990.54	2.36	42.79	9	19	19.15	40.43	108.66	379.79	10.62	37.10	39.46	7.61
14	5,000	7,500	6,250	62	1,150	4.01	74.39	821.26	5,811.80	7.04	49.83	3	22	6.38	46.81	33.27	413.06	3.25	40.35	4.05	7.11
15	7,500	10,000	8,750	75	1,225	4.85	79.24	834.51	6,646.30	7.15	56.98	4	26	8.51	55.32	150.77	563.83	14.73	55.08	18.07	8.48
16	10,000	20,000	15,000	106	1,331	6.86	86.09	2,136.75	8,783.06	18.32	75.30	12	38	25.53	80.85	450.72	1,014.55	44.03	99.11	21.09	11.55
17	20,000	50,000	35,000	135	1,466	8.73	94.83	2,286.37	11,069.43	19.60	94.91	2	40	4.26	85.11	2.05	1,016.61	0.20	99.31	0.09	9.18
18	50,000	100,000	75,000	36	1,502	2.33	97.15	311.40	11,380.83	2.67	97.58	3	43	6.38	91.49	3.85	1,020.46	0.38	99.69	1.24	8.97
19	100,000	500,000	300,000	33	1,535	2.13	99.29	239.11	11,619.94	2.05	99.63	0	43	0.00	91.49	0.00	1,020.46	0.00	99.69	0.00	8.78
20	500,000	**UP**		11	1,546	0.71	100.00	43.66	11,663.60	0.37	100.00	4	47	8.51	100.00	3.17	1,023.62	0.31	100.00	7.25	8.78
				1,546				11,663.60				47				1,023.62				8.78	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2602 CARPENTERS SHOPS PARQUET FACTORIES SAWING AND CUTTING

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	101	101	9.70	9.70	441.33	441.33	7.14	7.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	29	130	2.79	12.49	10.83	452.16	0.18	7.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	51	181	4.90	17.39	41.74	493.90	0.68	7.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	35	216	3.36	20.75	121.48	615.39	1.96	9.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	35	251	3.36	24.11	76.22	691.60	1.23	11.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	25	276	2.40	26.51	44.21	735.81	0.72	11.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	36	312	3.46	29.97	83.71	819.52	1.35	13.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	44	356	4.23	34.20	112.34	931.87	1.82	15.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	36	392	3.46	37.66	148.12	1,079.99	2.40	17.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	29	421	2.79	40.44	103.48	1,183.47	1.67	19.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	22	443	2.11	42.56	156.64	1,340.11	2.53	21.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	29	472	2.79	45.34	179.00	1,519.11	2.90	24.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	44	516	4.23	49.57	272.12	1,791.22	4.40	28.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	80	596	7.68	57.25	491.21	2,282.44	7.94	36.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	58	654	5.57	62.82	631.19	2,913.63	10.21	47.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	121	775	11.62	74.45	1,374.53	4,288.16	22.23	69.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	142	917	13.64	88.09	1,313.42	5,601.58	21.24	90.60	3	3	15.79	15.79	324.52	324.52	76.93	76.93	24.71	5.79
18	50,000	100,000	75,000	87	1,004	8.36	96.45	647.27	6,248.85	10.47	101.07	0	3	0.00	15.79	0.00	324.52	0.00	76.93	0.00	5.19
19	100,000	500,000	300,000	25	1,029	2.40	98.85	265.70	5,983.15	4.30	96.77	0	3	0.00	15.79	0.00	324.52	0.00	76.93	0.00	5.42
20	500,000	**UP**		12	1,041	1.15	100.00	199.75	6,182.90	3.23	100.00	16	19	84.21	100.00	97.34	421.86	23.07	100.00	48.73	6.82
				1,041				6,182.90				19				421.86				6.82	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2603 BADMINTONTABLE TENNIS AND TENNIS RACKET FACTORIES

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	25.00	25.00	2.20	2.20	37.48	37.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	25.00	50.00	2.04	4.24	34.68	72.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	25.00	75.00	2.04	2.20	34.68	37.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	25.00	100.00	3.68	5.88	62.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				5.88				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	26	26	6.86	6.86	118.51	118.51	5.35	5.35	3	3	33.33	33.33	53.05	53.05	19.81	19.81	44.76	44.76
2	50	100	75	3	29	0.79	7.65	1.81	120.32	0.08	5.43	0	3	0.00	33.33	0.00	53.05	0.00	19.81	0.00	44.09
3	100	200	150	5	34	1.32	8.97	145.31	265.63	6.56	11.99	0	3	0.00	33.33	0.00	53.05	0.00	19.81	0.00	19.97
4	200	300	250	7	41	1.85	10.82	2.09	267.73	0.09	12.08	0	3	0.00	33.33	0.00	53.05	0.00	19.81	0.00	19.81
5	300	500	400	26	67	6.86	17.68	16.02	283.75	0.72	12.81	1	4	11.11	44.44	57.17	110.22	21.35	41.16	356.93	38.84
6	500	750	625	29	96	7.65	25.33	23.22	306.96	1.05	13.85	0	4	0.00	44.44	0.00	110.22	0.00	41.16	0.00	35.91
7	750	1,000	875	35	131	9.23	34.56	35.49	342.46	1.60	15.46	1	5	11.11	55.56	2.04	112.26	0.76	41.92	5.75	32.78
8	1,000	1,500	1,250	41	172	10.82	45.38	39.35	381.81	1.78	17.23	1	6	11.11	66.67	30.77	143.03	11.49	53.41	78.18	37.46
9	1,500	2,000	1,750	25	197	6.60	51.98	93.31	475.12	4.21	21.44	1	7	11.11	77.78	51.98	195.01	19.41	72.82	55.71	41.04
10	2,000	2,500	2,250	18	215	4.75	56.73	35.22	510.35	1.59	23.03	0	7	0.00	77.78	0.00	195.01	0.00	72.82	0.00	38.21
11	2,500	3,000	2,750	12	227	3.17	59.89	33.37	543.71	1.51	24.54	0	7	0.00	77.78	0.00	195.01	0.00	72.82	0.00	35.87
12	3,000	4,000	3,500	17	244	4.49	64.38	69.56	613.28	3.14	27.68	0	7	0.00	77.78	0.00	195.01	0.00	72.82	0.00	31.80
13	4,000	5,000	4,500	6	250	1.58	65.96	40.99	654.26	1.85	29.53	0	7	0.00	77.78	0.00	195.01	0.00	72.82	0.00	29.81
14	5,000	7,500	6,250	21	271	5.54	71.50	199.85	854.11	9.02	38.55	2	9	22.22	100.00	72.77	267.79	27.18	100.00	36.41	31.35
15	7,500	10,000	8,750	17	288	4.49	75.99	178.63	1,032.74	8.06	46.61	0	9	0.00	100.00	0.00	267.79	0.00	100.00	0.00	25.93
16	10,000	20,000	15,000	44	332	11.61	87.60	560.41	1,593.16	25.29	71.90	0	9	0.00	100.00	0.00	267.79	0.00	100.00	0.00	16.81
17	20,000	50,000	35,000	32	364	8.44	96.04	346.00	1,939.16	15.62	87.52	0	9	0.00	100.00	0.00	267.79	0.00	100.00	0.00	13.81
18	50,000	100,000	75,000	5	369	1.32	97.36	109.30	2,048.46	4.93	92.45	0	9	0.00	100.00	0.00	267.79	0.00	100.00	0.00	13.07
19	100,000	500,000	300,000	10	379	2.64	100.00	167.26	2,215.71	7.55	100.00	0	9	0.00	100.00	0.00	267.79	0.00	100.00	0.00	12.09
20	500,000	**UP**		0	379	0.00	100.00	0.00	2,215.71	0.00	100.00	0	9	0.00	100.00	0.00	267.79	0.00	100.00	0.00	12.09
					379				2,215.71				9				267.79				12.09

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2605 TOOTHPICKCHOPSTICKS FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	7.41	7.41	12.41	12.41	5.89	5.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	3.70	11.11	0.00	12.41	0.00	5.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	5	7.41	18.52	3.50	15.91	1.66	7.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	3.70	22.22	2.73	18.64	1.30	8.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	11	18.52	40.74	7.26	25.91	3.45	12.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	12	3.70	44.44	0.00	25.91	0.00	12.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	13	3.70	48.15	12.09	38.00	5.74	18.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	14	3.70	51.85	32.71	70.71	15.52	33.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	15	3.70	55.56	4.14	74.85	1.96	35.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	16	3.70	59.26	0.33	75.18	0.16	35.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	17	3.70	62.96	3.91	79.08	1.85	37.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	18	3.70	66.67	12.41	91.49	5.89	43.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	19	3.70	70.37	8.58	100.07	4.07	47.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	20	3.70	74.07	47.20	147.28	22.40	69.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	21	3.70	77.78	4.29	151.57	2.04	71.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	22	3.70	81.48	9.39	160.96	4.46	76.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	27	18.52	100.00	49.80	210.75	23.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	27	0.00	100.00	0.00	210.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	27	0.00	100.00	0.00	210.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	27	0.00	100.00	0.00	210.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					27				210.75				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2606 RATTAN DRYING & PEELING MILLS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	5.13	5.13	8.97	8.97	2.58	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	5	7.69	12.82	3.34	12.31	0.96	3.54	2	2	100.00	100.00	116.55	116.55	100.00	100.00	3489.83	946.64
3	100	200	150	4	9	10.26	23.08	2.65	14.96	0.76	4.30	0	2	0.00	100.00	0.00	116.55	0.00	100.00	0.00	779.03
4	200	300	250	1	10	2.56	25.64	0.00	14.96	0.00	4.30	0	2	0.00	100.00	0.00	116.55	0.00	100.00	0.00	779.03
5	300	500	400	2	12	5.13	30.77	2.45	17.41	0.70	5.00	0	2	0.00	100.00	0.00	116.55	0.00	100.00	0.00	669.47
6	500	750	625	4	16	10.26	41.03	8.52	25.93	2.45	7.45	0	2	0.00	100.00	0.00	116.55	0.00	100.00	0.00	449.45
7	750	1,000	875	5	21	12.82	53.85	79.80	105.73	22.92	30.37	0	2	0.00	100.00	0.00	116.55	0.00	100.00	0.00	110.24
8	1,000	1,500	1,250	2	23	5.13	58.97	15.60	121.33	4.48	34.86	0	2	0.00	100.00	0.00	116.55	0.00	100.00	0.00	96.06
9	1,500	2,000	1,750	1	24	2.56	61.54	15.72	137.04	4.51	39.37	0	2	0.00	100.00	0.00	116.55	0.00	100.00	0.00	85.05
10	2,000	2,500	2,250	1	25	2.56	64.10	7.87	144.91	2.26	41.63	0	2	0.00	100.00	0.00	116.55	0.00	100.00	0.00	80.43
11	2,500	3,000	2,750	2	27	5.13	69.23	20.00	164.91	5.75	47.38	0	2	0.00	100.00	0.00	116.55	0.00	100.00	0.00	70.67
12	3,000	4,000	3,500	1	28	2.56	71.79	2.99	167.90	0.86	48.24	0	2	0.00	100.00	0.00	116.55	0.00	100.00	0.00	69.42
13	4,000	5,000	4,500	4	32	10.26	82.05	70.70	238.61	20.31	68.55	0	2	0.00	100.00	0.00	116.55	0.00	100.00	0.00	48.85
14	5,000	7,500	6,250	4	36	10.26	92.31	57.64	296.25	16.56	85.11	0	2	0.00	100.00	0.00	116.55	0.00	100.00	0.00	39.34
15	7,500	10,000	8,750	1	37	2.56	94.87	26.33	322.58	7.56	92.67	0	2	0.00	100.00	0.00	116.55	0.00	100.00	0.00	36.13
16	10,000	20,000	15,000	2	39	5.13	100.00	25.50	348.08	7.33	100.00	0	2	0.00	100.00	0.00	116.55	0.00	100.00	0.00	33.48
17	20,000	50,000	35,000	0	39	0.00	100.00	0.00	348.08	0.00	100.00	0	2	0.00	100.00	0.00	116.55	0.00	100.00	0.00	33.48
18	50,000	100,000	75,000	0	39	0.00	100.00	0.00	348.08	0.00	100.00	0	2	0.00	100.00	0.00	116.55	0.00	100.00	0.00	33.48
19	100,000	500,000	300,000	0	39	0.00	100.00	0.00	348.08	0.00	100.00	0	2	0.00	100.00	0.00	116.55	0.00	100.00	0.00	33.48
20	500,000	**UP**		0	39	0.00	100.00	0.00	348.08	0.00	100.00	0	2	0.00	100.00	0.00	116.55	0.00	100.00	0.00	33.48
				39				348.08				2				116.55				33.48	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 261 FURNITURE MANUFACTURE CABINETMAKERS WOOODEN BOAT BUILDERS

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	937	937	11.83	11.83	2,854.31	2,854.31	5.07	5.07	20	20	6.43	6.43	1,569.13	1,569.13	6.37	6.37	54.97	54.97
2	50	100	75	396	1,333	5.00	16.82	261.64	3,115.95	0.46	5.53	5	25	1.61	8.04	37.82	1,606.96	0.15	6.53	14.46	51.57
3	100	200	150	458	1,791	5.78	22.61	445.36	3,561.31	0.79	6.32	1	26	0.32	8.36	219.34	1,826.29	0.89	7.42	49.25	51.28
4	200	300	250	297	2,088	3.75	26.35	417.44	3,978.75	0.74	7.06	1	27	0.32	8.68	198.63	2,024.92	0.81	8.23	47.58	50.89
5	300	500	400	397	2,485	5.01	31.36	724.64	4,703.39	1.29	8.35	9	36	2.89	11.58	92.41	2,117.33	0.38	8.60	12.75	45.02
6	500	750	625	350	2,835	4.42	35.78	807.58	5,510.97	1.43	9.78	1	37	0.32	11.90	62.10	2,179.43	0.25	8.85	7.69	39.55
7	750	1,000	875	298	3,133	3.76	39.54	1,282.03	6,793.00	2.28	12.06	3	40	0.96	12.86	86.31	2,265.74	0.35	9.20	6.73	33.35
8	1,000	1,500	1,250	465	3,598	5.87	45.41	1,601.06	8,394.06	2.84	14.90	3	43	0.96	13.83	1.95	2,267.69	0.01	9.21	0.12	27.02
9	1,500	2,000	1,750	348	3,946	4.39	49.80	1,826.86	10,220.92	3.24	18.14	7	50	2.25	16.08	800.10	3,067.79	3.25	12.46	43.80	30.01
10	2,000	2,500	2,250	281	4,227	3.55	53.35	1,747.54	11,968.46	3.10	21.24	1	51	0.32	16.40	50.00	3,117.79	0.20	12.67	2.86	26.05
11	2,500	3,000	2,750	243	4,470	3.07	56.42	1,406.91	13,375.37	2.50	23.74	1	52	0.32	16.72	12.60	3,130.38	0.05	12.72	0.90	23.40
12	3,000	4,000	3,500	321	4,791	4.05	60.47	2,415.71	15,791.08	4.29	28.03	14	66	4.50	21.22	632.42	3,762.80	2.57	15.29	26.18	23.83
13	4,000	5,000	4,500	366	5,157	4.62	65.09	3,132.14	18,923.22	5.56	33.59	3	69	0.96	22.19	55.07	3,817.87	0.22	15.51	1.76	20.18
14	5,000	7,500	6,250	433	5,590	5.47	70.55	3,910.39	22,833.61	6.94	40.53	21	90	6.75	28.94	2,151.23	5,969.10	8.74	24.25	55.01	26.14
15	7,500	10,000	8,750	334	5,924	4.22	74.77	3,922.31	26,755.91	6.96	47.49	4	94	1.29	30.23	188.74	6,157.84	0.77	25.02	4.81	23.01
16	10,000	20,000	15,000	773	6,697	9.76	84.53	10,719.84	37,475.76	19.03	66.52	52	146	16.72	46.95	7,570.63	13,728.47	30.75	55.77	70.62	36.63
17	20,000	50,000	35,000	667	7,364	8.42	92.94	11,654.88	49,130.64	20.69	87.20	85	231	27.33	74.28	6,402.13	20,130.60	26.01	81.78	54.93	40.97
18	50,000	100,000	75,000	342	7,706	4.32	97.26	5,351.14	54,481.78	9.50	96.70	22	253	7.07	81.35	1,780.45	21,911.06	7.23	89.01	33.27	40.22
19	100,000	500,000	300,000	191	7,897	2.41	99.67	1,739.58	56,221.36	3.09	99.79	46	299	14.79	96.14	1,925.31	23,836.36	7.82	96.83	110.68	42.40
20	500,000	**UP**		26	7,923	0.33	100.00	119.75	56,341.11	0.21	100.00	12	311	3.86	100.00	779.94	24,616.31	3.17	100.00	651.29	43.69
					7,923				56,341.11				311				24,616.31				43.69

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.56	5.56	0.34	0.34	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.56	11.11	0.28	0.62	0.29	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.56	16.67	0.33	0.96	0.34	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.56	22.22	1.98	2.94	2.05	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.56	27.78	2.37	5.31	2.45	5.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.56	33.33	0.00	5.31	0.00	5.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.56	38.89	2.46	7.78	2.54	8.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.56	44.44	11.66	19.43	12.01	20.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	5.56	50.00	4.29	23.72	4.42	24.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	5.56	55.56	3.78	27.50	3.89	28.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	5.56	61.11	6.41	33.91	6.61	34.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	5.56	66.67	4.29	38.20	4.43	39.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	5.56	72.22	8.65	46.85	8.91	48.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	5.56	77.78	8.75	55.60	9.02	57.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	5.56	83.33	9.77	65.37	10.07	67.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	5.56	88.89	9.75	75.12	10.05	77.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	18	11.11	100.00	21.90	97.02	22.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	97.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	18	0.00	100.00	0.00	97.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					18				97.02				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2621 MANUFACTURE OF FIBREBOARDHARBOARDMASONITE

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	2.79	2.79	10.45	10.45	1.66	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	12	2.79	5.58	2.40	12.85	0.38	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	13	0.47	6.05	0.75	13.60	0.12	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	17	1.86	7.91	1.03	14.63	0.16	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	22	2.33	10.23	5.97	20.61	0.95	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	23	0.47	10.70	1.98	22.59	0.32	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	27	1.86	12.56	8.79	31.38	1.40	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	29	0.93	13.49	6.07	37.44	0.97	5.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	16	45	7.44	20.93	11.36	48.80	1.81	7.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	14	59	6.51	27.44	3.12	51.92	0.50	8.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	63	1.86	29.30	5.55	57.47	0.88	9.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	66	1.40	30.70	12.21	69.68	1.94	11.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	71	2.33	33.02	11.65	81.33	1.85	12.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	15	86	6.98	40.00	47.98	129.32	7.64	20.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	12	98	5.58	45.58	49.91	179.22	7.95	28.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	24	122	11.16	56.74	68.07	247.29	10.84	39.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	11	133	5.12	61.86	99.74	347.03	15.88	55.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	138	2.33	64.19	17.20	364.22	2.74	57.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	52	190	24.19	88.37	198.34	562.56	31.58	89.56	7	7	58.33	58.33	26.66	26.66	34.30	34.30	13.44	4.74
20	500,000	**UP**		25	215	11.63	100.00	65.58	628.14	10.44	100.00	5	12	41.67	100.00	51.06	77.73	65.70	100.00	77.87	12.37
				215				628.14				12				77.73				12.37	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2622 MANUFACTURE OF WOOD CHIPBOARD PARTICLE BOARD PRESSED WOOD

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	55	55	8.25	8.25	288.45	288.45	6.62	6.62	1	1	5.26	5.26	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	13	68	1.95	10.19	34.77	323.22	0.80	7.41	0	1	0.00	5.26	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	73	0.75	10.94	7.57	330.79	0.17	7.59	0	1	0.00	5.26	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	14	87	2.10	13.04	10.94	341.74	0.25	7.84	0	1	0.00	5.26	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	103	2.40	15.44	1.98	343.72	0.05	7.88	0	1	0.00	5.26	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	18	121	2.70	18.14	10.86	354.57	0.25	8.13	0	1	0.00	5.26	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	21	142	3.15	21.29	45.10	399.67	1.03	9.17	0	1	0.00	5.26	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	18	160	2.70	23.99	25.00	424.66	0.57	9.74	0	1	0.00	5.26	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	166	0.90	24.89	16.88	441.54	0.39	10.13	0	1	0.00	5.26	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	172	0.90	25.79	23.00	464.54	0.53	10.65	0	1	0.00	5.26	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	12	184	1.80	27.59	116.72	581.26	2.68	13.33	0	1	0.00	5.26	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	34	218	5.10	32.68	99.32	680.58	2.28	15.61	0	1	0.00	5.26	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	22	240	3.30	35.98	145.60	826.18	3.34	18.95	0	1	0.00	5.26	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	64	304	9.60	45.58	426.78	1,252.97	9.79	28.74	0	1	0.00	5.26	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	21	325	3.15	48.73	213.20	1,466.17	4.89	33.63	0	1	0.00	5.26	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	116	441	17.39	66.12	998.51	2,464.68	22.90	56.53	0	1	0.00	5.26	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	136	577	20.39	86.51	1,096.13	3,560.80	25.14	81.66	17	18	89.47	94.74	670.26	670.26	46.51	46.51	61.15	18.82
18	50,000	100,000	75,000	47	624	7.05	93.55	563.63	4,124.43	12.93	94.59	1	19	5.26	100.00	770.80	1,441.05	53.49	100.00	136.76	34.94
19	100,000	500,000	300,000	38	662	5.70	99.25	262.57	4,387.00	6.02	100.61	0	19	0.00	100.00	0.00	1,441.05	0.00	100.00	0.00	32.85
20	500,000	**UP**		5	667	0.75	100.00	26.73	4,360.27	0.61	100.00	0	19	0.00	100.00	0.00	1,441.05	0.00	100.00	0.00	33.05
				667				4,360.27				19				1,441.05				33.05	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 26221 USING SYNTHETIC ADHESIVES OTHER THAN FORMALDEHYDE SYNTHETIC

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	33.33	33.33	39.07	39.07	74.03	74.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	33.33	66.67	2.14	41.21	4.06	78.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	33.33	100.00	11.57	52.78	21.92	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				52.78				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 26222 USING FORMALDEHYDE SYNTHETIC RESIN ADHESIVES

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	0.13	0.13	5.70	5.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	2.70	2.83	121.49	127.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	0.60	2.22	27.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				2.22				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	213	213	6.08	6.08	1,133.87	1,133.87	4.39	4.39	9	9	6.43	6.43	7,001.25	7,001.25	26.52	26.52	617.46	617.46
2	50	100	75	49	262	1.40	7.48	53.13	1,187.01	0.21	4.59	0	9	0.00	6.43	0.00	7,001.25	0.00	26.52	0.00	589.82
3	100	200	150	43	305	1.23	8.70	56.22	1,243.23	0.22	4.81	1	10	0.71	7.14	369.45	7,370.70	1.40	27.92	657.14	592.87
4	200	300	250	81	386	2.31	11.02	93.49	1,336.72	0.36	5.17	0	10	0.00	7.14	0.00	7,370.70	0.00	27.92	0.00	551.40
5	300	500	400	82	468	2.34	13.36	149.56	1,486.28	0.58	5.75	0	10	0.00	7.14	0.00	7,370.70	0.00	27.92	0.00	495.92
6	500	750	625	83	551	2.37	15.72	60.17	1,426.11	0.23	5.52	1	11	0.71	7.86	138.09	7,508.79	0.52	28.45	229.52	526.52
7	750	1,000	875	72	623	2.05	17.78	256.14	1,682.26	0.99	6.51	1	12	0.71	8.57	17.82	7,526.61	0.07	28.51	6.96	447.41
8	1,000	1,500	1,250	93	716	2.65	20.43	265.64	1,947.90	1.03	7.54	2	14	1.43	10.00	468.43	7,995.05	1.77	30.29	176.34	410.45
9	1,500	2,000	1,750	120	836	3.42	23.86	451.56	2,399.45	1.75	9.29	0	14	0.00	10.00	0.00	7,995.05	0.00	30.29	0.00	333.20
10	2,000	2,500	2,250	81	917	2.31	26.17	558.05	2,957.51	2.16	11.45	1	15	0.71	10.71	1.40	7,996.44	0.01	30.29	0.25	270.38
11	2,500	3,000	2,750	70	987	2.00	28.17	577.91	3,535.42	2.24	13.68	2	17	1.43	12.14	322.79	8,319.23	1.22	31.52	55.85	235.31
12	3,000	4,000	3,500	141	1,128	4.02	32.19	756.87	4,292.28	2.93	16.61	0	17	0.00	12.14	0.00	8,319.23	0.00	31.52	0.00	193.82
13	4,000	5,000	4,500	155	1,283	4.42	36.62	889.12	5,181.41	3.44	20.05	12	29	8.57	20.71	1,939.38	10,258.62	7.35	38.86	218.12	197.99
14	5,000	7,500	6,250	211	1,494	6.02	42.64	1,642.75	6,824.16	6.36	26.41	5	34	3.57	24.29	2,591.23	12,849.84	9.82	48.68	157.74	188.30
15	7,500	10,000	8,750	196	1,690	5.59	48.23	1,704.22	8,528.38	6.60	33.01	16	50	11.43	35.71	2,452.63	15,302.47	9.29	57.97	143.91	179.43
16	10,000	20,000	15,000	510	2,200	14.55	62.79	5,617.94	14,146.32	21.74	54.75	23	73	16.43	52.14	8,464.55	23,767.02	32.07	90.04	150.67	168.01
17	20,000	50,000	35,000	623	2,823	17.78	80.57	7,189.77	21,336.08	27.83	82.58	44	117	31.43	83.57	2,188.38	25,955.40	8.29	98.33	30.44	121.65
18	50,000	100,000	75,000	328	3,151	9.36	89.93	3,371.16	24,707.25	13.05	95.63	12	129	8.57	92.14	417.93	26,373.33	1.58	99.91	12.40	106.74
19	100,000	500,000	300,000	302	3,453	8.62	98.54	2,536.59	27,243.84	9.82	105.45	9	138	6.43	98.57	23.08	26,396.41	0.09	100.00	0.91	96.89
20	500,000	**UP**		51	3,504	1.46	100.00	1,406.98	25,836.86	5.45	100.00	2	140	1.43	100.00	0.19	26,396.60	0.00	100.00	0.01	102.17
				3,504				25,836.86				140				26,396.60				102.17	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2628 MIXED (DISCOUNT/LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	4.17	4.17	27.67	27.67	12.81	12.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	3	8.33	12.50	0.87	28.54	0.40	13.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	4.17	16.67	1.08	29.61	0.50	13.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	4.17	20.83	2.78	32.39	1.29	15.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	4.17	25.00	11.56	43.96	5.36	20.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	4.17	29.17	0.53	44.48	0.24	20.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	4.17	33.33	0.02	44.50	0.01	20.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	4.17	37.50	0.00	44.50	0.00	20.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	4.17	41.67	3.81	48.31	1.77	22.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	4.17	45.83	15.26	63.57	7.07	29.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	4.17	50.00	13.02	76.59	6.03	35.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	4.17	54.17	13.55	90.14	6.28	41.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	4.17	58.33	43.13	133.27	19.98	61.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	4.17	62.50	10.01	143.28	4.64	66.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	4.17	66.67	0.20	143.48	0.09	66.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	17	4.17	70.83	3.50	146.98	1.62	68.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	18	4.17	75.00	2.39	149.37	1.10	69.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	19	4.17	79.17	33.75	183.12	15.63	84.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	24	20.83	100.00	32.80	215.92	15.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	24	0.00	100.00	0.00	215.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					24				215.92				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 263 TUNERS SHOPCOACBUILDERS SHAOPPIPESWALKING STICKS

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	24	24	4.19	4.19	129.54	129.54	7.90	7.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	28	0.70	4.89	0.46	130.00	0.03	7.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	38	1.75	6.63	10.51	140.52	0.64	8.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	42	0.70	7.33	69.56	210.07	4.24	12.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	13	55	2.27	9.60	15.57	225.64	0.95	13.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	68	2.27	11.87	21.53	247.17	1.31	15.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	74	1.05	12.91	10.74	257.91	0.65	15.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	86	2.09	15.01	18.67	276.58	1.14	16.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	25	111	4.36	19.37	36.26	312.84	2.21	19.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	26	137	4.54	23.91	49.22	362.06	3.00	22.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	35	172	6.11	30.02	21.15	383.21	1.29	23.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	13	185	2.27	32.29	32.14	415.36	1.96	25.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	28	213	4.89	37.17	77.91	493.26	4.75	30.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	66	279	11.52	48.69	155.22	648.48	9.46	39.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	41	320	7.16	55.85	63.77	712.25	3.89	43.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	65	385	11.34	67.19	227.19	939.44	13.85	57.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	122	507	21.29	88.48	433.63	1,373.07	26.43	83.69	4	4	11.43	11.43	1,303.72	1,303.72	42.71	42.71	300.65	94.95
18	50,000	100,000	75,000	29	536	5.06	93.54	84.24	1,457.31	5.13	88.82	5	9	14.29	25.71	592.59	1,896.31	19.42	62.13	703.46	130.12
19	100,000	500,000	300,000	35	571	6.11	99.65	178.40	1,635.71	10.87	99.70	23	32	65.71	91.43	1,092.21	2,988.53	35.78	97.91	612.24	182.71
20	500,000	**UP**		2	573	0.35	100.00	4.95	1,640.66	0.30	100.00	3	35	8.57	100.00	63.68	3,052.20	2.09	100.00	1285.29	186.03
				573				1,640.66				35				3,052.20				186.03	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	33.33	33.33	0.16	0.16	0.53	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	6	33.33	66.67	1.38	1.54	4.49	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	11.11	77.78	0.89	2.43	2.92	7.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	11.11	88.89	21.69	24.12	70.89	78.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	11.11	100.00	6.48	30.60	21.16	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	9	0.00	100.00	0.00	30.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	9	0.00	100.00	0.00	30.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	9	0.00	100.00	0.00	30.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	9	0.00	100.00	0.00	30.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	9	0.00	100.00	0.00	30.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	30.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	30.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	30.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	30.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	30.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	30.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	30.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	30.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	30.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	9	0.00	100.00	0.00	30.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				30.60				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	5.88	5.88	64.98	64.98	35.33	35.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	4	17.65	23.53	3.64	68.62	1.98	37.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	5.88	29.41	6.83	75.46	3.72	41.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	5.88	35.29	2.71	78.16	1.47	42.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	5.88	41.18	0.00	78.16	0.00	42.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	9	11.76	52.94	9.65	87.81	5.24	47.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	12	17.65	70.59	3.49	91.31	1.90	49.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	13	5.88	76.47	16.08	107.39	8.74	58.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	14	5.88	82.35	23.01	130.40	12.51	70.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	15	5.88	88.24	24.10	154.50	13.10	84.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	5.88	94.12	24.10	178.60	13.10	97.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	17	5.88	100.00	5.34	183.94	2.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	17	0.00	100.00	0.00	183.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	17	0.00	100.00	0.00	183.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	17	0.00	100.00	0.00	183.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	17	0.00	100.00	0.00	183.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	17	0.00	100.00	0.00	183.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	17	0.00	100.00	0.00	183.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	183.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	17	0.00	100.00	0.00	183.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					17				183.94				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	4.95	4.95	68.19	68.19	10.95	10.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	11	1.10	6.04	0.38	68.57	0.06	11.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	15	2.20	8.24	1.91	70.48	0.31	11.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	20	2.75	10.99	2.78	73.26	0.45	11.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	21	41	11.54	22.53	1.78	75.03	0.29	12.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	49	4.40	26.92	6.25	81.28	1.00	13.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	61	6.59	33.52	8.66	89.94	1.39	14.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	66	2.75	36.26	13.97	103.91	2.24	16.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	73	3.85	40.11	18.51	122.42	2.97	19.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	75	1.10	41.21	3.38	125.80	0.54	20.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	80	2.75	43.96	22.86	148.66	3.67	23.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	84	2.20	46.15	26.27	174.93	4.22	28.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	21	105	11.54	57.69	23.90	198.83	3.84	31.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	33	138	18.13	75.82	72.36	271.19	11.62	43.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	149	6.04	81.87	126.98	398.17	20.40	63.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	157	4.40	86.26	86.48	484.66	13.89	77.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	24	181	13.19	99.45	113.68	598.34	18.26	96.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	182	0.55	100.00	24.27	622.61	3.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	182	0.00	100.00	0.00	622.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	182	0.00	100.00	0.00	622.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					182				622.61				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 267 TIMBER IMPREGNATION INSTALLATIONS (DISCOUNT/LOADINGS)

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	20.00	20.00	0.25	0.25	0.47	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	10.00	30.00	0.41	0.65	0.78	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	10.00	40.00	0.55	1.20	1.06	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	10.00	50.00	3.55	4.76	6.82	9.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	10.00	60.00	5.54	10.30	10.65	19.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	10.00	70.00	5.23	15.53	10.06	29.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	10.00	80.00	22.23	37.76	42.72	72.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	10.00	90.00	2.53	40.29	4.86	77.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	10.00	100.00	11.75	52.04	22.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	10	0.00	100.00	0.00	52.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	52.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	52.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	52.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	52.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	52.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	52.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	52.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	52.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	52.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	10	0.00	100.00	0.00	52.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					10				52.04				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 268 WOODEN MUSICAL INSTRUMENTS FACTORIES

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	30	30	20.41	20.41	55.75	55.75	3.25	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	12	42	8.16	28.57	2.12	57.87	0.12	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	47	3.40	31.97	3.40	61.27	0.20	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	49	1.36	33.33	1.05	62.32	0.06	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	51	1.36	34.69	51.49	113.81	3.00	6.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	52	0.68	35.37	49.54	163.35	2.89	9.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	53	0.68	36.05	2.16	165.51	0.13	9.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	58	3.40	39.46	145.26	310.77	8.46	18.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	62	2.72	42.18	9.23	320.01	0.54	18.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	67	3.40	45.58	34.08	354.08	1.98	20.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	69	1.36	46.94	12.31	366.39	0.72	21.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	72	2.04	48.98	11.17	377.56	0.65	21.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	73	0.68	49.66	11.44	389.00	0.67	22.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	74	0.68	50.34	22.32	411.32	1.30	23.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	79	3.40	53.74	91.97	503.29	5.36	29.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	85	4.08	57.82	131.22	634.51	7.64	36.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	12	97	8.16	65.99	307.78	942.30	17.93	54.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	23	120	15.65	81.63	334.58	1,276.88	19.49	74.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	16	136	10.88	92.52	310.38	1,587.26	18.08	92.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		11	147	7.48	100.00	129.64	1,716.90	7.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				147				1,716.90				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17	17	6.25	6.25	107.93	107.93	4.29	4.29	2	2	15.38	15.38	68.10	68.10	5.40	5.40	63.10	63.10
2	50	100	75	7	24	2.57	8.82	2.31	110.24	0.09	4.38	0	2	0.00	15.38	0.00	68.10	0.00	5.40	0.00	61.78
3	100	200	150	8	32	2.94	11.76	3.95	114.19	0.16	4.54	0	2	0.00	15.38	0.00	68.10	0.00	5.40	0.00	59.64
4	200	300	250	2	34	0.74	12.50	0.86	113.33	0.03	4.50	0	2	0.00	15.38	0.00	68.10	0.00	5.40	0.00	60.09
5	300	500	400	16	50	5.88	18.38	30.95	144.28	1.23	5.73	0	2	0.00	15.38	0.00	68.10	0.00	5.40	0.00	47.20
6	500	750	625	4	54	1.47	19.85	11.32	155.59	0.45	6.18	0	2	0.00	15.38	0.00	68.10	0.00	5.40	0.00	43.77
7	750	1,000	875	6	60	2.21	22.06	13.97	169.56	0.55	6.73	1	3	7.69	23.08	55.00	123.10	4.36	9.76	393.79	72.60
8	1,000	1,500	1,250	19	79	6.99	29.04	58.91	228.46	2.34	9.07	0	3	0.00	23.08	0.00	123.10	0.00	9.76	0.00	53.88
9	1,500	2,000	1,750	9	88	3.31	32.35	38.50	266.97	1.53	10.60	0	3	0.00	23.08	0.00	123.10	0.00	9.76	0.00	46.11
10	2,000	2,500	2,250	16	104	5.88	38.24	59.97	326.94	2.38	12.99	0	3	0.00	23.08	0.00	123.10	0.00	9.76	0.00	37.65
11	2,500	3,000	2,750	9	113	3.31	41.54	27.01	353.95	1.07	14.06	0	3	0.00	23.08	0.00	123.10	0.00	9.76	0.00	34.78
12	3,000	4,000	3,500	17	130	6.25	47.79	183.25	537.20	7.28	21.34	0	3	0.00	23.08	0.00	123.10	0.00	9.76	0.00	22.92
13	4,000	5,000	4,500	28	158	10.29	58.09	212.34	749.54	8.43	29.77	6	9	46.15	69.23	113.30	236.40	8.98	18.74	53.36	31.54
14	5,000	7,500	6,250	18	176	6.62	64.71	195.81	945.34	7.78	37.55	0	9	0.00	69.23	0.00	236.40	0.00	18.74	0.00	25.01
15	7,500	10,000	8,750	25	201	9.19	73.90	222.91	1,168.25	8.85	46.40	1	10	7.69	76.92	31.57	267.97	2.50	21.25	14.16	22.94
16	10,000	20,000	15,000	19	220	6.99	80.88	618.88	1,787.13	24.58	70.98	0	10	0.00	76.92	0.00	267.97	0.00	21.25	0.00	14.99
17	20,000	50,000	35,000	30	250	11.03	91.91	337.12	2,124.25	13.39	84.37	1	11	7.69	84.62	17.52	285.49	1.39	22.63	5.20	13.44
18	50,000	100,000	75,000	4	254	1.47	93.38	85.65	2,209.90	3.40	87.77	2	13	15.38	100.00	975.82	1,261.31	77.37	100.00	1139.30	57.08
19	100,000	500,000	300,000	16	270	5.88	99.26	307.63	2,517.53	12.22	99.99	0	13	0.00	100.00	0.00	1,261.31	0.00	100.00	0.00	50.10
20	500,000	**UP**		2	272	0.74	100.00	0.16	2,517.69	0.01	100.00	0	13	0.00	100.00	0.00	1,261.31	0.00	100.00	0.00	50.10
				272				2,517.69				13				1,261.31				50.10	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	10.20	10.20	34.42	34.42	8.50	8.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	2.04	12.24	1.06	35.48	0.26	8.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	2.04	14.29	5.63	41.10	1.39	10.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	2.04	16.33	17.77	23.34	4.39	5.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	2.04	18.37	8.88	32.22	2.19	7.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	2.04	20.41	9.23	41.45	2.28	10.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	2.04	22.45	1.83	43.28	0.45	10.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	2.04	24.49	1.22	44.50	0.30	10.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	2.04	26.53	0.61	45.11	0.15	11.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	2.04	28.57	1.22	46.33	0.30	11.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	2.04	30.61	1.22	47.55	0.30	11.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	18	6.12	36.73	0.05	47.60	0.01	11.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	19	2.04	38.78	14.71	62.30	3.63	15.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	20	2.04	40.82	27.34	89.65	6.75	22.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	23	6.12	46.94	6.96	96.61	1.72	23.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	27	8.16	55.10	14.81	111.42	3.66	27.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	14	41	28.57	83.67	151.68	263.10	37.45	64.96	7	7	77.78	77.78	57.19	57.19	49.01	49.01	37.70	21.74
18	50,000	100,000	75,000	7	48	14.29	97.96	75.46	338.56	18.63	83.59	2	9	22.22	100.00	59.50	116.69	50.99	100.00	78.85	34.47
19	100,000	500,000	300,000	1	49	2.04	100.00	66.44	405.00	16.41	100.00	0	9	0.00	100.00	0.00	116.69	0.00	100.00	0.00	28.81
20	500,000	**UP**		0	49	0.00	100.00	0.00	405.00	0.00	100.00	0	9	0.00	100.00	0.00	116.69	0.00	100.00	0.00	28.81
				49				405.00				9				116.69				28.81	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	0.79	0.79	3.72	3.72	0.61	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	0.79	1.59	0.24	3.95	0.04	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	0.79	2.38	0.54	4.49	0.09	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	5	1.59	3.97	1.67	6.16	0.28	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	14	7.14	11.11	4.67	10.83	0.77	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	27	10.32	21.43	11.68	22.51	1.93	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	31	3.17	24.60	6.75	29.26	1.12	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	39	6.35	30.95	18.46	47.72	3.05	7.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	45	4.76	35.71	15.11	62.84	2.50	10.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	51	4.76	40.48	10.63	73.46	1.75	12.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	59	6.35	46.83	23.25	96.71	3.84	15.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	64	3.97	50.79	35.29	132.00	5.83	21.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	72	6.35	57.14	52.53	184.53	8.67	30.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	13	85	10.32	67.46	78.69	263.22	12.99	43.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	92	5.56	73.02	45.35	308.57	7.49	50.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	23	115	18.25	91.27	194.96	503.52	32.19	83.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	10	125	7.94	99.21	97.51	601.04	16.10	99.24	1	1	100.00	100.00	3.15	3.15	100.00	100.00	3.23	0.52
19	100,000	500,000	300,000	1	126	0.79	100.00	4.60	605.64	0.76	100.00	0	1	0.00	100.00	0.00	3.15	0.00	100.00	0.00	0.52
20	500,000	**UP**		0	126	0.00	100.00	0.00	605.64	0.00	100.00	0	1	0.00	100.00	0.00	3.15	0.00	100.00	0.00	0.52
					126				605.64				1				3.15				0.52

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 270 CORN MILLS PADDY (RICE) GAMBIR

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.25	0.25	2.93	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	0.50	0.74	5.87	8.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	2.01	2.75	23.77	32.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	0.37	3.13	4.39	36.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	0.84	3.96	9.93	46.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	1.10	5.07	13.06	59.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	3.39	8.46	40.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	7	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					7				8.46				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2701 CORN MILLS (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	45	45	5.14	5.14	22.90	22.90	1.05	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	17	62	1.94	7.09	13.29	36.19	0.61	1.65	3	3	6.00	6.00	3.37	3.37	0.99	0.99	25.34	9.31
3	100	200	150	6	68	0.69	7.77	1.12	37.30	0.05	1.70	0	3	0.00	6.00	0.00	3.37	0.00	0.99	0.00	9.03
4	200	300	250	14	82	1.60	9.37	1.87	39.17	0.09	1.79	0	3	0.00	6.00	0.00	3.37	0.00	0.99	0.00	8.60
5	300	500	400	6	88	0.69	10.06	2.47	41.65	0.11	1.90	0	3	0.00	6.00	0.00	3.37	0.00	0.99	0.00	8.09
6	500	750	625	7	95	0.80	10.86	2.68	44.33	0.12	2.03	0	3	0.00	6.00	0.00	3.37	0.00	0.99	0.00	7.60
7	750	1,000	875	16	111	1.83	12.69	7.23	51.56	0.33	2.36	0	3	0.00	6.00	0.00	3.37	0.00	0.99	0.00	6.53
8	1,000	1,500	1,250	29	140	3.31	16.00	29.19	80.75	1.33	3.69	0	3	0.00	6.00	0.00	3.37	0.00	0.99	0.00	4.17
9	1,500	2,000	1,750	22	162	2.51	18.51	17.82	98.56	0.81	4.50	0	3	0.00	6.00	0.00	3.37	0.00	0.99	0.00	3.42
10	2,000	2,500	2,250	38	200	4.34	22.86	38.57	137.13	1.76	6.27	0	3	0.00	6.00	0.00	3.37	0.00	0.99	0.00	2.46
11	2,500	3,000	2,750	26	226	2.97	25.83	66.26	203.39	3.03	9.29	0	3	0.00	6.00	0.00	3.37	0.00	0.99	0.00	1.66
12	3,000	4,000	3,500	41	267	4.69	30.51	42.32	245.71	1.93	11.23	0	3	0.00	6.00	0.00	3.37	0.00	0.99	0.00	1.37
13	4,000	5,000	4,500	57	324	6.51	37.03	59.98	305.69	2.74	13.97	1	4	2.00	8.00	138.00	141.37	40.70	41.70	230.07	46.25
14	5,000	7,500	6,250	81	405	9.26	46.29	181.36	487.05	8.29	22.26	0	4	0.00	8.00	0.00	141.37	0.00	41.70	0.00	29.03
15	7,500	10,000	8,750	57	462	6.51	52.80	87.71	574.76	4.01	26.26	0	4	0.00	8.00	0.00	141.37	0.00	41.70	0.00	24.60
16	10,000	20,000	15,000	90	552	10.29	63.09	331.05	905.81	15.13	41.39	0	4	0.00	8.00	0.00	141.37	0.00	41.70	0.00	15.61
17	20,000	50,000	35,000	151	703	17.26	80.34	567.49	1,473.31	25.93	67.33	0	4	0.00	8.00	0.00	141.37	0.00	41.70	0.00	9.60
18	50,000	100,000	75,000	84	787	9.60	89.94	251.20	1,724.50	11.48	78.80	11	15	22.00	30.00	14.14	155.50	4.17	45.87	5.63	9.02
19	100,000	500,000	300,000	70	857	8.00	97.94	405.03	2,129.53	18.51	97.31	35	50	70.00	100.00	183.53	339.04	54.13	100.00	45.31	15.92
20	500,000	**UP**		18	875	2.06	100.00	58.80	2,188.33	2.69	100.00	0	50	0.00	100.00	0.00	339.04	0.00	100.00	0.00	15.49
				875				2,188.33				50				339.04				15.49	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2702 FODDER MILLS (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	124	124	8.45	8.45	146.69	146.69	3.13	3.13	2	2	1.02	1.02	0.47	0.47	0.09	0.09	0.32	0.32
2	50	100	75	14	138	0.95	9.40	15.52	162.21	0.33	3.46	0	2	0.00	1.02	0.00	0.47	0.00	0.09	0.00	0.29
3	100	200	150	9	147	0.61	10.01	0.72	162.93	0.02	3.47	0	2	0.00	1.02	0.00	0.47	0.00	0.09	0.00	0.29
4	200	300	250	9	156	0.61	10.63	2.17	165.10	0.05	3.52	0	2	0.00	1.02	0.00	0.47	0.00	0.09	0.00	0.28
5	300	500	400	50	206	3.41	14.03	7.65	172.75	0.16	3.68	0	2	0.00	1.02	0.00	0.47	0.00	0.09	0.00	0.27
6	500	750	625	20	226	1.36	15.40	6.40	179.15	0.14	3.82	0	2	0.00	1.02	0.00	0.47	0.00	0.09	0.00	0.26
7	750	1,000	875	20	246	1.36	16.76	24.07	203.22	0.51	4.33	0	2	0.00	1.02	0.00	0.47	0.00	0.09	0.00	0.23
8	1,000	1,500	1,250	25	271	1.70	18.46	30.60	233.82	0.65	4.98	1	3	0.51	1.52	0.08	0.55	0.02	0.11	0.27	0.24
9	1,500	2,000	1,750	17	288	1.16	19.62	42.13	275.95	0.90	5.88	1	4	0.51	2.03	0.80	1.35	0.15	0.26	1.90	0.49
10	2,000	2,500	2,250	14	302	0.95	20.57	20.74	296.68	0.44	6.32	2	6	1.02	3.05	126.16	127.51	24.07	24.32	608.42	42.98
11	2,500	3,000	2,750	29	331	1.98	22.55	39.79	336.47	0.85	7.17	2	8	1.02	4.06	0.07	127.58	0.01	24.34	0.17	37.92
12	3,000	4,000	3,500	26	357	1.77	24.32	54.34	390.81	1.16	8.33	8	16	4.06	8.12	1.94	129.52	0.37	24.71	3.56	33.14
13	4,000	5,000	4,500	20	377	1.36	25.68	41.21	432.03	0.88	9.21	0	16	0.00	8.12	0.00	129.52	0.00	24.71	0.00	29.98
14	5,000	7,500	6,250	46	423	3.13	28.81	172.40	604.43	3.68	12.89	0	16	0.00	8.12	0.00	129.52	0.00	24.71	0.00	21.43
15	7,500	10,000	8,750	48	471	3.27	32.08	157.67	762.10	3.36	16.25	0	16	0.00	8.12	0.00	129.52	0.00	24.71	0.00	16.99
16	10,000	20,000	15,000	110	581	7.49	39.58	585.19	1,347.29	12.48	28.72	5	21	2.54	10.66	105.71	235.23	20.17	44.87	18.07	17.46
17	20,000	50,000	35,000	178	759	12.13	51.70	996.66	2,343.95	21.25	49.97	19	40	9.64	20.30	62.14	297.37	11.85	56.73	6.24	12.69
18	50,000	100,000	75,000	216	975	14.71	66.42	866.92	3,210.86	18.48	68.45	27	67	13.71	34.01	103.20	400.57	19.69	76.41	11.90	12.48
19	100,000	500,000	300,000	426	1,401	29.02	95.44	1,164.76	4,375.62	24.83	93.28	56	123	28.43	62.44	79.31	479.88	15.13	91.54	6.81	10.97
20	500,000	**UP**		67	1,468	4.56	100.00	315.17	4,690.79	6.72	100.00	74	197	37.56	100.00	44.35	524.23	8.46	100.00	14.07	11.18
				1,468				4,690.79				197				524.23				11.18	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2703 GAPLEK MILLS (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	7.63	7.63	3.73	3.73	1.22	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	16	5.93	13.56	0.34	4.07	0.11	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	25	7.63	21.19	0.50	4.58	0.16	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	34	7.63	28.81	3.30	7.88	1.08	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	13	47	11.02	39.83	3.29	11.16	1.07	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	60	11.02	50.85	6.60	17.76	2.15	5.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	65	4.24	55.08	3.13	20.89	1.02	6.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	69	3.39	58.47	3.48	24.37	1.13	7.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	75	5.08	63.56	8.76	33.13	2.86	10.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	77	1.69	65.25	6.59	39.72	2.15	12.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	79	1.69	66.95	2.70	42.42	0.88	13.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	82	2.54	69.49	13.91	56.33	4.53	18.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	83	0.85	70.34	13.00	69.33	4.24	22.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	93	8.47	78.81	41.03	110.36	13.38	35.98	5	5	83.33	83.33	44.00	44.00	33.49	33.49	107.25	39.87
15	7,500	10,000	8,750	2	95	1.69	80.51	2.96	113.32	0.96	36.95	0	5	0.00	83.33	0.00	44.00	0.00	33.49	0.00	38.83
16	10,000	20,000	15,000	9	104	7.63	88.14	47.12	160.43	15.36	52.31	0	5	0.00	83.33	0.00	44.00	0.00	33.49	0.00	27.43
17	20,000	50,000	35,000	11	115	9.32	97.46	99.74	260.17	32.52	84.84	1	6	16.67	100.00	87.37	131.37	66.51	100.00	87.59	50.49
18	50,000	100,000	75,000	1	116	0.85	98.31	43.46	303.63	14.17	99.01	0	6	0.00	100.00	0.00	131.37	0.00	100.00	0.00	43.27
19	100,000	500,000	300,000	1	117	0.85	99.15	2.84	306.47	0.93	99.93	0	6	0.00	100.00	0.00	131.37	0.00	100.00	0.00	42.86
20	500,000	**UP**		1	118	0.85	100.00	0.20	306.68	0.07	100.00	0	6	0.00	100.00	0.00	131.37	0.00	100.00	0.00	42.84
				118				306.68				6				131.37				42.84	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2704 GAMBIR FACTORIES (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	5.00	5.00	9.25	9.25	4.09	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	5.00	10.00	0.20	9.45	0.09	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	5.00	15.00	0.34	9.80	0.15	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	5.00	20.00	4.51	14.30	1.99	6.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	5.00	25.00	0.00	14.30	0.00	6.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	5.00	30.00	1.28	15.58	0.57	6.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	5.00	35.00	2.54	18.13	1.12	8.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	5.00	40.00	7.43	25.56	3.29	11.30	2	2	100.00	100.00	56.70	56.70	100.00	100.00	762.96	221.85
9	1,500	2,000	1,750	1	9	5.00	45.00	12.06	37.62	5.33	16.64	0	2	0.00	100.00	0.00	56.70	0.00	100.00	0.00	150.72
10	2,000	2,500	2,250	1	10	5.00	50.00	2.34	35.28	1.03	15.60	0	2	0.00	100.00	0.00	56.70	0.00	100.00	0.00	160.71
11	2,500	3,000	2,750	1	11	5.00	55.00	8.63	43.91	3.82	19.42	0	2	0.00	100.00	0.00	56.70	0.00	100.00	0.00	129.13
12	3,000	4,000	3,500	1	12	5.00	60.00	5.13	49.05	2.27	21.69	0	2	0.00	100.00	0.00	56.70	0.00	100.00	0.00	115.61
13	4,000	5,000	4,500	1	13	5.00	65.00	5.50	54.55	2.43	24.12	0	2	0.00	100.00	0.00	56.70	0.00	100.00	0.00	103.95
14	5,000	7,500	6,250	4	17	20.00	85.00	25.48	80.03	11.27	35.39	0	2	0.00	100.00	0.00	56.70	0.00	100.00	0.00	70.85
15	7,500	10,000	8,750	1	18	5.00	90.00	47.06	127.10	20.81	56.20	0	2	0.00	100.00	0.00	56.70	0.00	100.00	0.00	44.61
16	10,000	20,000	15,000	1	19	5.00	95.00	35.90	163.00	15.87	72.08	0	2	0.00	100.00	0.00	56.70	0.00	100.00	0.00	34.79
17	20,000	50,000	35,000	1	20	5.00	100.00	63.15	226.14	27.92	100.00	0	2	0.00	100.00	0.00	56.70	0.00	100.00	0.00	25.07
18	50,000	100,000	75,000	0	20	0.00	100.00	0.00	226.14	0.00	100.00	0	2	0.00	100.00	0.00	56.70	0.00	100.00	0.00	25.07
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	226.14	0.00	100.00	0	2	0.00	100.00	0.00	56.70	0.00	100.00	0.00	25.07
20	500,000	**UP**		0	20	0.00	100.00	0.00	226.14	0.00	100.00	0	2	0.00	100.00	0.00	56.70	0.00	100.00	0.00	25.07
				20				226.14				2				56.70				25.07	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2705 FLOUR MILLS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	56	56	6.18	6.18	392.46	392.46	10.06	10.06	10	10	20.83	20.83	87.39	87.39	2.57	2.57	22.27	22.27
2	50	100	75	24	80	2.65	8.83	14.89	407.35	0.38	10.44	0	10	0.00	20.83	0.00	87.39	0.00	2.57	0.00	21.45
3	100	200	150	13	93	1.43	10.26	6.83	414.18	0.18	10.62	0	10	0.00	20.83	0.00	87.39	0.00	2.57	0.00	21.10
4	200	300	250	8	101	0.88	11.15	3.41	417.59	0.09	10.70	0	10	0.00	20.83	0.00	87.39	0.00	2.57	0.00	20.93
5	300	500	400	19	120	2.10	13.25	10.86	428.45	0.28	10.98	0	10	0.00	20.83	0.00	87.39	0.00	2.57	0.00	20.40
6	500	750	625	20	140	2.21	15.45	16.08	444.53	0.41	11.39	0	10	0.00	20.83	0.00	87.39	0.00	2.57	0.00	19.66
7	750	1,000	875	19	159	2.10	17.55	13.71	458.24	0.35	11.75	0	10	0.00	20.83	0.00	87.39	0.00	2.57	0.00	19.07
8	1,000	1,500	1,250	25	184	2.76	20.31	23.64	481.88	0.61	12.35	0	10	0.00	20.83	0.00	87.39	0.00	2.57	0.00	18.13
9	1,500	2,000	1,750	12	196	1.32	21.63	20.66	502.54	0.53	12.88	0	10	0.00	20.83	0.00	87.39	0.00	2.57	0.00	17.39
10	2,000	2,500	2,250	18	214	1.99	23.62	30.60	533.14	0.78	13.66	0	10	0.00	20.83	0.00	87.39	0.00	2.57	0.00	16.39
11	2,500	3,000	2,750	7	221	0.77	24.39	10.83	543.97	0.28	13.94	0	10	0.00	20.83	0.00	87.39	0.00	2.57	0.00	16.06
12	3,000	4,000	3,500	22	243	2.43	26.82	56.63	600.60	1.45	15.39	0	10	0.00	20.83	0.00	87.39	0.00	2.57	0.00	14.55
13	4,000	5,000	4,500	22	265	2.43	29.25	78.01	678.62	2.00	17.39	5	15	10.42	31.25	732.02	819.41	21.56	24.14	938.31	120.75
14	5,000	7,500	6,250	26	291	2.87	32.12	112.19	790.81	2.88	20.27	0	15	0.00	31.25	0.00	819.41	0.00	24.14	0.00	103.62
15	7,500	10,000	8,750	39	330	4.30	36.42	183.58	974.39	4.71	24.97	3	18	6.25	37.50	2.61	822.02	0.08	24.21	1.42	84.36
16	10,000	20,000	15,000	149	479	16.45	52.87	642.18	1,616.56	16.46	41.43	8	26	16.67	54.17	303.67	1,125.69	8.95	33.16	47.29	69.63
17	20,000	50,000	35,000	162	641	17.88	70.75	1,057.44	2,674.01	27.10	68.54	5	31	10.42	64.58	1,651.77	2,777.46	48.66	81.82	156.20	103.87
18	50,000	100,000	75,000	83	724	9.16	79.91	529.19	3,203.20	13.56	82.10	2	33	4.17	68.75	36.24	2,813.70	1.07	82.88	6.85	87.84
19	100,000	500,000	300,000	130	854	14.35	94.26	482.80	3,686.00	12.37	94.47	9	42	18.75	87.50	544.32	3,358.02	16.03	98.92	112.74	91.10
20	500,000	**UP**		52	906	5.74	100.00	215.59	3,901.60	5.53	100.00	6	48	12.50	100.00	36.76	3,394.78	1.08	100.00	17.05	87.01
				906				3,901.60				48				3,394.78				87.01	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2708 MIXED (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	1.77	1.77	20.95	20.95	3.49	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	6	3.54	5.31	1.43	22.38	0.24	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	12	5.31	10.62	2.07	24.45	0.35	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	14	1.77	12.39	0.46	24.91	0.08	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	19	4.42	16.81	2.52	27.43	0.42	4.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	22	2.65	19.47	2.76	30.19	0.46	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	25	2.65	22.12	10.22	40.41	1.70	6.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	30	4.42	26.55	16.02	56.43	2.67	9.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	34	3.54	30.09	15.36	71.79	2.56	11.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	35	0.88	30.97	4.46	76.25	0.74	12.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	41	5.31	36.28	12.96	89.21	2.16	14.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	45	3.54	39.82	26.65	115.85	4.44	19.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	46	0.88	40.71	8.05	123.90	1.34	20.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	51	4.42	45.13	50.24	174.14	8.37	29.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	56	4.42	49.56	76.00	250.14	12.67	41.69	2	2	18.18	18.18	385.65	385.65	96.42	96.42	507.43	154.17
16	10,000	20,000	15,000	9	65	7.96	57.52	146.70	396.84	24.45	66.14	0	2	0.00	18.18	0.00	385.65	0.00	96.42	0.00	97.18
17	20,000	50,000	35,000	4	69	3.54	61.06	60.82	457.66	10.14	76.27	1	3	9.09	27.27	0.87	386.51	0.22	96.64	1.42	84.45
18	50,000	100,000	75,000	7	76	6.19	67.26	4.84	462.50	0.81	77.08	1	4	9.09	36.36	10.65	397.17	2.66	99.30	220.15	85.87
19	100,000	500,000	300,000	30	106	26.55	93.81	120.12	582.61	20.02	97.10	2	6	18.18	54.55	2.19	399.35	0.55	99.85	1.82	68.55
20	500,000	**UP**		7	113	6.19	100.00	17.41	600.02	2.90	100.00	5	11	45.45	100.00	0.60	399.95	0.15	100.00	3.44	66.66
					113				600.02				11				399.95				66.66

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2709 PADDY & HULLING MILLS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	519	519	10.25	10.25	278.44	278.44	3.03	3.03	1	1	1.82	1.82	18.09	18.09	0.45	0.45	6.50	6.50
2	50	100	75	474	993	9.37	19.62	149.98	428.42	1.63	4.66	0	1	0.00	1.82	0.00	18.09	0.00	0.45	0.00	4.22
3	100	200	150	693	1,686	13.69	33.31	217.73	646.15	2.37	7.02	2	3	3.64	5.45	136.99	155.08	3.37	3.81	62.92	24.00
4	200	300	250	441	2,127	8.71	42.03	235.41	881.56	2.56	9.58	2	5	3.64	9.09	240.66	395.74	5.92	9.73	102.23	44.89
5	300	500	400	556	2,683	10.99	53.01	505.73	1,387.28	5.50	15.08	0	5	0.00	9.09	0.00	395.74	0.00	9.73	0.00	28.53
6	500	750	625	337	3,020	6.66	59.67	390.85	1,778.13	4.25	19.33	5	10	9.09	18.18	234.26	629.99	5.76	15.50	59.94	35.43
7	750	1,000	875	245	3,265	4.84	64.51	252.91	2,031.04	2.75	22.08	0	10	0.00	18.18	0.00	629.99	0.00	15.50	0.00	31.02
8	1,000	1,500	1,250	270	3,535	5.33	69.85	412.07	2,443.11	4.48	26.56	2	12	3.64	21.82	541.03	1,171.02	13.31	28.81	131.29	47.93
9	1,500	2,000	1,750	182	3,717	3.60	73.44	395.63	2,838.74	4.30	30.86	0	12	0.00	21.82	0.00	1,171.02	0.00	28.81	0.00	41.25
10	2,000	2,500	2,250	123	3,840	2.43	75.87	367.58	3,206.32	4.00	34.85	0	12	0.00	21.82	0.00	1,171.02	0.00	28.81	0.00	36.52
11	2,500	3,000	2,750	119	3,959	2.35	78.23	359.03	3,565.35	3.90	38.76	2	14	3.64	25.45	62.68	1,233.70	1.54	30.35	17.46	34.60
12	3,000	4,000	3,500	177	4,136	3.50	81.72	460.20	4,025.55	5.00	43.76	3	17	5.45	30.91	379.68	1,613.39	9.34	39.69	82.50	40.08
13	4,000	5,000	4,500	135	4,271	2.67	84.39	624.33	4,649.88	6.79	50.55	4	21	7.27	38.18	622.71	2,236.10	15.32	55.00	99.74	48.09
14	5,000	7,500	6,250	230	4,501	4.54	88.93	1,080.18	5,730.06	11.74	62.29	14	35	25.45	63.64	1,130.21	3,366.31	27.80	82.81	104.63	58.75
15	7,500	10,000	8,750	136	4,637	2.69	91.62	656.19	6,386.25	7.13	69.42	4	39	7.27	70.91	95.97	3,462.28	2.36	85.17	14.63	54.21
16	10,000	20,000	15,000	177	4,814	3.50	95.12	1,291.61	7,677.86	14.04	83.46	0	39	0.00	70.91	0.00	3,462.28	0.00	85.17	0.00	45.09
17	20,000	50,000	35,000	141	4,955	2.79	97.91	1,425.08	9,102.94	15.49	98.95	7	46	12.73	83.64	569.15	4,031.43	14.00	99.17	39.94	44.29
18	50,000	100,000	75,000	56	5,011	1.11	99.01	278.04	9,380.98	3.02	101.97	5	51	9.09	92.73	32.75	4,064.18	0.81	99.97	11.78	43.32
19	100,000	500,000	300,000	47	5,058	0.93	99.94	211.43	9,169.55	2.30	99.68	4	55	7.27	100.00	1.14	4,065.32	0.03	100.00	0.54	44.33
20	500,000	**UP**		3	5,061	0.06	100.00	29.76	9,199.31	0.32	100.00	0	55	0.00	100.00	0.00	4,065.32	0.00	100.00	0.00	44.19
				5,061				9,199.31				55				4,065.32				44.19	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 271 SUGAR MILLS CHOCOLATE FACTORIES SWEETS FACTORIES

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	11.29	11.29	5.43	5.43	2.53	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	10	4.84	16.13	1.63	7.06	0.76	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	13	4.84	20.97	1.82	8.88	0.85	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	14	1.61	22.58	1.18	10.05	0.55	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	15	1.61	24.19	1.80	11.86	0.84	5.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	16	1.61	25.81	1.61	13.46	0.75	6.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	17	1.61	27.42	0.10	13.56	0.04	6.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	18	1.61	29.03	6.98	20.54	3.26	9.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	19	1.61	30.65	6.48	27.02	3.03	12.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	20	1.61	32.26	0.78	27.80	0.36	12.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	21	1.61	33.87	5.04	32.84	2.35	15.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	22	1.61	35.48	8.38	41.21	3.91	19.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	23	1.61	37.10	7.45	48.66	3.48	22.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	24	1.61	38.71	13.42	62.09	6.27	29.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	25	1.61	40.32	3.40	65.48	1.59	30.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	26	1.61	41.94	18.52	84.00	8.65	39.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	30	6.45	48.39	1.81	85.81	0.85	40.08	2	2	28.57	28.57	0.00	0.00	0.47	0.47	0.10	0.00
18	50,000	100,000	75,000	3	33	4.84	53.23	25.62	111.44	11.97	52.05	2	4	28.57	57.14	0.03	0.03	7.61	8.09	0.12	0.03
19	100,000	500,000	300,000	13	46	20.97	74.19	37.75	149.18	17.63	69.68	3	7	42.86	100.00	0.37	0.40	91.91	100.00	0.97	0.27
20	500,000	**UP**		16	62	25.81	100.00	64.92	214.10	30.32	100.00	0	7	0.00	100.00	0.00	0.40	0.00	100.00	0.00	0.19
				62				214.10				7				0.40				0.19	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 27111 SUGAR MILLS EXCLUDING SPONTANEOUS CUMBUSTION

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	45	45	5.87	5.87	112.18	112.18	6.89	6.89	2	2	5.71	5.71	3.83	3.83	9.57	9.57	3.42	3.42
2	50	100	75	24	69	3.13	9.00	0.95	113.14	0.06	6.95	0	2	0.00	5.71	0.00	3.83	0.00	9.57	0.00	3.39
3	100	200	150	18	87	2.35	11.34	1.09	114.22	0.07	7.02	0	2	0.00	5.71	0.00	3.83	0.00	9.57	0.00	3.36
4	200	300	250	13	100	1.69	13.04	2.23	116.45	0.14	7.16	0	2	0.00	5.71	0.00	3.83	0.00	9.57	0.00	3.29
5	300	500	400	8	108	1.04	14.08	2.09	118.54	0.13	7.29	0	2	0.00	5.71	0.00	3.83	0.00	9.57	0.00	3.23
6	500	750	625	13	121	1.69	15.78	20.82	139.37	1.28	8.56	0	2	0.00	5.71	0.00	3.83	0.00	9.57	0.00	2.75
7	750	1,000	875	6	127	0.78	16.56	6.84	146.20	0.42	8.98	0	2	0.00	5.71	0.00	3.83	0.00	9.57	0.00	2.62
8	1,000	1,500	1,250	21	148	2.74	19.30	27.04	173.24	1.66	10.65	0	2	0.00	5.71	0.00	3.83	0.00	9.57	0.00	2.21
9	1,500	2,000	1,750	7	155	0.91	20.21	9.34	182.58	0.57	11.22	0	2	0.00	5.71	0.00	3.83	0.00	9.57	0.00	2.10
10	2,000	2,500	2,250	3	158	0.39	20.60	3.38	185.96	0.21	11.43	0	2	0.00	5.71	0.00	3.83	0.00	9.57	0.00	2.06
11	2,500	3,000	2,750	8	166	1.04	21.64	17.40	203.36	1.07	12.50	0	2	0.00	5.71	0.00	3.83	0.00	9.57	0.00	1.88
12	3,000	4,000	3,500	11	177	1.43	23.08	15.73	219.10	0.97	13.46	0	2	0.00	5.71	0.00	3.83	0.00	9.57	0.00	1.75
13	4,000	5,000	4,500	7	184	0.91	23.99	3.25	222.34	0.20	13.66	0	2	0.00	5.71	0.00	3.83	0.00	9.57	0.00	1.72
14	5,000	7,500	6,250	35	219	4.56	28.55	81.87	304.21	5.03	18.70	0	2	0.00	5.71	0.00	3.83	0.00	9.57	0.00	1.26
15	7,500	10,000	8,750	12	231	1.56	30.12	1.59	305.80	0.10	18.79	0	2	0.00	5.71	0.00	3.83	0.00	9.57	0.00	1.25
16	10,000	20,000	15,000	38	269	4.95	35.07	104.39	410.19	6.42	25.21	0	2	0.00	5.71	0.00	3.83	0.00	9.57	0.00	0.93
17	20,000	50,000	35,000	67	336	8.74	43.81	39.62	449.81	2.43	27.64	0	2	0.00	5.71	0.00	3.83	0.00	9.57	0.00	0.85
18	50,000	100,000	75,000	32	368	4.17	47.98	57.38	507.20	3.53	31.17	0	2	0.00	5.71	0.00	3.83	0.00	9.57	0.00	0.76
19	100,000	500,000	300,000	201	569	26.21	74.19	536.55	1,043.75	32.97	64.14	16	18	45.71	51.43	23.52	27.35	58.71	68.28	4.38	2.62
20	500,000	**UP**		198	767	25.81	100.00	583.47	1,627.22	35.86	100.00	17	35	48.57	100.00	12.71	40.06	31.72	100.00	2.18	2.46
				767				1,627.22				35				40.06				2.46	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 27112 SUGAR MILLS INCLUDING SPONTANEOUS COMBUSTION

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	73	73	25.35	25.35	948.46	948.46	56.62	56.62	7	7	18.92	18.92	71.79	71.79	53.72	53.72	7.57	7.57
2	50	100	75	15	88	5.21	30.56	1.48	949.94	0.09	56.71	1	8	2.70	21.62	40.81	112.60	30.54	84.27	2749.89	11.85
3	100	200	150	6	94	2.08	32.64	1.87	951.82	0.11	56.82	0	8	0.00	21.62	0.00	112.60	0.00	84.27	0.00	11.83
4	200	300	250	3	97	1.04	33.68	0.35	951.46	0.02	56.80	0	8	0.00	21.62	0.00	112.60	0.00	84.27	0.00	11.83
5	300	500	400	2	99	0.69	34.38	1.40	952.86	0.08	56.88	0	8	0.00	21.62	0.00	112.60	0.00	84.27	0.00	11.82
6	500	750	625	4	103	1.39	35.76	4.81	957.67	0.29	57.17	0	8	0.00	21.62	0.00	112.60	0.00	84.27	0.00	11.76
7	750	1,000	875	1	104	0.35	36.11	0.82	958.50	0.05	57.22	0	8	0.00	21.62	0.00	112.60	0.00	84.27	0.00	11.75
8	1,000	1,500	1,250	3	107	1.04	37.15	1.17	959.67	0.07	57.29	0	8	0.00	21.62	0.00	112.60	0.00	84.27	0.00	11.73
9	1,500	2,000	1,750	3	110	1.04	38.19	2.32	961.98	0.14	57.42	0	8	0.00	21.62	0.00	112.60	0.00	84.27	0.00	11.70
10	2,000	2,500	2,250	3	113	1.04	39.24	11.95	973.94	0.71	58.14	0	8	0.00	21.62	0.00	112.60	0.00	84.27	0.00	11.56
11	2,500	3,000	2,750	2	115	0.69	39.93	3.24	977.17	0.19	58.33	0	8	0.00	21.62	0.00	112.60	0.00	84.27	0.00	11.52
12	3,000	4,000	3,500	2	117	0.69	40.63	3.70	980.88	0.22	58.55	0	8	0.00	21.62	0.00	112.60	0.00	84.27	0.00	11.48
13	4,000	5,000	4,500	1	118	0.35	40.97	4.01	984.89	0.24	58.79	0	8	0.00	21.62	0.00	112.60	0.00	84.27	0.00	11.43
14	5,000	7,500	6,250	4	122	1.39	42.36	9.82	994.71	0.59	59.38	0	8	0.00	21.62	0.00	112.60	0.00	84.27	0.00	11.32
15	7,500	10,000	8,750	2	124	0.69	43.06	9.15	1,003.86	0.55	59.92	0	8	0.00	21.62	0.00	112.60	0.00	84.27	0.00	11.22
16	10,000	20,000	15,000	14	138	4.86	47.92	105.65	1,109.51	6.31	66.23	2	10	5.41	27.03	5.46	118.06	4.08	88.35	5.17	10.64
17	20,000	50,000	35,000	27	165	9.38	57.29	170.57	1,280.08	10.18	76.41	2	12	5.41	32.43	0.33	118.39	0.25	88.60	0.19	9.25
18	50,000	100,000	75,000	16	181	5.56	62.85	103.10	1,383.19	6.15	82.57	0	12	0.00	32.43	0.00	118.39	0.00	88.60	0.00	8.56
19	100,000	500,000	300,000	59	240	20.49	83.33	116.94	1,500.12	6.98	89.55	14	26	37.84	70.27	9.96	128.34	7.45	96.05	8.52	8.56
20	500,000	**UP**		48	288	16.67	100.00	175.11	1,675.23	10.45	100.00	11	37	29.73	100.00	5.28	133.62	3.95	100.00	3.01	7.98
				288				1,675.23				37				133.62				7.98	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 27113 CHOCOLATE AND SWEETS FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19	19	3.97	3.97	55.17	55.17	2.36	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	21	0.42	4.38	0.00	55.17	0.00	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	32	2.30	6.68	5.28	60.45	0.23	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	40	1.67	8.35	1.41	61.86	0.06	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	51	2.30	10.65	20.23	82.08	0.86	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	59	1.67	12.32	4.02	86.10	0.17	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	14	73	2.92	15.24	14.54	100.64	0.62	4.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	27	100	5.64	20.88	20.10	120.74	0.86	5.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	109	1.88	22.76	26.59	147.34	1.14	6.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	13	122	2.71	25.47	24.37	171.70	1.04	7.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	16	138	3.34	28.81	33.55	205.25	1.43	8.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	16	154	3.34	32.15	42.79	248.04	1.83	10.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	163	1.88	34.03	19.27	267.31	0.82	11.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	26	189	5.43	39.46	138.05	405.35	5.90	17.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	40	229	8.35	47.81	82.30	487.65	3.52	20.84	2	2	4.88	4.88	0.04	0.04	0.01	0.01	0.05	0.01
16	10,000	20,000	15,000	47	276	9.81	57.62	431.47	919.12	18.44	39.27	0	2	0.00	4.88	0.00	0.04	0.00	0.01	0.00	0.00
17	20,000	50,000	35,000	53	329	11.06	68.68	370.14	1,289.26	15.82	55.09	5	7	12.20	17.07	174.80	174.83	44.35	44.36	47.22	13.56
18	50,000	100,000	75,000	36	365	7.52	76.20	209.71	1,498.97	8.96	64.05	3	10	7.32	24.39	3.09	177.93	0.78	45.15	1.48	11.87
19	100,000	500,000	300,000	64	429	13.36	89.56	518.30	2,017.27	22.15	86.20	10	20	24.39	48.78	28.14	206.07	7.14	52.29	5.43	10.22
20	500,000	**UP**		50	479	10.44	100.00	322.96	2,340.23	13.80	100.00	21	41	51.22	100.00	188.04	394.11	47.71	100.00	58.22	16.84
				479				2,340.23				41				394.11				16.84	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 272 FOOD PASTE PRODUCERS BAKERIES PROCESSED FOOD FACTORIES

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	20.00	20.00	0.09	0.09	1.06	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	3	40.00	60.00	0.10	0.19	1.21	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	20.00	80.00	0.46	0.65	5.59	7.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	20.00	100.00	7.58	8.23	92.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	5	0.00	100.00	0.00	8.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	5	0.00	100.00	0.00	8.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	8.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	8.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	8.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	8.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	8.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	8.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	8.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	8.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	8.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	8.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	8.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	8.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	8.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	5	0.00	100.00	0.00	8.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				8.23				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2721 ALIMENTARY PASTE PRODUCERS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	8.25	8.25	4.75	4.75	0.96	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	9	1.03	9.28	0.13	4.88	0.03	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	16	7.22	16.49	1.51	6.39	0.30	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	20	4.12	20.62	1.18	7.57	0.24	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	23	3.09	23.71	4.49	12.05	0.91	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	28	5.15	28.87	5.42	17.47	1.09	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	31	3.09	31.96	2.30	19.77	0.46	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	39	8.25	40.21	11.80	31.57	2.38	6.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	43	4.12	44.33	6.30	37.87	1.27	7.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	46	3.09	47.42	12.69	50.56	2.56	10.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	48	2.06	49.48	8.99	59.55	1.82	12.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	50	2.06	51.55	10.56	70.11	2.13	14.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	56	6.19	57.73	23.18	93.29	4.68	18.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	64	8.25	65.98	82.81	176.10	16.72	35.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	66	2.06	68.04	27.25	203.36	5.50	41.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	74	8.25	76.29	144.17	347.52	29.12	70.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	13	87	13.40	89.69	84.87	432.39	17.14	87.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	93	6.19	95.88	61.54	493.93	12.43	99.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	95	2.06	97.94	1.24	495.17	0.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		2	97	2.06	100.00	0.00	495.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				97				495.17				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2722 BAKERIES AND BISCUIT WORKS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	340	340	7.20	7.20	909.69	909.69	6.87	6.87	14	14	11.67	11.67	47.86	47.86	2.82	2.82	5.26	5.26
2	50	100	75	83	423	1.76	8.95	20.21	929.90	0.15	7.02	0	14	0.00	11.67	0.00	47.86	0.00	2.82	0.00	5.15
3	100	200	150	236	659	5.00	13.95	89.04	1,018.94	0.67	7.70	0	14	0.00	11.67	0.00	47.86	0.00	2.82	0.00	4.70
4	200	300	250	350	1,009	7.41	21.36	130.53	1,149.46	0.99	8.68	1	15	0.83	12.50	5.70	53.56	0.34	3.15	4.37	4.66
5	300	500	400	481	1,490	10.18	31.54	347.37	1,496.84	2.62	11.31	1	16	0.83	13.33	7.30	60.86	0.43	3.58	2.10	4.07
6	500	750	625	313	1,803	6.63	38.17	718.22	2,215.06	5.42	16.73	4	20	3.33	16.67	24.42	85.28	1.44	5.02	3.40	3.85
7	750	1,000	875	236	2,039	5.00	43.16	388.77	2,603.83	2.94	19.67	3	23	2.50	19.17	26.09	111.37	1.54	6.56	6.71	4.28
8	1,000	1,500	1,250	418	2,457	8.85	52.01	589.83	3,193.66	4.45	24.12	5	28	4.17	23.33	16.13	127.50	0.95	7.51	2.74	3.99
9	1,500	2,000	1,750	484	2,941	10.25	62.26	895.20	4,088.86	6.76	30.88	11	39	9.17	32.50	71.92	199.42	4.24	11.75	8.03	4.88
10	2,000	2,500	2,250	338	3,279	7.15	69.41	649.89	4,738.74	4.91	35.79	7	46	5.83	38.33	60.02	259.44	3.53	15.28	9.23	5.47
11	2,500	3,000	2,750	144	3,423	3.05	72.46	256.23	4,994.97	1.94	37.73	1	47	0.83	39.17	26.76	286.19	1.58	16.86	10.44	5.73
12	3,000	4,000	3,500	153	3,576	3.24	75.70	371.95	5,366.92	2.81	40.53	1	48	0.83	40.00	39.90	326.09	2.35	19.21	10.73	6.08
13	4,000	5,000	4,500	102	3,678	2.16	77.86	368.91	5,735.83	2.79	43.32	0	48	0.00	40.00	0.00	326.09	0.00	19.21	0.00	5.69
14	5,000	7,500	6,250	145	3,823	3.07	80.93	608.81	6,344.64	4.60	47.92	2	50	1.67	41.67	31.62	357.71	1.86	21.07	5.19	5.64
15	7,500	10,000	8,750	63	3,886	1.33	82.26	431.49	6,776.13	3.26	51.18	0	50	0.00	41.67	0.00	357.71	0.00	21.07	0.00	5.28
16	10,000	20,000	15,000	206	4,092	4.36	86.62	3,023.71	9,799.85	22.84	74.02	10	60	8.33	50.00	1,248.63	1,606.35	73.54	94.61	41.29	16.39
17	20,000	50,000	35,000	144	4,236	3.05	89.67	1,673.03	11,472.88	12.64	86.65	1	61	0.83	50.83	0.10	1,606.45	0.01	94.62	0.01	14.00
18	50,000	100,000	75,000	156	4,392	3.30	92.97	964.20	12,437.07	7.28	93.93	5	66	4.17	55.00	68.30	1,674.74	4.02	98.64	7.08	13.47
19	100,000	500,000	300,000	170	4,562	3.60	96.57	549.26	12,986.33	4.15	98.08	21	87	17.50	72.50	7.91	1,682.66	0.47	99.11	1.44	12.96
20	500,000	**UP**		162	4,724	3.43	100.00	253.88	13,240.21	1.92	100.00	33	120	27.50	100.00	15.16	1,697.81	0.89	100.00	5.97	12.82
				4,724				13,240.21				120				1,697.81				12.82	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2723 PROCESSED FOOD FACTORIES (BIHUNMIELOMIEKERUPUK) ATC

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	339	339	12.08	12.08	534.29	534.29	5.83	5.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	182	521	6.49	18.57	105.68	639.96	1.15	6.99	2	2	3.45	3.45	183.39	183.39	6.61	6.61	173.54	28.66
3	100	200	150	274	795	9.76	28.33	179.66	819.63	1.96	8.95	1	3	1.72	5.17	48.34	231.73	1.74	8.35	26.90	28.27
4	200	300	250	176	971	6.27	34.60	95.24	914.87	1.04	9.99	0	3	0.00	5.17	0.00	231.73	0.00	8.35	0.00	25.33
5	300	500	400	219	1,190	7.80	42.41	211.83	1,126.70	2.31	12.30	0	3	0.00	5.17	0.00	231.73	0.00	8.35	0.00	20.57
6	500	750	625	129	1,319	4.60	47.01	281.07	1,407.76	3.07	15.37	2	5	3.45	8.62	166.89	398.62	6.01	14.36	59.38	28.32
7	750	1,000	875	118	1,437	4.21	51.21	211.45	1,619.21	2.31	17.68	0	5	0.00	8.62	0.00	398.62	0.00	14.36	0.00	24.62
8	1,000	1,500	1,250	141	1,578	5.02	56.24	261.29	1,880.51	2.85	20.53	2	7	3.45	12.07	10.35	408.97	0.37	14.74	3.96	21.75
9	1,500	2,000	1,750	111	1,689	3.96	60.19	257.58	2,138.09	2.81	23.34	2	9	3.45	15.52	660.07	1,069.04	23.78	38.52	256.26	50.00
10	2,000	2,500	2,250	75	1,764	2.67	62.87	176.41	2,314.50	1.93	25.27	1	10	1.72	17.24	144.66	1,213.70	5.21	43.73	82.00	52.44
11	2,500	3,000	2,750	54	1,818	1.92	64.79	201.82	2,516.32	2.20	27.47	1	11	1.72	18.97	17.05	1,230.75	0.61	44.35	8.45	48.91
12	3,000	4,000	3,500	102	1,920	3.64	68.42	481.07	2,997.40	5.25	32.72	6	17	10.34	29.31	124.77	1,355.52	4.50	48.84	25.94	45.22
13	4,000	5,000	4,500	67	1,987	2.39	70.81	386.14	3,383.54	4.22	36.94	8	25	13.79	43.10	491.03	1,846.55	17.69	66.54	127.16	54.57
14	5,000	7,500	6,250	145	2,132	5.17	75.98	764.89	4,148.43	8.35	45.29	2	27	3.45	46.55	64.65	1,911.21	2.33	68.86	8.45	46.07
15	7,500	10,000	8,750	94	2,226	3.35	79.33	891.65	5,040.08	9.73	55.02	0	27	0.00	46.55	0.00	1,911.21	0.00	68.86	0.00	37.92
16	10,000	20,000	15,000	172	2,398	6.13	85.46	1,679.87	6,719.95	18.34	73.36	3	30	5.17	51.72	189.24	2,100.45	6.82	75.68	11.27	31.26
17	20,000	50,000	35,000	170	2,568	6.06	91.52	1,384.24	8,104.19	15.11	88.48	4	34	6.90	58.62	76.09	2,176.54	2.74	78.43	5.50	26.86
18	50,000	100,000	75,000	97	2,665	3.46	94.98	579.54	8,683.73	6.33	94.80	2	36	3.45	62.07	148.02	2,324.56	5.33	83.76	25.54	26.77
19	100,000	500,000	300,000	120	2,785	4.28	99.25	387.93	9,071.66	4.24	99.04	18	54	31.03	93.10	450.59	2,775.15	16.24	99.99	116.15	30.59
20	500,000	**UP**		21	2,806	0.75	100.00	87.98	9,159.64	0.96	100.00	4	58	6.90	100.00	0.16	2,775.31	0.01	100.00	0.18	30.30
				2,806				9,159.64				58				2,775.31				30.30	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2728 MIXED

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	54	54	10.74	10.74	63.27	63.27	4.30	4.30	1	1	14.29	14.29	2.40	2.40	0.16	0.16	3.79	3.79
2	50	100	75	29	83	5.77	16.50	7.87	71.15	0.53	4.83	0	1	0.00	14.29	0.00	2.40	0.00	0.16	0.00	3.37
3	100	200	150	56	139	11.13	27.63	53.03	124.18	3.60	8.43	0	1	0.00	14.29	0.00	2.40	0.00	0.16	0.00	1.93
4	200	300	250	30	169	5.96	33.60	29.06	153.24	1.97	10.41	0	1	0.00	14.29	0.00	2.40	0.00	0.16	0.00	1.57
5	300	500	400	44	213	8.75	42.35	58.91	212.15	4.00	14.41	0	1	0.00	14.29	0.00	2.40	0.00	0.16	0.00	1.13
6	500	750	625	19	232	3.78	46.12	24.10	236.25	1.64	16.04	0	1	0.00	14.29	0.00	2.40	0.00	0.16	0.00	1.02
7	750	1,000	875	15	247	2.98	49.11	30.42	266.68	2.07	18.11	0	1	0.00	14.29	0.00	2.40	0.00	0.16	0.00	0.90
8	1,000	1,500	1,250	26	273	5.17	54.27	69.43	336.10	4.71	22.82	0	1	0.00	14.29	0.00	2.40	0.00	0.16	0.00	0.71
9	1,500	2,000	1,750	20	293	3.98	58.25	86.62	422.72	5.88	28.71	0	1	0.00	14.29	0.00	2.40	0.00	0.16	0.00	0.57
10	2,000	2,500	2,250	13	306	2.58	60.83	36.96	459.68	2.51	31.22	0	1	0.00	14.29	0.00	2.40	0.00	0.16	0.00	0.52
11	2,500	3,000	2,750	12	318	2.39	63.22	56.90	516.58	3.86	35.08	0	1	0.00	14.29	0.00	2.40	0.00	0.16	0.00	0.46
12	3,000	4,000	3,500	19	337	3.78	67.00	86.55	603.13	5.88	40.96	0	1	0.00	14.29	0.00	2.40	0.00	0.16	0.00	0.40
13	4,000	5,000	4,500	12	349	2.39	69.38	59.41	662.53	4.03	44.99	0	1	0.00	14.29	0.00	2.40	0.00	0.16	0.00	0.36
14	5,000	7,500	6,250	28	377	5.57	74.95	169.86	832.40	11.54	56.53	2	3	28.57	42.86	347.85	350.25	22.66	22.82	204.78	42.08
15	7,500	10,000	8,750	12	389	2.39	77.34	128.85	961.25	8.75	65.28	0	3	0.00	42.86	0.00	350.25	0.00	22.82	0.00	36.44
16	10,000	20,000	15,000	21	410	4.17	81.51	226.39	1,187.63	15.37	80.65	2	5	28.57	71.43	22.15	372.40	1.44	24.26	9.78	31.36
17	20,000	50,000	35,000	33	443	6.56	88.07	140.13	1,047.51	9.52	71.14	2	7	28.57	100.00	1,162.54	1,534.95	75.74	100.00	829.64	146.53
18	50,000	100,000	75,000	19	462	3.78	91.85	111.11	1,158.62	7.55	78.68	0	7	0.00	100.00	0.00	1,534.95	0.00	100.00	0.00	132.48
19	100,000	500,000	300,000	41	503	8.15	100.00	313.93	1,472.55	21.32	100.00	0	7	0.00	100.00	0.00	1,534.95	0.00	100.00	0.00	104.24
20	500,000	**UP**		0	503	0.00	100.00	0.00	1,472.55	0.00	100.00	0	7	0.00	100.00	0.00	1,534.95	0.00	100.00	0.00	104.24
				503				1,472.55				7				1,534.95				104.24	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	3.82	3.82	56.02	56.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	3.00	6.82	43.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				6.82				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	37	37	5.91	5.91	73.22	73.22	2.73	2.73	2	2	5.13	5.13	2.64	2.64	0.14	0.14	3.60	3.60
2	50	100	75	9	46	1.44	7.35	19.70	92.92	0.73	3.47	0	2	0.00	5.13	0.00	2.64	0.00	0.14	0.00	2.84
3	100	200	150	7	53	1.12	8.47	11.72	104.63	0.44	3.90	0	2	0.00	5.13	0.00	2.64	0.00	0.14	0.00	2.52
4	200	300	250	20	73	3.19	11.66	53.89	158.52	2.01	5.91	0	2	0.00	5.13	0.00	2.64	0.00	0.14	0.00	1.66
5	300	500	400	13	86	2.08	13.74	5.40	163.92	0.20	6.11	0	2	0.00	5.13	0.00	2.64	0.00	0.14	0.00	1.61
6	500	750	625	12	98	1.92	15.65	9.70	173.62	0.36	6.48	0	2	0.00	5.13	0.00	2.64	0.00	0.14	0.00	1.52
7	750	1,000	875	13	111	2.08	17.73	12.98	186.60	0.48	6.96	0	2	0.00	5.13	0.00	2.64	0.00	0.14	0.00	1.41
8	1,000	1,500	1,250	18	129	2.88	20.61	31.16	217.76	1.16	8.12	1	3	2.56	7.69	4.02	6.66	0.22	0.37	12.91	3.06
9	1,500	2,000	1,750	28	157	4.47	25.08	53.79	271.55	2.01	10.13	0	3	0.00	7.69	0.00	6.66	0.00	0.37	0.00	2.45
10	2,000	2,500	2,250	13	170	2.08	27.16	52.57	324.12	1.96	12.09	0	3	0.00	7.69	0.00	6.66	0.00	0.37	0.00	2.06
11	2,500	3,000	2,750	12	182	1.92	29.07	35.05	359.17	1.31	13.39	0	3	0.00	7.69	0.00	6.66	0.00	0.37	0.00	1.85
12	3,000	4,000	3,500	35	217	5.59	34.66	85.21	444.38	3.18	16.57	1	4	2.56	10.26	62.87	69.53	3.46	3.82	73.78	15.65
13	4,000	5,000	4,500	26	243	4.15	38.82	69.95	514.33	2.61	19.18	0	4	0.00	10.26	0.00	69.53	0.00	3.82	0.00	13.52
14	5,000	7,500	6,250	19	262	3.04	41.85	98.22	612.55	3.66	22.84	0	4	0.00	10.26	0.00	69.53	0.00	3.82	0.00	11.35
15	7,500	10,000	8,750	19	281	3.04	44.89	135.03	747.58	5.04	27.88	2	6	5.13	15.38	371.03	440.56	20.39	24.21	274.77	58.93
16	10,000	20,000	15,000	84	365	13.42	58.31	602.60	1,350.18	22.47	50.35	0	6	0.00	15.38	0.00	440.56	0.00	24.21	0.00	32.63
17	20,000	50,000	35,000	71	436	11.34	69.65	445.68	1,795.86	16.62	66.97	8	14	20.51	35.90	1,137.83	1,578.39	62.53	86.74	255.30	87.89
18	50,000	100,000	75,000	57	493	9.11	78.75	299.64	2,095.50	11.17	78.15	0	14	0.00	35.90	0.00	1,578.39	0.00	86.74	0.00	75.32
19	100,000	500,000	300,000	94	587	15.02	93.77	404.98	2,500.48	15.10	93.25	23	37	58.97	94.87	240.80	1,819.20	13.23	99.98	59.46	72.75
20	500,000	**UP**		39	626	6.23	100.00	180.91	2,681.39	6.75	100.00	2	39	5.13	100.00	0.40	1,819.59	0.02	100.00	0.22	67.86
				626				2,681.39				39				1,819.59				67.86	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2732 MEATMEAT PRODUCTS AND FISH PRODUCTS FACTORIES

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	199	199	10.62	10.62	401.24	401.24	4.31	4.31	18	18	11.39	11.39	428.82	428.82	5.50	5.50	106.87	106.87
2	50	100	75	32	231	1.71	12.33	12.14	413.38	0.13	4.44	0	18	0.00	11.39	0.00	428.82	0.00	5.50	0.00	103.73
3	100	200	150	64	295	3.42	15.75	19.54	432.92	0.21	4.65	0	18	0.00	11.39	0.00	428.82	0.00	5.50	0.00	99.05
4	200	300	250	20	315	1.07	16.82	9.22	442.15	0.10	4.75	0	18	0.00	11.39	0.00	428.82	0.00	5.50	0.00	96.98
5	300	500	400	62	377	3.31	20.13	35.53	477.67	0.38	5.13	0	18	0.00	11.39	0.00	428.82	0.00	5.50	0.00	89.77
6	500	750	625	52	429	2.78	22.90	145.94	623.61	1.57	6.70	0	18	0.00	11.39	0.00	428.82	0.00	5.50	0.00	68.76
7	750	1,000	875	53	482	2.83	25.73	29.17	652.79	0.31	7.01	0	18	0.00	11.39	0.00	428.82	0.00	5.50	0.00	65.69
8	1,000	1,500	1,250	74	556	3.95	29.68	58.03	710.81	0.62	7.64	0	18	0.00	11.39	0.00	428.82	0.00	5.50	0.00	60.33
9	1,500	2,000	1,750	42	598	2.24	31.93	66.29	777.10	0.71	8.35	0	18	0.00	11.39	0.00	428.82	0.00	5.50	0.00	55.18
10	2,000	2,500	2,250	38	636	2.03	33.96	83.91	861.01	0.90	9.25	0	18	0.00	11.39	0.00	428.82	0.00	5.50	0.00	49.80
11	2,500	3,000	2,750	43	679	2.30	36.25	108.90	969.92	1.17	10.42	0	18	0.00	11.39	0.00	428.82	0.00	5.50	0.00	44.21
12	3,000	4,000	3,500	55	734	2.94	39.19	728.43	1,698.35	7.83	18.25	2	20	1.27	12.66	46.75	475.57	0.60	6.10	6.42	28.00
13	4,000	5,000	4,500	40	774	2.14	41.32	136.71	1,835.06	1.47	19.72	0	20	0.00	12.66	0.00	475.57	0.00	6.10	0.00	25.92
14	5,000	7,500	6,250	113	887	6.03	47.36	294.57	2,129.64	3.17	22.88	1	21	0.63	13.29	225.87	701.43	2.90	8.99	76.68	32.94
15	7,500	10,000	8,750	77	964	4.11	51.47	484.75	2,614.39	5.21	28.09	8	29	5.06	18.35	3,114.26	3,815.69	39.93	48.93	642.45	145.95
16	10,000	20,000	15,000	147	1,111	7.85	59.32	1,625.13	4,239.52	17.46	45.56	7	36	4.43	22.78	628.84	4,444.53	8.06	56.99	38.69	104.84
17	20,000	50,000	35,000	306	1,417	16.34	75.65	2,248.82	6,488.34	24.17	69.72	4	40	2.53	25.32	244.65	4,689.19	3.14	60.13	10.88	72.27
18	50,000	100,000	75,000	168	1,585	8.97	84.62	1,025.35	7,513.69	11.02	80.74	15	55	9.49	34.81	943.06	5,632.24	12.09	72.22	91.97	74.96
19	100,000	500,000	300,000	247	1,832	13.19	97.81	1,514.58	9,028.27	16.28	97.02	41	96	25.95	60.76	142.40	5,774.64	1.83	74.04	9.40	63.96
20	500,000	**UP**		41	1,873	2.19	100.00	277.76	9,306.03	2.98	100.00	62	158	39.24	100.00	2,024.34	7,798.98	25.96	100.00	728.80	83.81
				1,873				9,306.03				158				7,798.98				83.81	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2733 SOYA BEANTOMATO AND HOT PEPPER SAUCE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	103	103	19.36	19.36	62.35	62.35	5.00	5.00	4	4	21.05	21.05	66.85	66.85	27.07	27.07	107.21	107.21
2	50	100	75	29	132	5.45	24.81	2.87	65.22	0.23	5.23	1	5	5.26	26.32	19.75	86.60	8.00	35.06	688.31	132.78
3	100	200	150	57	189	10.71	35.53	11.77	76.99	0.94	6.18	0	5	0.00	26.32	0.00	86.60	0.00	35.06	0.00	112.48
4	200	300	250	36	225	6.77	42.29	92.18	169.18	7.39	13.57	0	5	0.00	26.32	0.00	86.60	0.00	35.06	0.00	51.19
5	300	500	400	48	273	9.02	51.32	13.98	183.15	1.12	14.69	0	5	0.00	26.32	0.00	86.60	0.00	35.06	0.00	47.28
6	500	750	625	29	302	5.45	56.77	42.95	226.10	3.45	18.14	0	5	0.00	26.32	0.00	86.60	0.00	35.06	0.00	38.30
7	750	1,000	875	25	327	4.70	61.47	159.76	385.86	12.82	30.95	0	5	0.00	26.32	0.00	86.60	0.00	35.06	0.00	22.44
8	1,000	1,500	1,250	24	351	4.51	65.98	24.15	410.01	1.94	32.89	0	5	0.00	26.32	0.00	86.60	0.00	35.06	0.00	21.12
9	1,500	2,000	1,750	21	372	3.95	69.92	46.23	456.24	3.71	36.60	0	5	0.00	26.32	0.00	86.60	0.00	35.06	0.00	18.98
10	2,000	2,500	2,250	5	377	0.94	70.86	9.61	465.85	0.77	37.37	0	5	0.00	26.32	0.00	86.60	0.00	35.06	0.00	18.59
11	2,500	3,000	2,750	17	394	3.20	74.06	29.44	495.30	2.36	39.73	0	5	0.00	26.32	0.00	86.60	0.00	35.06	0.00	17.48
12	3,000	4,000	3,500	17	411	3.20	77.26	50.93	546.23	4.09	43.82	0	5	0.00	26.32	0.00	86.60	0.00	35.06	0.00	15.85
13	4,000	5,000	4,500	13	424	2.44	79.70	35.61	581.84	2.86	46.68	3	8	15.79	42.11	31.38	117.98	12.71	47.77	88.14	20.28
14	5,000	7,500	6,250	14	438	2.63	82.33	74.12	655.95	5.95	52.62	1	9	5.26	47.37	22.54	140.52	9.12	56.89	30.41	21.42
15	7,500	10,000	8,750	13	451	2.44	84.77	78.49	734.45	6.30	58.92	0	9	0.00	47.37	0.00	140.52	0.00	56.89	0.00	19.13
16	10,000	20,000	15,000	23	474	4.32	89.10	117.09	851.54	9.39	68.31	3	12	15.79	63.16	103.52	244.04	41.91	98.81	88.41	28.66
17	20,000	50,000	35,000	24	498	4.51	93.61	295.67	1,147.21	23.72	92.03	2	14	10.53	73.68	2.20	246.24	0.89	99.70	0.74	21.46
18	50,000	100,000	75,000	3	501	0.56	94.17	40.79	1,188.00	3.27	95.30	0	14	0.00	73.68	0.00	246.24	0.00	99.70	0.00	20.73
19	100,000	500,000	300,000	30	531	5.64	99.81	40.96	1,228.96	3.29	98.59	5	19	26.32	100.00	0.75	246.99	0.30	100.00	1.83	20.10
20	500,000	**UP**		1	532	0.19	100.00	17.61	1,246.57	1.41	100.00	0	19	0.00	100.00	0.00	246.99	0.00	100.00	0.00	19.81
					532				1,246.57				19				246.99				19.81

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2734 **POULTRY FARMS :**

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6,036	6,036	7.95	7.95	1,351.78	1,351.78	4.37	4.37	10	10	1.30	1.30	1,039.28	1,039.28	8.86	8.86	76.88	76.88
2	50	100	75	4,047	10,083	5.33	13.28	517.48	1,869.26	1.67	6.04	9	19	1.17	2.47	108.35	1,147.63	0.92	9.79	20.94	61.39
3	100	200	150	13,952	24,035	18.37	31.65	1,417.24	3,286.49	4.58	10.61	35	54	4.56	7.03	367.89	1,515.52	3.14	12.93	25.96	46.11
4	200	300	250	8,775	32,810	11.55	43.20	1,229.52	4,516.02	3.97	14.58	21	75	2.73	9.77	93.71	1,609.23	0.80	13.73	7.62	35.63
5	300	500	400	8,453	41,263	11.13	54.33	1,591.39	6,107.41	5.14	19.72	48	123	6.25	16.02	536.88	2,146.12	4.58	18.30	33.74	35.14
6	500	750	625	5,726	46,989	7.54	61.87	866.67	6,974.08	2.80	22.52	38	161	4.95	20.96	1,229.46	3,375.57	10.49	28.79	141.86	48.40
7	750	1,000	875	3,760	50,749	4.95	66.82	822.74	7,796.82	2.66	25.18	21	182	2.73	23.70	620.40	3,995.97	5.29	34.08	75.41	51.25
8	1,000	1,500	1,250	3,897	54,646	5.13	71.95	991.51	8,788.33	3.20	28.38	30	212	3.91	27.60	270.42	4,266.40	2.31	36.39	27.27	48.55
9	1,500	2,000	1,750	2,692	57,338	3.54	75.50	1,006.88	9,795.21	3.25	31.63	14	226	1.82	29.43	222.20	4,488.59	1.90	38.28	22.07	45.82
10	2,000	2,500	2,250	1,937	59,275	2.55	78.05	1,179.04	10,974.25	3.81	35.44	14	240	1.82	31.25	259.60	4,748.20	2.21	40.50	22.02	43.27
11	2,500	3,000	2,750	2,261	61,536	2.98	81.02	1,087.26	12,061.52	3.51	38.95	8	248	1.04	32.29	155.34	4,903.53	1.32	41.82	14.29	40.65
12	3,000	4,000	3,500	6,298	67,834	8.29	89.32	2,113.77	14,175.28	6.83	45.78	24	272	3.13	35.42	71.69	4,975.23	0.61	42.43	3.39	35.10
13	4,000	5,000	4,500	1,248	69,082	1.64	90.96	1,408.28	15,583.56	4.55	50.33	20	292	2.60	38.02	220.72	5,195.94	1.88	44.32	15.67	33.34
14	5,000	7,500	6,250	2,421	71,503	3.19	94.15	2,362.87	17,946.44	7.63	57.96	44	336	5.73	43.75	761.91	5,957.86	6.50	50.82	32.25	33.20
15	7,500	10,000	8,750	814	72,317	1.07	95.22	1,330.12	19,276.55	4.30	62.25	30	366	3.91	47.66	1,995.61	7,953.47	17.02	67.84	150.03	41.26
16	10,000	20,000	15,000	1,281	73,598	1.69	96.91	3,234.29	22,510.85	10.45	72.70	30	396	3.91	51.56	215.55	8,169.02	1.84	69.68	6.66	36.29
17	20,000	50,000	35,000	1,296	74,894	1.71	98.61	4,013.22	26,524.07	12.96	85.66	138	534	17.97	69.53	885.34	9,054.35	7.55	77.23	22.06	34.14
18	50,000	100,000	75,000	686	75,580	0.90	99.52	2,253.38	28,777.45	7.28	92.94	184	718	23.96	93.49	2,338.91	11,393.26	19.95	97.18	103.80	39.59
19	100,000	500,000	300,000	340	75,920	0.45	99.96	1,163.24	29,940.70	3.76	96.69	43	761	5.60	99.09	300.59	11,693.85	2.56	99.74	25.84	39.06
20	500,000	**UP**		27	75,947	0.04	100.00	1,024.05	30,964.75	3.31	100.00	7	768	0.91	100.00	30.53	11,724.38	0.26	100.00	2.98	37.86
				75,947				30,964.75				768				11,724.38				37.86	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 27341 POULTRY FARMS: USING ELECTRICAL LIGHTING

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	26	26	2.58	2.58	9.05	9.05	2.22	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	14	40	1.39	3.98	7.68	16.72	1.88	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	50	0.99	4.97	5.08	21.80	1.25	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	21	71	2.09	7.06	9.14	30.94	2.24	7.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	56	127	5.57	12.62	31.78	62.72	7.80	15.38	3	3	4.05	4.05	8.98	8.98	3.67	3.67	28.27	14.32
6	500	750	625	32	159	3.18	15.81	16.60	79.32	4.07	19.46	1	4	1.35	5.41	0.11	9.10	0.05	3.71	0.67	11.47
7	750	1,000	875	24	183	2.39	18.19	18.22	97.54	4.47	23.93	0	4	0.00	5.41	0.00	9.10	0.00	3.71	0.00	9.33
8	1,000	1,500	1,250	47	230	4.67	22.86	26.57	124.11	6.52	30.44	2	6	2.70	8.11	3.31	12.41	1.35	5.07	12.47	10.00
9	1,500	2,000	1,750	24	254	2.39	25.25	19.37	143.48	4.75	35.19	0	6	0.00	8.11	0.00	12.41	0.00	5.07	0.00	8.65
10	2,000	2,500	2,250	672	926	66.80	92.05	61.23	204.70	15.02	50.21	5	11	6.76	14.86	116.94	129.35	47.74	52.80	191.00	63.19
11	2,500	3,000	2,750	16	942	1.59	93.64	62.21	266.91	15.26	65.47	1	12	1.35	16.22	95.98	225.33	39.18	91.99	154.29	84.42
12	3,000	4,000	3,500	8	950	0.80	94.43	44.22	311.13	10.85	76.32	42	54	56.76	72.97	6.02	231.35	2.46	94.44	13.61	74.36
13	4,000	5,000	4,500	49	999	4.87	99.30	12.90	324.02	3.16	79.48	5	59	6.76	79.73	11.65	243.00	4.76	99.20	90.34	74.99
14	5,000	7,500	6,250	2	1,001	0.20	99.50	22.17	346.19	5.44	84.92	15	74	20.27	100.00	1.96	244.96	0.80	100.00	8.84	70.76
15	7,500	10,000	8,750	3	1,004	0.30	99.80	28.04	374.24	6.88	91.80	0	74	0.00	100.00	0.00	244.96	0.00	100.00	0.00	65.46
16	10,000	20,000	15,000	1	1,005	0.10	99.90	29.60	403.84	7.26	99.06	0	74	0.00	100.00	0.00	244.96	0.00	100.00	0.00	60.66
17	20,000	50,000	35,000	1	1,006	0.10	100.00	3.85	407.69	0.94	100.00	0	74	0.00	100.00	0.00	244.96	0.00	100.00	0.00	60.09
18	50,000	100,000	75,000	0	1,006	0.00	100.00	0.00	407.69	0.00	100.00	0	74	0.00	100.00	0.00	244.96	0.00	100.00	0.00	60.09
19	100,000	500,000	300,000	0	1,006	0.00	100.00	0.00	407.69	0.00	100.00	0	74	0.00	100.00	0.00	244.96	0.00	100.00	0.00	60.09
20	500,000	**UP**		0	1,006	0.00	100.00	0.00	407.69	0.00	100.00	0	74	0.00	100.00	0.00	244.96	0.00	100.00	0.00	60.09
				1,006				407.69				74				244.96				60.09	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 27342 POULTRY FARMS: USING KEROSENE LIGHTING

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.22	0.22	2.83	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	7.63	7.86	97.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	7.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	7.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	7.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	7.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	7.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	7.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	7.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	7.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	7.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	7.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	7.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	7.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	7.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	7.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	7.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	7.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	7.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				7.86				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2735 OTHER FARMS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,340	2,340	40.87	40.87	422.36	422.36	7.48	7.48	93	93	35.09	35.09	515.54	515.54	37.24	37.24	122.06	122.06
2	50	100	75	374	2,714	6.53	47.40	332.50	754.87	5.89	13.37	0	93	0.00	35.09	0.00	515.54	0.00	37.24	0.00	68.30
3	100	200	150	511	3,225	8.92	56.32	268.14	1,023.00	4.75	18.11	0	93	0.00	35.09	0.00	515.54	0.00	37.24	0.00	50.39
4	200	300	250	393	3,618	6.86	63.19	218.87	1,241.87	3.88	21.99	3	96	1.13	36.23	46.30	561.84	3.34	40.58	21.16	45.24
5	300	500	400	460	4,078	8.03	71.22	301.52	1,543.39	5.34	27.33	1	97	0.38	36.60	13.99	575.83	1.01	41.59	4.64	37.31
6	500	750	625	298	4,376	5.20	76.42	342.12	1,885.51	6.06	33.39	1	98	0.38	36.98	63.88	639.71	4.61	46.21	18.67	33.93
7	750	1,000	875	235	4,611	4.10	80.53	254.49	2,140.01	4.51	37.89	8	106	3.02	40.00	19.20	658.91	1.39	47.59	7.54	30.79
8	1,000	1,500	1,250	225	4,836	3.93	84.46	283.90	2,423.90	5.03	42.92	2	108	0.75	40.75	1.10	660.01	0.08	47.67	0.39	27.23
9	1,500	2,000	1,750	114	4,950	1.99	86.45	244.08	2,667.99	4.32	47.24	3	111	1.13	41.89	122.91	782.92	8.88	56.55	50.35	29.34
10	2,000	2,500	2,250	90	5,040	1.57	88.02	965.75	1,702.24	17.10	30.14	1	112	0.38	42.26	2.80	785.72	0.20	56.75	0.29	46.16
11	2,500	3,000	2,750	38	5,078	0.66	88.68	100.96	1,803.19	1.79	31.93	6	118	2.26	44.53	27.17	812.88	1.96	58.72	26.91	45.08
12	3,000	4,000	3,500	59	5,137	1.03	89.71	84.81	1,888.01	1.50	33.43	1	119	0.38	44.91	189.90	1,002.78	13.72	72.43	223.90	53.11
13	4,000	5,000	4,500	50	5,187	0.87	90.59	121.15	2,009.16	2.15	35.57	5	124	1.89	46.79	1.78	1,004.57	0.13	72.56	1.47	50.00
14	5,000	7,500	6,250	75	5,262	1.31	91.90	244.17	2,253.33	4.32	39.90	6	130	2.26	49.06	19.57	1,024.14	1.41	73.97	8.02	45.45
15	7,500	10,000	8,750	78	5,340	1.36	93.26	179.54	2,432.87	3.18	43.08	37	167	13.96	63.02	102.05	1,126.19	7.37	81.35	56.84	46.29
16	10,000	20,000	15,000	92	5,432	1.61	94.87	321.66	2,754.52	5.70	48.77	4	171	1.51	64.53	0.55	1,126.73	0.04	81.39	0.17	40.90
17	20,000	50,000	35,000	120	5,552	2.10	96.96	439.61	3,194.13	7.78	56.56	47	218	17.74	82.26	200.67	1,327.41	14.49	95.88	45.65	41.56
18	50,000	100,000	75,000	77	5,629	1.34	98.31	1,274.98	4,469.11	22.57	79.13	30	248	11.32	93.58	38.52	1,365.92	2.78	98.66	3.02	30.56
19	100,000	500,000	300,000	77	5,706	1.34	99.65	466.05	4,935.16	8.25	87.38	14	262	5.28	98.87	18.28	1,384.21	1.32	99.98	3.92	28.05
20	500,000	**UP**		20	5,726	0.35	100.00	712.61	5,647.77	12.62	100.00	3	265	1.13	100.00	0.23	1,384.44	0.02	100.00	0.03	24.51
				5,726				5,647.77				265				1,384.44				24.51	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2736 HATCHERIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	80	80	5.70	5.70	168.72	168.72	7.63	7.63	3	3	3.00	3.00	2.20	2.20	1.09	1.09	1.31	1.31
2	50	100	75	17	97	1.21	6.91	0.77	169.49	0.03	7.66	0	3	0.00	3.00	0.00	2.20	0.00	1.09	0.00	1.30
3	100	200	150	14	111	1.00	7.91	5.37	174.86	0.24	7.90	0	3	0.00	3.00	0.00	2.20	0.00	1.09	0.00	1.26
4	200	300	250	14	125	1.00	8.90	1.11	175.97	0.05	7.95	0	3	0.00	3.00	0.00	2.20	0.00	1.09	0.00	1.25
5	300	500	400	12	137	0.85	9.76	2.58	178.55	0.12	8.07	0	3	0.00	3.00	0.00	2.20	0.00	1.09	0.00	1.23
6	500	750	625	14	151	1.00	10.75	1.12	179.67	0.05	8.12	0	3	0.00	3.00	0.00	2.20	0.00	1.09	0.00	1.23
7	750	1,000	875	16	167	1.14	11.89	0.80	180.47	0.04	8.16	2	5	2.00	5.00	0.01	2.21	0.00	1.10	0.80	1.22
8	1,000	1,500	1,250	26	193	1.85	13.75	12.05	192.52	0.54	8.70	0	5	0.00	5.00	0.00	2.21	0.00	1.10	0.00	1.15
9	1,500	2,000	1,750	13	206	0.93	14.67	18.84	211.36	0.85	9.55	1	6	1.00	6.00	3.58	5.79	1.78	2.87	19.00	2.74
10	2,000	2,500	2,250	43	249	3.06	17.74	14.90	226.26	0.67	10.23	0	6	0.00	6.00	0.00	5.79	0.00	2.87	0.00	2.56
11	2,500	3,000	2,750	36	285	2.56	20.30	7.80	234.06	0.35	10.58	0	6	0.00	6.00	0.00	5.79	0.00	2.87	0.00	2.47
12	3,000	4,000	3,500	46	331	3.28	23.58	26.91	260.98	1.22	11.80	0	6	0.00	6.00	0.00	5.79	0.00	2.87	0.00	2.22
13	4,000	5,000	4,500	38	369	2.71	26.28	26.81	287.79	1.21	13.01	0	6	0.00	6.00	0.00	5.79	0.00	2.87	0.00	2.01
14	5,000	7,500	6,250	132	501	9.40	35.68	97.75	385.53	4.42	17.43	1	7	1.00	7.00	1.10	6.89	0.55	3.42	1.13	1.79
15	7,500	10,000	8,750	68	569	4.84	40.53	75.04	460.57	3.39	20.82	1	8	1.00	8.00	1.10	7.99	0.55	3.97	1.47	1.73
16	10,000	20,000	15,000	208	777	14.81	55.34	370.31	830.89	16.74	37.56	5	13	5.00	13.00	78.71	86.70	39.09	43.06	21.26	10.44
17	20,000	50,000	35,000	366	1,143	26.07	81.41	812.05	1,642.94	36.71	74.26	20	33	20.00	33.00	11.50	98.21	5.71	48.77	1.42	5.98
18	50,000	100,000	75,000	202	1,345	14.39	95.80	530.29	2,173.23	23.97	98.23	65	98	65.00	98.00	103.05	201.26	51.18	99.94	19.43	9.26
19	100,000	500,000	300,000	52	1,397	3.70	99.50	53.56	2,226.78	2.42	100.66	2	100	2.00	100.00	0.11	201.38	0.06	100.00	0.21	9.04
20	500,000	**UP**		7	1,404	0.50	100.00	14.49	2,212.29	0.66	100.00	0	100	0.00	100.00	0.00	201.38	0.00	100.00	0.00	9.10
				1,404				2,212.29				100				201.38				9.10	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2737 FISH HATCHERIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	164	164	16.84	16.84	13.62	13.62	2.10	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	75	239	7.70	24.54	4.37	17.99	0.68	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	60	299	6.16	30.70	9.57	27.56	1.48	4.26	3	3	5.26	5.26	1.09	1.09	0.42	0.42	11.35	3.94
4	200	300	250	48	347	4.93	35.63	4.63	32.19	0.72	4.98	1	4	1.75	7.02	0.80	1.89	0.31	0.73	17.34	5.87
5	300	500	400	62	409	6.37	41.99	6.28	38.47	0.97	5.95	0	4	0.00	7.02	0.00	1.89	0.00	0.73	0.00	4.91
6	500	750	625	96	505	9.86	51.85	9.60	48.07	1.48	7.43	0	4	0.00	7.02	0.00	1.89	0.00	0.73	0.00	3.93
7	750	1,000	875	55	560	5.65	57.49	16.04	64.11	2.48	9.91	4	8	7.02	14.04	3.49	5.38	1.36	2.09	21.76	8.39
8	1,000	1,500	1,250	67	627	6.88	64.37	10.81	74.92	1.67	11.58	5	13	8.77	22.81	36.51	41.89	14.18	16.27	337.69	55.91
9	1,500	2,000	1,750	10	637	1.03	65.40	3.95	78.87	0.61	12.19	1	14	1.75	24.56	4.16	46.05	1.62	17.89	105.27	58.39
10	2,000	2,500	2,250	4	641	0.41	65.81	2.76	81.64	0.43	12.62	0	14	0.00	24.56	0.00	46.05	0.00	17.89	0.00	56.41
11	2,500	3,000	2,750	31	672	3.18	68.99	15.76	97.40	2.44	15.06	4	18	7.02	31.58	0.05	46.10	0.02	17.91	0.34	47.34
12	3,000	4,000	3,500	20	692	2.05	71.05	11.41	108.81	1.76	16.82	2	20	3.51	35.09	4.44	50.55	1.73	19.64	38.91	46.45
13	4,000	5,000	4,500	19	711	1.95	73.00	14.40	123.21	2.23	19.05	0	20	0.00	35.09	0.00	50.55	0.00	19.64	0.00	41.02
14	5,000	7,500	6,250	27	738	2.77	75.77	37.92	161.12	5.86	24.91	1	21	1.75	36.84	16.75	67.30	6.51	26.14	44.18	41.77
15	7,500	10,000	8,750	51	789	5.24	81.01	43.59	204.71	6.74	31.65	2	23	3.51	40.35	1.51	68.81	0.59	26.73	3.47	33.61
16	10,000	20,000	15,000	42	831	4.31	85.32	79.05	283.76	12.22	43.87	9	32	15.79	56.14	92.79	161.60	36.04	62.78	117.38	56.95
17	20,000	50,000	35,000	63	894	6.47	91.79	210.26	494.02	32.51	76.37	14	46	24.56	80.70	74.36	235.96	28.89	91.66	35.36	47.76
18	50,000	100,000	75,000	55	949	5.65	97.43	127.81	621.83	19.76	96.13	10	56	17.54	98.25	18.68	254.64	7.26	98.92	14.62	40.95
19	100,000	500,000	300,000	24	973	2.46	99.90	24.86	646.69	3.84	99.97	1	57	1.75	100.00	2.78	257.42	1.08	100.00	11.20	39.81
20	500,000	**UP**		1	974	0.10	100.00	0.17	646.86	0.03	100.00	0	57	0.00	100.00	0.00	257.42	0.00	100.00	0.00	39.80
					974				646.86				57				257.42				39.80

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 274 EDIBLE FATS EDIBLE OILS AND DESICCATED COCONUT PRODUCERS

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	9.05	9.05	60.13	60.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	6.00	15.05	39.87	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	15.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	15.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	15.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	15.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	15.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	15.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	15.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	15.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	15.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	15.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	15.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	15.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	15.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	15.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	15.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	15.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	15.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				15.05				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2741 EDIBLE FATS PRODUCERS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	6.06	6.06	21.88	21.88	4.91	4.91	4	4	40.00	40.00	115.77	115.77	36.77	36.77	529.08	529.08
2	50	100	75	1	5	1.52	7.58	0.36	22.24	0.08	4.99	0	4	0.00	40.00	0.00	115.77	0.00	36.77	0.00	520.61
3	100	200	150	1	6	1.52	9.09	0.10	22.34	0.02	5.01	0	4	0.00	40.00	0.00	115.77	0.00	36.77	0.00	518.17
4	200	300	250	1	7	1.52	10.61	10.14	32.48	2.27	7.29	3	7	30.00	70.00	119.43	235.20	37.94	74.71	1178.30	724.19
5	300	500	400	1	8	1.52	12.12	4.55	37.03	1.02	8.31	0	7	0.00	70.00	0.00	235.20	0.00	74.71	0.00	635.12
6	500	750	625	1	9	1.52	13.64	6.01	43.04	1.35	9.66	0	7	0.00	70.00	0.00	235.20	0.00	74.71	0.00	546.44
7	750	1,000	875	1	10	1.52	15.15	6.01	49.05	1.35	11.01	0	7	0.00	70.00	0.00	235.20	0.00	74.71	0.00	479.50
8	1,000	1,500	1,250	1	11	1.52	16.67	6.99	56.04	1.57	12.57	0	7	0.00	70.00	0.00	235.20	0.00	74.71	0.00	419.72
9	1,500	2,000	1,750	1	12	1.52	18.18	1.24	57.27	0.28	12.85	0	7	0.00	70.00	0.00	235.20	0.00	74.71	0.00	410.67
10	2,000	2,500	2,250	1	13	1.52	19.70	0.35	57.62	0.08	12.93	0	7	0.00	70.00	0.00	235.20	0.00	74.71	0.00	408.16
11	2,500	3,000	2,750	1	14	1.52	21.21	3.82	61.45	0.86	13.79	0	7	0.00	70.00	0.00	235.20	0.00	74.71	0.00	382.76
12	3,000	4,000	3,500	1	15	1.52	22.73	5.66	67.11	1.27	15.06	0	7	0.00	70.00	0.00	235.20	0.00	74.71	0.00	350.48
13	4,000	5,000	4,500	1	16	1.52	24.24	5.66	72.77	1.27	16.33	0	7	0.00	70.00	0.00	235.20	0.00	74.71	0.00	323.23
14	5,000	7,500	6,250	1	17	1.52	25.76	4.89	77.66	1.10	17.42	0	7	0.00	70.00	0.00	235.20	0.00	74.71	0.00	302.88
15	7,500	10,000	8,750	1	18	1.52	27.27	5.66	83.31	1.27	18.69	0	7	0.00	70.00	0.00	235.20	0.00	74.71	0.00	282.31
16	10,000	20,000	15,000	6	24	9.09	36.36	87.33	170.64	19.59	38.29	0	7	0.00	70.00	0.00	235.20	0.00	74.71	0.00	137.83
17	20,000	50,000	35,000	13	37	19.70	56.06	121.00	291.64	27.15	65.43	0	7	0.00	70.00	0.00	235.20	0.00	74.71	0.00	80.65
18	50,000	100,000	75,000	2	39	3.03	59.09	49.72	341.36	11.16	76.59	0	7	0.00	70.00	0.00	235.20	0.00	74.71	0.00	68.90
19	100,000	500,000	300,000	27	66	40.91	100.00	104.35	445.71	23.41	100.00	3	10	30.00	100.00	79.62	314.82	25.29	100.00	76.31	70.63
20	500,000	**UP**		0	66	0.00	100.00	0.00	445.71	0.00	100.00	0	10	0.00	100.00	0.00	314.82	0.00	100.00	0.00	70.63
				66				445.71				10				314.82				70.63	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,775	1,775	12.90	12.90	2,927.25	2,927.25	9.20	9.20	38	38	6.48	6.48	43.94	43.94	0.46	0.46	1.50	1.50
2	50	100	75	105	1,880	0.76	13.66	42.06	2,969.31	0.13	9.33	6	44	1.02	7.51	203.14	247.08	2.12	2.58	482.95	8.32
3	100	200	150	78	1,958	0.57	14.23	32.24	3,001.55	0.10	9.43	0	44	0.00	7.51	0.00	247.08	0.00	2.58	0.00	8.23
4	200	300	250	100	2,058	0.73	14.96	60.90	3,062.46	0.19	9.62	0	44	0.00	7.51	0.00	247.08	0.00	2.58	0.00	8.07
5	300	500	400	235	2,293	1.71	16.66	134.80	3,197.26	0.42	10.05	4	48	0.68	8.19	0.00	247.08	0.00	2.58	0.00	7.73
6	500	750	625	250	2,543	1.82	18.48	51.87	3,249.12	0.16	10.21	6	54	1.02	9.22	13.02	260.10	0.14	2.72	25.11	8.01
7	750	1,000	875	217	2,760	1.58	20.06	80.47	3,329.60	0.25	10.46	0	54	0.00	9.22	0.00	260.10	0.00	2.72	0.00	7.81
8	1,000	1,500	1,250	307	3,067	2.23	22.29	155.67	3,485.27	0.49	10.95	0	54	0.00	9.22	0.00	260.10	0.00	2.72	0.00	7.46
9	1,500	2,000	1,750	259	3,326	1.88	24.17	54.35	3,539.62	0.17	11.12	16	70	2.73	11.95	1.28	261.38	0.01	2.73	2.36	7.38
10	2,000	2,500	2,250	204	3,530	1.48	25.65	141.21	3,680.83	0.44	11.57	3	73	0.51	12.46	1.11	262.49	0.01	2.75	0.79	7.13
11	2,500	3,000	2,750	246	3,776	1.79	27.44	87.86	3,768.69	0.28	11.84	1	74	0.17	12.63	1.37	263.86	0.01	2.76	1.56	7.00
12	3,000	4,000	3,500	410	4,186	2.98	30.42	262.77	4,031.45	0.83	12.67	4	78	0.68	13.31	7.44	271.29	0.08	2.84	2.83	6.73
13	4,000	5,000	4,500	319	4,505	2.32	32.74	361.32	4,392.77	1.14	13.80	1	79	0.17	13.48	13.75	285.05	0.14	2.98	3.81	6.49
14	5,000	7,500	6,250	630	5,135	4.58	37.32	514.73	4,907.50	1.62	15.42	10	89	1.71	15.19	1,100.82	1,385.87	11.51	14.49	213.86	28.24
15	7,500	10,000	8,750	464	5,599	3.37	40.69	633.65	5,541.15	1.99	17.41	5	94	0.85	16.04	302.03	1,687.90	3.16	17.65	47.67	30.46
16	10,000	20,000	15,000	1,158	6,757	8.42	49.11	2,099.55	7,640.70	6.60	24.01	33	127	5.63	21.67	4,048.61	5,736.51	42.34	59.99	192.83	75.08
17	20,000	50,000	35,000	1,751	8,508	12.73	61.83	4,297.71	11,938.41	13.50	37.51	75	202	12.80	34.47	1,622.91	7,359.42	16.97	76.96	37.76	61.64
18	50,000	100,000	75,000	1,770	10,278	12.86	74.69	7,101.03	19,039.44	22.31	59.83	70	272	11.95	46.42	712.90	8,072.32	7.46	84.42	10.04	42.40
19	100,000	500,000	300,000	2,912	13,190	21.16	95.86	10,069.63	29,109.07	31.64	91.47	275	547	46.93	93.34	1,366.23	9,438.55	14.29	98.71	13.57	32.42
20	500,000	**UP**		570	13,760	4.14	100.00	2,714.38	31,823.45	8.53	100.00	39	586	6.66	100.00	123.81	9,562.37	1.29	100.00	4.56	30.05
				13,760				31,823.45				586				9,562.37				30.05	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	62	62	8.46	8.46	85.38	85.38	3.15	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	58	120	7.91	16.37	4.38	89.76	0.16	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	125	0.68	17.05	0.83	90.59	0.03	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	131	0.82	17.87	4.79	95.38	0.18	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	14	145	1.91	19.78	7.69	103.07	0.28	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	158	1.77	21.56	17.03	120.11	0.63	4.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	165	0.95	22.51	9.09	129.19	0.34	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	179	1.91	24.42	28.56	157.76	1.05	5.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	186	0.95	25.38	19.67	177.43	0.73	6.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	191	0.68	26.06	6.32	183.74	0.23	6.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	199	1.09	27.15	12.41	196.15	0.46	7.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	19	218	2.59	29.74	35.49	231.64	1.31	8.55	4	4	7.02	7.02	0.49	0.49	0.56	0.56	1.38	0.21
13	4,000	5,000	4,500	6	224	0.82	30.56	24.43	256.07	0.90	9.45	7	11	12.28	19.30	3.86	4.35	4.40	4.95	15.79	1.70
14	5,000	7,500	6,250	41	265	5.59	36.15	107.39	363.47	3.96	13.42	4	15	7.02	26.32	1.75	6.10	2.00	6.95	1.63	1.68
15	7,500	10,000	8,750	30	295	4.09	40.25	126.32	489.79	4.66	18.08	0	15	0.00	26.32	0.00	6.10	0.00	6.95	0.00	1.25
16	10,000	20,000	15,000	64	359	8.73	48.98	271.20	760.99	10.01	28.09	12	27	21.05	47.37	16.81	22.91	19.15	26.10	6.20	3.01
17	20,000	50,000	35,000	204	563	27.83	76.81	968.10	1,729.09	35.74	63.83	13	40	22.81	70.18	30.08	52.98	34.27	60.36	3.11	3.06
18	50,000	100,000	75,000	76	639	10.37	87.18	687.00	2,416.09	25.36	89.19	11	51	19.30	89.47	32.47	85.45	36.99	97.35	4.73	3.54
19	100,000	500,000	300,000	89	728	12.14	99.32	288.10	2,704.18	10.63	99.82	6	57	10.53	100.00	2.33	87.78	2.65	100.00	0.81	3.25
20	500,000	**UP**		5	733	0.68	100.00	4.87	2,709.05	0.18	100.00	0	57	0.00	100.00	0.00	87.78	0.00	100.00	0.00	3.24
				733				2,709.05				57				87.78				3.24	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2748 MIXED

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	66	66	9.02	9.02	70.37	70.37	5.90	5.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	68	0.27	9.29	0.47	70.85	0.04	5.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	70	0.27	9.56	0.01	70.86	0.00	5.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	73	0.41	9.97	2.93	73.79	0.25	6.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	76	0.41	10.38	0.40	74.19	0.03	6.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	78	0.27	10.66	2.72	76.91	0.23	6.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	83	0.68	11.34	29.35	106.26	2.46	8.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	85	0.27	11.61	0.00	106.26	0.00	8.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	87	0.27	11.89	7.04	113.30	0.59	9.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	88	0.14	12.02	8.45	121.75	0.71	10.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	89	0.14	12.16	0.12	121.88	0.01	10.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	91	0.27	12.43	8.63	130.51	0.72	10.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	15	106	2.05	14.48	3.96	134.47	0.33	11.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	22	128	3.01	17.49	42.27	176.74	3.54	14.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	129	0.14	17.62	15.12	191.86	1.27	16.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	70	199	9.56	27.19	175.02	366.88	14.66	30.73	4	4	80.00	80.00	10.21	10.21	98.50	98.50	5.83	2.78
17	20,000	50,000	35,000	82	281	11.20	38.39	302.86	669.74	25.37	56.10	0	4	0.00	80.00	0.00	10.21	0.00	98.50	0.00	1.52
18	50,000	100,000	75,000	155	436	21.17	59.56	133.22	802.96	11.16	67.26	0	4	0.00	80.00	0.00	10.21	0.00	98.50	0.00	1.27
19	100,000	500,000	300,000	259	695	35.38	94.95	365.61	1,168.57	30.63	97.89	0	4	0.00	80.00	0.00	10.21	0.00	98.50	0.00	0.87
20	500,000	**UP**		37	732	5.05	100.00	25.17	1,193.74	2.11	100.00	1	5	20.00	100.00	0.16	10.37	1.50	100.00	0.62	0.87
				732				1,193.74				5				10.37				0.87	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2751 DAIRIES AND DAIRY PRODUCTS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	28	28	10.00	10.00	74.67	74.67	8.45	8.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	31	1.07	11.07	0.34	75.01	0.04	8.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	37	2.14	13.21	2.36	77.37	0.27	8.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	42	1.79	15.00	0.85	78.22	0.10	8.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	51	3.21	18.21	2.84	81.06	0.32	9.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	62	3.93	22.14	4.21	85.27	0.48	9.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	73	3.93	26.07	5.23	90.50	0.59	10.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	83	3.57	29.64	3.74	94.24	0.42	10.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	86	1.07	30.71	1.53	95.77	0.17	10.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	89	1.07	31.79	5.71	101.49	0.65	11.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	94	1.79	33.57	7.69	109.18	0.87	12.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	96	0.71	34.29	0.45	109.62	0.05	12.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	98	0.71	35.00	6.77	116.40	0.77	13.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	15	113	5.36	40.36	43.23	159.62	4.89	18.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	121	2.86	43.21	27.63	187.26	3.13	21.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	131	3.57	46.79	26.77	214.02	3.03	24.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	13	144	4.64	51.43	62.24	276.27	7.05	31.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	22	166	7.86	59.29	88.22	364.48	9.99	41.26	3	3	4.05	4.05	1.53	1.53	9.20	9.20	1.73	0.42
19	100,000	500,000	300,000	86	252	30.71	90.00	309.94	674.42	35.09	76.35	8	11	10.81	14.86	12.01	13.54	72.32	81.52	3.88	2.01
20	500,000	**UP**		28	280	10.00	100.00	208.90	883.32	23.65	100.00	63	74	85.14	100.00	3.07	16.61	18.48	100.00	1.47	1.88
				280				883.32				74				16.61				1.88	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2752 DAIRIES AND DAIRY PRODUCTS INCLUDING DESICCATED MILK

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	6.82	6.82	33.63	33.63	6.00	6.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	9	3.41	10.23	4.38	38.00	0.78	6.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	10	1.14	11.36	4.06	42.06	0.72	7.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	1.14	12.50	0.76	42.82	0.14	7.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	12	1.14	13.64	4.25	47.07	0.76	8.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	13	1.14	14.77	0.66	47.73	0.12	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	15	2.27	17.05	0.77	48.50	0.14	8.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	16	1.14	18.18	1.12	49.62	0.20	8.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	20	4.55	22.73	6.81	56.43	1.21	10.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	21	1.14	23.86	1.15	57.58	0.20	10.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	22	1.14	25.00	0.02	57.60	0.00	10.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	23	1.14	26.14	4.97	62.57	0.89	11.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	31	9.09	35.23	21.69	84.26	3.87	15.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	34	3.41	38.64	7.87	92.13	1.40	16.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	35	1.14	39.77	7.60	99.74	1.36	17.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	15	50	17.05	56.82	107.22	206.95	19.12	36.90	1	1	9.09	9.09	9.00	9.00	35.64	35.64	8.39	4.35
17	20,000	50,000	35,000	8	58	9.09	65.91	96.96	303.92	17.29	54.19	1	2	9.09	18.18	0.28	9.28	1.11	36.74	0.29	3.05
18	50,000	100,000	75,000	6	64	6.82	72.73	56.21	360.13	10.02	64.21	0	2	0.00	18.18	0.00	9.28	0.00	36.74	0.00	2.58
19	100,000	500,000	300,000	14	78	15.91	88.64	104.84	464.97	18.69	82.91	3	5	27.27	45.45	1.96	11.24	7.77	44.52	1.87	2.42
20	500,000	**UP**		10	88	11.36	100.00	95.85	560.83	17.09	100.00	6	11	54.55	100.00	14.01	25.26	55.48	100.00	14.62	4.50
				88				560.83				11				25.26				4.50	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2761 COFFEE ROASTING PLANTSCOFFEE EXTRACT FACTORIES

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	56	56	6.20	6.20	206.74	206.74	5.11	5.11	1	1	3.03	3.03	83.14	83.14	55.76	55.76	40.21	40.21
2	50	100	75	16	72	1.77	7.97	4.20	210.94	0.10	5.22	0	1	0.00	3.03	0.00	83.14	0.00	55.76	0.00	39.41
3	100	200	150	28	100	3.10	11.07	6.39	217.33	0.16	5.37	0	1	0.00	3.03	0.00	83.14	0.00	55.76	0.00	38.26
4	200	300	250	12	112	1.33	12.40	23.61	240.94	0.58	5.96	0	1	0.00	3.03	0.00	83.14	0.00	55.76	0.00	34.51
5	300	500	400	29	141	3.21	15.61	25.03	265.97	0.62	6.58	0	1	0.00	3.03	0.00	83.14	0.00	55.76	0.00	31.26
6	500	750	625	17	158	1.88	17.50	17.23	283.20	0.43	7.00	0	1	0.00	3.03	0.00	83.14	0.00	55.76	0.00	29.36
7	750	1,000	875	24	182	2.66	20.16	35.01	318.20	0.87	7.87	0	1	0.00	3.03	0.00	83.14	0.00	55.76	0.00	26.13
8	1,000	1,500	1,250	26	208	2.88	23.03	40.42	358.63	1.00	8.87	0	1	0.00	3.03	0.00	83.14	0.00	55.76	0.00	23.18
9	1,500	2,000	1,750	19	227	2.10	25.14	45.26	403.88	1.12	9.99	0	1	0.00	3.03	0.00	83.14	0.00	55.76	0.00	20.59
10	2,000	2,500	2,250	11	238	1.22	26.36	36.87	440.76	0.91	10.90	0	1	0.00	3.03	0.00	83.14	0.00	55.76	0.00	18.86
11	2,500	3,000	2,750	21	259	2.33	28.68	64.98	505.74	1.61	12.50	0	1	0.00	3.03	0.00	83.14	0.00	55.76	0.00	16.44
12	3,000	4,000	3,500	45	304	4.98	33.67	245.82	751.56	6.08	18.58	0	1	0.00	3.03	0.00	83.14	0.00	55.76	0.00	11.06
13	4,000	5,000	4,500	26	330	2.88	36.54	95.38	846.94	2.36	20.94	0	1	0.00	3.03	0.00	83.14	0.00	55.76	0.00	9.82
14	5,000	7,500	6,250	43	373	4.76	41.31	237.58	1,084.52	5.87	26.81	1	2	3.03	6.06	9.89	93.03	6.63	62.40	4.16	8.58
15	7,500	10,000	8,750	19	392	2.10	43.41	120.55	1,205.07	2.98	29.79	1	3	3.03	9.09	1.95	94.97	1.31	63.70	1.61	7.88
16	10,000	20,000	15,000	81	473	8.97	52.38	395.87	1,600.93	9.79	39.58	0	3	0.00	9.09	0.00	94.97	0.00	63.70	0.00	5.93
17	20,000	50,000	35,000	157	630	17.39	69.77	861.59	2,462.53	21.30	60.88	2	5	6.06	15.15	21.29	116.27	14.28	77.98	2.47	4.72
18	50,000	100,000	75,000	87	717	9.63	79.40	543.74	3,006.26	13.44	74.33	5	10	15.15	30.30	20.42	136.69	13.70	91.68	3.76	4.55
19	100,000	500,000	300,000	133	850	14.73	94.13	900.95	3,907.21	22.28	96.60	11	21	33.33	63.64	10.94	147.63	7.34	99.02	1.21	3.78
20	500,000	**UP**		53	903	5.87	100.00	137.44	4,044.66	3.40	100.00	12	33	36.36	100.00	1.46	149.09	0.98	100.00	1.06	3.69
				903				4,044.66				33				149.09				3.69	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2762 MALTINGS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	11.11	11.11	0.09	0.09	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	11.11	22.22	3.42	3.51	13.03	13.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	11.11	33.33	4.55	8.06	17.34	30.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	11.11	44.44	1.16	9.23	4.43	35.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	11.11	55.56	1.63	10.86	6.22	41.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	11.11	66.67	0.00	10.86	0.00	41.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	11.11	77.78	2.70	13.56	10.29	51.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	11.11	88.89	5.27	18.83	20.08	71.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	9	11.11	100.00	7.41	26.24	28.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	26.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	26.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	26.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	26.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	26.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	26.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	26.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	26.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	26.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	9	0.00	100.00	0.00	26.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				26.24				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2763 TEA SHEDS AND TEA FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	26	26	6.10	6.10	110.54	110.54	7.41	7.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	14	40	3.29	9.39	0.74	111.29	0.05	7.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	17	57	3.99	13.38	2.82	114.10	0.19	7.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	14	71	3.29	16.67	7.24	121.34	0.49	8.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	31	102	7.28	23.94	28.91	150.25	1.94	10.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	20	122	4.69	28.64	56.41	206.66	3.78	13.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	19	141	4.46	33.10	34.10	240.77	2.29	16.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	16	157	3.76	36.85	22.93	263.70	1.54	17.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	20	177	4.69	41.55	58.06	321.76	3.89	21.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	20	197	4.69	46.24	20.68	342.44	1.39	22.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	207	2.35	48.59	28.12	370.56	1.88	24.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	24	231	5.63	54.23	83.60	454.16	5.60	30.43	4	4	23.53	23.53	1,491.72	1,491.72	78.08	78.08	1784.30	328.46
13	4,000	5,000	4,500	14	245	3.29	57.51	40.84	495.00	2.74	33.17	0	4	0.00	23.53	0.00	1,491.72	0.00	78.08	0.00	301.35
14	5,000	7,500	6,250	87	332	20.42	77.93	358.81	853.82	24.04	57.22	0	4	0.00	23.53	0.00	1,491.72	0.00	78.08	0.00	174.71
15	7,500	10,000	8,750	14	346	3.29	81.22	103.36	957.18	6.93	64.14	0	4	0.00	23.53	0.00	1,491.72	0.00	78.08	0.00	155.85
16	10,000	20,000	15,000	47	393	11.03	92.25	285.45	1,242.63	19.13	83.27	0	4	0.00	23.53	0.00	1,491.72	0.00	78.08	0.00	120.05
17	20,000	50,000	35,000	25	418	5.87	98.12	236.13	1,478.76	15.82	99.09	7	11	41.18	64.71	348.81	1,840.53	18.26	96.34	147.72	124.46
18	50,000	100,000	75,000	8	426	1.88	100.00	13.51	1,492.27	0.91	100.00	6	17	35.29	100.00	69.94	1,910.47	3.66	100.00	517.86	128.02
19	100,000	500,000	300,000	0	426	0.00	100.00	0.00	1,492.27	0.00	100.00	0	17	0.00	100.00	0.00	1,910.47	0.00	100.00	0.00	128.02
20	500,000	**UP**		0	426	0.00	100.00	0.00	1,492.27	0.00	100.00	0	17	0.00	100.00	0.00	1,910.47	0.00	100.00	0.00	128.02
				426				1,492.27				17				1,910.47				128.02	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2768 MIXED

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	6.45	6.45	67.10	67.10	2.87	2.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	3.23	9.68	1.28	68.38	0.05	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	3.23	12.90	0.34	68.72	0.01	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	3.23	16.13	1.14	69.86	0.05	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	3.23	19.35	0.00	69.86	0.00	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	3.23	22.58	5.34	75.20	0.23	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	3.23	25.81	31.25	106.45	1.34	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	3.23	29.03	2,085.22	2,191.67	89.13	93.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	3.23	32.26	8.13	2,199.79	0.35	94.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	3.23	35.48	0.00	2,199.79	0.00	94.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	3.23	38.71	44.70	2,244.49	1.91	95.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	3.23	41.94	5.04	2,249.53	0.22	96.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	3.23	45.16	7.49	2,257.02	0.32	96.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	3.23	48.39	22.17	2,279.19	0.95	97.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	3.23	51.61	5.00	2,284.19	0.21	97.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	17	3.23	54.84	12.50	2,296.69	0.53	98.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	18	3.23	58.06	28.95	2,325.64	1.24	99.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	19	3.23	61.29	2.56	2,328.20	0.11	99.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	7	26	22.58	83.87	9.47	2,337.67	0.40	99.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		5	31	16.13	100.00	1.73	2,339.41	0.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				31				2,339.41				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 277 COLD STORES ICE FACTORIES ABATTOIRS BUTCHERS DRYING INSTALLA

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.55	4.55	0.35	0.35	0.55	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.55	9.09	0.52	0.87	0.82	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.55	13.64	1.18	2.05	1.86	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.55	18.18	0.53	2.58	0.84	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.55	22.73	0.96	3.54	1.52	5.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	4.55	27.27	1.56	5.10	2.46	8.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	9	13.64	40.91	5.17	10.27	8.15	16.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	4.55	45.45	0.69	10.97	1.09	17.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	4.55	50.00	3.42	14.39	5.40	22.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	4.55	54.55	2.74	17.13	4.33	27.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	14	9.09	63.64	3.77	20.91	5.95	32.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	19	22.73	86.36	23.64	44.55	37.28	70.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	21	9.09	95.45	7.82	52.37	12.34	82.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	22	4.55	100.00	11.04	63.41	17.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	22	0.00	100.00	0.00	63.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	22	0.00	100.00	0.00	63.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	22	0.00	100.00	0.00	63.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	22	0.00	100.00	0.00	63.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	22	0.00	100.00	0.00	63.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				22				63.41				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2771 COLD STORES AND ICE FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	166	166	5.40	5.40	560.52	560.52	4.50	4.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	33	199	1.07	6.47	62.21	622.72	0.50	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	94	293	3.06	9.53	98.62	721.35	0.79	5.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	53	346	1.72	11.25	220.88	942.22	1.77	7.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	141	487	4.59	15.84	287.59	1,229.82	2.31	9.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	141	628	4.59	20.42	159.20	1,389.01	1.28	11.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	175	803	5.69	26.11	195.14	1,584.16	1.57	12.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	218	1,021	7.09	33.20	324.26	1,908.41	2.60	15.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	162	1,183	5.27	38.47	305.77	2,214.19	2.45	17.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	143	1,326	4.65	43.12	261.60	2,475.78	2.10	19.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	137	1,463	4.46	47.58	441.45	2,917.24	3.54	23.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	173	1,636	5.63	53.20	442.52	3,359.76	3.55	26.97	3	3	10.71	10.71	157.24	157.24	0.76	0.76	35.53	4.68
13	4,000	5,000	4,500	168	1,804	5.46	58.67	680.13	4,039.89	5.46	32.43	0	3	0.00	10.71	0.00	157.24	0.00	0.76	0.00	3.89
14	5,000	7,500	6,250	259	2,063	8.42	67.09	1,020.28	5,060.18	8.19	40.62	3	6	10.71	21.43	1,121.47	1,278.70	5.44	6.20	109.92	25.27
15	7,500	10,000	8,750	145	2,208	4.72	71.80	1,116.72	6,176.89	8.97	49.59	0	6	0.00	21.43	0.00	1,278.70	0.00	6.20	0.00	20.70
16	10,000	20,000	15,000	262	2,470	8.52	80.33	1,938.90	8,115.79	15.57	65.15	5	11	17.86	39.29	6,330.34	7,609.04	30.71	36.91	326.49	93.76
17	20,000	50,000	35,000	275	2,745	8.94	89.27	2,469.05	10,584.84	19.82	84.98	11	22	39.29	78.57	12,983.82	20,592.87	62.99	99.90	525.86	194.55
18	50,000	100,000	75,000	112	2,857	3.64	92.91	918.69	11,503.53	7.38	92.35	0	22	0.00	78.57	0.00	20,592.87	0.00	99.90	0.00	179.01
19	100,000	500,000	300,000	201	3,058	6.54	99.45	888.92	12,392.45	7.14	99.49	6	28	21.43	100.00	20.34	20,613.21	0.10	100.00	2.29	166.34
20	500,000	**UP**		17	3,075	0.55	100.00	63.84	12,456.29	0.51	100.00	0	28	0.00	100.00	0.00	20,613.21	0.00	100.00	0.00	165.48
				3,075				12,456.29				28				20,613.21				165.48	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2772 ABATTOIRS AND BUTCHERS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	49	49	9.82	9.82	77.07	77.07	6.38	6.38	4	4	21.05	21.05	701.25	701.25	92.90	92.90	909.84	909.84
2	50	100	75	31	80	6.21	16.03	16.95	94.02	1.40	7.78	0	4	0.00	21.05	0.00	701.25	0.00	92.90	0.00	745.86
3	100	200	150	40	120	8.02	24.05	9.36	103.38	0.77	8.55	0	4	0.00	21.05	0.00	701.25	0.00	92.90	0.00	678.35
4	200	300	250	29	149	5.81	29.86	10.92	114.30	0.90	9.46	0	4	0.00	21.05	0.00	701.25	0.00	92.90	0.00	613.55
5	300	500	400	21	170	4.21	34.07	12.39	126.68	1.03	10.48	0	4	0.00	21.05	0.00	701.25	0.00	92.90	0.00	553.55
6	500	750	625	19	189	3.81	37.88	19.76	146.44	1.63	12.12	0	4	0.00	21.05	0.00	701.25	0.00	92.90	0.00	478.87
7	750	1,000	875	16	205	3.21	41.08	19.23	165.67	1.59	13.71	0	4	0.00	21.05	0.00	701.25	0.00	92.90	0.00	423.29
8	1,000	1,500	1,250	22	227	4.41	45.49	34.64	200.31	2.87	16.58	0	4	0.00	21.05	0.00	701.25	0.00	92.90	0.00	350.08
9	1,500	2,000	1,750	15	242	3.01	48.50	32.45	232.76	2.69	19.26	0	4	0.00	21.05	0.00	701.25	0.00	92.90	0.00	301.28
10	2,000	2,500	2,250	4	246	0.80	49.30	10.12	242.89	0.84	20.10	0	4	0.00	21.05	0.00	701.25	0.00	92.90	0.00	288.72
11	2,500	3,000	2,750	5	251	1.00	50.30	16.91	259.80	1.40	21.50	0	4	0.00	21.05	0.00	701.25	0.00	92.90	0.00	269.92
12	3,000	4,000	3,500	8	259	1.60	51.90	54.75	314.54	4.53	26.03	0	4	0.00	21.05	0.00	701.25	0.00	92.90	0.00	222.94
13	4,000	5,000	4,500	12	271	2.40	54.31	25.45	339.99	2.11	28.13	0	4	0.00	21.05	0.00	701.25	0.00	92.90	0.00	206.25
14	5,000	7,500	6,250	8	279	1.60	55.91	23.32	363.31	1.93	30.06	0	4	0.00	21.05	0.00	701.25	0.00	92.90	0.00	193.02
15	7,500	10,000	8,750	15	294	3.01	58.92	86.14	449.46	7.13	37.19	0	4	0.00	21.05	0.00	701.25	0.00	92.90	0.00	156.02
16	10,000	20,000	15,000	38	332	7.62	66.53	112.73	562.19	9.33	46.52	0	4	0.00	21.05	0.00	701.25	0.00	92.90	0.00	124.74
17	20,000	50,000	35,000	90	422	18.04	84.57	377.03	939.22	31.20	77.72	5	9	26.32	47.37	26.07	727.32	3.45	96.36	6.91	77.44
18	50,000	100,000	75,000	70	492	14.03	98.60	296.26	1,235.48	24.51	102.23	8	17	42.11	89.47	25.10	752.42	3.33	99.68	8.47	60.90
19	100,000	500,000	300,000	4	496	0.80	99.40	26.63	1,208.85	2.20	100.03	0	17	0.00	89.47	0.00	752.42	0.00	99.68	0.00	62.24
20	500,000	**UP**		3	499	0.60	100.00	0.36	1,208.49	0.03	100.00	2	19	10.53	100.00	2.41	754.83	0.32	100.00	674.97	62.46
				499				1,208.49				19				754.83				62.46	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2773 DRYING INSTALLATIONS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	3.70	3.70	20.52	20.52	11.13	11.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	3.70	7.41	6.26	26.78	3.40	14.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	3.70	11.11	0.00	26.78	0.00	14.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	3.70	14.81	0.00	26.78	0.00	14.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	3.70	18.52	7.64	34.41	4.14	18.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	3.70	22.22	11.75	46.16	6.37	25.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	3.70	25.93	0.00	46.16	0.00	25.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	3.70	29.63	16.57	62.73	8.99	34.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	3.70	33.33	3.84	66.57	2.08	36.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	3.70	37.04	3.84	70.41	2.08	38.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	3.70	40.74	3.84	74.25	2.08	40.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	3.70	44.44	1.92	76.17	1.04	41.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	3.70	48.15	1.92	78.09	1.04	42.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	15	7.41	55.56	5.76	83.85	3.13	45.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	18	11.11	66.67	21.99	105.84	11.93	57.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	21	11.11	77.78	26.61	132.45	14.43	71.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	27	22.22	100.00	51.90	184.35	28.15	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	27	0.00	100.00	0.00	184.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	27	0.00	100.00	0.00	184.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	27	0.00	100.00	0.00	184.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					27				184.35				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2778 MIXED

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	32	32	12.75	12.75	3.86	3.86	0.83	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	21	53	8.37	21.12	8.01	11.87	1.73	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	45	98	17.93	39.04	17.93	29.80	3.87	6.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	27	125	10.76	49.80	9.88	39.68	2.13	8.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	31	156	12.35	62.15	40.33	80.02	8.71	17.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	19	175	7.57	69.72	15.66	95.68	3.38	20.65	3	3	100.00	100.00	19.18	19.18	100.00	100.00	122.42	20.04
7	750	1,000	875	15	190	5.98	75.70	12.39	83.29	2.67	17.98	0	3	0.00	100.00	0.00	19.18	0.00	100.00	0.00	23.02
8	1,000	1,500	1,250	3	193	1.20	76.89	15.97	99.26	3.45	21.42	0	3	0.00	100.00	0.00	19.18	0.00	100.00	0.00	19.32
9	1,500	2,000	1,750	5	198	1.99	78.88	31.69	130.95	6.84	28.26	0	3	0.00	100.00	0.00	19.18	0.00	100.00	0.00	14.64
10	2,000	2,500	2,250	3	201	1.20	80.08	7.19	138.13	1.55	29.81	0	3	0.00	100.00	0.00	19.18	0.00	100.00	0.00	13.88
11	2,500	3,000	2,750	1	202	0.40	80.48	3.54	141.67	0.76	30.58	0	3	0.00	100.00	0.00	19.18	0.00	100.00	0.00	13.54
12	3,000	4,000	3,500	1	203	0.40	80.88	7.63	149.31	1.65	32.22	0	3	0.00	100.00	0.00	19.18	0.00	100.00	0.00	12.84
13	4,000	5,000	4,500	2	205	0.80	81.67	22.26	171.56	4.80	37.03	0	3	0.00	100.00	0.00	19.18	0.00	100.00	0.00	11.18
14	5,000	7,500	6,250	4	209	1.59	83.27	46.98	218.54	10.14	47.17	0	3	0.00	100.00	0.00	19.18	0.00	100.00	0.00	8.77
15	7,500	10,000	8,750	3	212	1.20	84.46	32.75	251.29	7.07	54.24	0	3	0.00	100.00	0.00	19.18	0.00	100.00	0.00	7.63
16	10,000	20,000	15,000	7	219	2.79	87.25	33.29	284.58	7.18	61.42	0	3	0.00	100.00	0.00	19.18	0.00	100.00	0.00	6.74
17	20,000	50,000	35,000	17	236	6.77	94.02	57.71	342.29	12.46	73.88	0	3	0.00	100.00	0.00	19.18	0.00	100.00	0.00	5.60
18	50,000	100,000	75,000	10	246	3.98	98.01	120.97	463.25	26.11	99.98	0	3	0.00	100.00	0.00	19.18	0.00	100.00	0.00	4.14
19	100,000	500,000	300,000	5	251	1.99	100.00	0.07	463.32	0.02	100.00	0	3	0.00	100.00	0.00	19.18	0.00	100.00	0.00	4.14
20	500,000	**UP**		0	251	0.00	100.00	0.00	463.32	0.00	100.00	0	3	0.00	100.00	0.00	19.18	0.00	100.00	0.00	4.14
					251				463.32				3				19.18				4.14

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 278 BREWERIES BEVERAGES PRODUCERS SPIRITS LIQUORS PRODUCERS DIST

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.38	0.38	48.69	48.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	0.40	0.77	51.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				0.77				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2781 BREWERIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	9.84	9.84	0.02	0.02	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	1.64	11.48	0.68	0.70	1.03	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	1.64	13.11	0.76	1.46	1.16	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	1.64	14.75	0.03	1.50	0.05	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	1.64	16.39	0.39	1.89	0.59	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	1.64	18.03	0.39	2.28	0.59	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	1.64	19.67	0.34	2.62	0.52	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	13	1.64	21.31	0.02	2.64	0.02	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	14	1.64	22.95	0.01	2.64	0.01	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	15	1.64	24.59	0.39	2.25	0.59	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	1.64	26.23	0.02	2.28	0.03	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	17	1.64	27.87	0.01	2.28	0.01	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	18	1.64	29.51	1.32	0.96	2.00	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	20	3.28	32.79	0.01	0.98	0.02	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	31	18.03	50.82	23.95	24.93	36.28	37.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	34	4.92	55.74	0.85	25.78	1.29	39.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	36	3.28	59.02	9.23	35.01	13.98	53.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	38	3.28	62.30	0.37	35.38	0.55	53.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	9	47	14.75	77.05	3.53	38.90	5.34	58.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		14	61	22.95	100.00	27.12	66.02	41.08	100.00	11	11	100.00	100.00	57.46	57.46	100.00	100.00	211.89	87.03
					61				66.02				11				57.46				87.03

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2782 PRODUCERS OF WINESFRUIT JUICES AND MINERAL WATER

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	308	308	12.98	12.98	305.58	305.58	3.47	3.47	5	5	7.14	7.14	21.50	21.50	8.67	8.67	7.04	7.04
2	50	100	75	77	385	3.25	16.23	36.52	342.09	0.41	3.89	0	5	0.00	7.14	0.00	21.50	0.00	8.67	0.00	6.29
3	100	200	150	111	496	4.68	20.91	41.64	383.74	0.47	4.36	0	5	0.00	7.14	0.00	21.50	0.00	8.67	0.00	5.60
4	200	300	250	83	579	3.50	24.41	79.10	462.84	0.90	5.26	0	5	0.00	7.14	0.00	21.50	0.00	8.67	0.00	4.65
5	300	500	400	117	696	4.93	29.34	94.30	557.14	1.07	6.33	5	10	7.14	14.29	43.01	64.51	17.35	26.02	45.61	11.58
6	500	750	625	70	766	2.95	32.29	100.85	657.99	1.15	7.47	0	10	0.00	14.29	0.00	64.51	0.00	26.02	0.00	9.80
7	750	1,000	875	60	826	2.53	34.82	98.10	756.09	1.11	8.59	1	11	1.43	15.71	8.60	73.11	3.47	29.49	8.77	9.67
8	1,000	1,500	1,250	106	932	4.47	39.29	84.75	840.84	0.96	9.55	1	12	1.43	17.14	0.50	73.61	0.20	29.70	0.59	8.75
9	1,500	2,000	1,750	74	1,006	3.12	42.41	211.05	1,051.89	2.40	11.95	0	12	0.00	17.14	0.00	73.61	0.00	29.70	0.00	7.00
10	2,000	2,500	2,250	38	1,044	1.60	44.01	84.21	1,136.09	0.96	12.90	0	12	0.00	17.14	0.00	73.61	0.00	29.70	0.00	6.48
11	2,500	3,000	2,750	52	1,096	2.19	46.21	136.63	1,272.73	1.55	14.45	0	12	0.00	17.14	0.00	73.61	0.00	29.70	0.00	5.78
12	3,000	4,000	3,500	69	1,165	2.91	49.11	234.47	1,507.20	2.66	17.12	0	12	0.00	17.14	0.00	73.61	0.00	29.70	0.00	4.88
13	4,000	5,000	4,500	75	1,240	3.16	52.28	242.07	1,749.27	2.75	19.87	0	12	0.00	17.14	0.00	73.61	0.00	29.70	0.00	4.21
14	5,000	7,500	6,250	135	1,375	5.69	57.97	1,017.08	2,766.35	11.55	31.42	0	12	0.00	17.14	0.00	73.61	0.00	29.70	0.00	2.66
15	7,500	10,000	8,750	90	1,465	3.79	61.76	413.08	3,179.43	4.69	36.11	1	13	1.43	18.57	5.62	79.23	2.27	31.96	1.36	2.49
16	10,000	20,000	15,000	232	1,697	9.78	71.54	1,104.38	4,283.81	12.54	48.65	11	24	15.71	34.29	112.75	191.98	45.49	77.45	10.21	4.48
17	20,000	50,000	35,000	272	1,969	11.47	83.01	1,707.66	5,991.47	19.39	68.05	10	34	14.29	48.57	5.31	197.29	2.14	79.59	0.31	3.29
18	50,000	100,000	75,000	115	2,084	4.85	87.86	656.00	6,647.47	7.45	75.50	3	37	4.29	52.86	1.65	198.94	0.66	80.25	0.25	2.99
19	100,000	500,000	300,000	207	2,291	8.73	96.59	1,136.67	7,784.14	12.91	88.41	11	48	15.71	68.57	38.66	237.60	15.60	95.85	3.40	3.05
20	500,000	**UP**		81	2,372	3.41	100.00	1,020.69	8,804.83	11.59	100.00	22	70	31.43	100.00	10.28	247.89	4.15	100.00	1.01	2.82
				2,372				8,804.83				70				247.89				2.82	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2783 PRODUCERS OF SPIRITS AND LIQUORS AND DISTILLERIES

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.56	5.56	2.38	2.38	2.17	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.56	11.11	3.33	5.71	3.03	5.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.56	16.67	1.76	7.47	1.60	6.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.56	22.22	3.16	10.63	2.87	9.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.56	27.78	3.59	14.22	3.26	12.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.56	33.33	2.52	16.74	2.29	15.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.56	38.89	3.13	19.87	2.85	18.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.56	44.44	14.29	34.15	13.00	31.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	5.56	50.00	5.02	39.17	4.57	35.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	5.56	55.56	21.51	60.69	19.58	55.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	5.56	61.11	23.61	84.30	21.49	76.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	5.56	66.67	3.51	87.81	3.20	79.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	5.56	72.22	1.76	89.57	1.60	81.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	5.56	77.78	7.91	97.48	7.20	88.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	16	11.11	88.89	10.41	107.89	9.48	98.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	17	5.56	94.44	1.14	109.03	1.04	99.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	18	5.56	100.00	0.85	109.88	0.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	109.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	18	0.00	100.00	0.00	109.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				18				109.88				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 27831 PRODUCERS OF SPIRITS AND LIQUORS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	2.41	2.41	28.77	28.77	6.38	6.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	1.20	3.61	0.03	28.80	0.01	6.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	1.20	4.82	0.12	28.92	0.03	6.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	1.20	6.02	0.68	29.60	0.15	6.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	11	7.23	13.25	0.77	30.36	0.17	6.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	12	1.20	14.46	0.96	31.32	0.21	6.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	13	1.20	15.66	2.64	33.95	0.58	7.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	14	1.20	16.87	3.30	37.25	0.73	8.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	15	1.20	18.07	0.00	37.25	0.00	8.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	16	1.20	19.28	1.93	39.18	0.43	8.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	17	1.20	20.48	1.29	40.47	0.29	8.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	18	1.20	21.69	1.32	41.78	0.29	9.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	19	1.20	22.89	1.78	43.56	0.39	9.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	27	9.64	32.53	20.70	64.26	4.59	14.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	28	1.20	33.73	12.36	76.62	2.74	17.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	35	8.43	42.17	26.03	102.64	5.77	22.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	28	63	33.73	75.90	113.18	215.83	25.11	47.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	70	8.43	84.34	103.93	319.76	23.06	70.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	74	4.82	89.16	47.53	367.29	10.54	81.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		9	83	10.84	100.00	83.49	450.78	18.52	100.00	5	5	100.00	100.00	33.75	33.75	100.00	100.00	40.42	7.49
				83				450.78				5				33.75				7.49	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 27832 DISTILERIES PRODUCING ALCOHOL FROM NON PETROCHEMICAL

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	8.70	8.70	13.51	13.51	44.70	44.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	28	38	24.35	33.04	41.37	54.89	136.89	181.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	48	8.70	41.74	18.13	73.01	59.97	241.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	60	10.43	52.17	17.65	90.66	58.40	299.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	68	6.96	59.13	12.53	103.19	41.45	341.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	72	3.48	62.61	9.09	112.28	30.08	371.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	80	6.96	69.57	16.02	128.30	52.99	424.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	87	6.09	75.65	9.14	137.44	30.23	454.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	89	1.74	77.39	1.24	138.67	4.09	458.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	90	0.87	78.26	0.52	139.19	1.72	460.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	91	0.87	79.13	1.60	140.79	5.30	465.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	92	0.87	80.00	3.99	136.80	13.20	452.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	93	0.87	80.87	0.70	137.50	2.32	454.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	94	0.87	81.74	0.00	137.50	0.00	454.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	95	0.87	82.61	3.00	134.50	9.93	445.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	96	0.87	83.48	6.31	128.19	20.88	424.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	97	0.87	84.35	12.62	115.57	41.77	382.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	104	6.09	90.43	66.24	49.33	219.16	163.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	8	112	6.96	97.39	69.96	20.63	231.47	68.27	5	5	100.00	100.00	0.11	0.11	100.00	100.00	0.16	0.55
20	500,000	**UP**		3	115	2.61	100.00	9.59	30.22	31.73	100.00	0	5	0.00	100.00	0.00	0.11	0.00	100.00	0.00	0.38
				115				30.22				5				0.11				0.38	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2784 VINAGER (ACID LIQUOR) FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.73	0.73	1.61	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	3.57	4.30	7.84	9.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	0.99	5.29	2.19	11.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	2.19	7.48	4.82	16.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	3.25	10.74	7.16	23.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	8.38	19.11	18.42	42.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	26.36	45.47	57.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	45.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	45.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	45.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	45.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	45.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	45.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	45.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	45.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	45.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	45.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	45.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	7	0.00	100.00	0.00	45.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				45.47				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2788 MIXED

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	5.26	5.26	14.10	14.10	27.13	27.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	5	3.51	8.77	0.62	14.73	1.20	28.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	1.75	10.53	0.01	14.74	0.02	28.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	1.75	12.28	0.01	14.75	0.02	28.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	1.75	14.04	0.06	14.80	0.11	28.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	1.75	15.79	1.16	15.96	2.23	30.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	12	5.26	21.05	4.00	19.96	7.70	38.40	1	1	100.00	100.00	20.67	20.67	100.00	100.00	516.83	103.56
8	1,000	1,500	1,250	1	13	1.75	22.81	4.65	24.61	8.94	47.34	0	1	0.00	100.00	0.00	20.67	0.00	100.00	0.00	84.01
9	1,500	2,000	1,750	1	14	1.75	24.56	6.11	30.72	11.75	59.09	0	1	0.00	100.00	0.00	20.67	0.00	100.00	0.00	67.30
10	2,000	2,500	2,250	1	15	1.75	26.32	6.43	37.15	12.37	71.46	0	1	0.00	100.00	0.00	20.67	0.00	100.00	0.00	55.65
11	2,500	3,000	2,750	1	16	1.75	28.07	0.00	37.15	0.01	71.47	0	1	0.00	100.00	0.00	20.67	0.00	100.00	0.00	55.65
12	3,000	4,000	3,500	1	17	1.75	29.82	0.03	37.18	0.05	71.53	0	1	0.00	100.00	0.00	20.67	0.00	100.00	0.00	55.60
13	4,000	5,000	4,500	1	18	1.75	31.58	0.02	37.20	0.04	71.57	0	1	0.00	100.00	0.00	20.67	0.00	100.00	0.00	55.57
14	5,000	7,500	6,250	1	19	1.75	33.33	0.02	37.22	0.04	71.61	0	1	0.00	100.00	0.00	20.67	0.00	100.00	0.00	55.54
15	7,500	10,000	8,750	1	20	1.75	35.09	0.02	37.25	0.05	71.66	0	1	0.00	100.00	0.00	20.67	0.00	100.00	0.00	55.50
16	10,000	20,000	15,000	1	21	1.75	36.84	0.06	37.31	0.12	71.78	0	1	0.00	100.00	0.00	20.67	0.00	100.00	0.00	55.41
17	20,000	50,000	35,000	1	22	1.75	38.60	0.06	37.37	0.11	71.89	0	1	0.00	100.00	0.00	20.67	0.00	100.00	0.00	55.33
18	50,000	100,000	75,000	1	23	1.75	40.35	0.05	37.42	0.10	71.99	0	1	0.00	100.00	0.00	20.67	0.00	100.00	0.00	55.25
19	100,000	500,000	300,000	16	39	28.07	68.42	6.63	44.04	12.75	84.73	0	1	0.00	100.00	0.00	20.67	0.00	100.00	0.00	46.94
20	500,000	**UP**		18	57	31.58	100.00	7.94	51.98	15.27	100.00	0	1	0.00	100.00	0.00	20.67	0.00	100.00	0.00	39.77
				57				51.98				1				20.67				39.77	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 279 TOBACCO, CIGARS AND CIGARETTES MANUFACTURE

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	11.11	11.11	0.18	0.18	1.52	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	11.11	22.22	0.07	0.26	0.62	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	11.11	33.33	0.10	0.35	0.82	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	11.11	44.44	0.38	0.73	3.16	6.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	11.11	55.56	0.73	1.45	6.10	12.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	11.11	66.67	0.49	1.94	4.09	16.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	11.11	77.78	1.72	3.66	14.49	30.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	11.11	88.89	2.41	6.07	20.23	51.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	9	11.11	100.00	5.82	11.90	48.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	11.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	11.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	11.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	11.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	11.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	11.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	11.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	11.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	11.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	9	0.00	100.00	0.00	11.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				11.90				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2790 TOBACCOCIGARS AND CIGARETTES MANUFACTURE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	488	488	16.34	16.34	958.71	958.71	15.79	15.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	61	549	2.04	18.38	4.90	963.61	0.08	15.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	95	644	3.18	21.56	18.07	981.68	0.30	16.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	59	703	1.98	23.54	7.60	989.28	0.13	16.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	103	806	3.45	26.98	316.99	672.30	5.22	11.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	102	908	3.41	30.40	15.98	688.27	0.26	11.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	77	985	2.58	32.98	24.76	713.03	0.41	11.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	129	1,114	4.32	37.29	56.39	769.43	0.93	12.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	98	1,212	3.28	40.58	111.78	881.20	1.84	14.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	51	1,263	1.71	42.28	63.98	945.18	1.05	15.56	1	1	2.94	2.94	8.82	8.82	1.76	1.76	13.78	0.93
11	2,500	3,000	2,750	62	1,325	2.08	44.36	48.83	994.01	0.80	16.37	2	3	5.88	8.82	7.51	16.32	1.50	3.26	15.37	1.64
12	3,000	4,000	3,500	106	1,431	3.55	47.91	172.14	1,166.16	2.83	19.20	0	3	0.00	8.82	0.00	16.32	0.00	3.26	0.00	1.40
13	4,000	5,000	4,500	95	1,526	3.18	51.09	136.40	1,302.56	2.25	21.45	2	5	5.88	14.71	105.32	121.64	21.05	24.32	77.22	9.34
14	5,000	7,500	6,250	191	1,717	6.39	57.48	517.67	1,820.22	8.52	29.97	2	7	5.88	20.59	21.18	142.82	4.23	28.55	4.09	7.85
15	7,500	10,000	8,750	100	1,817	3.35	60.83	229.99	2,050.22	3.79	33.76	0	7	0.00	20.59	0.00	142.82	0.00	28.55	0.00	6.97
16	10,000	20,000	15,000	307	2,124	10.28	71.11	824.42	2,874.63	13.58	47.34	2	9	5.88	26.47	45.45	188.27	9.09	37.64	5.51	6.55
17	20,000	50,000	35,000	272	2,396	9.11	80.21	912.50	3,787.13	15.03	62.36	7	16	20.59	47.06	308.61	496.88	61.69	99.33	33.82	13.12
18	50,000	100,000	75,000	209	2,605	7.00	87.21	1,535.64	5,322.77	25.29	87.65	0	16	0.00	47.06	0.00	496.88	0.00	99.33	0.00	9.34
19	100,000	500,000	300,000	265	2,870	8.87	96.08	836.30	6,159.08	13.77	101.42	2	18	5.88	52.94	0.23	497.11	0.05	99.38	0.03	8.07
20	500,000	**UP**		117	2,987	3.92	100.00	86.43	6,072.65	1.42	100.00	16	34	47.06	100.00	3.12	500.23	0.62	100.00	3.62	8.24
				2,987				6,072.65				34				500.23				8.24	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2791 DRYING SHEDS/SMOKE HOUSES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	18	18	7.11	7.11	38.46	38.46	8.65	8.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	24	2.37	9.49	0.53	38.99	0.12	8.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	34	3.95	13.44	1.73	37.26	0.39	8.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	35	0.40	13.83	0.12	37.38	0.03	8.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	39	1.58	15.42	1.36	38.74	0.31	8.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	47	3.16	18.58	8.97	47.70	2.02	10.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	51	1.58	20.16	5.10	52.80	1.15	11.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	52	0.40	20.55	0.26	53.07	0.06	11.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	55	1.19	21.74	2.35	55.41	0.53	12.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	57	0.79	22.53	0.71	56.12	0.16	12.63	1	1	100.00	100.00	0.73	0.73	100.00	100.00	103.78	1.31
11	2,500	3,000	2,750	2	59	0.79	23.32	4.30	60.43	0.97	13.60	0	1	0.00	100.00	0.00	0.73	0.00	100.00	0.00	1.21
12	3,000	4,000	3,500	12	71	4.74	28.06	12.71	73.14	2.86	16.46	0	1	0.00	100.00	0.00	0.73	0.00	100.00	0.00	1.00
13	4,000	5,000	4,500	14	85	5.53	33.60	19.91	93.05	4.48	20.94	0	1	0.00	100.00	0.00	0.73	0.00	100.00	0.00	0.79
14	5,000	7,500	6,250	35	120	13.83	47.43	40.23	133.28	9.05	29.99	0	1	0.00	100.00	0.00	0.73	0.00	100.00	0.00	0.55
15	7,500	10,000	8,750	23	143	9.09	56.52	39.31	172.59	8.85	38.83	0	1	0.00	100.00	0.00	0.73	0.00	100.00	0.00	0.43
16	10,000	20,000	15,000	11	154	4.35	60.87	65.62	238.21	14.77	53.60	0	1	0.00	100.00	0.00	0.73	0.00	100.00	0.00	0.31
17	20,000	50,000	35,000	85	239	33.60	94.47	89.64	327.85	20.17	73.77	0	1	0.00	100.00	0.00	0.73	0.00	100.00	0.00	0.22
18	50,000	100,000	75,000	3	242	1.19	95.65	33.25	361.10	7.48	81.25	0	1	0.00	100.00	0.00	0.73	0.00	100.00	0.00	0.20
19	100,000	500,000	300,000	4	246	1.58	97.23	37.51	398.61	8.44	89.69	0	1	0.00	100.00	0.00	0.73	0.00	100.00	0.00	0.18
20	500,000	**UP**		7	253	2.77	100.00	45.81	444.42	10.31	100.00	0	1	0.00	100.00	0.00	0.73	0.00	100.00	0.00	0.17
				253				444.42				1				0.73				0.17	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2792 OVEN

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	13.43	13.43	1.73	1.73	0.64	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	12	4.48	17.91	0.25	1.98	0.09	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	15	4.48	22.39	0.61	2.59	0.23	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	16	1.49	23.88	0.00	2.59	0.00	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	18	2.99	26.87	2.70	5.29	1.00	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	22	5.97	32.84	4.18	9.46	1.55	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	23	1.49	34.33	0.00	9.47	0.00	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	20	43	29.85	64.18	58.60	68.07	21.80	25.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	46	4.48	68.66	7.73	75.80	2.87	28.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	50	5.97	74.63	77.49	153.29	28.82	57.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	51	1.49	76.12	4.00	157.29	1.49	58.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	53	2.99	79.10	32.79	190.08	12.20	70.70	2	2	2.82	2.82	86.92	86.92	37.02	37.02	265.05	45.73
13	4,000	5,000	4,500	1	54	1.49	80.60	6.40	196.48	2.38	73.08	0	2	0.00	2.82	0.00	86.92	0.00	37.02	0.00	44.24
14	5,000	7,500	6,250	1	55	1.49	82.09	12.93	209.41	4.81	77.89	0	2	0.00	2.82	0.00	86.92	0.00	37.02	0.00	41.51
15	7,500	10,000	8,750	3	58	4.48	86.57	25.22	234.64	9.38	87.27	69	71	97.18	100.00	147.86	234.78	62.98	100.00	586.19	100.06
16	10,000	20,000	15,000	8	66	11.94	98.51	6.19	240.83	2.30	89.57	0	71	0.00	100.00	0.00	234.78	0.00	100.00	0.00	97.49
17	20,000	50,000	35,000	1	67	1.49	100.00	28.03	268.86	10.43	100.00	0	71	0.00	100.00	0.00	234.78	0.00	100.00	0.00	87.32
18	50,000	100,000	75,000	0	67	0.00	100.00	0.00	268.86	0.00	100.00	0	71	0.00	100.00	0.00	234.78	0.00	100.00	0.00	87.32
19	100,000	500,000	300,000	0	67	0.00	100.00	0.00	268.86	0.00	100.00	0	71	0.00	100.00	0.00	234.78	0.00	100.00	0.00	87.32
20	500,000	**UP**		0	67	0.00	100.00	0.00	268.86	0.00	100.00	0	71	0.00	100.00	0.00	234.78	0.00	100.00	0.00	87.32
					67				268.86				71				234.78				87.32

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2793 TOBBACCO ESTABLISHMENT

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	21	21	5.98	5.98	45.46	45.46	1.66	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	28	1.99	7.98	8.49	53.95	0.31	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	38	2.85	10.83	4.05	58.00	0.15	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	49	3.13	13.96	25.87	83.88	0.94	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	24	73	6.84	20.80	38.20	122.07	1.39	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	15	88	4.27	25.07	11.82	133.90	0.43	4.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	18	106	5.13	30.20	40.99	174.89	1.49	6.37	1	1	25.00	25.00	11.34	11.34	4.49	4.49	27.66	6.48
8	1,000	1,500	1,250	27	133	7.69	37.89	104.62	279.51	3.81	10.18	0	1	0.00	25.00	0.00	11.34	0.00	4.49	0.00	4.06
9	1,500	2,000	1,750	24	157	6.84	44.73	59.86	339.37	2.18	12.36	0	1	0.00	25.00	0.00	11.34	0.00	4.49	0.00	3.34
10	2,000	2,500	2,250	19	176	5.41	50.14	74.02	413.39	2.70	15.06	0	1	0.00	25.00	0.00	11.34	0.00	4.49	0.00	2.74
11	2,500	3,000	2,750	21	197	5.98	56.13	67.95	481.34	2.47	17.53	0	1	0.00	25.00	0.00	11.34	0.00	4.49	0.00	2.36
12	3,000	4,000	3,500	28	225	7.98	64.10	141.69	623.03	5.16	22.69	2	3	50.00	75.00	238.43	249.77	94.44	98.93	168.27	40.09
13	4,000	5,000	4,500	21	246	5.98	70.09	191.88	814.91	6.99	29.68	0	3	0.00	75.00	0.00	249.77	0.00	98.93	0.00	30.65
14	5,000	7,500	6,250	25	271	7.12	77.21	321.99	1,136.90	11.73	41.40	0	3	0.00	75.00	0.00	249.77	0.00	98.93	0.00	21.97
15	7,500	10,000	8,750	33	304	9.40	86.61	320.89	1,457.80	11.69	53.09	0	3	0.00	75.00	0.00	249.77	0.00	98.93	0.00	17.13
16	10,000	20,000	15,000	16	320	4.56	91.17	268.18	1,725.97	9.77	62.86	1	4	25.00	100.00	2.70	252.48	1.07	100.00	1.01	14.63
17	20,000	50,000	35,000	24	344	6.84	98.01	408.36	2,134.33	14.87	77.73	0	4	0.00	100.00	0.00	252.48	0.00	100.00	0.00	11.83
18	50,000	100,000	75,000	4	348	1.14	99.15	104.28	2,238.61	3.80	81.53	0	4	0.00	100.00	0.00	252.48	0.00	100.00	0.00	11.28
19	100,000	500,000	300,000	1	349	0.28	99.43	0.00	2,238.61	0.00	81.53	0	4	0.00	100.00	0.00	252.48	0.00	100.00	0.00	11.28
20	500,000	**UP**		2	351	0.57	100.00	507.25	2,745.86	18.47	100.00	0	4	0.00	100.00	0.00	252.48	0.00	100.00	0.00	9.19
				351				2,745.86				4				252.48				9.19	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.23	3.23	0.14	0.14	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.23	6.45	0.03	0.17	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.23	9.68	0.22	0.39	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.23	12.90	0.53	0.92	0.03	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.23	16.13	0.78	1.70	0.04	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.23	19.35	1.04	2.74	0.06	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	3.23	22.58	23.81	26.56	1.30	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	3.23	25.81	13.06	39.62	0.71	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	3.23	29.03	46.68	86.30	2.55	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	3.23	32.26	69.93	156.22	3.83	8.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	3.23	35.48	28.91	185.13	1.58	10.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	3.23	38.71	37.64	222.77	2.06	12.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	3.23	41.94	9.38	232.16	0.51	12.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	3.23	45.16	3.82	228.34	0.21	12.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	3.23	48.39	37.64	265.98	2.06	14.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	3.23	51.61	1.95	267.93	0.11	14.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	3.23	54.84	1.70	266.23	0.09	14.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	18	3.23	58.06	0.00	266.23	0.00	14.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		13	31	41.94	100.00	1,561.23	1,827.46	85.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				31				1,827.46				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	5.94	5.94	85.58	85.58	8.86	8.86	1	1	10.00	10.00	0.71	0.71	0.09	0.09	0.83	0.83
2	50	100	75	2	15	0.91	6.85	0.12	85.70	0.01	8.88	0	1	0.00	10.00	0.00	0.71	0.00	0.09	0.00	0.82
3	100	200	150	1	16	0.46	7.31	0.29	85.99	0.03	8.91	0	1	0.00	10.00	0.00	0.71	0.00	0.09	0.00	0.82
4	200	300	250	1	17	0.46	7.76	0.09	86.08	0.01	8.92	0	1	0.00	10.00	0.00	0.71	0.00	0.09	0.00	0.82
5	300	500	400	1	18	0.46	8.22	0.02	86.10	0.00	8.92	0	1	0.00	10.00	0.00	0.71	0.00	0.09	0.00	0.82
6	500	750	625	1	19	0.46	8.68	0.20	86.30	0.02	8.94	0	1	0.00	10.00	0.00	0.71	0.00	0.09	0.00	0.82
7	750	1,000	875	3	22	1.37	10.05	0.27	86.57	0.03	8.97	0	1	0.00	10.00	0.00	0.71	0.00	0.09	0.00	0.82
8	1,000	1,500	1,250	1	23	0.46	10.50	0.24	86.81	0.03	8.99	0	1	0.00	10.00	0.00	0.71	0.00	0.09	0.00	0.81
9	1,500	2,000	1,750	1	24	0.46	10.96	1.35	88.16	0.14	9.13	0	1	0.00	10.00	0.00	0.71	0.00	0.09	0.00	0.80
10	2,000	2,500	2,250	1	25	0.46	11.42	1.00	89.16	0.10	9.24	0	1	0.00	10.00	0.00	0.71	0.00	0.09	0.00	0.79
11	2,500	3,000	2,750	1	26	0.46	11.87	0.18	89.34	0.02	9.25	0	1	0.00	10.00	0.00	0.71	0.00	0.09	0.00	0.79
12	3,000	4,000	3,500	1	27	0.46	12.33	0.00	89.34	0.00	9.25	0	1	0.00	10.00	0.00	0.71	0.00	0.09	0.00	0.79
13	4,000	5,000	4,500	1	28	0.46	12.79	0.00	89.34	0.00	9.25	0	1	0.00	10.00	0.00	0.71	0.00	0.09	0.00	0.79
14	5,000	7,500	6,250	1	29	0.46	13.24	0.00	89.34	0.00	9.25	0	1	0.00	10.00	0.00	0.71	0.00	0.09	0.00	0.79
15	7,500	10,000	8,750	8	37	3.65	16.89	190.04	279.39	19.68	28.94	0	1	0.00	10.00	0.00	0.71	0.00	0.09	0.00	0.25
16	10,000	20,000	15,000	9	46	4.11	21.00	46.63	326.02	4.83	33.77	0	1	0.00	10.00	0.00	0.71	0.00	0.09	0.00	0.22
17	20,000	50,000	35,000	36	82	16.44	37.44	73.40	399.42	7.60	41.37	0	1	0.00	10.00	0.00	0.71	0.00	0.09	0.00	0.18
18	50,000	100,000	75,000	42	124	19.18	56.62	79.38	478.80	8.22	49.59	3	4	30.00	40.00	331.25	331.96	42.52	42.61	417.30	69.33
19	100,000	500,000	300,000	76	200	34.70	91.32	395.53	874.32	40.97	90.56	6	10	60.00	100.00	447.16	779.11	57.39	100.00	113.05	89.11
20	500,000	**UP**		19	219	8.68	100.00	91.13	965.46	9.44	100.00	0	10	0.00	100.00	0.00	779.11	0.00	100.00	0.00	80.70
				219				965.46				10				779.11				80.70	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2801 CONVENTIONAL HYDRO

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	11.11	11.11	3.27	3.27	2.66	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	1.85	12.96	0.01	3.26	0.01	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	1.85	14.81	0.00	3.26	0.00	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	1.85	16.67	0.00	3.26	0.00	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	1.85	18.52	0.03	3.29	0.02	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	14	7.41	25.93	0.10	3.39	0.08	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	22	14.81	40.74	0.15	3.54	0.12	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	23	1.85	42.59	0.04	3.58	0.03	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	24	1.85	44.44	0.02	3.56	0.02	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	25	1.85	46.30	0.01	3.55	0.01	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	26	1.85	48.15	0.05	3.50	0.04	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	27	1.85	50.00	33.70	37.20	27.45	30.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	28	1.85	51.85	4.47	41.67	3.64	33.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	29	1.85	53.70	0.30	41.97	0.24	34.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	30	1.85	55.56	0.37	41.60	0.30	33.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	31	1.85	57.41	0.27	41.87	0.22	34.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	33	3.70	61.11	0.84	42.71	0.69	34.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	36	5.56	66.67	3.07	45.78	2.50	37.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	13	49	24.07	90.74	12.27	58.05	10.00	47.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		5	54	9.26	100.00	64.71	122.76	52.71	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				54				122.76				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2802 MICRO HYDRO ELECTRIC POWER

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	24	24	4.56	4.56	114.33	114.33	6.47	6.47	4	4	6.56	6.56	54.62	54.62	2.21	2.21	47.78	47.78
2	50	100	75	1	25	0.19	4.75	0.13	114.46	0.01	6.48	0	4	0.00	6.56	0.00	54.62	0.00	2.21	0.00	47.72
3	100	200	150	3	28	0.57	5.32	5.99	120.45	0.34	6.82	1	5	1.64	8.20	0.71	55.33	0.03	2.24	11.79	45.94
4	200	300	250	3	31	0.57	5.89	0.06	120.51	0.00	6.83	0	5	0.00	8.20	0.00	55.33	0.00	2.24	0.00	45.91
5	300	500	400	3	34	0.57	6.46	0.34	120.85	0.02	6.84	0	5	0.00	8.20	0.00	55.33	0.00	2.24	0.00	45.78
6	500	750	625	2	36	0.38	6.84	0.08	120.77	0.00	6.84	0	5	0.00	8.20	0.00	55.33	0.00	2.24	0.00	45.81
7	750	1,000	875	1	37	0.19	7.03	1.66	122.43	0.09	6.93	0	5	0.00	8.20	0.00	55.33	0.00	2.24	0.00	45.19
8	1,000	1,500	1,250	3	40	0.57	7.60	1.62	124.06	0.09	7.03	0	5	0.00	8.20	0.00	55.33	0.00	2.24	0.00	44.60
9	1,500	2,000	1,750	6	46	1.14	8.75	6.28	130.33	0.36	7.38	0	5	0.00	8.20	0.00	55.33	0.00	2.24	0.00	42.45
10	2,000	2,500	2,250	1	47	0.19	8.94	2.70	133.03	0.15	7.53	0	5	0.00	8.20	0.00	55.33	0.00	2.24	0.00	41.59
11	2,500	3,000	2,750	1	48	0.19	9.13	0.00	133.03	0.00	7.53	0	5	0.00	8.20	0.00	55.33	0.00	2.24	0.00	41.59
12	3,000	4,000	3,500	2	50	0.38	9.51	1.07	134.10	0.06	7.59	0	5	0.00	8.20	0.00	55.33	0.00	2.24	0.00	41.26
13	4,000	5,000	4,500	12	62	2.28	11.79	90.03	224.13	5.10	12.69	0	5	0.00	8.20	0.00	55.33	0.00	2.24	0.00	24.69
14	5,000	7,500	6,250	15	77	2.85	14.64	16.45	240.58	0.93	13.63	0	5	0.00	8.20	0.00	55.33	0.00	2.24	0.00	23.00
15	7,500	10,000	8,750	5	82	0.95	15.59	49.20	289.79	2.79	16.41	0	5	0.00	8.20	0.00	55.33	0.00	2.24	0.00	19.09
16	10,000	20,000	15,000	9	91	1.71	17.30	39.75	329.53	2.25	18.66	1	6	1.64	9.84	2.12	57.45	0.09	2.33	5.33	17.43
17	20,000	50,000	35,000	143	234	27.19	44.49	221.74	551.27	12.56	31.22	7	13	11.48	21.31	37.26	94.71	1.51	3.84	16.80	17.18
18	50,000	100,000	75,000	64	298	12.17	56.65	290.58	841.85	16.46	47.68	8	21	13.11	34.43	638.08	732.79	25.87	29.71	219.59	87.05
19	100,000	500,000	300,000	213	511	40.49	97.15	615.55	1,457.40	34.86	82.54	40	61	65.57	100.00	1,734.07	2,466.86	70.29	100.00	281.71	169.26
20	500,000	**UP**		15	526	2.85	100.00	308.28	1,765.68	17.46	100.00	0	61	0.00	100.00	0.00	2.466.86	0.00	100.00	0.00	139.71
				526				1,765.68				61				2,466.86				139.71	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 281 CONVENTIONAL POWER STATION BUILDINGS WITH BOILER HOUSES

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	79	79	15.11	15.11	171.38	171.38	5.02	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	16	95	3.06	18.16	0.45	171.83	0.01	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	21	116	4.02	22.18	75.77	247.60	2.22	7.25	1	1	50.00	50.00	18.88	18.88	71.67	71.67	24.92	7.63
4	200	300	250	20	136	3.82	26.00	5.38	242.22	0.16	7.10	0	1	0.00	50.00	0.00	18.88	0.00	71.67	0.00	7.79
5	300	500	400	27	163	5.16	31.17	13.46	255.68	0.39	7.49	0	1	0.00	50.00	0.00	18.88	0.00	71.67	0.00	7.38
6	500	750	625	11	174	2.10	33.27	3.86	259.54	0.11	7.60	0	1	0.00	50.00	0.00	18.88	0.00	71.67	0.00	7.27
7	750	1,000	875	3	177	0.57	33.84	2.39	257.16	0.07	7.53	0	1	0.00	50.00	0.00	18.88	0.00	71.67	0.00	7.34
8	1,000	1,500	1,250	11	188	2.10	35.95	0.05	257.21	0.00	7.54	0	1	0.00	50.00	0.00	18.88	0.00	71.67	0.00	7.34
9	1,500	2,000	1,750	3	191	0.57	36.52	660.05	917.26	19.34	26.88	0	1	0.00	50.00	0.00	18.88	0.00	71.67	0.00	2.06
10	2,000	2,500	2,250	3	194	0.57	37.09	8.19	925.45	0.24	27.12	0	1	0.00	50.00	0.00	18.88	0.00	71.67	0.00	2.04
11	2,500	3,000	2,750	4	198	0.76	37.86	21.25	946.69	0.62	27.74	0	1	0.00	50.00	0.00	18.88	0.00	71.67	0.00	1.99
12	3,000	4,000	3,500	2	200	0.38	38.24	5.72	952.42	0.17	27.91	0	1	0.00	50.00	0.00	18.88	0.00	71.67	0.00	1.98
13	4,000	5,000	4,500	6	206	1.15	39.39	44.63	997.05	1.31	29.21	0	1	0.00	50.00	0.00	18.88	0.00	71.67	0.00	1.89
14	5,000	7,500	6,250	17	223	3.25	42.64	7.17	989.88	0.21	29.00	0	1	0.00	50.00	0.00	18.88	0.00	71.67	0.00	1.91
15	7,500	10,000	8,750	34	257	6.50	49.14	215.64	1,205.53	6.32	35.32	0	1	0.00	50.00	0.00	18.88	0.00	71.67	0.00	1.57
16	10,000	20,000	15,000	36	293	6.88	56.02	318.54	1,524.07	9.33	44.66	0	1	0.00	50.00	0.00	18.88	0.00	71.67	0.00	1.24
17	20,000	50,000	35,000	27	320	5.16	61.19	332.93	1,857.00	9.76	54.41	0	1	0.00	50.00	0.00	18.88	0.00	71.67	0.00	1.02
18	50,000	100,000	75,000	36	356	6.88	68.07	391.59	2,248.59	11.47	65.89	0	1	0.00	50.00	0.00	18.88	0.00	71.67	0.00	0.84
19	100,000	500,000	300,000	75	431	14.34	82.41	619.85	2,868.44	18.16	84.05	0	1	0.00	50.00	0.00	18.88	0.00	71.67	0.00	0.66
20	500,000	**UP**		92	523	17.59	100.00	544.43	3,412.87	15.95	100.00	1	2	50.00	100.00	7.46	26.34	28.33	100.00	1.37	0.77
				523				3,412.87				2				26.34				0.77	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2811 PLTU

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	6.25	6.25	0.65	0.65	0.49	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	6.25	12.50	4.40	5.05	3.34	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	6.25	18.75	3.54	8.59	2.69	6.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	6.25	25.00	16.35	24.94	12.40	18.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	6.25	31.25	3.54	28.48	2.69	21.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	6.25	37.50	11.58	40.06	8.78	30.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	6.25	43.75	26.72	66.78	20.26	50.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	6.25	50.00	37.92	104.70	28.76	79.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	6.25	56.25	9.13	113.83	6.92	86.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	6.25	62.50	2.51	116.33	1.90	88.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	6.25	68.75	0.63	116.97	0.48	88.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	6.25	75.00	4.40	121.37	3.34	92.05	2	2	66.67	66.67	1.86	1.86	42.07	42.07	42.26	1.53
14	5,000	7,500	6,250	1	13	6.25	81.25	4.40	125.78	3.34	95.39	0	2	0.00	66.67	0.00	1.86	0.00	42.07	0.00	1.48
15	7,500	10,000	8,750	1	14	6.25	87.50	0.73	126.50	0.55	95.94	0	2	0.00	66.67	0.00	1.86	0.00	42.07	0.00	1.47
16	10,000	20,000	15,000	1	15	6.25	93.75	0.69	127.19	0.52	96.46	0	2	0.00	66.67	0.00	1.86	0.00	42.07	0.00	1.46
17	20,000	50,000	35,000	1	16	6.25	100.00	4.67	131.86	3.54	100.00	1	3	33.33	100.00	2.56	4.42	57.93	100.00	54.88	3.36
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	131.86	0.00	100.00	0	3	0.00	100.00	0.00	4.42	0.00	100.00	0.00	3.36
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	131.86	0.00	100.00	0	3	0.00	100.00	0.00	4.42	0.00	100.00	0.00	3.36
20	500,000	**UP**		0	16	0.00	100.00	0.00	131.86	0.00	100.00	0	3	0.00	100.00	0.00	4.42	0.00	100.00	0.00	3.36
				16				131.86				3				4.42				3.36	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 28111 PLTU USING STEAM BOILER

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17	17	6.91	6.91	148.04	148.04	3.91	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	18	0.41	7.32	20.77	168.81	0.55	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	19	0.41	7.72	0.08	168.89	0.00	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	20	0.41	8.13	0.04	168.85	0.00	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	22	0.81	8.94	3.22	172.07	0.09	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	23	0.41	9.35	0.08	172.15	0.00	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	24	0.41	9.76	4.40	167.76	0.12	4.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	25	0.41	10.16	0.71	168.47	0.02	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	26	0.41	10.57	1.56	166.91	0.04	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	27	0.41	10.98	2.65	169.56	0.07	4.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	31	1.63	12.60	1.34	170.90	0.04	4.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	33	0.81	13.41	16.93	187.83	0.45	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	34	0.41	13.82	18.79	206.63	0.50	5.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	35	0.41	14.23	0.00	206.63	0.00	5.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	41	2.44	16.67	21.42	185.21	0.57	4.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	50	3.66	20.33	55.81	241.01	1.47	6.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	21	71	8.54	28.86	40.37	281.38	1.07	7.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	27	98	10.98	39.84	33.47	314.85	0.88	8.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	96	194	39.02	78.86	614.29	929.15	16.23	24.54	2	2	28.57	28.57	2.67	2.67	69.54	69.54	0.43	0.29
20	500,000	**UP**		52	246	21.14	100.00	2,856.80	3,785.94	75.46	100.00	5	7	71.43	100.00	1.17	3.83	30.46	100.00	0.04	0.10
				246				3,785.94				7				3.83				0.10	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 28112 PLTU USING GEOTHERMAL

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	0.75	0.75	1.12	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	0.93	1.68	1.39	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	0.00	1.68	0.00	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	36.18	37.86	53.94	56.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	29.22	67.08	43.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	0.00	67.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	67.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	67.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	67.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	67.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	67.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	67.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	67.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	67.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	67.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	67.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	67.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	7	0.00	100.00	0.00	67.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					7				67.08				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2812 PLTG

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	27	27	6.59	6.59	112.34	112.34	4.84	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	30	0.73	7.32	0.11	112.44	0.00	4.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	32	0.49	7.80	1.44	113.89	0.06	4.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	21	53	5.12	12.93	20.47	134.35	0.88	5.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	20	73	4.88	17.80	29.88	164.23	1.29	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	74	0.24	18.05	0.32	164.54	0.01	7.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	76	0.49	18.54	18.62	183.17	0.80	7.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	77	0.24	18.78	2.72	185.89	0.12	8.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	79	0.49	19.27	11.54	197.43	0.50	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	80	0.24	19.51	1.52	198.95	0.07	8.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	81	0.24	19.76	3.38	202.33	0.15	8.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	82	0.24	20.00	1.02	203.35	0.04	8.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	83	0.24	20.24	0.32	203.67	0.01	8.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	84	0.24	20.49	4.45	208.12	0.19	8.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	85	0.24	20.73	4.45	212.57	0.19	9.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	20	105	4.88	25.61	142.30	354.87	6.13	15.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	94	199	22.93	48.54	425.99	780.86	18.36	33.66	4	4	100.00	100.00	970.04	970.04	100.00	100.00	227.71	124.23
18	50,000	100,000	75,000	46	245	11.22	59.76	518.07	1,298.93	22.33	55.99	0	4	0.00	100.00	0.00	970.04	0.00	100.00	0.00	74.68
19	100,000	500,000	300,000	106	351	25.85	85.61	812.43	2,111.36	35.02	91.01	0	4	0.00	100.00	0.00	970.04	0.00	100.00	0.00	45.94
20	500,000	**UP**		59	410	14.39	100.00	208.64	2,320.00	8.99	100.00	0	4	0.00	100.00	0.00	970.04	0.00	100.00	0.00	41.81
				410				2,320.00				4				970.04				41.81	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2813 PLTGU (COMBINED CYCLE)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	8.55	8.55	0.72	0.72	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	11	0.85	9.40	2.16	2.88	0.63	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	12	0.85	10.26	0.62	3.50	0.18	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	13	0.85	11.11	1.73	5.23	0.51	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	14	0.85	11.97	1.81	7.05	0.53	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	15	0.85	12.82	0.86	7.90	0.25	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	16	0.85	13.68	0.97	8.87	0.28	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	17	0.85	14.53	3.00	11.87	0.88	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	18	0.85	15.38	3.37	15.24	0.99	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	19	0.85	16.24	5.74	20.98	1.68	6.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	20	0.85	17.09	5.74	15.24	1.68	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	21	0.85	17.95	26.23	41.48	7.67	12.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	22	0.85	18.80	5.74	47.22	1.68	13.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	23	0.85	19.66	52.47	99.68	15.35	29.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	24	0.85	20.51	52.47	47.22	15.35	13.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	25	0.85	21.37	91.82	139.03	26.86	40.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	26	0.85	22.22	9.92	129.11	2.90	37.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	35	7.69	29.91	30.25	159.37	8.85	46.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	44	79	37.61	67.52	56.64	216.00	16.57	63.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		38	117	32.48	100.00	125.83	341.83	36.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				117				341.83				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2814 PLTD

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	44	44	11.37	11.37	70.15	70.15	5.59	5.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	52	2.07	13.44	1.03	71.18	0.08	5.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	63	2.84	16.28	3.51	74.70	0.28	5.95	1	1	33.33	33.33	35.46	35.46	98.04	98.04	1009.23	47.47
4	200	300	250	6	69	1.55	17.83	1.97	76.67	0.16	6.11	0	1	0.00	33.33	0.00	35.46	0.00	98.04	0.00	46.25
5	300	500	400	20	89	5.17	23.00	15.07	91.74	1.20	7.31	0	1	0.00	33.33	0.00	35.46	0.00	98.04	0.00	38.65
6	500	750	625	8	97	2.07	25.06	10.58	102.32	0.84	8.15	0	1	0.00	33.33	0.00	35.46	0.00	98.04	0.00	34.65
7	750	1,000	875	15	112	3.88	28.94	13.53	115.85	1.08	9.23	0	1	0.00	33.33	0.00	35.46	0.00	98.04	0.00	30.61
8	1,000	1,500	1,250	11	123	2.84	31.78	31.24	147.09	2.49	11.72	0	1	0.00	33.33	0.00	35.46	0.00	98.04	0.00	24.10
9	1,500	2,000	1,750	22	145	5.68	37.47	91.01	238.10	7.25	18.98	0	1	0.00	33.33	0.00	35.46	0.00	98.04	0.00	14.89
10	2,000	2,500	2,250	11	156	2.84	40.31	18.46	256.56	1.47	20.45	0	1	0.00	33.33	0.00	35.46	0.00	98.04	0.00	13.82
11	2,500	3,000	2,750	9	165	2.33	42.64	68.39	324.96	5.45	25.90	0	1	0.00	33.33	0.00	35.46	0.00	98.04	0.00	10.91
12	3,000	4,000	3,500	6	171	1.55	44.19	37.12	362.08	2.96	28.86	0	1	0.00	33.33	0.00	35.46	0.00	98.04	0.00	9.79
13	4,000	5,000	4,500	17	188	4.39	48.58	52.47	414.55	4.18	33.04	0	1	0.00	33.33	0.00	35.46	0.00	98.04	0.00	8.55
14	5,000	7,500	6,250	13	201	3.36	51.94	8.32	406.22	0.66	32.37	0	1	0.00	33.33	0.00	35.46	0.00	98.04	0.00	8.73
15	7,500	10,000	8,750	18	219	4.65	56.59	157.76	563.99	12.57	44.95	0	1	0.00	33.33	0.00	35.46	0.00	98.04	0.00	6.29
16	10,000	20,000	15,000	29	248	7.49	64.08	74.25	489.73	5.92	39.03	0	1	0.00	33.33	0.00	35.46	0.00	98.04	0.00	7.24
17	20,000	50,000	35,000	34	282	8.79	72.87	143.64	633.37	11.45	50.48	0	1	0.00	33.33	0.00	35.46	0.00	98.04	0.00	5.60
18	50,000	100,000	75,000	57	339	14.73	87.60	326.81	960.19	26.05	76.52	0	1	0.00	33.33	0.00	35.46	0.00	98.04	0.00	3.69
19	100,000	500,000	300,000	41	380	10.59	98.19	262.91	1,223.10	20.95	97.47	0	1	0.00	33.33	0.00	35.46	0.00	98.04	0.00	2.90
20	500,000	**UP**		7	387	1.81	100.00	31.69	1,254.79	2.53	100.00	2	3	66.67	100.00	0.71	36.16	1.96	100.00	2.24	2.88
				387				1,254.79				3				36.16				2.88	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2815 OTHER

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.64	1.64	3.31	3.31	0.69	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	3	3.28	4.92	0.64	3.95	0.13	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	1.64	6.56	0.00	3.95	0.00	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	1.64	8.20	1.65	5.60	0.34	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	1.64	9.84	0.73	6.34	0.15	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	1.64	11.48	0.69	7.02	0.14	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	10	4.92	16.39	4.10	11.12	0.85	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	12	3.28	19.67	1.64	12.76	0.34	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	1.64	21.31	0.14	12.90	0.03	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	1.64	22.95	6.63	19.52	1.38	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	1.64	24.59	16.23	35.75	3.38	7.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	16	1.64	26.23	43.06	78.81	8.98	16.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	17	1.64	27.87	20.81	99.62	4.34	20.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	18	1.64	29.51	51.59	151.20	10.76	31.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	19	1.64	31.15	19.10	170.30	3.98	35.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	21	3.28	34.43	71.70	242.00	14.95	50.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	15	36	24.59	59.02	149.48	391.48	31.17	81.63	3	3	100.00	100.00	895.08	895.08	100.00	100.00	598.79	228.64
18	50,000	100,000	75,000	10	46	16.39	75.41	8.98	400.46	1.87	83.50	0	3	0.00	100.00	0.00	895.08	0.00	100.00	0.00	223.51
19	100,000	500,000	300,000	15	61	24.59	100.00	79.12	479.58	16.50	100.00	0	3	0.00	100.00	0.00	895.08	0.00	100.00	0.00	186.64
20	500,000	**UP**		0	61	0.00	100.00	0.00	479.58	0.00	100.00	0	3	0.00	100.00	0.00	895.08	0.00	100.00	0.00	186.64
				61				479.58				3				895.08				186.64	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 283 OVERHEAD POWER TRANSMISSION LINES AND NET WORKS

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	8.87	8.87	86.15	86.15	35.94	35.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	12	0.81	9.68	0.10	86.25	0.04	35.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	18	4.84	14.52	1.52	87.77	0.63	36.62	2	2	33.33	33.33	29.08	29.08	99.86	99.86	1916.02	33.14
4	200	300	250	1	19	0.81	15.32	0.50	88.27	0.21	36.83	0	2	0.00	33.33	0.00	29.08	0.00	99.86	0.00	32.95
5	300	500	400	1	20	0.81	16.13	0.10	88.36	0.04	36.87	0	2	0.00	33.33	0.00	29.08	0.00	99.86	0.00	32.91
6	500	750	625	3	23	2.42	18.55	5.00	93.37	2.09	38.95	0	2	0.00	33.33	0.00	29.08	0.00	99.86	0.00	31.15
7	750	1,000	875	2	25	1.61	20.16	4.92	98.29	2.05	41.01	0	2	0.00	33.33	0.00	29.08	0.00	99.86	0.00	29.59
8	1,000	1,500	1,250	8	33	6.45	26.61	19.36	117.64	8.08	49.08	0	2	0.00	33.33	0.00	29.08	0.00	99.86	0.00	24.72
9	1,500	2,000	1,750	1	34	0.81	27.42	4.50	122.14	1.88	50.96	0	2	0.00	33.33	0.00	29.08	0.00	99.86	0.00	23.81
10	2,000	2,500	2,250	3	37	2.42	29.84	17.10	139.24	7.13	58.09	0	2	0.00	33.33	0.00	29.08	0.00	99.86	0.00	20.89
11	2,500	3,000	2,750	1	38	0.81	30.65	6.69	145.93	2.79	60.88	0	2	0.00	33.33	0.00	29.08	0.00	99.86	0.00	19.93
12	3,000	4,000	3,500	1	39	0.81	31.45	1.53	147.46	0.64	61.52	0	2	0.00	33.33	0.00	29.08	0.00	99.86	0.00	19.72
13	4,000	5,000	4,500	1	40	0.81	32.26	1.62	149.07	0.68	62.20	0	2	0.00	33.33	0.00	29.08	0.00	99.86	0.00	19.51
14	5,000	7,500	6,250	8	48	6.45	38.71	15.45	164.52	6.44	68.64	0	2	0.00	33.33	0.00	29.08	0.00	99.86	0.00	17.68
15	7,500	10,000	8,750	4	52	3.23	41.94	19.17	183.69	8.00	76.64	0	2	0.00	33.33	0.00	29.08	0.00	99.86	0.00	15.83
16	10,000	20,000	15,000	9	61	7.26	49.19	21.37	205.06	8.91	85.55	0	2	0.00	33.33	0.00	29.08	0.00	99.86	0.00	14.18
17	20,000	50,000	35,000	4	65	3.23	52.42	14.05	219.11	5.86	91.41	0	2	0.00	33.33	0.00	29.08	0.00	99.86	0.00	13.27
18	50,000	100,000	75,000	8	73	6.45	58.87	0.00	219.11	0.00	91.42	0	2	0.00	33.33	0.00	29.08	0.00	99.86	0.00	13.27
19	100,000	500,000	300,000	31	104	25.00	83.87	20.08	239.19	8.38	99.79	0	2	0.00	33.33	0.00	29.08	0.00	99.86	0.00	12.16
20	500,000	**UP**		20	124	16.13	100.00	0.50	239.69	0.21	100.00	4	6	66.67	100.00	0.04	29.12	0.14	100.00	8.38	12.15
				124				239.69				6				29.12				12.15	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 284 VOLTAGE & CURRENT TRANSFORMER STATIONS IN THE OPEN

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	2	6.06	6.06	1.11	1.11	0.70	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	3.03	9.09	16.27	17.38	10.25	10.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	3.03	12.12	0.83	18.21	0.53	11.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	6	6.06	18.18	2.64	20.85	1.66	13.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	8	6.06	24.24	1.98	22.84	1.25	14.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	3.03	27.27	2.48	25.32	1.56	15.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	14	15.15	42.42	9.98	35.29	6.29	22.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	16	6.06	48.48	4.89	40.19	3.08	25.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	18	6.06	54.55	9.94	50.13	6.26	31.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	19	3.03	57.58	6.14	56.27	3.87	35.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	20	3.03	60.61	10.52	66.78	6.62	42.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	21	3.03	63.64	11.90	78.69	7.50	49.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	22	3.03	66.67	64.00	142.69	40.31	89.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	23	3.03	69.70	3.54	146.23	2.23	92.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	24	3.03	72.73	2.86	149.09	1.80	93.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	25	3.03	75.76	0.00	149.09	0.00	93.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	26	3.03	78.79	0.00	149.09	0.00	93.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	27	3.03	81.82	0.00	149.09	0.00	93.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		6	33	18.18	100.00	9.67	158.76	6.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				33				158.76				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 285 RUBBISH INCINERATION INSTALLATIONS FOR POWER GENERATION

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	13.16	13.16	4.36	4.36	2.11	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	2.63	15.79	0.78	5.14	0.38	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	2.63	18.42	0.00	5.14	0.00	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	2.63	21.05	9.14	14.29	4.43	6.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	2.63	23.68	16.30	30.59	7.89	14.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	2.63	26.32	0.00	30.59	0.00	14.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	2.63	28.95	4.08	34.67	1.98	16.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	2.63	31.58	15.12	49.79	7.32	24.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	2.63	34.21	27.00	76.79	13.07	37.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	2.63	36.84	0.00	76.79	0.00	37.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	2.63	39.47	38.36	115.15	18.57	55.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	16	2.63	42.11	22.22	137.38	10.76	66.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	17	2.63	44.74	0.00	137.38	0.00	66.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	18	2.63	47.37	8.58	145.96	4.15	70.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	19	2.63	50.00	35.10	181.06	16.99	87.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	20	2.63	52.63	20.55	201.61	9.95	97.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	21	2.63	55.26	0.00	201.61	0.00	97.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	23	5.26	60.53	2.07	203.68	1.00	98.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	25	5.26	65.79	2.92	206.60	1.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		13	38	34.21	100.00	0.00	206.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				38				206.60				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 286 GASWORKS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	2.94	2.94	108.02	108.02	6.59	6.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	11	1.68	4.62	0.63	108.64	0.04	6.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	18	2.94	7.56	3.06	111.71	0.19	6.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	24	2.52	10.08	7.24	118.95	0.44	7.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	20	44	8.40	18.49	7.80	126.75	0.48	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	51	2.94	21.43	25.22	151.97	1.54	9.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	14	65	5.88	27.31	19.64	171.61	1.20	10.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	15	80	6.30	33.61	17.81	189.42	1.09	11.56	1	1	50.00	50.00	6.77	6.77	93.21	93.21	38.01	3.57
9	1,500	2,000	1,750	10	90	4.20	37.82	25.72	215.14	1.57	13.13	0	1	0.00	50.00	0.00	6.77	0.00	93.21	0.00	3.15
10	2,000	2,500	2,250	4	94	1.68	39.50	11.95	227.09	0.73	13.86	0	1	0.00	50.00	0.00	6.77	0.00	93.21	0.00	2.98
11	2,500	3,000	2,750	6	100	2.52	42.02	27.12	254.20	1.65	15.51	0	1	0.00	50.00	0.00	6.77	0.00	93.21	0.00	2.66
12	3,000	4,000	3,500	14	114	5.88	47.90	79.31	333.51	4.84	20.35	0	1	0.00	50.00	0.00	6.77	0.00	93.21	0.00	2.03
13	4,000	5,000	4,500	8	122	3.36	51.26	61.14	394.65	3.73	24.08	0	1	0.00	50.00	0.00	6.77	0.00	93.21	0.00	1.72
14	5,000	7,500	6,250	28	150	11.76	63.03	274.43	669.08	16.75	40.83	0	1	0.00	50.00	0.00	6.77	0.00	93.21	0.00	1.01
15	7,500	10,000	8,750	20	170	8.40	71.43	239.50	908.58	14.61	55.44	0	1	0.00	50.00	0.00	6.77	0.00	93.21	0.00	0.74
16	10,000	20,000	15,000	8	178	3.36	74.79	137.39	1,045.97	8.38	63.82	0	1	0.00	50.00	0.00	6.77	0.00	93.21	0.00	0.65
17	20,000	50,000	35,000	20	198	8.40	83.19	226.66	1,272.63	13.83	77.65	0	1	0.00	50.00	0.00	6.77	0.00	93.21	0.00	0.53
18	50,000	100,000	75,000	16	214	6.72	89.92	107.21	1,379.85	6.54	84.20	0	1	0.00	50.00	0.00	6.77	0.00	93.21	0.00	0.49
19	100,000	500,000	300,000	24	238	10.08	100.00	259.00	1,638.85	15.80	100.00	1	2	50.00	100.00	0.49	7.26	6.79	100.00	0.19	0.44
20	500,000	**UP**		0	238	0.00	100.00	0.00	1,638.85	0.00	100.00	0	2	0.00	100.00	0.00	7.26	0.00	100.00	0.00	0.44
				238				1,638.85				2				7.26				0.44	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2861 LIGHTING GAS AND GENERATOR GAS INSTALLATIONS

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.86	0.86	1.45	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	3.23	4.09	5.44	6.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	5.00	9.08	8.42	15.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	50.23	59.31	84.68	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	59.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	59.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	59.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	59.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	59.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	59.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	59.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	59.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	59.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	59.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	59.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	59.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	59.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	59.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	59.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				59.31				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2862 LIQUEFIED GAS INSTALLATIONSGAS DECOMPOSITION

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.46	0.46	0.68	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	1.48	1.94	2.17	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	37.60	39.54	55.18	58.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	28.60	68.14	41.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	68.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	68.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	68.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	68.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	68.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	68.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	68.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	68.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	68.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	68.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	68.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	68.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	68.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	68.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	68.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				68.14				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 287 WATERWORKS PUMPING STATIONS SEWAGE WORKS ICE RINKS

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	85	85	7.63	7.63	220.95	220.95	4.04	4.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	10	95	0.90	8.53	4.57	225.52	0.08	4.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	23	118	2.06	10.59	6.78	232.31	0.12	4.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	15	133	1.35	11.94	9.36	241.66	0.17	4.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	142	0.81	12.75	1.86	243.52	0.03	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	20	162	1.80	14.54	10.76	254.28	0.20	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	41	203	3.68	18.22	18.97	273.25	0.35	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	89	292	7.99	26.21	57.74	330.99	1.06	6.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	69	361	6.19	32.41	142.67	473.67	2.61	8.66	3	3	9.68	9.68	19.34	19.34	19.39	19.39	13.56	4.08
10	2,000	2,500	2,250	41	402	3.68	36.09	48.69	522.36	0.89	9.55	0	3	0.00	9.68	0.00	19.34	0.00	19.39	0.00	3.70
11	2,500	3,000	2,750	27	429	2.42	38.51	10.99	533.35	0.20	9.75	0	3	0.00	9.68	0.00	19.34	0.00	19.39	0.00	3.63
12	3,000	4,000	3,500	39	468	3.50	42.01	77.76	611.11	1.42	11.17	0	3	0.00	9.68	0.00	19.34	0.00	19.39	0.00	3.17
13	4,000	5,000	4,500	19	487	1.71	43.72	50.92	662.03	0.93	12.10	0	3	0.00	9.68	0.00	19.34	0.00	19.39	0.00	2.92
14	5,000	7,500	6,250	59	546	5.30	49.01	126.73	788.76	2.32	14.42	0	3	0.00	9.68	0.00	19.34	0.00	19.39	0.00	2.45
15	7,500	10,000	8,750	45	591	4.04	53.05	115.35	904.11	2.11	16.53	0	3	0.00	9.68	0.00	19.34	0.00	19.39	0.00	2.14
16	10,000	20,000	15,000	235	826	21.10	74.15	843.09	1,747.20	15.41	31.94	5	8	16.13	25.81	3.40	22.74	3.41	22.80	0.40	1.30
17	20,000	50,000	35,000	157	983	14.09	88.24	879.10	2,626.30	16.07	48.01	6	14	19.35	45.16	3.33	26.07	3.34	26.14	0.38	0.99
18	50,000	100,000	75,000	47	1,030	4.22	92.46	134.91	2,761.21	2.47	50.47	0	14	0.00	45.16	0.00	26.07	0.00	26.14	0.00	0.94
19	100,000	500,000	300,000	60	1,090	5.39	97.85	440.91	3,202.12	8.06	58.53	11	25	35.48	80.65	65.65	91.73	65.82	91.96	14.89	2.86
20	500,000	**UP**		24	1,114	2.15	100.00	2,268.54	5,470.66	41.47	100.00	6	31	19.35	100.00	8.02	99.74	8.04	100.00	0.35	1.82
				1,114				5,470.66				31				99.74				1.82	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 29 TRNSPORT AND TRAFIC CONSTRUCTION FIRMS MASS COMMUNICATION

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	8.33	8.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	8.33	16.67	0.37	0.37	0.75	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	8.33	25.00	0.39	0.75	0.79	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	8.33	33.33	0.41	1.16	0.84	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	8.33	41.67	3.79	4.95	7.78	10.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	8.33	50.00	0.00	4.95	0.00	10.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	8.33	58.33	0.00	4.95	0.00	10.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	8.33	66.67	13.23	18.18	27.17	37.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	8.33	75.00	6.38	24.56	13.11	50.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	8.33	83.33	0.21	24.35	0.42	50.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	8.33	91.67	4.01	28.36	8.23	58.25	1	1	100.00	100.00	0.11	0.11	100.00	100.00	2.63	0.37
12	3,000	4,000	3,500	1	12	8.33	100.00	20.33	48.69	41.75	100.00	0	1	0.00	100.00	0.00	0.11	0.00	100.00	0.00	0.22
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	48.69	0.00	100.00	0	1	0.00	100.00	0.00	0.11	0.00	100.00	0.00	0.22
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	48.69	0.00	100.00	0	1	0.00	100.00	0.00	0.11	0.00	100.00	0.00	0.22
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	48.69	0.00	100.00	0	1	0.00	100.00	0.00	0.11	0.00	100.00	0.00	0.22
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	48.69	0.00	100.00	0	1	0.00	100.00	0.00	0.11	0.00	100.00	0.00	0.22
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	48.69	0.00	100.00	0	1	0.00	100.00	0.00	0.11	0.00	100.00	0.00	0.22
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	48.69	0.00	100.00	0	1	0.00	100.00	0.00	0.11	0.00	100.00	0.00	0.22
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	48.69	0.00	100.00	0	1	0.00	100.00	0.00	0.11	0.00	100.00	0.00	0.22
20	500,000	**UP**		0	12	0.00	100.00	0.00	48.69	0.00	100.00	0	1	0.00	100.00	0.00	0.11	0.00	100.00	0.00	0.22
					12				48.69				1				0.11				0.22

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 290 TRANSPORT & TRAFFIC

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	22.22	22.22	0.98	0.98	2.28	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	9	11.11	33.33	0.37	1.35	0.87	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	11	7.41	40.74	0.15	1.50	0.34	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	12	3.70	44.44	0.84	2.34	1.95	5.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	14	7.41	51.85	1.19	3.53	2.77	8.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	16	7.41	59.26	0.29	3.81	0.67	8.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	20	14.81	74.07	7.60	11.42	17.74	26.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	22	7.41	81.48	3.57	14.99	8.33	34.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	23	3.70	85.19	2.77	17.76	6.45	41.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	24	3.70	88.89	10.47	28.22	24.42	65.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	25	3.70	92.59	5.68	33.90	13.24	79.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	26	3.70	96.30	4.35	38.25	10.16	89.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	27	3.70	100.00	4.61	42.86	10.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	27	0.00	100.00	0.00	42.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	27	0.00	100.00	0.00	42.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	27	0.00	100.00	0.00	42.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	27	0.00	100.00	0.00	42.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	27	0.00	100.00	0.00	42.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	27	0.00	100.00	0.00	42.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	27	0.00	100.00	0.00	42.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					27				42.86				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2901 RAILWAYS TRAMWAYS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	66	66	41.51	41.51	10.02	10.02	2.42	2.42	3	3	37.50	37.50	0.50	0.50	0.77	0.77	5.01	5.01
2	50	100	75	24	90	15.09	56.60	1.88	11.90	0.45	2.87	0	3	0.00	37.50	0.00	0.50	0.00	0.77	0.00	4.22
3	100	200	150	1	91	0.63	57.23	0.11	12.01	0.03	2.90	0	3	0.00	37.50	0.00	0.50	0.00	0.77	0.00	4.18
4	200	300	250	1	92	0.63	57.86	0.01	12.02	0.00	2.90	0	3	0.00	37.50	0.00	0.50	0.00	0.77	0.00	4.18
5	300	500	400	1	93	0.63	58.49	0.36	12.38	0.09	2.99	0	3	0.00	37.50	0.00	0.50	0.00	0.77	0.00	4.06
6	500	750	625	1	94	0.63	59.12	3.89	8.49	0.94	2.05	0	3	0.00	37.50	0.00	0.50	0.00	0.77	0.00	5.92
7	750	1,000	875	1	95	0.63	59.75	12.77	21.26	3.08	5.13	1	4	12.50	50.00	64.28	64.78	98.02	98.78	503.56	304.79
8	1,000	1,500	1,250	1	96	0.63	60.38	9.29	11.97	2.24	2.89	0	4	0.00	50.00	0.00	64.78	0.00	98.78	0.00	541.34
9	1,500	2,000	1,750	1	97	0.63	61.01	28.60	40.57	6.90	9.79	0	4	0.00	50.00	0.00	64.78	0.00	98.78	0.00	159.70
10	2,000	2,500	2,250	1	98	0.63	61.64	27.30	67.87	6.59	16.38	0	4	0.00	50.00	0.00	64.78	0.00	98.78	0.00	95.45
11	2,500	3,000	2,750	1	99	0.63	62.26	14.36	82.23	3.46	19.84	0	4	0.00	50.00	0.00	64.78	0.00	98.78	0.00	78.79
12	3,000	4,000	3,500	1	100	0.63	62.89	0.00	82.23	0.00	19.84	0	4	0.00	50.00	0.00	64.78	0.00	98.78	0.00	78.79
13	4,000	5,000	4,500	1	101	0.63	63.52	3.61	85.84	0.87	20.72	0	4	0.00	50.00	0.00	64.78	0.00	98.78	0.00	75.47
14	5,000	7,500	6,250	1	102	0.63	64.15	6.08	91.92	1.47	22.18	0	4	0.00	50.00	0.00	64.78	0.00	98.78	0.00	70.48
15	7,500	10,000	8,750	1	103	0.63	64.78	6.20	98.12	1.50	23.68	0	4	0.00	50.00	0.00	64.78	0.00	98.78	0.00	66.02
16	10,000	20,000	15,000	1	104	0.63	65.41	0.03	98.15	0.01	23.69	0	4	0.00	50.00	0.00	64.78	0.00	98.78	0.00	66.00
17	20,000	50,000	35,000	1	105	0.63	66.04	0.03	98.18	0.01	23.69	0	4	0.00	50.00	0.00	64.78	0.00	98.78	0.00	65.98
18	50,000	100,000	75,000	1	106	0.63	66.67	0.03	98.21	0.01	23.70	0	4	0.00	50.00	0.00	64.78	0.00	98.78	0.00	65.96
19	100,000	500,000	300,000	22	128	13.84	80.50	0.90	99.12	0.22	23.92	0	4	0.00	50.00	0.00	64.78	0.00	98.78	0.00	65.36
20	500,000	**UP**		31	159	19.50	100.00	315.28	414.40	76.08	100.00	4	8	50.00	100.00	0.80	65.58	1.22	100.00	0.25	15.83
					159				414.40				8				65.58				15.83

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2902 HIGHWAYS BRIGES AIRPORT RUNWAYS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	20	20	2.62	2.62	2.68	2.68	0.61	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	25	0.66	3.28	1.05	3.73	0.24	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	16	41	2.10	5.37	2.08	5.81	0.47	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	51	1.31	6.68	0.64	6.45	0.14	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	28	79	3.67	10.35	1.70	8.15	0.39	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	30	109	3.93	14.29	13.76	21.91	3.12	4.97	5	5	45.45	45.45	366.80	366.80	83.94	83.94	2665.93	1674.47
7	750	1,000	875	60	169	7.86	22.15	13.89	35.79	3.15	8.12	0	5	0.00	45.45	0.00	366.80	0.00	83.94	0.00	1024.77
8	1,000	1,500	1,250	72	241	9.44	31.59	13.91	49.71	3.16	11.27	0	5	0.00	45.45	0.00	366.80	0.00	83.94	0.00	737.94
9	1,500	2,000	1,750	67	308	8.78	40.37	7.79	57.49	1.77	13.04	0	5	0.00	45.45	0.00	366.80	0.00	83.94	0.00	637.98
10	2,000	2,500	2,250	20	328	2.62	42.99	2.42	59.91	0.55	13.59	0	5	0.00	45.45	0.00	366.80	0.00	83.94	0.00	612.23
11	2,500	3,000	2,750	32	360	4.19	47.18	4.72	64.63	1.07	14.66	0	5	0.00	45.45	0.00	366.80	0.00	83.94	0.00	567.54
12	3,000	4,000	3,500	52	412	6.82	54.00	9.74	74.37	2.21	16.86	0	5	0.00	45.45	0.00	366.80	0.00	83.94	0.00	493.22
13	4,000	5,000	4,500	26	438	3.41	57.40	11.98	86.35	2.72	19.58	0	5	0.00	45.45	0.00	366.80	0.00	83.94	0.00	424.80
14	5,000	7,500	6,250	55	493	7.21	64.61	31.82	118.16	7.22	26.80	0	5	0.00	45.45	0.00	366.80	0.00	83.94	0.00	310.42
15	7,500	10,000	8,750	37	530	4.85	69.46	42.79	160.95	9.70	36.50	2	7	18.18	63.64	4.44	371.24	1.02	84.96	10.38	230.65
16	10,000	20,000	15,000	80	610	10.48	79.95	80.51	241.46	18.26	54.76	0	7	0.00	63.64	0.00	371.24	0.00	84.96	0.00	153.75
17	20,000	50,000	35,000	48	658	6.29	86.24	57.53	298.99	13.05	67.80	0	7	0.00	63.64	0.00	371.24	0.00	84.96	0.00	124.17
18	50,000	100,000	75,000	35	693	4.59	90.83	56.41	355.40	12.79	80.60	1	8	9.09	72.73	0.01	371.25	0.00	84.96	0.02	104.46
19	100,000	500,000	300,000	44	737	5.77	96.59	20.36	375.76	4.62	85.21	0	8	0.00	72.73	0.00	371.25	0.00	84.96	0.00	98.80
20	500,000	**UP**		26	763	3.41	100.00	65.20	440.96	14.79	100.00	3	11	27.27	100.00	65.71	436.96	15.04	100.00	100.78	99.09
				763				440.96				11				436.96				99.09	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2903 JETTIES (DERMAGA)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	33	33	6.61	6.61	105.32	105.32	10.48	10.48	4	4	9.52	9.52	5.88	5.88	3.30	3.30	5.58	5.58
2	50	100	75	30	63	6.01	12.63	6.67	111.99	0.66	11.14	0	4	0.00	9.52	0.00	5.88	0.00	3.30	0.00	5.25
3	100	200	150	7	70	1.40	14.03	0.25	112.24	0.02	11.16	0	4	0.00	9.52	0.00	5.88	0.00	3.30	0.00	5.24
4	200	300	250	4	74	0.80	14.83	1.64	113.88	0.16	11.33	0	4	0.00	9.52	0.00	5.88	0.00	3.30	0.00	5.16
5	300	500	400	20	94	4.01	18.84	3.01	116.89	0.30	11.63	0	4	0.00	9.52	0.00	5.88	0.00	3.30	0.00	5.03
6	500	750	625	14	108	2.81	21.64	10.94	127.83	1.09	12.71	0	4	0.00	9.52	0.00	5.88	0.00	3.30	0.00	4.60
7	750	1,000	875	12	120	2.40	24.05	5.45	133.28	0.54	13.26	0	4	0.00	9.52	0.00	5.88	0.00	3.30	0.00	4.41
8	1,000	1,500	1,250	5	125	1.00	25.05	2.92	136.20	0.29	13.55	0	4	0.00	9.52	0.00	5.88	0.00	3.30	0.00	4.32
9	1,500	2,000	1,750	32	157	6.41	31.46	7.61	143.81	0.76	14.30	0	4	0.00	9.52	0.00	5.88	0.00	3.30	0.00	4.09
10	2,000	2,500	2,250	10	167	2.00	33.47	6.21	150.03	0.62	14.92	0	4	0.00	9.52	0.00	5.88	0.00	3.30	0.00	3.92
11	2,500	3,000	2,750	2	169	0.40	33.87	1.63	151.66	0.16	15.08	0	4	0.00	9.52	0.00	5.88	0.00	3.30	0.00	3.88
12	3,000	4,000	3,500	25	194	5.01	38.88	167.13	318.79	16.62	31.71	0	4	0.00	9.52	0.00	5.88	0.00	3.30	0.00	1.84
13	4,000	5,000	4,500	20	214	4.01	42.89	31.98	350.77	3.18	34.89	3	7	7.14	16.67	0.58	6.46	0.33	3.63	1.82	1.84
14	5,000	7,500	6,250	31	245	6.21	49.10	69.34	420.10	6.90	41.79	0	7	0.00	16.67	0.00	6.46	0.00	3.63	0.00	1.54
15	7,500	10,000	8,750	27	272	5.41	54.51	21.54	441.64	2.14	43.93	0	7	0.00	16.67	0.00	6.46	0.00	3.63	0.00	1.46
16	10,000	20,000	15,000	63	335	12.63	67.13	197.10	638.74	19.60	63.53	7	14	16.67	33.33	37.27	43.73	20.93	24.56	18.91	6.85
17	20,000	50,000	35,000	48	383	9.62	76.75	234.45	873.19	23.32	86.85	8	22	19.05	52.38	87.13	130.86	48.92	73.48	37.16	14.99
18	50,000	100,000	75,000	40	423	8.02	84.77	55.96	929.16	5.57	92.42	0	22	0.00	52.38	0.00	130.86	0.00	73.48	0.00	14.08
19	100,000	500,000	300,000	41	464	8.22	92.99	68.88	998.04	6.85	99.27	9	31	21.43	73.81	45.90	176.76	25.77	99.25	66.64	17.71
20	500,000	**UP**		35	499	7.01	100.00	7.34	1,005.38	0.73	100.00	11	42	26.19	100.00	1.34	178.10	0.75	100.00	18.23	17.71
				499				1,005.38				42				178.10				17.71	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2904 AERIAL RAILWAYS/ROPEWAYSFUNICULAR RAILWAYSCHAIRLIFTS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	25.00	25.00	36.51	36.51	34.96	34.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	8	3.57	28.57	0.85	37.37	0.82	35.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	9	3.57	32.14	1.03	36.34	0.98	34.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	3.57	35.71	0.73	37.07	0.70	35.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	11	3.57	39.29	0.40	37.47	0.38	35.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	18	25.00	64.29	4.24	41.70	4.06	39.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	21	10.71	75.00	2.56	44.26	2.45	42.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	22	3.57	78.57	2.93	47.19	2.80	45.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	23	3.57	82.14	1.47	48.66	1.40	46.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	24	3.57	85.71	1.59	50.24	1.52	48.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	25	3.57	89.29	4.50	54.75	4.31	52.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	26	3.57	92.86	8.99	63.74	8.61	61.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	27	3.57	96.43	26.40	90.14	25.28	86.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	28	3.57	100.00	14.30	104.44	13.69	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	28	0.00	100.00	0.00	104.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	28	0.00	100.00	0.00	104.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	28	0.00	100.00	0.00	104.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	28	0.00	100.00	0.00	104.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	28	0.00	100.00	0.00	104.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	28	0.00	100.00	0.00	104.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				28				104.44				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2905 **AIRPORT : HANGARS**

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	20.69	20.69	18.03	18.03	3.68	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	14	3.45	24.14	0.31	18.34	0.06	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	17	5.17	29.31	0.90	19.24	0.18	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	18	1.72	31.03	0.55	19.79	0.11	4.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	19	1.72	32.76	0.53	20.32	0.11	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	20	1.72	34.48	0.00	20.32	0.00	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	21	1.72	36.21	0.00	20.33	0.00	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	23	3.45	39.66	2.84	23.16	0.58	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	24	1.72	41.38	0.00	23.16	0.00	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	25	1.72	43.10	19.91	43.08	4.06	8.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	26	1.72	44.83	4.17	47.24	0.85	9.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	28	3.45	48.28	6.21	53.45	1.27	10.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	29	1.72	50.00	14.05	67.50	2.87	13.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	30	1.72	51.72	2.64	70.14	0.54	14.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	32	3.45	55.17	21.68	91.82	4.43	18.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	35	5.17	60.34	36.90	128.72	7.53	26.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	38	5.17	65.52	46.42	175.14	9.47	35.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	43	8.62	74.14	65.80	240.93	13.43	49.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	11	54	18.97	93.10	251.41	492.35	51.31	100.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		4	58	6.90	100.00	2.39	489.96	0.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				58				489.96				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	4.88	4.88	11.27	11.27	1.31	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	2.44	7.32	0.13	11.40	0.01	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	2.44	9.76	2.04	13.44	0.24	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	2.44	12.20	0.41	13.85	0.05	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	2.44	14.63	0.44	14.28	0.05	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	2.44	17.07	0.70	14.99	0.08	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	2.44	19.51	0.76	15.75	0.09	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	11	7.32	26.83	7.21	22.96	0.84	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	2.44	29.27	2.67	25.63	0.31	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	2.44	31.71	3.26	28.89	0.38	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	2.44	34.15	2.31	31.20	0.27	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	2.44	36.59	0.00	31.20	0.00	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	18	7.32	43.90	14.65	45.85	1.71	5.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	21	7.32	51.22	8.91	54.76	1.04	6.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	25	9.76	60.98	31.31	86.07	3.65	10.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	29	9.76	70.73	105.85	191.91	12.33	22.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	33	9.76	80.49	94.33	286.25	10.99	33.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	39	14.63	95.12	98.71	384.96	11.50	44.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	40	2.44	97.56	256.47	641.43	29.88	74.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		1	41	2.44	100.00	216.75	858.18	25.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				41				858.18				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2907 **AIRPORT : AIRCRAFTS**

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	40.00	40.00	14.56	14.56	54.15	54.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	20.00	60.00	1.01	15.57	3.77	57.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	20.00	80.00	1.24	16.81	4.60	62.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	20.00	100.00	10.08	26.89	37.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	5	0.00	100.00	0.00	26.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	5	0.00	100.00	0.00	26.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	26.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	26.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	26.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	26.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	26.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	26.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	26.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	26.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	26.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	26.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	26.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	26.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	26.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	5	0.00	100.00	0.00	26.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				26.89				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	58	58	26.01	26.01	0.93	0.93	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	16	74	7.17	33.18	0.80	1.73	0.11	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	19	93	8.52	41.70	2.40	4.13	0.33	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	100	3.14	44.84	4.70	8.83	0.64	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	116	7.17	52.02	4.93	13.77	0.68	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	120	1.79	53.81	1.04	14.81	0.14	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	126	2.69	56.50	0.08	14.88	0.01	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	19	145	8.52	65.02	12.14	27.02	1.66	3.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	151	2.69	67.71	5.11	32.13	0.70	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	153	0.90	68.61	2.26	34.39	0.31	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	159	2.69	71.30	9.64	44.03	1.32	6.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	161	0.90	72.20	17.93	61.96	2.46	8.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	162	0.45	72.65	3.35	65.31	0.46	8.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	171	4.04	76.68	51.78	117.09	7.10	16.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	172	0.45	77.13	5.59	122.68	0.77	16.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	181	4.04	81.17	186.28	308.96	25.52	42.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	187	2.69	83.86	86.42	395.38	11.84	54.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	189	0.90	84.75	16.11	411.49	2.21	56.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	7	196	3.14	87.89	5.61	417.10	0.77	57.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		27	223	12.11	100.00	312.70	729.80	42.85	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				223				729.80				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2909 **AIRPORT : OTHERS**

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	35	35	10.54	10.54	39.00	39.00	4.93	4.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	44	2.71	13.25	8.15	47.15	1.03	5.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	39	83	11.75	25.00	5.96	53.11	0.75	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	31	114	9.34	34.34	21.35	74.46	2.70	9.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	51	165	15.36	49.70	25.42	99.87	3.21	12.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	34	199	10.24	59.94	21.00	120.87	2.65	15.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	24	223	7.23	67.17	9.99	130.87	1.26	16.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	26	249	7.83	75.00	16.22	147.09	2.05	18.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	258	2.71	77.71	7.61	154.71	0.96	19.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	259	0.30	78.01	2.49	157.19	0.31	19.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	267	2.41	80.42	5.15	162.34	0.65	20.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	11	278	3.31	83.73	21.80	184.15	2.76	23.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	285	2.11	85.84	17.62	201.77	2.23	25.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	294	2.71	88.55	35.83	237.60	4.53	30.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	297	0.90	89.46	21.95	259.54	2.77	32.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	12	309	3.61	93.07	168.37	427.91	21.28	54.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	10	319	3.01	96.08	189.64	617.55	23.97	78.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	323	1.20	97.29	97.41	714.96	12.31	90.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	328	1.51	98.80	9.48	724.44	1.20	91.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		4	332	1.20	100.00	66.71	791.15	8.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					332				791.15				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 291 CONSTRUCTION FIRMS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.00	5.00	0.22	0.22	0.47	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.00	10.00	0.34	0.56	0.74	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	4	10.00	20.00	1.19	1.75	2.62	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	8	20.00	40.00	3.70	5.45	8.12	11.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	5.00	45.00	2.04	7.49	4.46	16.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	5.00	50.00	4.24	11.73	9.30	25.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	13	15.00	65.00	6.04	17.77	13.23	38.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	15	10.00	75.00	2.07	19.84	4.53	43.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	16	5.00	80.00	1.77	21.61	3.88	47.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	17	5.00	85.00	7.92	29.53	17.35	64.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	18	5.00	90.00	1.52	31.05	3.33	68.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	19	5.00	95.00	12.16	43.22	26.65	94.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	20	5.00	100.00	2.43	45.64	5.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	20	0.00	100.00	0.00	45.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	20	0.00	100.00	0.00	45.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	20	0.00	100.00	0.00	45.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	20	0.00	100.00	0.00	45.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	45.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	20	0.00	100.00	0.00	45.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				20				45.64				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2911 CONSTRUCTION FIRM ROAD CONSTRUCTION AND CONSTRUCTION SITES

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	1.48	1.48	12.28	12.28	3.72	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	522	536	55.06	56.54	96.99	109.27	29.40	33.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	278	814	29.32	85.86	118.20	227.47	35.83	68.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	15	829	1.58	87.45	3.50	230.97	1.06	70.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	839	1.05	88.50	5.26	236.24	1.60	71.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	848	0.95	89.45	7.58	243.81	2.30	73.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	16	864	1.69	91.14	21.43	265.24	6.50	80.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	15	879	1.58	92.72	98.67	363.91	29.91	110.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	888	0.95	93.67	12.54	376.45	3.80	114.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	12	900	1.27	94.94	30.33	406.78	9.20	123.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	902	0.21	95.15	3.96	410.74	1.20	124.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	911	0.95	96.10	103.11	513.85	31.26	155.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	917	0.63	96.73	45.21	559.07	13.71	169.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	927	1.05	97.78	44.48	603.54	13.48	182.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	936	0.95	98.73	73.16	676.71	22.18	205.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	942	0.63	99.37	30.63	707.34	9.28	214.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	945	0.32	99.68	5.35	712.69	1.62	216.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	946	0.11	99.79	21.50	691.20	6.52	209.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	947	0.11	99.89	366.40	324.80	111.07	98.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		1	948	0.11	100.00	5.08	329.88	1.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				948				329.88				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2912 CRANESEXCAVATORSELEVATORSROAD BUILDING MACHINES EXCLUDING

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	3.45	3.45	23.04	23.04	10.77	10.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	3.45	6.90	0.72	23.76	0.34	11.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	3.45	10.34	1.15	24.91	0.54	11.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	3.45	13.79	0.44	25.35	0.21	11.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	3.45	17.24	0.00	25.35	0.00	11.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	3.45	20.69	1.37	26.72	0.64	12.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	3.45	24.14	3.00	29.72	1.40	13.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	3.45	27.59	6.70	36.42	3.13	17.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	3.45	31.03	4.49	40.91	2.10	19.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	3.45	34.48	3.43	44.34	1.60	20.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	3.45	37.93	4.85	49.19	2.27	22.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	3.45	41.38	4.02	53.21	1.88	24.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	16	13.79	55.17	34.63	87.84	16.19	41.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	18	6.90	62.07	41.21	129.05	19.26	60.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	20	6.90	68.97	2.78	126.27	1.30	59.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	26	20.69	89.66	285.73	412.00	133.53	192.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	28	6.90	96.55	54.21	466.21	25.34	217.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	29	3.45	100.00	252.23	213.98	117.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	29	0.00	100.00	0.00	213.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	29	0.00	100.00	0.00	213.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					29				213.98				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2913 TAR SPRAYERS AND ROAD SURFACING PLANTS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.88	5.88	0.42	0.42	1.82	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.88	11.76	0.78	1.20	3.33	5.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.88	17.65	1.08	2.28	4.60	9.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.88	23.53	0.00	2.28	0.00	9.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.88	29.41	0.35	2.62	1.48	11.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	12	41.18	70.59	8.19	10.81	35.07	46.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	14	11.76	82.35	3.57	14.39	15.29	61.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	15	5.88	88.24	0.46	14.85	1.99	63.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	16	5.88	94.12	3.22	18.06	13.77	77.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	17	5.88	100.00	5.29	23.35	22.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	17	0.00	100.00	0.00	23.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	17	0.00	100.00	0.00	23.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	17	0.00	100.00	0.00	23.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	17	0.00	100.00	0.00	23.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	17	0.00	100.00	0.00	23.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	17	0.00	100.00	0.00	23.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	17	0.00	100.00	0.00	23.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	23.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	17	0.00	100.00	0.00	23.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					17				23.35				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2914 OTHERS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	35	35	17.41	17.41	8.19	8.19	1.68	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	47	82	23.38	40.80	6.05	14.24	1.24	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	36	118	17.91	58.71	8.68	22.92	1.78	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	127	4.48	63.18	4.58	27.50	0.94	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	136	4.48	67.66	8.84	36.34	1.82	7.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	141	2.49	70.15	37.50	73.84	7.70	15.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	154	6.47	76.62	16.44	90.29	3.38	18.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	160	2.99	79.60	12.51	102.80	2.57	21.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	167	3.48	83.08	25.79	128.59	5.30	26.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	173	2.99	86.07	24.66	153.25	5.06	31.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	177	1.99	88.06	13.33	166.58	2.74	34.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	179	1.00	89.05	16.08	182.66	3.30	37.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	180	0.50	89.55	6.65	189.31	1.37	38.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	182	1.00	90.55	24.04	213.36	4.94	43.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	186	1.99	92.54	76.33	289.68	15.67	59.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	195	4.48	97.01	83.03	372.71	17.05	76.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	198	1.49	98.51	53.31	426.02	10.95	87.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	199	0.50	99.00	50.00	476.02	10.27	97.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	200	0.50	99.50	5.52	481.54	1.13	98.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		1	201	0.50	100.00	5.52	487.06	1.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				201				487.06				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2915 WELDING PLANTS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	280	280	11.57	11.57	349.36	349.36	3.95	3.95	1	1	11.11	11.11	22.33	22.33	6.79	6.79	6.39	6.39
2	50	100	75	207	487	8.55	20.12	81.44	430.80	0.92	4.87	0	1	0.00	11.11	0.00	22.33	0.00	6.79	0.00	5.18
3	100	200	150	285	772	11.78	31.90	222.07	652.87	2.51	7.38	0	1	0.00	11.11	0.00	22.33	0.00	6.79	0.00	3.42
4	200	300	250	194	966	8.02	39.92	419.83	1,072.70	4.74	12.12	0	1	0.00	11.11	0.00	22.33	0.00	6.79	0.00	2.08
5	300	500	400	234	1,200	9.67	49.59	723.06	1,795.76	8.17	20.29	1	2	11.11	22.22	4.21	26.53	1.28	8.06	0.58	1.48
6	500	750	625	204	1,404	8.43	58.02	354.45	2,150.21	4.00	24.30	0	2	0.00	22.22	0.00	26.53	0.00	8.06	0.00	1.23
7	750	1,000	875	192	1,596	7.93	65.95	409.71	2,559.92	4.63	28.93	0	2	0.00	22.22	0.00	26.53	0.00	8.06	0.00	1.04
8	1,000	1,500	1,250	172	1,768	7.11	73.06	563.24	3,123.16	6.36	35.29	0	2	0.00	22.22	0.00	26.53	0.00	8.06	0.00	0.85
9	1,500	2,000	1,750	121	1,889	5.00	78.06	502.25	3,625.41	5.68	40.96	0	2	0.00	22.22	0.00	26.53	0.00	8.06	0.00	0.73
10	2,000	2,500	2,250	77	1,966	3.18	81.24	384.71	4,010.12	4.35	45.31	5	7	55.56	77.78	258.35	284.88	78.53	86.60	67.15	7.10
11	2,500	3,000	2,750	66	2,032	2.73	83.97	371.49	4,381.61	4.20	49.51	0	7	0.00	77.78	0.00	284.88	0.00	86.60	0.00	6.50
12	3,000	4,000	3,500	90	2,122	3.72	87.69	614.93	4,996.54	6.95	56.46	0	7	0.00	77.78	0.00	284.88	0.00	86.60	0.00	5.70
13	4,000	5,000	4,500	54	2,176	2.23	89.92	432.15	5,428.69	4.88	61.34	0	7	0.00	77.78	0.00	284.88	0.00	86.60	0.00	5.25
14	5,000	7,500	6,250	89	2,265	3.68	93.60	922.40	6,351.10	10.42	71.76	0	7	0.00	77.78	0.00	284.88	0.00	86.60	0.00	4.49
15	7,500	10,000	8,750	30	2,295	1.24	94.83	468.01	6,819.11	5.29	77.05	0	7	0.00	77.78	0.00	284.88	0.00	86.60	0.00	4.18
16	10,000	20,000	15,000	60	2,355	2.48	97.31	1,101.37	7,920.48	12.44	89.50	0	7	0.00	77.78	0.00	284.88	0.00	86.60	0.00	3.60
17	20,000	50,000	35,000	36	2,391	1.49	98.80	566.14	8,486.61	6.40	95.89	0	7	0.00	77.78	0.00	284.88	0.00	86.60	0.00	3.36
18	50,000	100,000	75,000	16	2,407	0.66	99.46	40.19	8,526.81	0.45	96.35	0	7	0.00	77.78	0.00	284.88	0.00	86.60	0.00	3.34
19	100,000	500,000	300,000	8	2,415	0.33	99.79	67.95	8,594.76	0.77	97.11	2	9	22.22	100.00	44.10	328.98	13.40	100.00	64.90	3.83
20	500,000	**UP**		5	2,420	0.21	100.00	255.35	8,850.11	2.89	100.00	0	9	0.00	100.00	0.00	328.98	0.00	100.00	0.00	3.72
				2,420				8,850.11				9				328.98				3.72	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	5.00	5.00	16.93	16.93	3.72	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	1.67	6.67	0.49	17.42	0.11	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	1.67	8.33	0.47	17.89	0.10	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	11	10.00	18.33	4.09	21.98	0.90	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	21	16.67	35.00	11.99	33.97	2.64	7.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	25	6.67	41.67	8.15	42.12	1.79	9.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	35	16.67	58.33	22.55	64.67	4.96	14.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	37	3.33	61.67	5.42	70.09	1.19	15.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	41	6.67	68.33	17.07	87.16	3.75	19.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	44	5.00	73.33	6.60	93.75	1.45	20.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	48	6.67	80.00	15.14	108.89	3.33	23.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	52	6.67	86.67	31.43	140.32	6.91	30.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	54	3.33	90.00	17.17	157.49	3.78	34.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	56	3.33	93.33	27.79	185.27	6.11	40.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	59	5.00	98.33	269.42	454.69	59.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	60	1.67	100.00	0.00	454.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	60	0.00	100.00	0.00	454.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	60	0.00	100.00	0.00	454.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	60	0.00	100.00	0.00	454.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	60	0.00	100.00	0.00	454.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					60				454.69				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 29152 ACETYLENE (KARBIT) WELDING PLANTS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	20.00	20.00	0.59	0.59	3.30	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	10.00	30.00	0.18	0.76	0.99	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	10.00	40.00	0.68	1.44	3.82	8.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	10.00	50.00	3.67	5.12	20.59	28.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	7	20.00	70.00	2.97	8.09	16.67	45.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	10.00	80.00	0.85	8.94	4.76	50.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	10.00	90.00	3.05	11.98	17.08	67.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	10.00	100.00	5.85	17.83	32.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	10	0.00	100.00	0.00	17.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	10	0.00	100.00	0.00	17.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	17.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	17.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	17.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	17.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	17.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	17.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	17.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	17.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	17.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	10	0.00	100.00	0.00	17.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10				17.83				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 292 MASS COMMUNICATION

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10,639	10,639	98.44	98.44	14.78	14.78	9.81	9.81	54	54	59.34	59.34	322.60	322.60	81.02	81.02	2182.75	2182.75
2	50	100	75	3	10,642	0.03	98.46	0.19	14.97	0.13	9.94	0	54	0.00	59.34	0.00	322.60	0.00	81.02	0.00	2154.91
3	100	200	150	4	10,646	0.04	98.50	0.83	15.80	0.55	10.48	0	54	0.00	59.34	0.00	322.60	0.00	81.02	0.00	2042.25
4	200	300	250	18	10,664	0.17	98.67	5.65	21.45	3.75	14.24	0	54	0.00	59.34	0.00	322.60	0.00	81.02	0.00	1504.09
5	300	500	400	62	10,726	0.57	99.24	25.09	46.54	16.66	30.89	3	57	3.30	62.64	46.72	369.32	11.73	92.76	186.19	793.53
6	500	750	625	45	10,771	0.42	99.66	29.38	75.92	19.50	50.40	2	59	2.20	64.84	13.34	382.66	3.35	96.11	45.39	504.00
7	750	1,000	875	14	10,785	0.13	99.79	9.23	85.16	6.13	56.52	0	59	0.00	64.84	0.00	382.66	0.00	96.11	0.00	449.35
8	1,000	1,500	1,250	4	10,789	0.04	99.82	1.07	86.23	0.71	57.24	0	59	0.00	64.84	0.00	382.66	0.00	96.11	0.00	443.75
9	1,500	2,000	1,750	1	10,790	0.01	99.83	1.04	87.28	0.69	57.93	0	59	0.00	64.84	0.00	382.66	0.00	96.11	0.00	438.45
10	2,000	2,500	2,250	5	10,795	0.05	99.88	3.16	90.43	2.10	60.03	0	59	0.00	64.84	0.00	382.66	0.00	96.11	0.00	423.13
11	2,500	3,000	2,750	2	10,797	0.02	99.90	1.81	92.24	1.20	61.23	0	59	0.00	64.84	0.00	382.66	0.00	96.11	0.00	414.85
12	3,000	4,000	3,500	3	10,800	0.03	99.93	1.33	93.57	0.89	62.11	0	59	0.00	64.84	0.00	382.66	0.00	96.11	0.00	408.93
13	4,000	5,000	4,500	3	10,803	0.03	99.95	14.74	108.31	9.78	71.89	0	59	0.00	64.84	0.00	382.66	0.00	96.11	0.00	353.29
14	5,000	7,500	6,250	1	10,804	0.01	99.96	0.00	108.31	0.00	71.89	0	59	0.00	64.84	0.00	382.66	0.00	96.11	0.00	353.29
15	7,500	10,000	8,750	1	10,805	0.01	99.97	0.00	108.31	0.00	71.89	0	59	0.00	64.84	0.00	382.66	0.00	96.11	0.00	353.29
16	10,000	20,000	15,000	1	10,806	0.01	99.98	4.24	112.56	2.82	74.71	0	59	0.00	64.84	0.00	382.66	0.00	96.11	0.00	339.97
17	20,000	50,000	35,000	1	10,807	0.01	99.99	21.45	134.01	14.24	88.95	22	81	24.18	89.01	13.09	395.75	3.29	99.39	61.02	295.32
18	50,000	100,000	75,000	1	10,808	0.01	100.00	16.65	150.66	11.05	100.00	10	91	10.99	100.00	2.42	398.17	0.61	100.00	14.52	264.29
19	100,000	500,000	300,000	0	10,808	0.00	100.00	0.00	150.66	0.00	100.00	0	91	0.00	100.00	0.00	398.17	0.00	100.00	0.00	264.29
20	500,000	**UP**		0	10,808	0.00	100.00	0.00	150.66	0.00	100.00	0	91	0.00	100.00	0.00	398.17	0.00	100.00	0.00	264.29
				10,808				150.66				91				398.17				264.29	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2921 FILM TELEVISION AND RECORDING ON MAGNETIC TAPE STUDIOS

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	4.80	4.80	2.64	2.64	0.64	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	24	4.06	8.86	1.71	4.35	0.41	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	24	48	8.86	17.71	6.44	10.80	1.56	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	18	66	6.64	24.35	8.80	19.60	2.13	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	29	95	10.70	35.06	19.36	38.96	4.69	9.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	29	124	10.70	45.76	16.40	55.36	3.97	13.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	23	147	8.49	54.24	26.38	81.74	6.39	19.80	5	5	100.00	100.00	148.35	148.35	100.00	100.00	562.41	181.49
8	1,000	1,500	1,250	34	181	12.55	66.79	45.21	126.94	10.95	30.75	0	5	0.00	100.00	0.00	148.35	0.00	100.00	0.00	116.86
9	1,500	2,000	1,750	20	201	7.38	74.17	24.10	151.05	5.84	36.58	0	5	0.00	100.00	0.00	148.35	0.00	100.00	0.00	98.21
10	2,000	2,500	2,250	13	214	4.80	78.97	21.28	172.33	5.16	41.74	0	5	0.00	100.00	0.00	148.35	0.00	100.00	0.00	86.08
11	2,500	3,000	2,750	6	220	2.21	81.18	32.88	205.22	7.96	49.70	0	5	0.00	100.00	0.00	148.35	0.00	100.00	0.00	72.29
12	3,000	4,000	3,500	10	230	3.69	84.87	36.81	242.02	8.91	58.62	0	5	0.00	100.00	0.00	148.35	0.00	100.00	0.00	61.29
13	4,000	5,000	4,500	7	237	2.58	87.45	8.13	250.16	1.97	60.59	0	5	0.00	100.00	0.00	148.35	0.00	100.00	0.00	59.30
14	5,000	7,500	6,250	7	244	2.58	90.04	35.24	285.40	8.54	69.12	0	5	0.00	100.00	0.00	148.35	0.00	100.00	0.00	51.98
15	7,500	10,000	8,750	7	251	2.58	92.62	38.07	323.47	9.22	78.34	0	5	0.00	100.00	0.00	148.35	0.00	100.00	0.00	45.86
16	10,000	20,000	15,000	7	258	2.58	95.20	13.45	336.92	3.26	81.60	0	5	0.00	100.00	0.00	148.35	0.00	100.00	0.00	44.03
17	20,000	50,000	35,000	6	264	2.21	97.42	13.00	349.92	3.15	84.75	0	5	0.00	100.00	0.00	148.35	0.00	100.00	0.00	42.39
18	50,000	100,000	75,000	5	269	1.85	99.26	58.80	408.72	14.24	98.99	0	5	0.00	100.00	0.00	148.35	0.00	100.00	0.00	36.30
19	100,000	500,000	300,000	2	271	0.74	100.00	4.17	412.89	1.01	100.00	0	5	0.00	100.00	0.00	148.35	0.00	100.00	0.00	35.93
20	500,000	**UP**		0	271	0.00	100.00	0.00	412.89	0.00	100.00	0	5	0.00	100.00	0.00	148.35	0.00	100.00	0.00	35.93
				271				412.89				5				148.35				35.93	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2922 FILM REPRODUCTION (PRINTS) AND PHOTO TREATMENT

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	39	39	11.68	11.68	22.81	22.81	4.69	4.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	14	53	4.19	15.87	7.63	30.45	1.57	6.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	30	83	8.98	24.85	14.89	45.33	3.06	9.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	16	99	4.79	29.64	7.28	52.62	1.50	10.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	37	136	11.08	40.72	22.15	74.77	4.55	15.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	33	169	9.88	50.60	27.32	102.09	5.61	20.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	43	212	12.87	63.47	55.31	157.40	11.36	32.33	3	3	100.00	100.00	121.72	121.72	100.00	100.00	220.06	77.33
8	1,000	1,500	1,250	42	254	12.57	76.05	58.86	216.26	12.09	44.42	0	3	0.00	100.00	0.00	121.72	0.00	100.00	0.00	56.28
9	1,500	2,000	1,750	16	270	4.79	80.84	34.03	250.29	6.99	51.41	0	3	0.00	100.00	0.00	121.72	0.00	100.00	0.00	48.63
10	2,000	2,500	2,250	11	281	3.29	84.13	35.06	285.35	7.20	58.61	0	3	0.00	100.00	0.00	121.72	0.00	100.00	0.00	42.66
11	2,500	3,000	2,750	14	295	4.19	88.32	45.66	331.01	9.38	67.99	0	3	0.00	100.00	0.00	121.72	0.00	100.00	0.00	36.77
12	3,000	4,000	3,500	13	308	3.89	92.22	48.01	379.02	9.86	77.85	0	3	0.00	100.00	0.00	121.72	0.00	100.00	0.00	32.11
13	4,000	5,000	4,500	4	312	1.20	93.41	21.23	400.25	4.36	82.21	0	3	0.00	100.00	0.00	121.72	0.00	100.00	0.00	30.41
14	5,000	7,500	6,250	14	326	4.19	97.60	71.54	471.80	14.69	96.90	0	3	0.00	100.00	0.00	121.72	0.00	100.00	0.00	25.80
15	7,500	10,000	8,750	1	327	0.30	97.90	4.72	476.52	0.97	97.87	0	3	0.00	100.00	0.00	121.72	0.00	100.00	0.00	25.54
16	10,000	20,000	15,000	4	331	1.20	99.10	4.06	480.58	0.83	98.71	0	3	0.00	100.00	0.00	121.72	0.00	100.00	0.00	25.33
17	20,000	50,000	35,000	3	334	0.90	100.00	6.29	486.87	1.29	100.00	0	3	0.00	100.00	0.00	121.72	0.00	100.00	0.00	25.00
18	50,000	100,000	75,000	0	334	0.00	100.00	0.00	486.87	0.00	100.00	0	3	0.00	100.00	0.00	121.72	0.00	100.00	0.00	25.00
19	100,000	500,000	300,000	0	334	0.00	100.00	0.00	486.87	0.00	100.00	0	3	0.00	100.00	0.00	121.72	0.00	100.00	0.00	25.00
20	500,000	**UP**		0	334	0.00	100.00	0.00	486.87	0.00	100.00	0	3	0.00	100.00	0.00	121.72	0.00	100.00	0.00	25.00
				334				486.87				3				121.72				25.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2923 CINEMAS ASSEMBLY ROOMS AND CONCERT HALLS

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	0.55	0.55	1.76	1.76	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	0.55	1.10	0.01	1.77	0.00	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	0.55	1.66	0.45	2.22	0.03	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	0.55	2.21	0.01	2.22	0.00	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	8	2.21	4.42	1.59	3.82	0.11	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	11	1.66	6.08	7.17	10.99	0.50	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	0.55	6.63	0.04	11.03	0.00	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	13	0.55	7.18	0.61	11.64	0.04	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	15	1.10	8.29	4.37	16.01	0.31	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	17	1.10	9.39	1.97	17.98	0.14	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	18	0.55	9.94	0.12	18.10	0.01	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	19	0.55	10.50	0.24	18.34	0.02	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	20	0.55	11.05	4.29	22.64	0.30	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	28	4.42	15.47	45.71	68.35	3.20	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	33	2.76	18.23	67.23	135.57	4.71	9.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	26	59	14.36	32.60	194.58	330.16	13.62	23.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	82	141	45.30	77.90	731.33	1,061.48	51.20	74.32	3	3	42.86	42.86	63.13	63.13	70.58	70.58	8.63	5.95
18	50,000	100,000	75,000	27	168	14.92	92.82	316.00	1,377.48	22.12	96.44	1	4	14.29	57.14	9.14	72.26	10.22	80.79	2.89	5.25
19	100,000	500,000	300,000	13	181	7.18	100.00	50.85	1,428.33	3.56	100.00	3	7	42.86	100.00	17.18	89.44	19.21	100.00	33.78	6.26
20	500,000	**UP**		0	181	0.00	100.00	0.00	1,428.33	0.00	100.00	0	7	0.00	100.00	0.00	89.44	0.00	100.00	0.00	6.26
				181				1,428.33				7				89.44				6.26	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2924 THEATRES VARIETY THEATRES AND CIRCUSES HOUSED IN PERMANENT

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	26.67	26.67	0.76	0.76	0.32	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	25	15.00	41.67	0.46	1.22	0.19	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	35	16.67	58.33	2.26	3.48	0.95	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	42	11.67	70.00	3.41	6.89	1.44	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	44	3.33	73.33	0.00	6.89	0.00	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	45	1.67	75.00	0.26	7.15	0.11	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	46	1.67	76.67	13.29	20.44	5.59	8.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	47	1.67	78.33	2.63	23.07	1.11	9.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	50	5.00	83.33	7.06	30.13	2.97	12.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	51	1.67	85.00	33.02	63.14	13.90	26.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	52	1.67	86.67	6.89	70.03	2.90	29.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	53	1.67	88.33	27.67	97.70	11.65	41.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	54	1.67	90.00	8.50	106.20	3.58	44.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	55	1.67	91.67	11.44	117.64	4.82	49.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	56	1.67	93.33	23.49	141.14	9.89	59.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	57	1.67	95.00	24.31	165.45	10.23	69.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	60	5.00	100.00	72.10	237.55	30.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	60	0.00	100.00	0.00	237.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	60	0.00	100.00	0.00	237.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	60	0.00	100.00	0.00	237.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					60				237.55				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	23.08	23.08	0.14	0.14	1.33	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	7.69	30.77	1.27	1.40	12.22	13.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	7.69	38.46	1.27	2.67	12.22	25.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	7.69	46.15	1.61	4.28	15.55	41.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	7.69	53.85	0.53	4.81	5.13	46.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	7.69	61.54	0.35	5.17	3.40	49.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	7.69	69.23	2.49	7.66	24.03	73.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	7.69	76.92	0.56	8.22	5.37	79.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	7.69	84.62	0.08	8.29	0.75	80.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	7.69	92.31	0.26	8.55	2.48	82.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	7.69	100.00	1.82	10.37	17.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	13	0.00	100.00	0.00	10.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	13	0.00	100.00	0.00	10.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	10.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	10.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	10.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	10.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	10.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	10.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	13	0.00	100.00	0.00	10.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				13				10.37				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2926 OTHERS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	48	48	8.44	8.44	26.25	26.25	3.90	3.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	87	135	15.29	23.73	20.14	46.39	2.99	6.90	1	1	11.11	11.11	42.75	42.75	15.05	15.05	212.31	92.16
3	100	200	150	66	201	11.60	35.33	28.50	74.89	4.24	11.14	0	1	0.00	11.11	0.00	42.75	0.00	15.05	0.00	57.08
4	200	300	250	45	246	7.91	43.23	27.95	102.84	4.16	15.30	0	1	0.00	11.11	0.00	42.75	0.00	15.05	0.00	41.57
5	300	500	400	113	359	19.86	63.09	45.24	148.08	6.73	22.03	0	1	0.00	11.11	0.00	42.75	0.00	15.05	0.00	28.87
6	500	750	625	68	427	11.95	75.04	37.93	186.01	5.64	27.67	0	1	0.00	11.11	0.00	42.75	0.00	15.05	0.00	22.98
7	750	1,000	875	48	475	8.44	83.48	50.98	237.00	7.58	35.25	0	1	0.00	11.11	0.00	42.75	0.00	15.05	0.00	18.04
8	1,000	1,500	1,250	30	505	5.27	88.75	32.91	269.90	4.89	40.15	0	1	0.00	11.11	0.00	42.75	0.00	15.05	0.00	15.84
9	1,500	2,000	1,750	14	519	2.46	91.21	75.06	344.97	11.16	51.31	0	1	0.00	11.11	0.00	42.75	0.00	15.05	0.00	12.39
10	2,000	2,500	2,250	2	521	0.35	91.56	11.29	356.26	1.68	52.99	0	1	0.00	11.11	0.00	42.75	0.00	15.05	0.00	12.00
11	2,500	3,000	2,750	6	527	1.05	92.62	13.98	370.24	2.08	55.07	0	1	0.00	11.11	0.00	42.75	0.00	15.05	0.00	11.55
12	3,000	4,000	3,500	10	537	1.76	94.38	24.92	395.17	3.71	58.78	0	1	0.00	11.11	0.00	42.75	0.00	15.05	0.00	10.82
13	4,000	5,000	4,500	5	542	0.88	95.25	9.62	404.78	1.43	60.21	0	1	0.00	11.11	0.00	42.75	0.00	15.05	0.00	10.56
14	5,000	7,500	6,250	12	554	2.11	97.36	15.69	420.47	2.33	62.54	0	1	0.00	11.11	0.00	42.75	0.00	15.05	0.00	10.17
15	7,500	10,000	8,750	1	555	0.18	97.54	22.36	442.83	3.33	65.87	0	1	0.00	11.11	0.00	42.75	0.00	15.05	0.00	9.65
16	10,000	20,000	15,000	1	556	0.18	97.72	5.44	448.28	0.81	66.68	0	1	0.00	11.11	0.00	42.75	0.00	15.05	0.00	9.54
17	20,000	50,000	35,000	7	563	1.23	98.95	96.40	544.68	14.34	81.01	0	1	0.00	11.11	0.00	42.75	0.00	15.05	0.00	7.85
18	50,000	100,000	75,000	4	567	0.70	99.65	120.17	664.84	17.87	98.89	8	9	88.89	100.00	241.27	284.02	84.95	100.00	200.78	42.72
19	100,000	500,000	300,000	1	568	0.18	99.82	4.00	668.84	0.59	99.48	0	9	0.00	100.00	0.00	284.02	0.00	100.00	0.00	42.46
20	500,000	**UP**		1	569	0.18	100.00	3.48	672.32	0.52	100.00	0	9	0.00	100.00	0.00	284.02	0.00	100.00	0.00	42.24
				569				672.32				9				284.02				42.24	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2927 RADIO BROADCASTING TELEVISION BROADCASTING & RELAY STATIONS

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10,608	10,608	27.47	27.47	784.21	784.21	6.52	6.52	7	7	3.32	3.32	71.92	71.92	2.60	2.60	9.17	9.17
2	50	100	75	6,771	17,379	17.53	45.00	540.20	1,324.41	4.49	11.02	25	32	11.85	15.17	268.91	340.83	9.71	12.31	49.78	25.73
3	100	200	150	4,977	22,356	12.89	57.89	469.67	1,794.08	3.91	14.93	11	43	5.21	20.38	166.62	507.45	6.02	18.32	35.48	28.28
4	200	300	250	2,834	25,190	7.34	65.23	214.01	2,008.09	1.78	16.71	2	45	0.95	21.33	30.64	538.09	1.11	19.43	14.31	26.80
5	300	500	400	3,686	28,876	9.54	74.77	998.36	3,006.45	8.31	25.01	10	55	4.74	26.07	702.39	1,240.48	25.36	44.79	70.35	41.26
6	500	750	625	3,789	32,665	9.81	84.58	1,829.75	4,836.20	15.22	40.24	5	60	2.37	28.44	13.26	1,253.74	0.48	45.27	0.72	25.92
7	750	1,000	875	1,419	34,084	3.67	88.26	683.16	5,519.36	5.68	45.92	9	69	4.27	32.70	286.18	1,539.92	10.33	55.61	41.89	27.90
8	1,000	1,500	1,250	1,969	36,053	5.10	93.36	1,023.19	6,542.56	8.51	54.43	21	90	9.95	42.65	100.21	1,640.13	3.62	59.23	9.79	25.07
9	1,500	2,000	1,750	628	36,681	1.63	94.98	689.06	7,231.62	5.73	60.16	11	101	5.21	47.87	211.53	1,851.66	7.64	66.86	30.70	25.60
10	2,000	2,500	2,250	285	36,966	0.74	95.72	519.10	7,750.73	4.32	64.48	2	103	0.95	48.82	15.63	1,867.28	0.56	67.43	3.01	24.09
11	2,500	3,000	2,750	104	37,070	0.27	95.99	167.16	7,917.88	1.39	65.87	0	103	0.00	48.82	0.00	1,867.28	0.00	67.43	0.00	23.58
12	3,000	4,000	3,500	142	37,212	0.37	96.36	233.55	8,151.44	1.94	67.82	1	104	0.47	49.29	357.27	2,224.55	12.90	80.33	152.97	27.29
13	4,000	5,000	4,500	152	37,364	0.39	96.75	267.49	8,418.93	2.23	70.04	0	104	0.00	49.29	0.00	2,224.55	0.00	80.33	0.00	26.42
14	5,000	7,500	6,250	250	37,614	0.65	97.40	338.12	8,757.05	2.81	72.86	3	107	1.42	50.71	113.05	2,337.61	4.08	84.41	33.44	26.69
15	7,500	10,000	8,750	144	37,758	0.37	97.77	358.49	9,115.54	2.98	75.84	0	107	0.00	50.71	0.00	2,337.61	0.00	84.41	0.00	25.64
16	10,000	20,000	15,000	331	38,089	0.86	98.63	772.44	9,887.97	6.43	82.26	0	107	0.00	50.71	0.00	2,337.61	0.00	84.41	0.00	23.64
17	20,000	50,000	35,000	218	38,307	0.56	99.19	1,281.13	11,169.10	10.66	92.92	6	113	2.84	53.55	120.37	2,457.97	4.35	88.76	9.40	22.01
18	50,000	100,000	75,000	102	38,409	0.26	99.46	279.01	11,448.11	2.32	95.24	9	122	4.27	57.82	7.50	2,465.48	0.27	89.03	2.69	21.54
19	100,000	500,000	300,000	173	38,582	0.45	99.90	442.79	11,890.90	3.68	98.93	73	195	34.60	92.42	254.09	2,719.57	9.18	98.20	57.38	22.87
20	500,000	**UP**		37	38,619	0.10	100.00	128.85	12,019.75	1.07	100.00	16	211	7.58	100.00	49.73	2,769.30	1.80	100.00	38.60	23.04
				38,619				12,019.75				211				2,769.30				23.04	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	65	65	12.50	12.50	19.26	19.26	6.20	6.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	44	109	8.46	20.96	17.22	36.48	5.54	11.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	90	199	17.31	38.27	28.78	65.26	9.26	20.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	82	281	15.77	54.04	30.14	95.40	9.69	30.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	88	369	16.92	70.96	44.20	139.60	14.22	44.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	52	421	10.00	80.96	38.93	178.53	12.52	57.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	44	465	8.46	89.42	42.66	221.19	13.72	71.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	16	481	3.08	92.50	25.09	246.28	8.07	79.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	488	1.35	93.85	12.11	258.39	3.90	83.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	492	0.77	94.62	13.33	271.73	4.29	87.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	494	0.38	95.00	3.88	275.61	1.25	88.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	496	0.38	95.38	10.06	285.66	3.23	91.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	497	0.19	95.58	0.15	285.81	0.05	91.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	499	0.38	95.96	3.89	289.70	1.25	93.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	501	0.38	96.35	0.20	289.90	0.06	93.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	502	0.19	96.54	0.65	290.54	0.21	93.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	503	0.19	96.73	0.00	290.54	0.00	93.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	504	0.19	96.92	0.00	290.54	0.00	93.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	505	0.19	97.12	0.00	290.54	0.00	93.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		15	520	2.88	100.00	20.33	310.87	6.54	100.00	10	10	100.00	100.00	0.63	0.63	100.00	100.00	3.10	0.20
				520				310.87				10				0.63				0.20	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2929 TELECOMMUNICATION

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	18,234	18,234	45.96	45.96	22.45	22.45	0.46	0.46	23	23	7.37	7.37	57.92	57.92	4.19	4.19	257.97	257.97
2	50	100	75	2,455	20,689	6.19	52.14	110.53	132.98	2.25	2.70	21	44	6.73	14.10	112.32	170.24	8.12	12.31	101.62	128.02
3	100	200	150	5,500	26,189	13.86	66.01	631.30	764.28	12.84	15.54	66	110	21.15	35.26	479.70	649.93	34.70	47.01	75.99	85.04
4	200	300	250	6,721	32,910	16.94	82.95	1,352.06	2,116.34	27.50	43.04	38	148	12.18	47.44	227.46	877.39	16.45	63.46	16.82	41.46
5	300	500	400	5,458	38,368	13.76	96.70	1,489.08	3,605.42	30.28	73.32	33	181	10.58	58.01	55.72	933.11	4.03	67.49	3.74	25.88
6	500	750	625	496	38,864	1.25	97.95	73.59	3,679.01	1.50	74.82	11	192	3.53	61.54	35.20	968.31	2.55	70.04	47.83	26.32
7	750	1,000	875	190	39,054	0.48	98.43	42.05	3,721.06	0.86	75.67	4	196	1.28	62.82	11.56	979.87	0.84	70.88	27.49	26.33
8	1,000	1,500	1,250	177	39,231	0.45	98.88	59.26	3,780.32	1.21	76.88	8	204	2.56	65.38	140.63	1,120.49	10.17	81.05	237.30	29.64
9	1,500	2,000	1,750	75	39,306	0.19	99.07	27.61	3,807.93	0.56	77.44	5	209	1.60	66.99	98.29	1,218.78	7.11	88.16	356.01	32.01
10	2,000	2,500	2,250	77	39,383	0.19	99.26	19.94	3,827.86	0.41	77.84	4	213	1.28	68.27	9.54	1,228.32	0.69	88.85	47.84	32.09
11	2,500	3,000	2,750	63	39,446	0.16	99.42	37.94	3,865.81	0.77	78.61	0	213	0.00	68.27	0.00	1,228.32	0.00	88.85	0.00	31.77
12	3,000	4,000	3,500	44	39,490	0.11	99.53	31.79	3,897.59	0.65	79.26	2	215	0.64	68.91	2.60	1,230.92	0.19	89.04	8.17	31.58
13	4,000	5,000	4,500	31	39,521	0.08	99.61	48.48	3,946.07	0.99	80.25	17	232	5.45	74.36	41.10	1,272.02	2.97	92.01	84.79	32.24
14	5,000	7,500	6,250	48	39,569	0.12	99.73	76.78	4,022.85	1.56	81.81	6	238	1.92	76.28	5.66	1,277.68	0.41	92.42	7.37	31.76
15	7,500	10,000	8,750	15	39,584	0.04	99.77	52.86	4,075.72	1.07	82.88	10	248	3.21	79.49	13.53	1,291.21	0.98	93.40	25.59	31.68
16	10,000	20,000	15,000	21	39,605	0.05	99.82	129.94	4,205.66	2.64	85.53	7	255	2.24	81.73	9.22	1,300.42	0.67	94.06	7.09	30.92
17	20,000	50,000	35,000	19	39,624	0.05	99.87	74.54	4,280.20	1.52	87.04	0	255	0.00	81.73	0.00	1,300.42	0.00	94.06	0.00	30.38
18	50,000	100,000	75,000	11	39,635	0.03	99.90	230.65	4,510.85	4.69	91.73	2	257	0.64	82.37	0.00	1,300.42	0.00	94.06	0.00	28.83
19	100,000	500,000	300,000	9	39,644	0.02	99.92	184.84	4,695.69	3.76	95.49	0	257	0.00	82.37	0.00	1,300.42	0.00	94.06	0.00	27.69
20	500,000	**UP**		32	39,676	0.08	100.00	221.75	4,917.44	4.51	100.00	55	312	17.63	100.00	82.07	1,382.49	5.94	100.00	37.01	28.11
				39,676				4,917.44				312				1,382.49				28.11	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 29291 DATA CENTER

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	5.68	5.68	6.45	6.45	1.99	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	7	2.27	7.95	0.13	6.58	0.04	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	10	3.41	11.36	0.36	6.94	0.11	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	14	4.55	15.91	0.62	7.57	0.19	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	17	3.41	19.32	1.35	8.91	0.41	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	18	1.14	20.45	0.88	9.80	0.27	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	21	3.41	23.86	1.36	11.15	0.42	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	28	7.95	31.82	3.74	14.89	1.15	4.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	34	6.82	38.64	7.29	22.18	2.25	6.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	38	4.55	43.18	8.91	31.09	2.74	9.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	39	1.14	44.32	0.55	31.64	0.17	9.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	49	11.36	55.68	10.47	42.12	3.23	12.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	50	1.14	56.82	0.05	42.06	0.02	12.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	51	1.14	57.95	0.01	42.07	0.00	12.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	56	5.68	63.64	13.78	55.85	4.24	17.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	13	69	14.77	78.41	102.66	158.51	31.62	48.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	77	9.09	87.50	52.31	210.82	16.11	64.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	81	4.55	92.05	51.56	262.38	15.88	80.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	7	88	7.95	100.00	62.24	324.62	19.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	88	0.00	100.00	0.00	324.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					88				324.62				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 293 TRADING AND STORAGE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	1.69	1.69	0.23	0.23	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	0.85	2.54	0.11	0.34	0.02	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	8	4.24	6.78	2.40	2.74	0.42	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	0.85	7.63	1.56	4.31	0.27	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	12	2.54	10.17	2.03	6.33	0.35	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	21	7.63	17.80	7.33	13.66	1.27	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	24	2.54	20.34	5.46	19.11	0.94	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	31	5.93	26.27	12.14	31.26	2.10	5.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	33	1.69	27.97	4.34	35.60	0.75	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	34	0.85	28.81	3.00	38.60	0.52	6.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	38	3.39	32.20	5.77	44.37	1.00	7.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	42	3.39	35.59	14.92	59.29	2.58	10.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	47	4.24	39.83	21.81	81.10	3.78	14.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	53	5.08	44.92	13.02	94.12	2.25	16.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	13	66	11.02	55.93	15.52	109.65	2.69	18.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	27	93	22.88	78.81	165.98	275.62	28.73	47.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	101	6.78	85.59	72.51	348.13	12.55	60.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	15	116	12.71	98.31	215.34	563.46	37.27	97.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	117	0.85	99.15	14.28	577.74	2.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		1	118	0.85	100.00	0.00	577.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					118				577.74				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2930 DISPENSARIES (APOTIK)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,745	2,745	27.52	27.52	2,599.72	2,599.72	88.01	88.01	5	5	7.58	7.58	43.80	43.80	2.37	2.37	1.68	1.68
2	50	100	75	2,127	4,872	21.33	48.85	137.08	2,462.65	4.64	83.37	6	11	9.09	16.67	145.39	189.19	7.88	10.25	106.07	7.68
3	100	200	150	1,802	6,674	18.07	66.92	285.87	2,176.77	9.68	73.69	18	29	27.27	43.94	132.13	321.32	7.16	17.41	46.22	14.76
4	200	300	250	673	7,347	6.75	73.67	476.71	1,700.07	16.14	57.55	5	34	7.58	51.52	305.41	626.73	16.55	33.96	64.07	36.86
5	300	500	400	682	8,029	6.84	80.51	463.22	1,236.85	15.68	41.87	6	40	9.09	60.61	49.67	676.40	2.69	36.65	10.72	54.69
6	500	750	625	518	8,547	5.19	85.70	411.61	825.24	13.93	27.94	3	43	4.55	65.15	115.95	792.35	6.28	42.93	28.17	96.01
7	750	1,000	875	388	8,935	3.89	89.59	685.83	139.41	23.22	4.72	10	53	15.15	80.30	216.17	1,008.52	11.71	54.64	31.52	723.43
8	1,000	1,500	1,250	395	9,330	3.96	93.55	658.14	518.73	22.28	17.56	1	54	1.52	81.82	27.46	1,035.98	1.49	56.13	4.17	199.71
9	1,500	2,000	1,750	208	9,538	2.09	95.64	407.74	926.48	13.80	31.37	0	54	0.00	81.82	0.00	1,035.98	0.00	56.13	0.00	111.82
10	2,000	2,500	2,250	103	9,641	1.03	96.67	348.38	1,274.86	11.79	43.16	3	57	4.55	86.36	288.40	1,324.38	15.63	71.76	82.78	103.88
11	2,500	3,000	2,750	87	9,728	0.87	97.54	295.20	1,570.06	9.99	53.15	2	59	3.03	89.39	4.16	1,328.54	0.23	71.98	1.41	84.62
12	3,000	4,000	3,500	74	9,802	0.74	98.29	318.57	1,888.63	10.78	63.94	0	59	0.00	89.39	0.00	1,328.54	0.00	71.98	0.00	70.34
13	4,000	5,000	4,500	55	9,857	0.55	98.84	327.04	2,215.66	11.07	75.01	4	63	6.06	95.45	434.15	1,762.69	23.52	95.50	132.75	79.56
14	5,000	7,500	6,250	54	9,911	0.54	99.38	308.47	2,524.14	10.44	85.45	3	66	4.55	100.00	82.97	1,845.66	4.50	100.00	26.90	73.12
15	7,500	10,000	8,750	24	9,935	0.24	99.62	319.60	2,843.73	10.82	96.27	0	66	0.00	100.00	0.00	1,845.66	0.00	100.00	0.00	64.90
16	10,000	20,000	15,000	10	9,945	0.10	99.72	44.40	2,888.14	1.50	97.78	0	66	0.00	100.00	0.00	1,845.66	0.00	100.00	0.00	63.90
17	20,000	50,000	35,000	17	9,962	0.17	99.89	5.20	2,893.34	0.18	97.95	0	66	0.00	100.00	0.00	1,845.66	0.00	100.00	0.00	63.79
18	50,000	100,000	75,000	6	9,968	0.06	99.95	48.72	2,942.06	1.65	99.60	0	66	0.00	100.00	0.00	1,845.66	0.00	100.00	0.00	62.73
19	100,000	500,000	300,000	4	9,972	0.04	99.99	2.47	2,944.53	0.08	99.69	0	66	0.00	100.00	0.00	1,845.66	0.00	100.00	0.00	62.68
20	500,000	**UP**		1	9,973	0.01	100.00	9.30	2,953.83	0.31	100.00	0	66	0.00	100.00	0.00	1,845.66	0.00	100.00	0.00	62.48
				9,973				2,953.83				66				1,845.66				62.48	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2931 DEPARTMENT STORES SUPERMARKETS SHOPING CENTRES

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,098	1,098	14.38	14.38	467.89	467.89	2.46	2.46	1	1	1.09	1.09	3.81	3.81	0.24	0.24	0.81	0.81
2	50	100	75	682	1,780	8.93	23.30	105.20	573.09	0.55	3.01	0	1	0.00	1.09	0.00	3.81	0.00	0.24	0.00	0.67
3	100	200	150	697	2,477	9.13	32.43	145.28	718.37	0.76	3.78	0	1	0.00	1.09	0.00	3.81	0.00	0.24	0.00	0.53
4	200	300	250	456	2,933	5.97	38.40	211.11	929.48	1.11	4.89	1	2	1.09	2.17	10.82	14.63	0.70	0.94	5.13	1.57
5	300	500	400	650	3,583	8.51	46.91	464.56	1,394.04	2.44	7.33	1	3	1.09	3.26	0.58	15.21	0.04	0.98	0.12	1.09
6	500	750	625	492	4,075	6.44	53.35	448.36	1,842.40	2.36	9.69	1	4	1.09	4.35	4.70	19.91	0.30	1.28	1.05	1.08
7	750	1,000	875	359	4,434	4.70	58.05	437.97	2,280.37	2.30	12.00	0	4	0.00	4.35	0.00	19.91	0.00	1.28	0.00	0.87
8	1,000	1,500	1,250	398	4,832	5.21	63.26	531.45	2,811.82	2.80	14.79	1	5	1.09	5.43	9.33	29.24	0.60	1.88	1.76	1.04
9	1,500	2,000	1,750	336	5,168	4.40	67.66	592.06	3,403.88	3.11	17.91	0	5	0.00	5.43	0.00	29.24	0.00	1.88	0.00	0.86
10	2,000	2,500	2,250	229	5,397	3.00	70.66	547.59	3,951.47	2.88	20.79	2	7	2.17	7.61	53.30	82.54	3.42	5.30	9.73	2.09
11	2,500	3,000	2,750	230	5,627	3.01	73.67	707.06	4,658.53	3.72	24.51	0	7	0.00	7.61	0.00	82.54	0.00	5.30	0.00	1.77
12	3,000	4,000	3,500	299	5,926	3.91	77.59	1,141.09	5,799.63	6.00	30.51	1	8	1.09	8.70	18.76	101.30	1.21	6.51	1.64	1.75
13	4,000	5,000	4,500	183	6,109	2.40	79.98	818.54	6,618.17	4.31	34.82	1	9	1.09	9.78	4.10	105.40	0.26	6.77	0.50	1.59
14	5,000	7,500	6,250	339	6,448	4.44	84.42	1,389.77	8,007.94	7.31	42.13	8	17	8.70	18.48	595.66	701.06	38.26	45.03	42.86	8.75
15	7,500	10,000	8,750	211	6,659	2.76	87.18	867.30	8,875.23	4.56	46.69	3	20	3.26	21.74	8.27	709.33	0.53	45.56	0.95	7.99
16	10,000	20,000	15,000	301	6,960	3.94	91.12	2,679.83	11,555.06	14.10	60.79	4	24	4.35	26.09	370.47	1,079.80	23.80	69.36	13.82	9.34
17	20,000	50,000	35,000	199	7,159	2.61	93.73	3,393.34	14,948.41	17.85	78.64	4	28	4.35	30.43	33.14	1,112.94	2.13	71.49	0.98	7.45
18	50,000	100,000	75,000	207	7,366	2.71	96.44	2,326.99	17,275.39	12.24	90.88	35	63	38.04	68.48	398.24	1,511.18	25.58	97.07	17.11	8.75
19	100,000	500,000	300,000	204	7,570	2.67	99.11	1,315.64	18,591.04	6.92	97.80	28	91	30.43	98.91	36.90	1,548.08	2.37	99.44	2.81	8.33
20	500,000	**UP**		68	7,638	0.89	100.00	417.66	19,008.70	2.20	100.00	1	92	1.09	100.00	8.69	1,556.77	0.56	100.00	2.08	8.19
					7,638				19,008.70				92				1,556.77				8.19

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 29311 DEPARTEMENSUPERMAKETSHOPPINGCENTRES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	752	752	30.49	30.49	353.34	353.34	6.39	6.39	5	5	15.63	15.63	11.40	11.40	1.56	1.56	3.22	3.22
2	50	100	75	186	938	7.54	38.04	25.82	379.16	0.47	6.85	0	5	0.00	15.63	0.00	11.40	0.00	1.56	0.00	3.01
3	100	200	150	322	1,260	13.06	51.09	84.09	463.25	1.52	8.37	0	5	0.00	15.63	0.00	11.40	0.00	1.56	0.00	2.46
4	200	300	250	88	1,348	3.57	54.66	33.41	496.66	0.60	8.98	0	5	0.00	15.63	0.00	11.40	0.00	1.56	0.00	2.29
5	300	500	400	127	1,475	5.15	59.81	52.06	548.71	0.94	9.92	0	5	0.00	15.63	0.00	11.40	0.00	1.56	0.00	2.08
6	500	750	625	76	1,551	3.08	62.90	39.44	588.15	0.71	10.63	0	5	0.00	15.63	0.00	11.40	0.00	1.56	0.00	1.94
7	750	1,000	875	63	1,614	2.55	65.45	61.61	649.77	1.11	11.75	0	5	0.00	15.63	0.00	11.40	0.00	1.56	0.00	1.75
8	1,000	1,500	1,250	68	1,682	2.76	68.21	75.68	725.44	1.37	13.11	0	5	0.00	15.63	0.00	11.40	0.00	1.56	0.00	1.57
9	1,500	2,000	1,750	59	1,741	2.39	70.60	130.30	855.74	2.36	15.47	0	5	0.00	15.63	0.00	11.40	0.00	1.56	0.00	1.33
10	2,000	2,500	2,250	36	1,777	1.46	72.06	65.90	921.64	1.19	16.66	0	5	0.00	15.63	0.00	11.40	0.00	1.56	0.00	1.24
11	2,500	3,000	2,750	40	1,817	1.62	73.68	98.51	1,020.15	1.78	18.44	0	5	0.00	15.63	0.00	11.40	0.00	1.56	0.00	1.12
12	3,000	4,000	3,500	55	1,872	2.23	75.91	222.67	1,242.81	4.02	22.47	0	5	0.00	15.63	0.00	11.40	0.00	1.56	0.00	0.92
13	4,000	5,000	4,500	61	1,933	2.47	78.39	266.68	1,509.49	4.82	27.29	0	5	0.00	15.63	0.00	11.40	0.00	1.56	0.00	0.75
14	5,000	7,500	6,250	76	2,009	3.08	81.47	419.69	1,929.18	7.59	34.87	0	5	0.00	15.63	0.00	11.40	0.00	1.56	0.00	0.59
15	7,500	10,000	8,750	73	2,082	2.96	84.43	433.75	2,362.93	7.84	42.71	0	5	0.00	15.63	0.00	11.40	0.00	1.56	0.00	0.48
16	10,000	20,000	15,000	100	2,182	4.06	88.48	1,281.82	3,644.75	23.17	65.88	6	11	18.75	34.38	268.47	279.87	36.86	38.43	20.94	7.68
17	20,000	50,000	35,000	109	2,291	4.42	92.90	1,627.93	5,272.68	29.43	95.31	7	18	21.88	56.25	49.36	329.22	6.78	45.20	3.03	6.24
18	50,000	100,000	75,000	112	2,403	4.54	97.45	1,029.76	6,302.44	18.61	113.92	7	25	21.88	78.13	394.07	723.29	54.11	99.31	38.27	11.48
19	100,000	500,000	300,000	54	2,457	2.19	99.64	793.81	5,508.62	14.35	99.57	7	32	21.88	100.00	5.03	728.32	0.69	100.00	0.63	13.22
20	500,000	**UP**		9	2,466	0.36	100.00	23.59	5,532.21	0.43	100.00	0	32	0.00	100.00	0.00	728.32	0.00	100.00	0.00	13.17
				2,466				5,532.21				32				728.32				13.17	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 29312 DEPARTEMEN STORESUPERMAKETSHOPPING CENTRES TO WARRANTY B

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	547	547	24.22	24.22	305.08	305.08	3.24	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	242	789	10.72	34.94	44.15	349.23	0.47	3.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	115	904	5.09	40.04	53.36	402.60	0.57	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	84	988	3.72	43.76	42.58	445.18	0.45	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	66	1,054	2.92	46.68	62.56	507.74	0.67	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	56	1,110	2.48	49.16	33.44	541.18	0.36	5.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	83	1,193	3.68	52.83	112.13	653.31	1.19	6.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	91	1,284	4.03	56.86	136.88	790.19	1.46	8.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	73	1,357	3.23	60.10	169.10	959.28	1.80	10.20	1	1	2.13	2.13	92.02	92.02	0.39	0.39	54.42	9.59
10	2,000	2,500	2,250	54	1,411	2.39	62.49	179.08	1,138.37	1.90	12.11	0	1	0.00	2.13	0.00	92.02	0.00	0.39	0.00	8.08
11	2,500	3,000	2,750	40	1,451	1.77	64.26	166.21	1,304.58	1.77	13.87	1	2	2.13	4.26	31.23	123.25	0.13	0.52	18.79	9.45
12	3,000	4,000	3,500	59	1,510	2.61	66.87	178.62	1,483.20	1.90	15.77	3	5	6.38	10.64	14.53	137.78	0.06	0.58	8.14	9.29
13	4,000	5,000	4,500	63	1,573	2.79	69.66	321.27	1,804.47	3.42	19.19	0	5	0.00	10.64	0.00	137.78	0.00	0.58	0.00	7.64
14	5,000	7,500	6,250	119	1,692	5.27	74.93	458.10	2,262.58	4.87	24.06	2	7	4.26	14.89	38.50	176.27	0.16	0.75	8.40	7.79
15	7,500	10,000	8,750	141	1,833	6.24	81.18	1,263.03	3,525.61	13.43	37.49	1	8	2.13	17.02	0.07	176.35	0.00	0.75	0.01	5.00
16	10,000	20,000	15,000	175	2,008	7.75	88.93	2,805.74	6,331.34	29.84	67.33	5	13	10.64	27.66	4,749.24	4,925.59	20.16	20.90	169.27	77.80
17	20,000	50,000	35,000	128	2,136	5.67	94.60	2,699.34	9,030.68	28.70	96.03	25	38	53.19	80.85	18,609.26	23,534.85	78.98	99.88	689.40	260.61
18	50,000	100,000	75,000	87	2,223	3.85	98.45	309.37	9,340.05	3.29	99.32	9	47	19.15	100.00	27.30	23,562.15	0.12	100.00	8.83	252.27
19	100,000	500,000	300,000	35	2,258	1.55	100.00	63.84	9,403.89	0.68	100.00	0	47	0.00	100.00	0.00	23,562.15	0.00	100.00	0.00	250.56
20	500,000	**UP**		0	2,258	0.00	100.00	0.00	9,403.89	0.00	100.00	0	47	0.00	100.00	0.00	23,562.15	0.00	100.00	0.00	250.56
				2,258				9,403.89				47				23,562.15				250.56	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 29313 DEPARTEMEN STORESSUPERMAKETS SHOPPING CENTRE TO WARRANTY C

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9,289	9,289	18.04	18.04	3,140.81	3,140.81	4.25	4.25	17	17	4.02	4.02	402.62	402.62	2.76	2.76	12.82	12.82
2	50	100	75	4,578	13,867	8.89	26.93	643.69	3,784.51	0.87	5.13	9	26	2.13	6.15	154.09	556.71	1.06	3.81	23.94	14.71
3	100	200	150	6,788	20,655	13.18	40.11	1,442.54	5,227.04	1.95	7.08	3	29	0.71	6.86	52.30	609.01	0.36	4.17	3.63	11.65
4	200	300	250	3,933	24,588	7.64	47.75	1,732.89	6,959.93	2.35	9.43	13	42	3.07	9.93	538.44	1,147.45	3.69	7.86	31.07	16.49
5	300	500	400	5,103	29,691	9.91	57.66	3,345.30	10,305.23	4.53	13.96	17	59	4.02	13.95	848.27	1,995.72	5.81	13.67	25.36	19.37
6	500	750	625	3,550	33,241	6.89	64.55	2,606.95	12,912.18	3.53	17.49	7	66	1.65	15.60	15.41	2,011.13	0.11	13.77	0.59	15.58
7	750	1,000	875	2,742	35,983	5.32	69.88	3,139.71	16,051.89	4.25	21.74	11	77	2.60	18.20	444.57	2,455.70	3.04	16.82	14.16	15.30
8	1,000	1,500	1,250	3,010	38,993	5.85	75.72	3,176.60	19,228.49	4.30	26.04	12	89	2.84	21.04	564.68	3,020.38	3.87	20.68	17.78	15.71
9	1,500	2,000	1,750	2,094	41,087	4.07	79.79	1,236.39	20,464.88	1.67	27.72	21	110	4.96	26.00	556.99	3,577.37	3.81	24.50	45.05	17.48
10	2,000	2,500	2,250	1,122	42,209	2.18	81.97	2,228.83	22,693.71	3.02	30.74	17	127	4.02	30.02	946.92	4,524.28	6.48	30.98	42.48	19.94
11	2,500	3,000	2,750	918	43,127	1.78	83.75	1,966.92	24,660.63	2.66	33.40	6	133	1.42	31.44	332.59	4,856.88	2.28	33.26	16.91	19.69
12	3,000	4,000	3,500	992	44,119	1.93	85.68	2,318.61	26,979.24	3.14	36.54	4	137	0.95	32.39	766.96	5,623.84	5.25	38.51	33.08	20.85
13	4,000	5,000	4,500	724	44,843	1.41	87.08	2,376.95	29,356.19	3.22	39.76	9	146	2.13	34.52	1,794.02	7,417.86	12.29	50.80	75.48	25.27
14	5,000	7,500	6,250	1,217	46,060	2.36	89.45	4,236.70	33,592.89	5.74	45.50	24	170	5.67	40.19	480.61	7,898.47	3.29	54.09	11.34	23.51
15	7,500	10,000	8,750	1,034	47,094	2.01	91.45	4,726.57	38,319.46	6.40	51.90	26	196	6.15	46.34	948.17	8,846.64	6.49	60.59	20.06	23.09
16	10,000	20,000	15,000	1,564	48,658	3.04	94.49	8,544.41	46,863.87	11.57	63.47	25	221	5.91	52.25	203.61	9,050.26	1.39	61.98	2.38	19.31
17	20,000	50,000	35,000	1,239	49,897	2.41	96.90	11,438.38	58,302.25	15.49	78.97	36	257	8.51	60.76	935.42	9,985.68	6.41	68.39	8.18	17.13
18	50,000	100,000	75,000	658	50,555	1.28	98.17	5,978.37	64,280.62	8.10	87.06	46	303	10.87	71.63	4,332.70	14,318.38	29.67	98.06	72.47	22.27
19	100,000	500,000	300,000	754	51,309	1.46	99.64	6,918.86	71,199.47	9.37	96.44	69	372	16.31	87.94	271.37	14,589.74	1.86	99.92	3.92	20.49
20	500,000	**UP**		186	51,495	0.36	100.00	2,631.75	73,831.22	3.56	100.00	51	423	12.06	100.00	12.15	14,601.90	0.08	100.00	0.46	19.78
				51,495				73,831.22				423				14,601.90				19.78	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 29314 MAKRO STORES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	55	55	10.89	10.89	8.40	8.40	2.03	2.03	1	1	33.33	33.33	218.10	218.10	90.65	90.65	2596.26	2596.26
2	50	100	75	32	87	6.34	17.23	2.85	11.25	0.69	2.72	0	1	0.00	33.33	0.00	218.10	0.00	90.65	0.00	1938.26
3	100	200	150	41	128	8.12	25.35	6.72	17.98	1.62	4.34	0	1	0.00	33.33	0.00	218.10	0.00	90.65	0.00	1213.22
4	200	300	250	59	187	11.68	37.03	19.08	37.05	4.60	8.94	0	1	0.00	33.33	0.00	218.10	0.00	90.65	0.00	588.60
5	300	500	400	79	266	15.64	52.67	48.60	85.65	11.73	20.67	2	3	66.67	100.00	22.50	240.60	9.35	100.00	46.30	280.91
6	500	750	625	84	350	16.63	69.31	51.10	136.75	12.33	33.00	0	3	0.00	100.00	0.00	240.60	0.00	100.00	0.00	175.94
7	750	1,000	875	35	385	6.93	76.24	54.89	191.64	13.25	46.24	0	3	0.00	100.00	0.00	240.60	0.00	100.00	0.00	125.55
8	1,000	1,500	1,250	26	411	5.15	81.39	68.33	259.96	16.49	62.73	0	3	0.00	100.00	0.00	240.60	0.00	100.00	0.00	92.55
9	1,500	2,000	1,750	9	420	1.78	83.17	25.62	285.59	6.18	68.91	0	3	0.00	100.00	0.00	240.60	0.00	100.00	0.00	84.25
10	2,000	2,500	2,250	11	431	2.18	85.35	16.11	301.70	3.89	72.80	0	3	0.00	100.00	0.00	240.60	0.00	100.00	0.00	79.75
11	2,500	3,000	2,750	27	458	5.35	90.69	15.92	317.62	3.84	76.64	0	3	0.00	100.00	0.00	240.60	0.00	100.00	0.00	75.75
12	3,000	4,000	3,500	21	479	4.16	94.85	5.01	322.62	1.21	77.85	0	3	0.00	100.00	0.00	240.60	0.00	100.00	0.00	74.58
13	4,000	5,000	4,500	1	480	0.20	95.05	6.75	329.37	1.63	79.48	0	3	0.00	100.00	0.00	240.60	0.00	100.00	0.00	73.05
14	5,000	7,500	6,250	4	484	0.79	95.84	7.18	336.55	1.73	81.21	0	3	0.00	100.00	0.00	240.60	0.00	100.00	0.00	71.49
15	7,500	10,000	8,750	5	489	0.99	96.83	57.84	394.39	13.96	95.17	0	3	0.00	100.00	0.00	240.60	0.00	100.00	0.00	61.01
16	10,000	20,000	15,000	6	495	1.19	98.02	20.03	414.42	4.83	100.00	0	3	0.00	100.00	0.00	240.60	0.00	100.00	0.00	58.06
17	20,000	50,000	35,000	6	501	1.19	99.21	0.00	414.42	0.00	100.00	0	3	0.00	100.00	0.00	240.60	0.00	100.00	0.00	58.06
18	50,000	100,000	75,000	4	505	0.79	100.00	0.00	414.42	0.00	100.00	0	3	0.00	100.00	0.00	240.60	0.00	100.00	0.00	58.06
19	100,000	500,000	300,000	0	505	0.00	100.00	0.00	414.42	0.00	100.00	0	3	0.00	100.00	0.00	240.60	0.00	100.00	0.00	58.06
20	500,000	**UP**		0	505	0.00	100.00	0.00	414.42	0.00	100.00	0	3	0.00	100.00	0.00	240.60	0.00	100.00	0.00	58.06
				505				414.42				3				240.60				58.06	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2932 MAIL ORDER HOUSESSUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	21	21	20.00	20.00	26.57	26.57	17.73	17.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	10	31	9.52	29.52	1.32	27.88	0.88	18.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	45	13.33	42.86	11.42	39.31	7.62	26.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	51	5.71	48.57	2.13	41.44	1.42	27.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	60	8.57	57.14	6.99	48.43	4.66	32.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	69	8.57	65.71	9.45	57.87	6.30	38.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	79	9.52	75.24	13.99	71.87	9.34	47.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	91	11.43	86.67	30.63	102.49	20.44	68.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	94	2.86	89.52	4.46	106.96	2.98	71.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	96	1.90	91.43	9.26	116.22	6.18	77.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	97	0.95	92.38	0.53	116.75	0.36	77.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	99	1.90	94.29	15.88	132.63	10.60	88.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	100	0.95	95.24	0.90	133.53	0.60	89.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	101	0.95	96.19	0.00	133.53	0.00	89.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	102	0.95	97.14	0.00	133.53	0.00	89.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	103	0.95	98.10	14.30	147.83	9.54	98.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	104	0.95	99.05	0.85	148.68	0.57	99.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	105	0.95	100.00	1.19	149.87	0.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	105	0.00	100.00	0.00	149.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	105	0.00	100.00	0.00	149.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					105				149.87				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2933 CHAIN STORES GROCER STORES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	803	803	4.41	4.41	735.97	735.97	1.66	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	351	1,154	1.93	6.34	169.77	905.74	0.38	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	877	2,031	4.82	11.16	729.29	1,635.03	1.65	3.70	13	13	0.67	0.67	39.36	39.36	0.13	0.13	5.40	2.41
4	200	300	250	844	2,875	4.64	15.79	967.28	2,602.31	2.19	5.88	7	20	0.36	1.03	276.86	316.23	0.89	1.02	28.62	12.15
5	300	500	400	1,405	4,280	7.72	23.51	1,898.62	4,500.93	4.29	10.18	30	50	1.54	2.57	212.16	528.38	0.68	1.70	11.17	11.74
6	500	750	625	1,453	5,733	7.98	31.49	3,756.68	8,257.61	8.50	18.67	247	297	12.72	15.29	1,982.56	2,510.94	6.38	8.07	52.77	30.41
7	750	1,000	875	4,559	10,292	25.04	56.54	9,603.13	17,860.73	21.72	40.39	641	938	33.01	48.30	8,132.47	10,643.42	26.15	34.22	84.69	59.59
8	1,000	1,500	1,250	6,301	16,593	34.61	91.15	15,758.52	33,619.25	35.64	76.02	758	1,696	39.03	87.33	12,826.07	23,469.49	41.24	75.47	81.39	69.81
9	1,500	2,000	1,750	686	17,279	3.77	94.92	2,982.49	36,601.73	6.74	82.77	69	1,765	3.55	90.89	2,598.96	26,068.45	8.36	83.83	87.14	71.22
10	2,000	2,500	2,250	215	17,494	1.18	96.10	902.51	37,504.25	2.04	84.81	22	1,787	1.13	92.02	383.69	26,452.14	1.23	85.06	42.51	70.53
11	2,500	3,000	2,750	150	17,644	0.82	96.92	1,140.86	38,645.11	2.58	87.39	105	1,892	5.41	97.43	228.20	26,680.35	0.73	85.79	20.00	69.04
12	3,000	4,000	3,500	131	17,775	0.72	97.64	691.13	39,336.23	1.56	88.95	9	1,901	0.46	97.89	3,238.40	29,918.74	10.41	96.21	468.57	76.06
13	4,000	5,000	4,500	59	17,834	0.32	97.97	497.06	39,833.29	1.12	90.08	5	1,906	0.26	98.15	835.36	30,754.10	2.69	98.89	168.06	77.21
14	5,000	7,500	6,250	99	17,933	0.54	98.51	1,022.12	40,855.42	2.31	92.39	6	1,912	0.31	98.46	105.14	30,859.24	0.34	99.23	10.29	75.53
15	7,500	10,000	8,750	33	17,966	0.18	98.69	255.83	41,111.25	0.58	92.97	0	1,912	0.00	98.46	0.00	30,859.24	0.00	99.23	0.00	75.06
16	10,000	20,000	15,000	68	18,034	0.37	99.07	560.77	41,672.03	1.27	94.23	4	1,916	0.21	98.66	99.38	30,958.62	0.32	99.55	17.72	74.29
17	20,000	50,000	35,000	78	18,112	0.43	99.49	809.47	42,481.49	1.83	96.06	17	1,933	0.88	99.54	38.97	30,997.59	0.13	99.68	4.81	72.97
18	50,000	100,000	75,000	41	18,153	0.23	99.72	320.44	42,801.93	0.72	96.79	0	1,933	0.00	99.54	0.00	30,997.59	0.00	99.68	0.00	72.42
19	100,000	500,000	300,000	46	18,199	0.25	99.97	1,399.86	44,201.79	3.17	99.95	9	1,942	0.46	100.00	100.79	31,098.38	0.32	100.00	7.20	70.36
20	500,000	**UP**		5	18,204	0.03	100.00	20.09	44,221.88	0.05	100.00	0	1,942	0.00	100.00	0.00	31,098.38	0.00	100.00	0.00	70.32
				18,204				44,221.88				1,942				31,098.38				70.32	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2934 SHOPS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	63,216	63,216	11.69	11.69	26,585.53	26,585.53	3.72	3.72	87	87	0.88	0.88	3,839.99	3,839.99	2.11	2.11	14.44	14.44
2	50	100	75	37,394	100,610	6.92	18.61	11,146.70	37,732.22	1.56	5.28	81	168	0.82	1.70	1,563.63	5,403.63	0.86	2.97	14.03	14.32
3	100	200	150	65,028	165,638	12.03	30.64	27,084.06	64,816.28	3.79	9.07	323	491	3.27	4.97	5,469.03	10,872.66	3.00	5.97	20.19	16.77
4	200	300	250	42,665	208,303	7.89	38.53	37,515.96	102,332.24	5.25	14.32	478	969	4.84	9.81	4,346.96	15,219.62	2.39	8.35	11.59	14.87
5	300	500	400	75,983	284,286	14.05	52.58	69,660.41	171,992.65	9.75	24.07	1,085	2,054	10.99	20.80	11,665.55	26,885.17	6.40	14.76	16.75	15.63
6	500	750	625	69,345	353,631	12.83	65.41	96,418.36	268,411.01	13.50	37.57	2,027	4,081	20.52	41.32	16,350.38	43,235.54	8.97	23.73	16.96	16.11
7	750	1,000	875	59,976	413,607	11.09	76.50	68,697.29	337,108.30	9.62	47.18	2,278	6,359	23.06	64.38	25,459.84	68,695.39	13.97	37.70	37.06	20.38
8	1,000	1,500	1,250	52,224	465,831	9.66	86.16	77,421.99	414,530.28	10.84	58.02	1,921	8,280	19.45	83.83	19,369.11	88,064.50	10.63	48.33	25.02	21.24
9	1,500	2,000	1,750	25,401	491,232	4.70	90.86	53,925.05	468,455.34	7.55	65.57	691	8,971	7.00	90.83	20,674.41	108,738.91	11.35	59.68	38.34	23.21
10	2,000	2,500	2,250	12,149	503,381	2.25	93.11	33,339.16	501,794.49	4.67	70.23	269	9,240	2.72	93.55	3,760.38	112,499.29	2.06	61.74	11.28	22.42
11	2,500	3,000	2,750	8,176	511,557	1.51	94.62	30,964.37	532,758.86	4.33	74.57	168	9,408	1.70	95.25	7,048.62	119,547.91	3.87	65.61	22.76	22.44
12	3,000	4,000	3,500	7,724	519,281	1.43	96.05	37,026.15	569,785.01	5.18	79.75	111	9,519	1.12	96.38	7,985.34	127,533.25	4.38	70.00	21.57	22.38
13	4,000	5,000	4,500	4,445	523,726	0.82	96.87	26,722.79	596,507.80	3.74	83.49	68	9,587	0.69	97.06	9,885.88	137,419.13	5.43	75.42	36.99	23.04
14	5,000	7,500	6,250	4,742	528,468	0.88	97.75	38,030.89	634,538.69	5.32	88.81	73	9,660	0.74	97.80	10,290.60	147,709.72	5.65	81.07	27.06	23.28
15	7,500	10,000	8,750	2,545	531,013	0.47	98.22	19,634.82	654,173.51	2.75	91.56	62	9,722	0.63	98.43	14,510.48	162,220.20	7.96	89.03	73.90	24.80
16	10,000	20,000	15,000	3,772	534,785	0.70	98.92	30,654.24	684,827.74	4.29	95.85	54	9,776	0.55	98.98	14,541.77	176,761.98	7.98	97.02	47.44	25.81
17	20,000	50,000	35,000	3,226	538,011	0.60	99.51	11,429.72	696,257.47	1.60	97.45	58	9,834	0.59	99.56	4,113.19	180,875.17	2.26	99.27	35.99	25.98
18	50,000	100,000	75,000	1,500	539,511	0.28	99.79	4,862.76	701,120.23	0.68	98.13	8	9,842	0.08	99.65	33.13	180,908.29	0.02	99.29	0.68	25.80
19	100,000	500,000	300,000	971	540,482	0.18	99.97	5,639.32	706,759.55	0.79	98.92	35	9,877	0.35	100.00	1,291.67	182,199.97	0.71	100.00	22.90	25.78
20	500,000	**UP**		157	540,639	0.03	100.00	7,692.24	714,451.79	1.08	100.00	0	9,877	0.00	100.00	0.00	182,199.97	0.00	100.00	0.00	25.50
				540,639				714,451.79				9,877				182,199.97				25.50	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5,640	5,640	25.67	25.67	2,857.19	2,857.19	6.15	6.15	11	11	1.62	1.62	341.48	341.48	5.26	5.26	11.95	11.95
2	50	100	75	1,100	6,740	5.01	30.68	2,029.11	4,886.30	4.37	10.52	0	11	0.00	1.62	0.00	341.48	0.00	5.26	0.00	6.99
3	100	200	150	1,712	8,452	7.79	38.47	3,898.86	8,785.16	8.40	18.92	6	17	0.88	2.51	484.19	825.66	7.46	12.72	12.42	9.40
4	200	300	250	1,618	10,070	7.36	45.83	3,442.97	12,228.13	7.41	26.33	2	19	0.29	2.80	48.60	874.26	0.75	13.46	1.41	7.15
5	300	500	400	2,725	12,795	12.40	58.23	7,402.35	19,630.48	15.94	42.28	12	31	1.77	4.57	285.04	1,159.30	4.39	17.85	3.85	5.91
6	500	750	625	1,829	14,624	8.32	66.56	4,560.04	24,190.52	9.82	52.10	14	45	2.06	6.64	868.29	2,027.60	13.37	31.23	19.04	8.38
7	750	1,000	875	1,830	16,454	8.33	74.89	4,663.94	28,854.46	10.04	62.14	32	77	4.72	11.36	475.28	2,502.87	7.32	38.55	10.19	8.67
8	1,000	1,500	1,250	1,553	18,007	7.07	81.95	4,110.89	32,965.35	8.85	70.99	72	149	10.62	21.98	450.20	2,953.07	6.93	45.48	10.95	8.96
9	1,500	2,000	1,750	1,086	19,093	4.94	86.90	3,947.66	36,913.01	8.50	79.50	84	233	12.39	34.37	1,672.14	4,625.22	25.75	71.23	42.36	12.53
10	2,000	2,500	2,250	516	19,609	2.35	89.25	1,896.06	38,809.07	4.08	83.58	66	299	9.73	44.10	211.81	4,837.02	3.26	74.49	11.17	12.46
11	2,500	3,000	2,750	431	20,040	1.96	91.21	1,944.28	40,753.36	4.19	87.77	73	372	10.77	54.87	199.56	5,036.58	3.07	77.57	10.26	12.36
12	3,000	4,000	3,500	476	20,516	2.17	93.37	2,628.55	43,381.90	5.66	93.43	107	479	15.78	70.65	248.98	5,285.55	3.83	81.40	9.47	12.18
13	4,000	5,000	4,500	270	20,786	1.23	94.60	2,069.64	45,451.54	4.46	97.88	58	537	8.55	79.20	134.37	5,419.93	2.07	83.47	6.49	11.92
14	5,000	7,500	6,250	324	21,110	1.47	96.08	2,398.43	47,849.97	5.17	103.05	68	605	10.03	89.23	99.12	5,519.05	1.53	85.00	4.13	11.53
15	7,500	10,000	8,750	232	21,342	1.06	97.13	2,357.40	50,207.37	5.08	108.13	16	621	2.36	91.59	206.94	5,725.99	3.19	88.18	8.78	11.40
16	10,000	20,000	15,000	267	21,609	1.22	98.35	3,534.94	53,742.32	7.61	115.74	53	674	7.82	99.41	633.51	6,359.51	9.76	97.94	17.92	11.83
17	20,000	50,000	35,000	192	21,801	0.87	99.22	342.45	54,084.76	0.74	116.48	3	677	0.44	99.85	132.46	6,491.96	2.04	99.98	38.68	12.00
18	50,000	100,000	75,000	99	21,900	0.45	99.67	302.98	53,781.78	0.65	115.82	1	678	0.15	100.00	1.33	6,493.29	0.02	100.00	0.44	12.07
19	100,000	500,000	300,000	69	21,969	0.31	99.99	5,778.04	48,003.74	12.44	103.38	0	678	0.00	100.00	0.00	6,493.29	0.00	100.00	0.00	13.53
20	500,000	**UP**		3	21,972	0.01	100.00	1,569.46	46,434.28	3.38	100.00	0	678	0.00	100.00	0.00	6,493.29	0.00	100.00	0.00	13.98
				21,972				46,434.28				678				6,493.29				13.98	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	43	43	7.98	7.98	31.42	31.42	2.05	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	21	64	3.90	11.87	47.27	78.69	3.08	5.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	38	102	7.05	18.92	45.30	123.99	2.95	8.09	2	2	40.00	40.00	18.18	18.18	1.96	1.96	40.12	14.66
4	200	300	250	45	147	8.35	27.27	198.49	322.48	12.94	21.03	0	2	0.00	40.00	0.00	18.18	0.00	1.96	0.00	5.64
5	300	500	400	70	217	12.99	40.26	124.27	446.75	8.10	29.13	0	2	0.00	40.00	0.00	18.18	0.00	1.96	0.00	4.07
6	500	750	625	45	262	8.35	48.61	343.70	790.45	22.41	51.55	0	2	0.00	40.00	0.00	18.18	0.00	1.96	0.00	2.30
7	750	1,000	875	66	328	12.24	60.85	134.00	924.45	8.74	60.28	3	5	60.00	100.00	909.18	927.35	98.04	100.00	678.47	100.31
8	1,000	1,500	1,250	59	387	10.95	71.80	122.42	1,046.87	7.98	68.27	0	5	0.00	100.00	0.00	927.35	0.00	100.00	0.00	88.58
9	1,500	2,000	1,750	33	420	6.12	77.92	196.19	1,243.07	12.79	81.06	0	5	0.00	100.00	0.00	927.35	0.00	100.00	0.00	74.60
10	2,000	2,500	2,250	26	446	4.82	82.75	194.25	1,437.32	12.67	93.73	0	5	0.00	100.00	0.00	927.35	0.00	100.00	0.00	64.52
11	2,500	3,000	2,750	19	465	3.53	86.27	73.58	1,510.90	4.80	98.53	0	5	0.00	100.00	0.00	927.35	0.00	100.00	0.00	61.38
12	3,000	4,000	3,500	19	484	3.53	89.80	143.58	1,654.48	9.36	107.89	0	5	0.00	100.00	0.00	927.35	0.00	100.00	0.00	56.05
13	4,000	5,000	4,500	16	500	2.97	92.76	57.22	1,711.69	3.73	111.62	0	5	0.00	100.00	0.00	927.35	0.00	100.00	0.00	54.18
14	5,000	7,500	6,250	19	519	3.53	96.29	402.74	2,114.44	26.26	137.88	0	5	0.00	100.00	0.00	927.35	0.00	100.00	0.00	43.86
15	7,500	10,000	8,750	6	525	1.11	97.40	98.82	2,213.26	6.44	144.33	0	5	0.00	100.00	0.00	927.35	0.00	100.00	0.00	41.90
16	10,000	20,000	15,000	6	531	1.11	98.52	117.09	2,330.35	7.64	151.96	0	5	0.00	100.00	0.00	927.35	0.00	100.00	0.00	39.79
17	20,000	50,000	35,000	4	535	0.74	99.26	44.57	2,374.92	2.91	154.87	0	5	0.00	100.00	0.00	927.35	0.00	100.00	0.00	39.05
18	50,000	100,000	75,000	1	536	0.19	99.44	420.13	1,954.79	27.40	127.47	0	5	0.00	100.00	0.00	927.35	0.00	100.00	0.00	47.44
19	100,000	500,000	300,000	3	539	0.56	100.00	421.31	1,533.48	27.47	100.00	0	5	0.00	100.00	0.00	927.35	0.00	100.00	0.00	60.47
20	500,000	**UP**		0	539	0.00	100.00	0.00	1,533.48	0.00	100.00	0	5	0.00	100.00	0.00	927.35	0.00	100.00	0.00	60.47
					539				1,533.48				5				927.35				60.47

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	36	36	12.12	12.12	25.52	25.52	2.93	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	19	55	6.40	18.52	15.25	40.77	1.75	4.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	65	3.37	21.89	11.62	52.39	1.34	6.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	19	84	6.40	28.28	108.61	161.00	12.49	18.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	34	118	11.45	39.73	197.94	358.94	22.76	41.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	33	151	11.11	50.84	45.64	404.58	5.25	46.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	43	194	14.48	65.32	123.35	527.93	14.18	60.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	33	227	11.11	76.43	108.21	636.14	12.44	73.13	2	2	100.00	100.00	32.66	32.66	100.00	100.00	30.18	5.13
9	1,500	2,000	1,750	22	249	7.41	83.84	175.17	811.31	20.14	93.27	0	2	0.00	100.00	0.00	32.66	0.00	100.00	0.00	4.03
10	2,000	2,500	2,250	12	261	4.04	87.88	80.89	892.20	9.30	102.57	0	2	0.00	100.00	0.00	32.66	0.00	100.00	0.00	3.66
11	2,500	3,000	2,750	5	266	1.68	89.56	30.72	922.92	3.53	106.10	0	2	0.00	100.00	0.00	32.66	0.00	100.00	0.00	3.54
12	3,000	4,000	3,500	9	275	3.03	92.59	52.78	975.70	6.07	112.17	0	2	0.00	100.00	0.00	32.66	0.00	100.00	0.00	3.35
13	4,000	5,000	4,500	5	280	1.68	94.28	29.04	1,004.74	3.34	115.50	0	2	0.00	100.00	0.00	32.66	0.00	100.00	0.00	3.25
14	5,000	7,500	6,250	6	286	2.02	96.30	72.10	1,076.84	8.29	123.79	0	2	0.00	100.00	0.00	32.66	0.00	100.00	0.00	3.03
15	7,500	10,000	8,750	2	288	0.67	96.97	18.01	1,094.85	2.07	125.86	0	2	0.00	100.00	0.00	32.66	0.00	100.00	0.00	2.98
16	10,000	20,000	15,000	1	289	0.34	97.31	1.58	1,096.43	0.18	126.04	0	2	0.00	100.00	0.00	32.66	0.00	100.00	0.00	2.98
17	20,000	50,000	35,000	3	292	1.01	98.32	60.80	1,157.23	6.99	133.03	0	2	0.00	100.00	0.00	32.66	0.00	100.00	0.00	2.82
18	50,000	100,000	75,000	4	296	1.35	99.66	111.23	1,046.00	12.79	120.25	0	2	0.00	100.00	0.00	32.66	0.00	100.00	0.00	3.12
19	100,000	500,000	300,000	1	297	0.34	100.00	176.12	869.87	20.25	100.00	0	2	0.00	100.00	0.00	32.66	0.00	100.00	0.00	3.75
20	500,000	**UP**		0	297	0.00	100.00	0.00	869.87	0.00	100.00	0	2	0.00	100.00	0.00	32.66	0.00	100.00	0.00	3.75
					297				869.87				2				32.66				3.75

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	11.11	11.11	0.07	0.07	17.43	17.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	11.11	22.22	0.56	0.63	37.99	55.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	11.11	33.33	0.61	1.25	1.00	56.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	11.11	44.44	3.89	5.14	7.35	63.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	11.11	55.56	7.39	2.25	8.55	72.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	11.11	66.67	2.14	0.12	25.91	98.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	11.11	77.78	7.04	7.16	0.02	98.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	11.11	88.89	2.04	5.12	0.29	98.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	11.11	100.00	5.53	0.41	1.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	9	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	9	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				0.41				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

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

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2935 PASAR RISK

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	30.43	30.43	2.27	2.27	2.16	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	9	8.70	39.13	2.91	5.17	2.78	4.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	11	8.70	47.83	1.98	7.15	1.89	6.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	12	4.35	52.17	5.40	12.55	5.15	11.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	14	8.70	60.87	1.48	11.07	1.41	10.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	15	4.35	65.22	18.00	29.07	17.18	27.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	16	4.35	69.57	35.72	64.80	34.09	61.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	17	4.35	73.91	1.05	65.85	1.00	62.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	18	4.35	78.26	0.12	65.96	0.11	62.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	19	4.35	82.61	3.04	69.01	2.90	65.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	20	4.35	86.96	0.35	69.35	0.33	66.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	21	4.35	91.30	20.55	48.80	19.61	46.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	22	4.35	95.65	39.62	88.43	37.81	84.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	23	4.35	100.00	16.37	104.80	15.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	23	0.00	100.00	0.00	104.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	23	0.00	100.00	0.00	104.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	23	0.00	100.00	0.00	104.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	23	0.00	100.00	0.00	104.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	23	0.00	100.00	0.00	104.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	23	0.00	100.00	0.00	104.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					23				104.80				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2936 OTHERS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	20.78	20.78	4.49	4.49	6.23	6.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	10	26	12.99	33.77	4.01	8.50	5.56	11.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	38	15.58	49.35	8.93	17.43	12.38	24.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	45	9.09	58.44	8.68	26.12	12.04	36.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	53	10.39	68.83	6.89	33.00	9.55	45.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	58	6.49	75.32	12.55	45.55	17.40	63.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	62	5.19	80.52	1.37	46.93	1.91	65.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	66	5.19	85.71	0.37	47.30	0.52	65.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	69	3.90	89.61	1.40	48.70	1.94	67.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	70	1.30	90.91	0.00	48.70	0.00	67.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	71	1.30	92.21	1.50	50.20	2.08	69.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	72	1.30	93.51	4.32	54.51	5.99	75.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	73	1.30	94.81	10.01	64.52	13.88	89.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	74	1.30	96.10	0.33	64.86	0.46	89.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	75	1.30	97.40	0.37	65.23	0.52	90.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	76	1.30	98.70	4.29	69.52	5.95	96.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	77	1.30	100.00	2.60	72.12	3.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	77	0.00	100.00	0.00	72.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	77	0.00	100.00	0.00	72.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	77	0.00	100.00	0.00	72.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					77				72.12				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2937 PRIVATE WAREHOUSE AND STOREHOUSE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,167	1,167	12.85	12.85	1,176.22	1,176.22	4.39	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	758	1,925	8.35	21.20	536.05	1,712.27	2.00	6.39	2	2	3.39	3.39	343.03	343.03	5.41	5.41	63.99	20.03
3	100	200	150	909	2,834	10.01	31.21	575.34	2,287.61	2.15	8.53	0	2	0.00	3.39	0.00	343.03	0.00	5.41	0.00	15.00
4	200	300	250	623	3,457	6.86	38.08	650.49	2,938.10	2.43	10.96	0	2	0.00	3.39	0.00	343.03	0.00	5.41	0.00	11.68
5	300	500	400	956	4,413	10.53	48.61	1,127.93	4,066.02	4.21	15.17	0	2	0.00	3.39	0.00	343.03	0.00	5.41	0.00	8.44
6	500	750	625	635	5,048	6.99	55.60	988.98	5,055.01	3.69	18.85	0	2	0.00	3.39	0.00	343.03	0.00	5.41	0.00	6.79
7	750	1,000	875	615	5,663	6.77	62.37	1,476.44	6,531.44	5.51	24.36	5	7	8.47	11.86	794.66	1,137.69	12.53	17.94	53.82	17.42
8	1,000	1,500	1,250	613	6,276	6.75	69.13	2,024.07	8,555.51	7.55	31.91	0	7	0.00	11.86	0.00	1,137.69	0.00	17.94	0.00	13.30
9	1,500	2,000	1,750	433	6,709	4.77	73.90	1,097.45	9,652.97	4.09	36.00	5	12	8.47	20.34	52.18	1,189.87	0.82	18.76	4.76	12.33
10	2,000	2,500	2,250	274	6,983	3.02	76.91	981.49	10,634.45	3.66	39.66	0	12	0.00	20.34	0.00	1,189.87	0.00	18.76	0.00	11.19
11	2,500	3,000	2,750	248	7,231	2.73	79.65	985.43	11,619.88	3.68	43.34	1	13	1.69	22.03	7.84	1,197.71	0.12	18.89	0.80	10.31
12	3,000	4,000	3,500	320	7,551	3.52	83.17	1,593.44	13,213.32	5.94	49.28	8	21	13.56	35.59	2,204.69	3,402.41	34.77	53.66	138.36	25.75
13	4,000	5,000	4,500	249	7,800	2.74	85.91	1,428.45	14,641.77	5.33	54.61	0	21	0.00	35.59	0.00	3,402.41	0.00	53.66	0.00	23.24
14	5,000	7,500	6,250	371	8,171	4.09	90.00	2,929.75	17,571.51	10.93	65.54	8	29	13.56	49.15	1,239.92	4,642.33	19.55	73.21	42.32	26.42
15	7,500	10,000	8,750	224	8,395	2.47	92.47	1,722.70	19,294.21	6.43	71.96	7	36	11.86	61.02	277.18	4,919.51	4.37	77.58	16.09	25.50
16	10,000	20,000	15,000	337	8,732	3.71	96.18	3,414.44	22,708.64	12.74	84.70	15	51	25.42	86.44	108.76	5,028.27	1.72	79.30	3.19	22.14
17	20,000	50,000	35,000	207	8,939	2.28	98.46	2,215.79	24,924.43	8.26	92.96	6	57	10.17	96.61	1,311.43	6,339.70	20.68	99.98	59.19	25.44
18	50,000	100,000	75,000	66	9,005	0.73	99.18	841.41	25,765.84	3.14	96.10	0	57	0.00	96.61	0.00	6,339.70	0.00	99.98	0.00	24.61
19	100,000	500,000	300,000	64	9,069	0.70	99.89	957.40	26,723.24	3.57	99.67	2	59	3.39	100.00	1.29	6,340.99	0.02	100.00	0.14	23.73
20	500,000	**UP**		10	9,079	0.11	100.00	87.46	26,810.70	0.33	100.00	0	59	0.00	100.00	0.00	6,340.99	0.00	100.00	0.00	23.65
					9,079				26,810.70				59				6,340.99				23.65

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 29371 **SUBJECT TO WARRANTY A**

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	22,733	22,733	10.54	10.54	24,567.49	24,567.49	4.49	4.49	106	106	4.29	4.29	17,050.66	17,050.66	4.91	4.91	69.40	69.40
2	50	100	75	8,210	30,943	3.81	14.34	3,977.55	28,545.03	0.73	5.21	22	128	0.89	5.18	488.40	17,539.05	0.14	5.05	12.28	61.44
3	100	200	150	11,832	42,775	5.48	19.83	6,877.21	35,422.24	1.26	6.47	33	161	1.34	6.52	579.18	18,118.23	0.17	5.22	8.42	51.15
4	200	300	250	9,859	52,634	4.57	24.40	5,638.34	41,060.58	1.03	7.50	49	210	1.98	8.50	1,029.31	19,147.54	0.30	5.51	18.26	46.63
5	300	500	400	16,032	68,666	7.43	31.83	11,972.94	53,033.52	2.19	9.69	49	259	1.98	10.49	2,310.16	21,457.71	0.67	6.18	19.29	40.46
6	500	750	625	14,588	83,254	6.76	38.59	13,686.48	66,720.00	2.50	12.19	66	325	2.67	13.16	3,111.10	24,568.81	0.90	7.07	22.73	36.82
7	750	1,000	875	15,641	98,895	7.25	45.84	17,704.40	84,424.39	3.23	15.42	98	423	3.97	17.13	7,437.06	32,005.87	2.14	9.22	42.01	37.91
8	1,000	1,500	1,250	18,401	117,296	8.53	54.37	25,807.66	110,232.06	4.71	20.14	116	539	4.70	21.82	16,454.41	48,460.28	4.74	13.95	63.76	43.96
9	1,500	2,000	1,750	13,030	130,326	6.04	60.41	26,340.50	136,572.56	4.81	24.95	122	661	4.94	26.76	9,520.79	57,981.07	2.74	16.70	36.15	42.45
10	2,000	2,500	2,250	8,955	139,281	4.15	64.56	20,895.86	157,468.41	3.82	28.77	105	766	4.25	31.01	8,075.49	66,056.56	2.33	19.02	38.65	41.95
11	2,500	3,000	2,750	8,469	147,750	3.93	68.49	21,158.90	178,627.32	3.87	32.63	103	869	4.17	35.18	7,413.22	73,469.78	2.13	21.16	35.04	41.13
12	3,000	4,000	3,500	10,792	158,542	5.00	73.49	30,638.20	209,265.52	5.60	38.23	129	998	5.22	40.40	7,785.18	81,254.96	2.24	23.40	25.41	38.83
13	4,000	5,000	4,500	8,986	167,528	4.17	77.65	30,744.72	240,010.24	5.62	43.84	146	1,144	5.91	46.32	10,227.01	91,481.97	2.95	26.34	33.26	38.12
14	5,000	7,500	6,250	11,597	179,125	5.38	83.03	47,931.44	287,941.67	8.76	52.60	270	1,414	10.93	57.25	47,186.85	138,668.82	13.59	39.93	98.45	48.16
15	7,500	10,000	8,750	7,926	187,051	3.67	86.70	52,176.43	340,118.10	9.53	62.13	191	1,605	7.73	64.98	30,771.71	169,440.52	8.86	48.79	58.98	49.82
16	10,000	20,000	15,000	12,734	199,785	5.90	92.61	85,677.73	425,795.84	15.65	77.78	280	1,885	11.34	76.32	100,118.62	269,559.15	28.83	77.62	116.85	63.31
17	20,000	50,000	35,000	9,606	209,391	4.45	97.06	73,258.22	499,054.06	13.38	91.17	300	2,185	12.15	88.46	59,887.87	329,447.02	17.25	94.87	81.75	66.01
18	50,000	100,000	75,000	3,455	212,846	1.60	98.66	18,724.46	517,778.52	3.42	94.59	154	2,339	6.23	94.70	15,038.70	344,485.72	4.33	99.20	80.32	66.53
19	100,000	500,000	300,000	2,463	215,309	1.14	99.80	22,940.87	540,719.39	4.19	98.78	120	2,459	4.86	99.55	2,689.49	347,175.22	0.77	99.97	11.72	64.21
20	500,000	**UP**		429	215,738	0.20	100.00	6,692.93	547,412.32	1.22	100.00	11	2,470	0.45	100.00	90.03	347,265.25	0.03	100.00	1.35	63.44
				215,738				547,412.32				2,470				347,265.25				63.44	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 293711 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY A

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	62	62	8.77	8.77	327.95	327.95	8.08	8.08	1	1	20.00	20.00	10.93	10.93	9.62	9.62	3.33	3.33
2	50	100	75	11	73	1.56	10.33	5.28	333.24	0.13	8.21	0	1	0.00	20.00	0.00	10.93	0.00	9.62	0.00	3.28
3	100	200	150	17	90	2.40	12.73	15.02	348.26	0.37	8.58	0	1	0.00	20.00	0.00	10.93	0.00	9.62	0.00	3.14
4	200	300	250	16	106	2.26	14.99	7.77	356.03	0.19	8.77	0	1	0.00	20.00	0.00	10.93	0.00	9.62	0.00	3.07
5	300	500	400	32	138	4.53	19.52	27.48	383.52	0.68	9.45	0	1	0.00	20.00	0.00	10.93	0.00	9.62	0.00	2.85
6	500	750	625	39	177	5.52	25.04	66.10	449.62	1.63	11.07	0	1	0.00	20.00	0.00	10.93	0.00	9.62	0.00	2.43
7	750	1,000	875	42	219	5.94	30.98	71.50	521.12	1.76	12.84	0	1	0.00	20.00	0.00	10.93	0.00	9.62	0.00	2.10
8	1,000	1,500	1,250	52	271	7.36	38.33	142.26	663.38	3.50	16.34	0	1	0.00	20.00	0.00	10.93	0.00	9.62	0.00	1.65
9	1,500	2,000	1,750	64	335	9.05	47.38	139.27	802.65	3.43	19.77	0	1	0.00	20.00	0.00	10.93	0.00	9.62	0.00	1.36
10	2,000	2,500	2,250	21	356	2.97	50.35	94.15	896.81	2.32	22.09	0	1	0.00	20.00	0.00	10.93	0.00	9.62	0.00	1.22
11	2,500	3,000	2,750	39	395	5.52	55.87	183.83	1,080.63	4.53	26.62	0	1	0.00	20.00	0.00	10.93	0.00	9.62	0.00	1.01
12	3,000	4,000	3,500	41	436	5.80	61.67	166.86	1,247.49	4.11	30.73	0	1	0.00	20.00	0.00	10.93	0.00	9.62	0.00	0.88
13	4,000	5,000	4,500	33	469	4.67	66.34	148.17	1,395.66	3.65	34.38	0	1	0.00	20.00	0.00	10.93	0.00	9.62	0.00	0.78
14	5,000	7,500	6,250	44	513	6.22	72.56	210.64	1,606.30	5.19	39.57	4	5	80.00	100.00	102.64	113.56	90.38	100.00	48.72	7.07
15	7,500	10,000	8,750	36	549	5.09	77.65	1,307.12	2,913.42	32.20	71.76	0	5	0.00	100.00	0.00	113.56	0.00	100.00	0.00	3.90
16	10,000	20,000	15,000	42	591	5.94	83.59	405.40	3,318.83	9.99	81.75	0	5	0.00	100.00	0.00	113.56	0.00	100.00	0.00	3.42
17	20,000	50,000	35,000	43	634	6.08	89.67	288.62	3,607.45	7.11	88.86	0	5	0.00	100.00	0.00	113.56	0.00	100.00	0.00	3.15
18	50,000	100,000	75,000	29	663	4.10	93.78	125.91	3,733.36	3.10	91.96	0	5	0.00	100.00	0.00	113.56	0.00	100.00	0.00	3.04
19	100,000	500,000	300,000	34	697	4.81	98.59	236.99	3,970.35	5.84	97.80	0	5	0.00	100.00	0.00	113.56	0.00	100.00	0.00	2.86
20	500,000	**UP**		10	707	1.41	100.00	89.40	4,059.75	2.20	100.00	0	5	0.00	100.00	0.00	113.56	0.00	100.00	0.00	2.80
				707				4,059.75				5				113.56				2.80	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 29372 **SUBJECT TO WARRANTY B**

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	256	256	12.54	12.54	1,218.07	1,218.07	16.85	16.85	6	6	16.67	16.67	732.28	732.28	11.55	11.55	60.12	60.12
2	50	100	75	21	277	1.03	13.57	35.94	1,254.01	0.50	17.35	0	6	0.00	16.67	0.00	732.28	0.00	11.55	0.00	58.40
3	100	200	150	54	331	2.64	16.21	63.89	1,317.90	0.88	18.23	0	6	0.00	16.67	0.00	732.28	0.00	11.55	0.00	55.56
4	200	300	250	73	404	3.57	19.78	91.90	1,409.80	1.27	19.50	0	6	0.00	16.67	0.00	732.28	0.00	11.55	0.00	51.94
5	300	500	400	169	573	8.28	28.06	171.42	1,581.23	2.37	21.88	0	6	0.00	16.67	0.00	732.28	0.00	11.55	0.00	46.31
6	500	750	625	147	720	7.20	35.26	313.07	1,894.30	4.33	26.21	4	10	11.11	27.78	566.74	1,299.02	8.94	20.48	181.03	68.58
7	750	1,000	875	213	933	10.43	45.69	319.93	2,214.22	4.43	30.63	0	10	0.00	27.78	0.00	1,299.02	0.00	20.48	0.00	58.67
8	1,000	1,500	1,250	205	1,138	10.04	55.73	377.60	2,591.82	5.22	35.86	0	10	0.00	27.78	0.00	1,299.02	0.00	20.48	0.00	50.12
9	1,500	2,000	1,750	147	1,285	7.20	62.93	387.90	2,979.72	5.37	41.22	2	12	5.56	33.33	338.84	1,637.86	5.34	25.82	87.35	54.97
10	2,000	2,500	2,250	118	1,403	5.78	68.71	369.54	3,349.26	5.11	46.34	0	12	0.00	33.33	0.00	1,637.86	0.00	25.82	0.00	48.90
11	2,500	3,000	2,750	90	1,493	4.41	73.11	361.25	3,710.51	5.00	51.33	0	12	0.00	33.33	0.00	1,637.86	0.00	25.82	0.00	44.14
12	3,000	4,000	3,500	104	1,597	5.09	78.21	574.33	4,284.84	7.95	59.28	0	12	0.00	33.33	0.00	1,637.86	0.00	25.82	0.00	38.22
13	4,000	5,000	4,500	88	1,685	4.31	82.52	427.25	4,712.09	5.91	65.19	2	14	5.56	38.89	176.61	1,814.47	2.78	28.61	41.34	38.51
14	5,000	7,500	6,250	107	1,792	5.24	87.76	654.50	5,366.58	9.05	74.25	3	17	8.33	47.22	49.39	1,863.86	0.78	29.39	7.55	34.73
15	7,500	10,000	8,750	67	1,859	3.28	91.04	428.61	5,795.19	5.93	80.18	2	19	5.56	52.78	0.42	1,864.29	0.01	29.39	0.10	32.17
16	10,000	20,000	15,000	94	1,953	4.60	95.64	955.13	6,750.33	13.21	93.39	8	27	22.22	75.00	4,285.03	6,149.32	67.56	96.95	448.63	91.10
17	20,000	50,000	35,000	56	2,009	2.74	98.38	699.56	7,449.89	9.68	103.07	9	36	25.00	100.00	193.30	6,342.62	3.05	100.00	27.63	85.14
18	50,000	100,000	75,000	14	2,023	0.69	99.07	115.22	7,565.11	1.59	104.66	0	36	0.00	100.00	0.00	6,342.62	0.00	100.00	0.00	83.84
19	100,000	500,000	300,000	8	2,031	0.39	99.46	371.56	7,193.55	5.14	99.52	0	36	0.00	100.00	0.00	6,342.62	0.00	100.00	0.00	88.17
20	500,000	**UP**		11	2,042	0.54	100.00	34.57	7,228.12	0.48	100.00	0	36	0.00	100.00	0.00	6,342.62	0.00	100.00	0.00	87.75
				2,042				7,228.12				36				6,342.62				87.75	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 293721 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY B

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	13.64	13.64	7.71	7.71	7.23	7.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	4.55	18.18	0.64	8.35	0.60	7.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	4.55	22.73	0.83	9.18	0.77	8.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	4.55	27.27	0.34	9.51	0.32	8.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	4.55	31.82	0.73	10.24	0.68	9.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	4.55	36.36	0.91	11.15	0.85	10.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	4.55	40.91	1.58	12.73	1.48	11.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	12	13.64	54.55	6.08	18.81	5.69	17.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	4.55	59.09	2.24	21.06	2.10	19.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	4.55	63.64	0.26	21.32	0.24	19.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	4.55	68.18	48.34	69.65	45.28	65.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	18	13.64	81.82	14.53	84.18	13.61	78.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	19	4.55	86.36	11.99	96.17	11.23	90.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	20	4.55	90.91	1.25	97.42	1.17	91.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	21	4.55	95.45	1.33	98.74	1.24	92.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	22	4.55	100.00	8.00	106.75	7.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	22	0.00	100.00	0.00	106.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	22	0.00	100.00	0.00	106.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	22	0.00	100.00	0.00	106.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	22	0.00	100.00	0.00	106.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				22				106.75				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 29373 **SUBJECT TO WARRANTY C**

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	308	308	8.74	8.74	979.28	979.28	7.83	7.83	2	2	3.57	3.57	2,183.76	2,183.76	22.66	22.66	223.00	223.00
2	50	100	75	30	338	0.85	9.59	9.12	988.40	0.07	7.90	0	2	0.00	3.57	0.00	2,183.76	0.00	22.66	0.00	220.94
3	100	200	150	128	466	3.63	13.22	53.53	1,041.93	0.43	8.33	2	4	3.57	7.14	101.57	2,285.33	1.05	23.72	189.75	219.34
4	200	300	250	116	582	3.29	16.51	87.93	1,129.87	0.70	9.03	0	4	0.00	7.14	0.00	2,285.33	0.00	23.72	0.00	202.27
5	300	500	400	233	815	6.61	23.12	137.93	1,267.79	1.10	10.13	3	7	5.36	12.50	232.34	2,517.67	2.41	26.13	168.45	198.59
6	500	750	625	246	1,061	6.98	30.10	319.10	1,586.89	2.55	12.68	1	8	1.79	14.29	448.00	2,965.67	4.65	30.78	140.40	186.89
7	750	1,000	875	306	1,367	8.68	38.78	392.66	1,979.55	3.14	15.82	2	10	3.57	17.86	152.48	3,118.15	1.58	32.36	38.83	157.52
8	1,000	1,500	1,250	339	1,706	9.62	48.40	604.11	2,583.66	4.83	20.65	0	10	0.00	17.86	0.00	3,118.15	0.00	32.36	0.00	120.69
9	1,500	2,000	1,750	283	1,989	8.03	56.43	620.19	3,203.85	4.96	25.61	1	11	1.79	19.64	68.77	3,186.92	0.71	33.08	11.09	99.47
10	2,000	2,500	2,250	145	2,134	4.11	60.54	436.44	3,640.29	3.49	29.09	1	12	1.79	21.43	34.97	3,221.89	0.36	33.44	8.01	88.51
11	2,500	3,000	2,750	160	2,294	4.54	65.08	577.07	4,217.36	4.61	33.71	2	14	3.57	25.00	936.92	4,158.81	9.72	43.16	162.36	98.61
12	3,000	4,000	3,500	186	2,480	5.28	70.35	742.82	4,960.18	5.94	39.64	8	22	14.29	39.29	2,759.07	6,917.88	28.64	71.80	371.43	139.47
13	4,000	5,000	4,500	171	2,651	4.85	75.21	792.87	5,753.05	6.34	45.98	6	28	10.71	50.00	433.94	7,351.82	4.50	76.30	54.73	127.79
14	5,000	7,500	6,250	220	2,871	6.24	81.45	1,220.37	6,973.42	9.75	55.73	5	33	8.93	58.93	1,019.58	8,371.40	10.58	86.88	83.55	120.05
15	7,500	10,000	8,750	143	3,014	4.06	85.50	1,104.84	8,078.26	8.83	64.56	6	39	10.71	69.64	174.28	8,545.68	1.81	88.69	15.77	105.79
16	10,000	20,000	15,000	313	3,327	8.88	94.38	1,884.91	9,963.17	15.06	79.63	9	48	16.07	85.71	778.42	9,324.09	8.08	96.77	41.30	93.59
17	20,000	50,000	35,000	155	3,482	4.40	98.78	1,984.71	11,947.87	15.86	95.49	2	50	3.57	89.29	5.11	9,329.21	0.05	96.82	0.26	78.08
18	50,000	100,000	75,000	32	3,514	0.91	99.69	461.09	12,408.97	3.69	99.17	6	56	10.71	100.00	305.92	9,635.13	3.18	100.00	66.35	77.65
19	100,000	500,000	300,000	10	3,524	0.28	99.97	100.15	12,509.11	0.80	99.98	0	56	0.00	100.00	0.00	9,635.13	0.00	100.00	0.00	77.02
20	500,000	**UP**		1	3,525	0.03	100.00	3.12	12,512.23	0.02	100.00	0	56	0.00	100.00	0.00	9,635.13	0.00	100.00	0.00	77.01
				3,525				12,512.23				56				9,635.13				77.01	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 293731 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY C

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	6.38	6.38	5.58	5.58	4.25	4.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	2.13	8.51	0.00	5.58	0.00	4.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	2.13	10.64	5.47	11.06	4.17	8.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	8	6.38	17.02	1.11	12.17	0.85	9.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	11	6.38	23.40	2.73	14.90	2.08	11.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	15	8.51	31.91	3.31	18.21	2.52	13.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	20	10.64	42.55	6.84	25.05	5.21	19.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	24	8.51	51.06	6.05	31.10	4.61	23.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	29	10.64	61.70	13.26	44.36	10.10	33.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	30	2.13	63.83	6.16	50.52	4.69	38.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	34	8.51	72.34	10.96	61.48	8.35	46.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	36	4.26	76.60	4.30	65.78	3.27	50.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	39	6.38	82.98	15.87	81.65	12.09	62.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	42	6.38	89.36	17.55	99.20	13.37	75.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	43	2.13	91.49	20.00	119.20	15.23	90.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	44	2.13	93.62	4.63	123.83	3.53	94.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	45	2.13	95.74	2.26	126.09	1.72	96.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	46	2.13	97.87	2.30	128.39	1.75	97.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	47	2.13	100.00	2.92	131.31	2.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	47	0.00	100.00	0.00	131.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					47				131.31				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	2.40	2.40	2.46	2.46	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	16	32	2.40	4.80	3.89	6.36	0.16	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	35	67	5.25	10.04	12.70	19.06	0.53	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	38	105	5.70	15.74	24.01	43.08	1.00	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	56	161	8.40	24.14	119.77	162.84	5.00	6.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	57	218	8.55	32.68	50.43	213.27	2.11	8.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	50	268	7.50	40.18	58.22	271.50	2.43	11.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	67	335	10.04	50.22	106.76	378.25	4.46	15.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	51	386	7.65	57.87	82.89	461.15	3.46	19.27	3	3	75.00	75.00	14.08	14.08	100.00	100.00	16.98	3.05
10	2,000	2,500	2,250	31	417	4.65	62.52	84.64	545.79	3.54	22.80	0	3	0.00	75.00	0.00	14.08	0.00	100.00	0.00	2.58
11	2,500	3,000	2,750	31	448	4.65	67.17	84.38	630.17	3.53	26.33	0	3	0.00	75.00	0.00	14.08	0.00	100.00	0.00	2.23
12	3,000	4,000	3,500	52	500	7.80	74.96	160.53	790.70	6.71	33.04	0	3	0.00	75.00	0.00	14.08	0.00	100.00	0.00	1.78
13	4,000	5,000	4,500	23	523	3.45	78.41	144.10	934.79	6.02	39.06	0	3	0.00	75.00	0.00	14.08	0.00	100.00	0.00	1.51
14	5,000	7,500	6,250	30	553	4.50	82.91	217.76	1,152.55	9.10	48.16	0	3	0.00	75.00	0.00	14.08	0.00	100.00	0.00	1.22
15	7,500	10,000	8,750	33	586	4.95	87.86	310.16	1,462.71	12.96	61.12	0	3	0.00	75.00	0.00	14.08	0.00	100.00	0.00	0.96
16	10,000	20,000	15,000	36	622	5.40	93.25	389.85	1,852.57	16.29	77.41	0	3	0.00	75.00	0.00	14.08	0.00	100.00	0.00	0.76
17	20,000	50,000	35,000	31	653	4.65	97.90	409.59	2,262.15	17.11	94.52	1	4	25.00	100.00	0.00	14.08	0.00	100.00	0.00	0.62
18	50,000	100,000	75,000	9	662	1.35	99.25	86.17	2,348.32	3.60	98.12	0	4	0.00	100.00	0.00	14.08	0.00	100.00	0.00	0.60
19	100,000	500,000	300,000	5	667	0.75	100.00	45.00	2,393.32	1.88	100.00	0	4	0.00	100.00	0.00	14.08	0.00	100.00	0.00	0.59
20	500,000	**UP**		0	667	0.00	100.00	0.00	2,393.32	0.00	100.00	0	4	0.00	100.00	0.00	14.08	0.00	100.00	0.00	0.59
					667				2,393.32				4				14.08				0.59

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	28	28	2.90	2.90	1.78	1.78	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	26	54	2.69	5.58	5.45	7.23	0.14	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	35	89	3.62	9.20	8.52	15.75	0.22	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	25	114	2.59	11.79	7.83	23.58	0.20	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	80	194	8.27	20.06	41.41	65.00	1.05	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	68	262	7.03	27.09	60.81	125.81	1.54	3.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	93	355	9.62	36.71	102.84	228.64	2.61	5.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	114	469	11.79	48.50	197.11	425.75	5.01	10.81	1	1	16.67	16.67	25.26	25.26	6.50	6.50	12.81	5.93
9	1,500	2,000	1,750	74	543	7.65	56.15	197.59	623.34	5.02	15.83	1	2	16.67	33.33	34.47	59.73	8.86	15.36	17.44	9.58
10	2,000	2,500	2,250	46	589	4.76	60.91	125.78	749.12	3.19	19.02	0	2	0.00	33.33	0.00	59.73	0.00	15.36	0.00	7.97
11	2,500	3,000	2,750	40	629	4.14	65.05	126.63	875.76	3.22	22.24	0	2	0.00	33.33	0.00	59.73	0.00	15.36	0.00	6.82
12	3,000	4,000	3,500	60	689	6.20	71.25	248.03	1,123.78	6.30	28.54	0	2	0.00	33.33	0.00	59.73	0.00	15.36	0.00	5.31
13	4,000	5,000	4,500	56	745	5.79	77.04	202.90	1,326.68	5.15	33.69	1	3	16.67	50.00	2.00	61.72	0.51	15.87	0.98	4.65
14	5,000	7,500	6,250	65	810	6.72	83.76	457.33	1,784.01	11.61	45.30	1	4	16.67	66.67	84.30	146.02	21.68	37.55	18.43	8.18
15	7,500	10,000	8,750	49	859	5.07	88.83	442.14	2,226.16	11.23	56.53	0	4	0.00	66.67	0.00	146.02	0.00	37.55	0.00	6.56
16	10,000	20,000	15,000	51	910	5.27	94.11	708.52	2,934.68	17.99	74.52	0	4	0.00	66.67	0.00	146.02	0.00	37.55	0.00	4.98
17	20,000	50,000	35,000	46	956	4.76	98.86	900.42	3,835.10	22.86	97.38	2	6	33.33	100.00	242.80	388.81	62.45	100.00	26.97	10.14
18	50,000	100,000	75,000	11	967	1.14	100.00	103.04	3,938.14	2.62	100.00	0	6	0.00	100.00	0.00	388.81	0.00	100.00	0.00	9.87
19	100,000	500,000	300,000	0	967	0.00	100.00	0.00	3,938.14	0.00	100.00	0	6	0.00	100.00	0.00	388.81	0.00	100.00	0.00	9.87
20	500,000	**UP**		0	967	0.00	100.00	0.00	3,938.14	0.00	100.00	0	6	0.00	100.00	0.00	388.81	0.00	100.00	0.00	9.87
				967				3,938.14				6				388.81				9.87	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	3.31	3.31	6.13	6.13	0.55	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	25	1.86	5.17	1.26	7.40	0.11	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	17	42	3.51	8.68	4.73	12.13	0.42	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	17	59	3.51	12.19	5.15	17.28	0.46	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	34	93	7.02	19.21	13.01	30.29	1.16	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	44	137	9.09	28.31	22.39	52.69	2.00	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	40	177	8.26	36.57	29.36	82.05	2.62	7.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	40	217	8.26	44.83	48.76	130.81	4.35	11.68	1	1	100.00	100.00	13.00	13.00	100.00	100.00	26.66	9.94
9	1,500	2,000	1,750	54	271	11.16	55.99	64.65	195.46	5.77	17.46	0	1	0.00	100.00	0.00	13.00	0.00	100.00	0.00	6.65
10	2,000	2,500	2,250	27	298	5.58	61.57	40.29	235.75	3.60	21.05	0	1	0.00	100.00	0.00	13.00	0.00	100.00	0.00	5.51
11	2,500	3,000	2,750	23	321	4.75	66.32	61.90	297.65	5.53	26.58	0	1	0.00	100.00	0.00	13.00	0.00	100.00	0.00	4.37
12	3,000	4,000	3,500	27	348	5.58	71.90	65.49	363.14	5.85	32.43	0	1	0.00	100.00	0.00	13.00	0.00	100.00	0.00	3.58
13	4,000	5,000	4,500	24	372	4.96	76.86	67.05	430.19	5.99	38.42	0	1	0.00	100.00	0.00	13.00	0.00	100.00	0.00	3.02
14	5,000	7,500	6,250	34	406	7.02	83.88	129.41	559.60	11.56	49.98	0	1	0.00	100.00	0.00	13.00	0.00	100.00	0.00	2.32
15	7,500	10,000	8,750	34	440	7.02	90.91	139.59	699.20	12.47	62.44	0	1	0.00	100.00	0.00	13.00	0.00	100.00	0.00	1.86
16	10,000	20,000	15,000	21	461	4.34	95.25	165.83	865.02	14.81	77.25	0	1	0.00	100.00	0.00	13.00	0.00	100.00	0.00	1.50
17	20,000	50,000	35,000	15	476	3.10	98.35	150.74	1,015.77	13.46	90.72	0	1	0.00	100.00	0.00	13.00	0.00	100.00	0.00	1.28
18	50,000	100,000	75,000	6	482	1.24	99.59	74.89	1,090.65	6.69	97.40	0	1	0.00	100.00	0.00	13.00	0.00	100.00	0.00	1.19
19	100,000	500,000	300,000	2	484	0.41	100.00	29.07	1,119.72	2.60	100.00	0	1	0.00	100.00	0.00	13.00	0.00	100.00	0.00	1.16
20	500,000	**UP**		0	484	0.00	100.00	0.00	1,119.72	0.00	100.00	0	1	0.00	100.00	0.00	13.00	0.00	100.00	0.00	1.16
				484				1,119.72				1				13.00				1.16	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 29377 SILOS STORING NON HAZARDOUS GOODS ONLY

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	3.92	3.92	0.26	0.26	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	10	5.88	9.80	0.36	0.62	0.10	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	17	6.86	16.67	2.65	3.26	0.74	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	22	4.90	21.57	1.45	4.72	0.41	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	28	5.88	27.45	1.59	6.30	0.44	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	33	4.90	32.35	3.54	9.84	0.99	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	42	8.82	41.18	7.11	16.95	1.98	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	50	7.84	49.02	7.64	24.59	2.13	6.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	59	8.82	57.84	16.74	41.34	4.67	11.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	65	5.88	63.73	16.14	57.47	4.50	16.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	69	3.92	67.65	1.71	59.18	0.48	16.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	75	5.88	73.53	19.77	78.95	5.52	22.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	81	5.88	79.41	5.64	84.59	1.57	23.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	85	3.92	83.33	5.49	90.08	1.53	25.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	90	4.90	88.24	23.52	113.60	6.56	31.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	97	6.86	95.10	111.12	224.72	31.01	62.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	101	3.92	99.02	114.43	339.15	31.94	94.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	102	0.98	100.00	19.16	358.31	5.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	102	0.00	100.00	0.00	358.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	102	0.00	100.00	0.00	358.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					102				358.31				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 29378 PUBLIC WAREHOUSESSUBJECT TO WARRANTY C

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	435	435	10.47	10.47	965.75	965.75	5.45	5.45	5	5	11.90	11.90	764.81	764.81	10.30	10.30	79.19	79.19
2	50	100	75	225	660	5.42	15.89	172.04	1,137.79	0.97	6.43	0	5	0.00	11.90	0.00	764.81	0.00	10.30	0.00	67.22
3	100	200	150	281	941	6.77	22.66	195.47	1,333.26	1.10	7.53	1	6	2.38	14.29	74.43	839.23	1.00	11.31	38.08	62.95
4	200	300	250	252	1,193	6.07	28.73	174.12	1,507.38	0.98	8.51	0	6	0.00	14.29	0.00	839.23	0.00	11.31	0.00	55.67
5	300	500	400	298	1,491	7.18	35.90	255.24	1,762.62	1.44	9.96	0	6	0.00	14.29	0.00	839.23	0.00	11.31	0.00	47.61
6	500	750	625	178	1,669	4.29	40.19	297.76	2,060.39	1.68	11.64	0	6	0.00	14.29	0.00	839.23	0.00	11.31	0.00	40.73
7	750	1,000	875	256	1,925	6.16	46.35	490.34	2,550.72	2.77	14.41	0	6	0.00	14.29	0.00	839.23	0.00	11.31	0.00	32.90
8	1,000	1,500	1,250	214	2,139	5.15	51.50	473.25	3,023.97	2.67	17.08	2	8	4.76	19.05	1,484.53	2,323.76	20.00	31.31	313.69	76.84
9	1,500	2,000	1,750	236	2,375	5.68	57.19	537.67	3,561.64	3.04	20.12	4	12	9.52	28.57	751.61	3,075.38	10.13	41.43	139.79	86.35
10	2,000	2,500	2,250	172	2,547	4.14	61.33	629.97	4,191.61	3.56	23.68	0	12	0.00	28.57	0.00	3,075.38	0.00	41.43	0.00	73.37
11	2,500	3,000	2,750	160	2,707	3.85	65.18	541.76	4,733.37	3.06	26.74	1	13	2.38	30.95	0.64	3,076.01	0.01	41.44	0.12	64.99
12	3,000	4,000	3,500	168	2,875	4.05	69.23	669.80	5,403.17	3.78	30.52	2	15	4.76	35.71	843.90	3,919.92	11.37	52.81	125.99	72.55
13	4,000	5,000	4,500	162	3,037	3.90	73.13	625.01	6,028.18	3.53	34.05	0	15	0.00	35.71	0.00	3,919.92	0.00	52.81	0.00	65.03
14	5,000	7,500	6,250	236	3,273	5.68	78.81	1,024.02	7,052.20	5.78	39.83	3	18	7.14	42.86	15.02	3,934.94	0.20	53.01	1.47	55.80
15	7,500	10,000	8,750	148	3,421	3.56	82.37	1,225.88	8,278.07	6.92	46.76	1	19	2.38	45.24	1.73	3,936.66	0.02	53.04	0.14	47.56
16	10,000	20,000	15,000	279	3,700	6.72	89.09	3,457.79	11,735.86	19.53	66.29	5	24	11.90	57.14	2,512.32	6,448.98	33.85	86.88	72.66	54.95
17	20,000	50,000	35,000	244	3,944	5.88	94.97	2,530.77	14,266.63	14.29	80.58	12	36	28.57	85.71	960.54	7,409.53	12.94	99.82	37.95	51.94
18	50,000	100,000	75,000	117	4,061	2.82	97.78	1,859.34	16,125.97	10.50	91.08	2	38	4.76	90.48	4.42	7,413.94	0.06	99.88	0.24	45.98
19	100,000	500,000	300,000	68	4,129	1.64	99.42	583.26	16,709.24	3.29	94.38	2	40	4.76	95.24	6.60	7,420.54	0.09	99.97	1.13	44.41
20	500,000	**UP**		24	4,153	0.58	100.00	995.49	17,704.72	5.62	100.00	2	42	4.76	100.00	2.02	7,422.56	0.03	100.00	0.20	41.92
					4,153				17,704.72				42				7,422.56				41.92

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 29379 COLD STORAGE PUBLIC WAREHOUSES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.35	0.35	1.91	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	2.37	2.72	13.06	14.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	5.88	8.59	32.38	47.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	5.02	13.61	27.63	74.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	3.63	17.24	20.00	94.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	0.53	17.77	2.91	97.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	0.38	18.15	2.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	18.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	18.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	18.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	18.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	18.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	18.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	18.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	18.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	18.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	18.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	18.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	7	0.00	100.00	0.00	18.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					7				18.15				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2938 STORAGE TANKS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	81	81	8.17	8.17	131.89	131.89	2.39	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	20	101	2.02	10.19	16.29	148.18	0.29	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	29	130	2.93	13.12	81.96	230.14	1.48	4.17	2	2	8.00	8.00	516.52	516.52	30.41	30.41	630.19	224.44
4	200	300	250	30	160	3.03	16.15	23.66	253.81	0.43	4.60	0	2	0.00	8.00	0.00	516.52	0.00	30.41	0.00	203.51
5	300	500	400	36	196	3.63	19.78	320.41	574.21	5.80	10.40	0	2	0.00	8.00	0.00	516.52	0.00	30.41	0.00	89.95
6	500	750	625	42	238	4.24	24.02	167.39	741.60	3.03	13.43	0	2	0.00	8.00	0.00	516.52	0.00	30.41	0.00	69.65
7	750	1,000	875	73	311	7.37	31.38	111.98	853.58	2.03	15.46	0	2	0.00	8.00	0.00	516.52	0.00	30.41	0.00	60.51
8	1,000	1,500	1,250	78	389	7.87	39.25	251.07	1,104.65	4.55	20.01	0	2	0.00	8.00	0.00	516.52	0.00	30.41	0.00	46.76
9	1,500	2,000	1,750	86	475	8.68	47.93	306.02	1,410.66	5.54	25.55	0	2	0.00	8.00	0.00	516.52	0.00	30.41	0.00	36.62
10	2,000	2,500	2,250	68	543	6.86	54.79	272.87	1,683.53	4.94	30.49	0	2	0.00	8.00	0.00	516.52	0.00	30.41	0.00	30.68
11	2,500	3,000	2,750	68	611	6.86	61.65	406.79	2,090.32	7.37	37.86	0	2	0.00	8.00	0.00	516.52	0.00	30.41	0.00	24.71
12	3,000	4,000	3,500	98	709	9.89	71.54	676.86	2,767.18	12.26	50.11	5	7	20.00	28.00	85.01	601.53	5.00	35.41	12.56	21.74
13	4,000	5,000	4,500	68	777	6.86	78.41	469.46	3,236.64	8.50	58.62	2	9	8.00	36.00	842.49	1,444.01	49.60	85.01	179.46	44.61
14	5,000	7,500	6,250	73	850	7.37	85.77	745.27	3,981.92	13.50	72.11	1	10	4.00	40.00	5.50	1,449.51	0.32	85.33	0.74	36.40
15	7,500	10,000	8,750	68	918	6.86	92.63	779.37	4,761.28	14.11	86.23	14	24	56.00	96.00	235.15	1,684.66	13.84	99.17	30.17	35.38
16	10,000	20,000	15,000	32	950	3.23	95.86	464.88	5,226.16	8.42	94.65	0	24	0.00	96.00	0.00	1,684.66	0.00	99.17	0.00	32.24
17	20,000	50,000	35,000	19	969	1.92	97.78	143.36	5,369.52	2.60	97.24	0	24	0.00	96.00	0.00	1,684.66	0.00	99.17	0.00	31.37
18	50,000	100,000	75,000	6	975	0.61	98.39	15.26	5,384.79	0.28	97.52	0	24	0.00	96.00	0.00	1,684.66	0.00	99.17	0.00	31.29
19	100,000	500,000	300,000	9	984	0.91	99.29	91.03	5,475.81	1.65	99.17	0	24	0.00	96.00	0.00	1,684.66	0.00	99.17	0.00	30.77
20	500,000	**UP**		7	991	0.71	100.00	46.00	5,521.81	0.83	100.00	1	25	4.00	100.00	14.05	1,698.71	0.83	100.00	30.54	30.76
					991				5,521.81				25				1,698.71				30.76

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.22	2.22	0.54	0.54	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.22	4.44	0.07	0.61	0.03	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.22	6.67	0.93	1.55	0.43	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.22	8.89	1.27	2.82	0.58	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	6	4.44	13.33	2.51	5.33	1.15	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	2.22	15.56	2.85	8.18	1.31	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	11	8.89	24.44	16.07	24.25	7.37	11.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	16	11.11	35.56	16.30	40.54	7.48	18.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	20	8.89	44.44	13.52	54.06	6.20	24.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	24	8.89	53.33	10.93	64.99	5.01	29.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	27	6.67	60.00	15.86	80.86	7.28	37.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	29	4.44	64.44	18.03	98.89	8.27	45.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	12	41	26.67	91.11	107.59	206.48	49.36	94.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	43	4.44	95.56	11.51	217.99	5.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	45	4.44	100.00	0.00	217.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	45	0.00	100.00	0.00	217.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	45	0.00	100.00	0.00	217.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	45	0.00	100.00	0.00	217.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	45	0.00	100.00	0.00	217.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				45				217.99				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.17	4.17	1.42	1.42	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.17	8.33	6.78	8.20	0.96	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.17	12.50	4.22	12.43	0.60	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.17	16.67	2.26	14.69	0.32	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.17	20.83	324.99	339.68	45.84	47.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	4.17	25.00	4.38	344.05	0.62	48.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	4.17	29.17	3.53	347.58	0.50	49.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	4.17	33.33	133.24	480.82	18.79	67.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	4.17	37.50	5.61	486.43	0.79	68.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	4.17	41.67	7.54	493.97	1.06	69.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	4.17	45.83	4.52	498.49	0.64	70.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	4.17	50.00	5.22	503.70	0.74	71.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	4.17	54.17	13.71	517.41	1.93	72.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	4.17	58.33	12.94	530.35	1.82	74.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	17	12.50	70.83	82.75	613.10	11.67	86.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	24	29.17	100.00	95.85	708.95	13.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	24	0.00	100.00	0.00	708.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	24	0.00	100.00	0.00	708.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	24	0.00	100.00	0.00	708.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				24				708.95				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 29383 PETROL/DIESEL FUEL STATIONS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,521	1,521	15.73	15.73	44.83	44.83	0.16	0.16	40	40	24.69	24.69	1,839.32	1,839.32	28.13	28.13	4103.22	4103.22
2	50	100	75	442	1,963	4.57	20.30	50.15	5.32	0.18	0.02	0	40	0.00	24.69	0.00	1,839.32	0.00	28.13	0.00	34580.92
3	100	200	150	598	2,561	6.19	26.49	394.62	399.94	1.41	1.43	3	43	1.85	26.54	41.52	1,880.84	0.64	28.77	10.52	470.28
4	200	300	250	342	2,903	3.54	30.03	475.29	875.23	1.70	3.12	0	43	0.00	26.54	0.00	1,880.84	0.00	28.77	0.00	214.90
5	300	500	400	406	3,309	4.20	34.23	820.21	1,695.44	2.93	6.05	5	48	3.09	29.63	39.39	1,920.24	0.60	29.37	4.80	113.26
6	500	750	625	664	3,973	6.87	41.09	810.32	2,505.77	2.89	8.94	15	63	9.26	38.89	107.62	2,027.85	1.65	31.02	13.28	80.93
7	750	1,000	875	427	4,400	4.42	45.51	690.92	3,196.69	2.46	11.40	3	66	1.85	40.74	68.72	2,096.57	1.05	32.07	9.95	65.59
8	1,000	1,500	1,250	785	5,185	8.12	53.63	1,378.91	4,575.59	4.92	16.32	10	76	6.17	46.91	668.04	2,764.61	10.22	42.29	48.45	60.42
9	1,500	2,000	1,750	649	5,834	6.71	60.34	1,920.12	6,495.72	6.85	23.17	11	87	6.79	53.70	417.24	3,181.86	6.38	48.67	21.73	48.98
10	2,000	2,500	2,250	454	6,288	4.70	65.04	1,631.27	8,126.99	5.82	28.98	7	94	4.32	58.02	551.26	3,733.11	8.43	57.10	33.79	45.93
11	2,500	3,000	2,750	469	6,757	4.85	69.89	2,291.54	10,418.54	8.17	37.16	8	102	4.94	62.96	382.23	4,115.35	5.85	62.95	16.68	39.50
12	3,000	4,000	3,500	748	7,505	7.74	77.63	4,005.49	14,424.02	14.29	51.44	15	117	9.26	72.22	421.48	4,536.83	6.45	69.40	10.52	31.45
13	4,000	5,000	4,500	561	8,066	5.80	83.43	3,646.53	18,070.55	13.01	64.45	10	127	6.17	78.40	440.91	4,977.74	6.74	76.14	12.09	27.55
14	5,000	7,500	6,250	628	8,694	6.50	89.93	4,850.44	22,920.99	17.30	81.75	15	142	9.26	87.65	140.91	5,118.65	2.16	78.29	2.91	22.33
15	7,500	10,000	8,750	232	8,926	2.40	92.33	2,580.31	25,501.31	9.20	90.95	12	154	7.41	95.06	1,309.76	6,428.42	20.03	98.33	50.76	25.21
16	10,000	20,000	15,000	291	9,217	3.01	95.34	2,929.22	28,430.53	10.45	101.40	4	158	2.47	97.53	59.92	6,488.34	0.92	99.25	2.05	22.82
17	20,000	50,000	35,000	185	9,402	1.91	97.25	839.52	29,270.05	2.99	104.39	4	162	2.47	100.00	49.34	6,537.68	0.75	100.00	5.88	22.34
18	50,000	100,000	75,000	96	9,498	0.99	98.24	326.98	29,597.03	1.17	105.56	0	162	0.00	100.00	0.00	6,537.68	0.00	100.00	0.00	22.09
19	100,000	500,000	300,000	152	9,650	1.57	99.81	496.57	30,093.59	1.77	107.33	0	162	0.00	100.00	0.00	6,537.68	0.00	100.00	0.00	21.72
20	500,000	**UP**		18	9,668	0.19	100.00	2,054.66	28,038.94	7.33	100.00	0	162	0.00	100.00	0.00	6,537.68	0.00	100.00	0.00	23.32
				9,668				28,038.94				162				6,537.68				23.32	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 29384 LNG STATIONS FOR AUTOMOBILES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	55	55	15.63	15.63	126.10	126.10	3.45	3.45	1	1	33.33	33.33	24.32	24.32	37.24	37.24	19.29	19.29
2	50	100	75	5	60	1.42	17.05	10.76	136.87	0.29	3.74	0	1	0.00	33.33	0.00	24.32	0.00	37.24	0.00	17.77
3	100	200	150	2	62	0.57	17.61	0.59	137.46	0.02	3.76	0	1	0.00	33.33	0.00	24.32	0.00	37.24	0.00	17.69
4	200	300	250	4	66	1.14	18.75	1.46	138.91	0.04	3.80	0	1	0.00	33.33	0.00	24.32	0.00	37.24	0.00	17.51
5	300	500	400	8	74	2.27	21.02	52.53	191.44	1.44	5.24	0	1	0.00	33.33	0.00	24.32	0.00	37.24	0.00	12.70
6	500	750	625	10	84	2.84	23.86	45.30	236.74	1.24	6.48	0	1	0.00	33.33	0.00	24.32	0.00	37.24	0.00	10.27
7	750	1,000	875	2	86	0.57	24.43	3.53	240.27	0.10	6.57	0	1	0.00	33.33	0.00	24.32	0.00	37.24	0.00	10.12
8	1,000	1,500	1,250	14	100	3.98	28.41	23.79	264.06	0.65	7.22	0	1	0.00	33.33	0.00	24.32	0.00	37.24	0.00	9.21
9	1,500	2,000	1,750	6	106	1.70	30.11	39.54	303.60	1.08	8.30	0	1	0.00	33.33	0.00	24.32	0.00	37.24	0.00	8.01
10	2,000	2,500	2,250	17	123	4.83	34.94	55.28	358.88	1.51	9.82	0	1	0.00	33.33	0.00	24.32	0.00	37.24	0.00	6.78
11	2,500	3,000	2,750	11	134	3.13	38.07	47.33	406.21	1.29	11.11	0	1	0.00	33.33	0.00	24.32	0.00	37.24	0.00	5.99
12	3,000	4,000	3,500	21	155	5.97	44.03	72.67	478.88	1.99	13.10	0	1	0.00	33.33	0.00	24.32	0.00	37.24	0.00	5.08
13	4,000	5,000	4,500	20	175	5.68	49.72	123.99	602.86	3.39	16.49	0	1	0.00	33.33	0.00	24.32	0.00	37.24	0.00	4.03
14	5,000	7,500	6,250	78	253	22.16	71.88	1,799.03	2,401.90	49.21	65.70	2	3	66.67	100.00	40.98	65.30	62.76	100.00	2.28	2.72
15	7,500	10,000	8,750	42	295	11.93	83.81	662.96	3,064.86	18.13	83.83	0	3	0.00	100.00	0.00	65.30	0.00	100.00	0.00	2.13
16	10,000	20,000	15,000	43	338	12.22	96.02	449.56	3,514.42	12.30	96.13	0	3	0.00	100.00	0.00	65.30	0.00	100.00	0.00	1.86
17	20,000	50,000	35,000	4	342	1.14	97.16	51.56	3,565.98	1.41	97.54	0	3	0.00	100.00	0.00	65.30	0.00	100.00	0.00	1.83
18	50,000	100,000	75,000	7	349	1.99	99.15	118.15	3,684.13	3.23	100.77	0	3	0.00	100.00	0.00	65.30	0.00	100.00	0.00	1.77
19	100,000	500,000	300,000	3	352	0.85	100.00	28.30	3,655.83	0.77	100.00	0	3	0.00	100.00	0.00	65.30	0.00	100.00	0.00	1.79
20	500,000	**UP**		0	352	0.00	100.00	0.00	3,655.83	0.00	100.00	0	3	0.00	100.00	0.00	65.30	0.00	100.00	0.00	1.79
				352				3,655.83				3				65.30				1.79	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 29385 OTHERS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	27	27	4.74	4.74	179.18	179.18	4.66	4.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	38	1.93	6.67	20.57	199.75	0.54	5.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	47	1.58	8.25	7.69	207.44	0.20	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	58	1.93	10.18	35.48	242.92	0.92	6.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	81	139	14.21	24.39	30.49	273.41	0.79	7.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	22	161	3.86	28.25	29.22	302.63	0.76	7.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	169	1.40	29.65	8.35	310.98	0.22	8.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	26	195	4.56	34.21	60.95	371.93	1.59	9.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	18	213	3.16	37.37	68.32	440.25	1.78	11.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	14	227	2.46	39.82	36.47	476.72	0.95	12.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	13	240	2.28	42.11	56.86	533.59	1.48	13.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	30	270	5.26	47.37	128.21	661.79	3.34	17.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	41	311	7.19	54.56	268.99	930.79	7.00	24.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	41	352	7.19	61.75	346.28	1,277.07	9.01	33.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	33	385	5.79	67.54	429.02	1,706.09	11.17	44.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	64	449	11.23	78.77	757.49	2,463.58	19.72	64.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	88	537	15.44	94.21	802.65	3,266.23	20.89	85.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	19	556	3.33	97.54	327.63	3,593.86	8.53	93.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	13	569	2.28	99.82	247.80	3,841.67	6.45	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		1	570	0.18	100.00	0.00	3,841.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				570				3,841.67				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2939 MISCELLANEOUS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	84	84	9.19	9.19	128.68	128.68	3.60	3.60	1	1	2.33	2.33	15.10	15.10	0.08	0.08	11.73	11.73
2	50	100	75	55	139	6.02	15.21	11.80	140.48	0.33	3.93	0	1	0.00	2.33	0.00	15.10	0.00	0.08	0.00	10.75
3	100	200	150	104	243	11.38	26.59	49.41	189.89	1.38	5.31	0	1	0.00	2.33	0.00	15.10	0.00	0.08	0.00	7.95
4	200	300	250	46	289	5.03	31.62	30.97	220.86	0.87	6.18	0	1	0.00	2.33	0.00	15.10	0.00	0.08	0.00	6.84
5	300	500	400	63	352	6.89	38.51	64.77	285.63	1.81	7.99	0	1	0.00	2.33	0.00	15.10	0.00	0.08	0.00	5.29
6	500	750	625	75	427	8.21	46.72	93.81	379.43	2.62	10.61	0	1	0.00	2.33	0.00	15.10	0.00	0.08	0.00	3.98
7	750	1,000	875	50	477	5.47	52.19	77.57	457.00	2.17	12.78	0	1	0.00	2.33	0.00	15.10	0.00	0.08	0.00	3.30
8	1,000	1,500	1,250	58	535	6.35	58.53	136.05	593.06	3.81	16.59	0	1	0.00	2.33	0.00	15.10	0.00	0.08	0.00	2.55
9	1,500	2,000	1,750	39	574	4.27	62.80	103.22	696.28	2.89	19.48	0	1	0.00	2.33	0.00	15.10	0.00	0.08	0.00	2.17
10	2,000	2,500	2,250	43	617	4.70	67.51	157.36	853.64	4.40	23.88	1	2	2.33	4.65	3.54	18.64	0.02	0.10	2.25	2.18
11	2,500	3,000	2,750	29	646	3.17	70.68	129.99	983.62	3.64	27.52	0	2	0.00	4.65	0.00	18.64	0.00	0.10	0.00	1.90
12	3,000	4,000	3,500	47	693	5.14	75.82	264.47	1,248.10	7.40	34.91	0	2	0.00	4.65	0.00	18.64	0.00	0.10	0.00	1.49
13	4,000	5,000	4,500	13	706	1.42	77.24	101.40	1,349.49	2.84	37.75	0	2	0.00	4.65	0.00	18.64	0.00	0.10	0.00	1.38
14	5,000	7,500	6,250	43	749	4.70	81.95	371.36	1,720.85	10.39	48.14	0	2	0.00	4.65	0.00	18.64	0.00	0.10	0.00	1.08
15	7,500	10,000	8,750	49	798	5.36	87.31	341.10	2,061.95	9.54	57.68	2	4	4.65	9.30	348.29	366.93	1.90	2.01	102.11	17.80
16	10,000	20,000	15,000	46	844	5.03	92.34	492.06	2,554.00	13.76	71.45	1	5	2.33	11.63	50.00	416.93	0.27	2.28	10.16	16.32
17	20,000	50,000	35,000	29	873	3.17	95.51	677.15	3,231.15	18.94	90.39	0	5	0.00	11.63	0.00	416.93	0.00	2.28	0.00	12.90
18	50,000	100,000	75,000	6	879	0.66	96.17	47.68	3,278.84	1.33	91.72	0	5	0.00	11.63	0.00	416.93	0.00	2.28	0.00	12.72
19	100,000	500,000	300,000	22	901	2.41	98.58	228.45	3,507.28	6.39	98.11	34	39	79.07	90.70	17,873.57	18,290.50	97.72	100.00	7823.99	521.50
20	500,000	**UP**		13	914	1.42	100.00	67.45	3,574.74	1.89	100.00	4	43	9.30	100.00	0.19	18,290.69	0.00	100.00	0.29	511.67
				914				3,574.74				43				18,290.69				511.67	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	2	8.33	8.33	0.39	0.39	0.32	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	4	8.33	16.67	2.04	2.43	1.65	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	4.17	20.83	0.00	2.43	0.00	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	11	25.00	45.83	2.13	4.56	1.73	3.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	12	4.17	50.00	0.64	5.20	0.52	4.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	14	8.33	58.33	2.09	7.28	1.70	5.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	16	8.33	66.67	2.81	10.09	2.28	8.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	18	8.33	75.00	5.25	15.34	4.27	12.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	20	8.33	83.33	6.35	21.69	5.16	17.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	21	4.17	87.50	6.72	28.41	5.46	23.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	22	4.17	91.67	12.80	41.21	10.40	33.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	23	4.17	95.83	48.98	90.20	39.80	73.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	24	4.17	100.00	32.89	123.09	26.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	24	0.00	100.00	0.00	123.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	24	0.00	100.00	0.00	123.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	24	0.00	100.00	0.00	123.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	24	0.00	100.00	0.00	123.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	24	0.00	100.00	0.00	123.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	24	0.00	100.00	0.00	123.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				24				123.09				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	2	25.00	25.00	0.24	0.24	1.20	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	12.50	37.50	0.56	0.80	2.79	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	12.50	50.00	4.46	5.26	22.22	26.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	12.50	62.50	6.97	12.23	34.71	60.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	12.50	75.00	2.47	14.71	12.31	73.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	12.50	87.50	2.33	17.03	11.59	84.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	12.50	100.00	3.05	20.08	15.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	20.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	20.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	20.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	20.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	20.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	20.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	20.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	20.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	20.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	20.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	20.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	8	0.00	100.00	0.00	20.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					8				20.08				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 29394 VEEM AND BONDED WAREHOUSE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	90	90	24.93	24.93	593.35	593.35	36.78	36.78	7	7	100.00	100.00	94.83	94.83	100.00	100.00	15.98	15.98
2	50	100	75	38	128	10.53	35.46	15.93	609.28	0.99	37.77	0	7	0.00	100.00	0.00	94.83	0.00	100.00	0.00	15.56
3	100	200	150	31	159	8.59	44.04	20.19	629.46	1.25	39.02	0	7	0.00	100.00	0.00	94.83	0.00	100.00	0.00	15.07
4	200	300	250	10	169	2.77	46.81	19.15	648.62	1.19	40.21	0	7	0.00	100.00	0.00	94.83	0.00	100.00	0.00	14.62
5	300	500	400	19	188	5.26	52.08	72.74	721.36	4.51	44.72	0	7	0.00	100.00	0.00	94.83	0.00	100.00	0.00	13.15
6	500	750	625	22	210	6.09	58.17	18.34	739.70	1.14	45.85	0	7	0.00	100.00	0.00	94.83	0.00	100.00	0.00	12.82
7	750	1,000	875	16	226	4.43	62.60	30.86	770.56	1.91	47.77	0	7	0.00	100.00	0.00	94.83	0.00	100.00	0.00	12.31
8	1,000	1,500	1,250	6	232	1.66	64.27	39.73	810.29	2.46	50.23	0	7	0.00	100.00	0.00	94.83	0.00	100.00	0.00	11.70
9	1,500	2,000	1,750	11	243	3.05	67.31	9.37	819.66	0.58	50.81	0	7	0.00	100.00	0.00	94.83	0.00	100.00	0.00	11.57
10	2,000	2,500	2,250	6	249	1.66	68.98	11.80	831.46	0.73	51.54	0	7	0.00	100.00	0.00	94.83	0.00	100.00	0.00	11.41
11	2,500	3,000	2,750	8	257	2.22	71.19	24.79	856.25	1.54	53.08	0	7	0.00	100.00	0.00	94.83	0.00	100.00	0.00	11.08
12	3,000	4,000	3,500	9	266	2.49	73.68	38.21	894.46	2.37	55.45	0	7	0.00	100.00	0.00	94.83	0.00	100.00	0.00	10.60
13	4,000	5,000	4,500	16	282	4.43	78.12	101.41	995.88	6.29	61.73	0	7	0.00	100.00	0.00	94.83	0.00	100.00	0.00	9.52
14	5,000	7,500	6,250	11	293	3.05	81.16	92.18	1,088.06	5.71	67.45	0	7	0.00	100.00	0.00	94.83	0.00	100.00	0.00	8.72
15	7,500	10,000	8,750	14	307	3.88	85.04	30.04	1,118.11	1.86	69.31	0	7	0.00	100.00	0.00	94.83	0.00	100.00	0.00	8.48
16	10,000	20,000	15,000	11	318	3.05	88.09	124.56	1,242.67	7.72	77.03	0	7	0.00	100.00	0.00	94.83	0.00	100.00	0.00	7.63
17	20,000	50,000	35,000	18	336	4.99	93.07	140.73	1,383.39	8.72	85.76	0	7	0.00	100.00	0.00	94.83	0.00	100.00	0.00	6.85
18	50,000	100,000	75,000	10	346	2.77	95.84	138.73	1,522.12	8.60	94.36	0	7	0.00	100.00	0.00	94.83	0.00	100.00	0.00	6.23
19	100,000	500,000	300,000	14	360	3.88	99.72	91.05	1,613.17	5.64	100.00	0	7	0.00	100.00	0.00	94.83	0.00	100.00	0.00	5.88
20	500,000	**UP**		1	361	0.28	100.00	0.00	1,613.17	0.00	100.00	0	7	0.00	100.00	0.00	94.83	0.00	100.00	0.00	5.88
				361				1,613.17				7				94.83				5.88	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	20.56	20.56	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				20.56				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 29395 SHOW ROOMS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,294	2,294	12.99	12.99	3,215.02	3,215.02	5.81	5.81	11	11	8.40	8.40	170.53	170.53	4.93	4.93	5.30	5.30
2	50	100	75	1,413	3,707	8.00	20.99	450.37	3,665.39	0.81	6.62	4	15	3.05	11.45	51.95	222.48	1.50	6.43	11.54	6.07
3	100	200	150	1,252	4,959	7.09	28.08	639.53	4,304.92	1.16	7.78	5	20	3.82	15.27	59.88	282.35	1.73	8.16	9.36	6.56
4	200	300	250	920	5,879	5.21	33.29	629.75	4,934.68	1.14	8.92	6	26	4.58	19.85	137.77	420.12	3.98	12.13	21.88	8.51
5	300	500	400	1,453	7,332	8.23	41.51	1,955.40	6,890.08	3.53	12.45	5	31	3.82	23.66	155.31	575.43	4.49	16.62	7.94	8.35
6	500	750	625	1,271	8,603	7.20	48.71	1,508.20	8,398.28	2.73	15.18	6	37	4.58	28.24	313.04	888.48	9.04	25.66	20.76	10.58
7	750	1,000	875	1,261	9,864	7.14	55.85	1,984.26	10,382.54	3.59	18.76	0	37	0.00	28.24	0.00	888.48	0.00	25.66	0.00	8.56
8	1,000	1,500	1,250	1,590	11,454	9.00	64.85	3,115.86	13,498.40	5.63	24.39	10	47	7.63	35.88	884.64	1,773.12	25.55	51.21	28.39	13.14
9	1,500	2,000	1,750	1,083	12,537	6.13	70.98	2,931.93	16,430.32	5.30	29.69	8	55	6.11	41.98	547.45	2,320.57	15.81	67.03	18.67	14.12
10	2,000	2,500	2,250	659	13,196	3.73	74.71	2,049.27	18,479.59	3.70	33.39	3	58	2.29	44.27	67.86	2,388.43	1.96	68.99	3.31	12.92
11	2,500	3,000	2,750	596	13,792	3.37	78.09	2,302.10	20,781.69	4.16	37.55	3	61	2.29	46.56	96.10	2,484.53	2.78	71.76	4.17	11.96
12	3,000	4,000	3,500	797	14,589	4.51	82.60	4,415.90	25,197.60	7.98	45.53	8	69	6.11	52.67	165.25	2,649.78	4.77	76.53	3.74	10.52
13	4,000	5,000	4,500	557	15,146	3.15	85.75	3,083.78	28,281.37	5.57	51.11	2	71	1.53	54.20	3.53	2,653.31	0.10	76.64	0.11	9.38
14	5,000	7,500	6,250	748	15,894	4.24	89.99	4,841.27	33,122.64	8.75	59.86	7	78	5.34	59.54	129.53	2,782.84	3.74	80.38	2.68	8.40
15	7,500	10,000	8,750	400	16,294	2.26	92.25	3,400.98	36,523.62	6.15	66.00	13	91	9.92	69.47	79.83	2,862.67	2.31	82.68	2.35	7.84
16	10,000	20,000	15,000	616	16,910	3.49	95.74	7,557.00	44,080.62	13.66	79.66	15	106	11.45	80.92	548.18	3,410.85	15.83	98.52	7.25	7.74
17	20,000	50,000	35,000	473	17,383	2.68	98.42	6,437.81	50,518.43	11.63	91.29	19	125	14.50	95.42	48.50	3,459.35	1.40	99.92	0.75	6.85
18	50,000	100,000	75,000	125	17,508	0.71	99.13	1,536.72	52,055.15	2.78	94.07	0	125	0.00	95.42	0.00	3,459.35	0.00	99.92	0.00	6.65
19	100,000	500,000	300,000	112	17,620	0.63	99.76	1,268.19	53,323.35	2.29	96.36	6	131	4.58	100.00	2.85	3,462.20	0.08	100.00	0.22	6.49
20	500,000	**UP**		42	17,662	0.24	100.00	2,013.78	55,337.13	3.64	100.00	0	131	0.00	100.00	0.00	3,462.20	0.00	100.00	0.00	6.26
				17,662				55,337.13				131				3,462.20				6.26	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	117	117	13.65	13.65	91.92	91.92	4.52	4.52	1	1	25.00	25.00	14.11	14.11	29.75	29.75	15.35	15.35
2	50	100	75	53	170	6.18	19.84	14.95	106.88	0.74	5.26	0	1	0.00	25.00	0.00	14.11	0.00	29.75	0.00	13.20
3	100	200	150	76	246	8.87	28.70	26.25	133.13	1.29	6.55	0	1	0.00	25.00	0.00	14.11	0.00	29.75	0.00	10.60
4	200	300	250	91	337	10.62	39.32	39.13	172.26	1.92	8.47	0	1	0.00	25.00	0.00	14.11	0.00	29.75	0.00	8.19
5	300	500	400	84	421	9.80	49.12	62.85	235.11	3.09	11.56	0	1	0.00	25.00	0.00	14.11	0.00	29.75	0.00	6.00
6	500	750	625	47	468	5.48	54.61	101.09	336.20	4.97	16.53	2	3	50.00	75.00	19.16	33.26	40.40	70.16	18.95	9.89
7	750	1,000	875	54	522	6.30	60.91	107.30	443.50	5.28	21.81	0	3	0.00	75.00	0.00	33.26	0.00	70.16	0.00	7.50
8	1,000	1,500	1,250	98	620	11.44	72.35	197.43	640.93	9.71	31.51	1	4	25.00	100.00	14.15	47.41	29.84	100.00	7.17	7.40
9	1,500	2,000	1,750	69	689	8.05	80.40	189.36	830.29	9.31	40.82	0	4	0.00	100.00	0.00	47.41	0.00	100.00	0.00	5.71
10	2,000	2,500	2,250	47	736	5.48	85.88	167.36	997.65	8.23	49.05	0	4	0.00	100.00	0.00	47.41	0.00	100.00	0.00	4.75
11	2,500	3,000	2,750	25	761	2.92	88.80	107.15	1,104.80	5.27	54.32	0	4	0.00	100.00	0.00	47.41	0.00	100.00	0.00	4.29
12	3,000	4,000	3,500	30	791	3.50	92.30	122.59	1,227.39	6.03	60.35	0	4	0.00	100.00	0.00	47.41	0.00	100.00	0.00	3.86
13	4,000	5,000	4,500	15	806	1.75	94.05	101.06	1,328.45	4.97	65.32	0	4	0.00	100.00	0.00	47.41	0.00	100.00	0.00	3.57
14	5,000	7,500	6,250	23	829	2.68	96.73	198.22	1,526.67	9.75	75.06	0	4	0.00	100.00	0.00	47.41	0.00	100.00	0.00	3.11
15	7,500	10,000	8,750	7	836	0.82	97.55	95.17	1,621.84	4.68	79.74	0	4	0.00	100.00	0.00	47.41	0.00	100.00	0.00	2.92
16	10,000	20,000	15,000	13	849	1.52	99.07	254.86	1,876.71	12.53	92.28	0	4	0.00	100.00	0.00	47.41	0.00	100.00	0.00	2.53
17	20,000	50,000	35,000	5	854	0.58	99.65	153.29	2,030.00	7.54	99.81	0	4	0.00	100.00	0.00	47.41	0.00	100.00	0.00	2.34
18	50,000	100,000	75,000	1	855	0.12	99.77	3.82	2,033.82	0.19	100.00	0	4	0.00	100.00	0.00	47.41	0.00	100.00	0.00	2.33
19	100,000	500,000	300,000	2	857	0.23	100.00	0.00	2,033.82	0.00	100.00	0	4	0.00	100.00	0.00	47.41	0.00	100.00	0.00	2.33
20	500,000	**UP**		0	857	0.00	100.00	0.00	2,033.82	0.00	100.00	0	4	0.00	100.00	0.00	47.41	0.00	100.00	0.00	2.33
					857				2,033.82				4				47.41				2.33

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	17.95	17.95	6.99	6.99	8.35	8.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	8	2.56	20.51	0.30	7.29	0.36	8.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	9	2.56	23.08	0.35	7.64	0.42	9.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	2.56	25.64	0.52	7.12	0.63	8.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	12	5.13	30.77	1.53	8.64	1.82	10.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	18	15.38	46.15	5.76	14.40	6.88	17.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	24	15.38	61.54	5.24	19.65	6.27	23.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	27	7.69	69.23	1.04	20.69	1.25	24.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	30	7.69	76.92	8.10	28.79	9.68	34.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	31	2.56	79.49	1.66	30.45	1.98	36.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	32	2.56	82.05	5.92	36.36	7.07	43.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	34	5.13	87.18	8.20	44.56	9.80	53.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	36	5.13	92.31	17.47	62.04	20.88	74.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	38	5.13	97.44	16.32	78.35	19.50	93.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	39	2.56	100.00	5.32	83.68	6.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	39	0.00	100.00	0.00	83.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	39	0.00	100.00	0.00	83.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	39	0.00	100.00	0.00	83.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	39	0.00	100.00	0.00	83.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	39	0.00	100.00	0.00	83.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				39				83.68				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	7.03	7.03	15.74	15.74	4.05	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	13	3.13	10.16	2.30	18.04	0.59	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	24	8.59	18.75	6.91	24.95	1.78	6.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	31	5.47	24.22	3.39	28.34	0.87	7.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	18	49	14.06	38.28	12.36	40.70	3.19	10.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	57	6.25	44.53	6.40	47.11	1.65	12.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	20	77	15.63	60.16	35.07	82.18	9.03	21.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	13	90	10.16	70.31	16.68	98.85	4.30	25.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	14	104	10.94	81.25	43.00	141.85	11.08	36.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	107	2.34	83.59	9.98	151.83	2.57	39.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	109	1.56	85.16	11.16	162.99	2.87	41.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	113	3.13	88.28	14.12	177.12	3.64	45.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	116	2.34	90.63	36.56	213.67	9.42	55.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	123	5.47	96.09	132.01	345.68	34.01	89.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	124	0.78	96.88	12.11	357.79	3.12	92.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	126	1.56	98.44	0.00	357.79	0.00	92.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	127	0.78	99.22	30.40	388.19	7.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	128	0.78	100.00	0.00	388.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	128	0.00	100.00	0.00	388.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	128	0.00	100.00	0.00	388.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					128				388.19				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 294 HOTELS ENTERTAINMENT SPORTS AND SERVICES

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	0.30	0.30	29.90	29.90	0.75	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	0.15	0.45	0.21	30.12	0.01	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	7	0.61	1.06	17.24	47.36	0.43	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	11	0.61	1.67	1.57	48.93	0.04	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	15	26	2.27	3.94	7.75	56.67	0.19	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	19	45	2.88	6.82	15.35	72.02	0.38	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	17	62	2.58	9.39	21.06	93.09	0.53	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	25	87	3.79	13.18	35.19	128.27	0.88	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	47	134	7.12	20.30	93.08	221.35	2.33	5.55	3	3	15.79	15.79	61.56	61.56	21.91	21.91	66.14	27.81
10	2,000	2,500	2,250	50	184	7.58	27.88	121.24	342.59	3.04	8.59	1	4	5.26	21.05	34.50	96.06	12.28	34.19	28.46	28.04
11	2,500	3,000	2,750	52	236	7.88	35.76	194.25	536.84	4.87	13.45	2	6	10.53	31.58	42.97	139.04	15.30	49.49	22.12	25.90
12	3,000	4,000	3,500	86	322	13.03	48.79	348.28	885.12	8.73	22.18	1	7	5.26	36.84	8.51	147.55	3.03	52.52	2.44	16.67
13	4,000	5,000	4,500	46	368	6.97	55.76	235.71	1,120.83	5.91	28.09	0	7	0.00	36.84	0.00	147.55	0.00	52.52	0.00	13.16
14	5,000	7,500	6,250	56	424	8.48	64.24	260.64	1,381.48	6.53	34.62	3	10	15.79	52.63	10.82	158.36	3.85	56.37	4.15	11.46
15	7,500	10,000	8,750	48	472	7.27	71.52	288.25	1,669.73	7.22	41.84	0	10	0.00	52.63	0.00	158.36	0.00	56.37	0.00	9.48
16	10,000	20,000	15,000	82	554	12.42	83.94	842.06	2,511.79	21.10	62.94	1	11	5.26	57.89	2.41	160.77	0.86	57.23	0.29	6.40
17	20,000	50,000	35,000	67	621	10.15	94.09	987.84	3,499.63	24.75	87.70	2	13	10.53	68.42	5.36	166.14	1.91	59.14	0.54	4.75
18	50,000	100,000	75,000	19	640	2.88	96.97	284.02	3,783.65	7.12	94.81	4	17	21.05	89.47	107.43	273.56	38.24	97.38	37.82	7.23
19	100,000	500,000	300,000	20	660	3.03	100.00	206.93	3,990.58	5.19	100.00	2	19	10.53	100.00	7.37	280.93	2.62	100.00	3.56	7.04
20	500,000	**UP**		0	660	0.00	100.00	0.00	3,990.58	0.00	100.00	0	19	0.00	100.00	0.00	280.93	0.00	100.00	0.00	7.04
					660				3,990.58				19				280.93				7.04

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2941 HOTELS MOTELS INNS AND THE LIKE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	57	57	6.83	6.83	255.56	255.56	4.30	4.30	1	1	2.22	2.22	0.43	0.43	0.11	0.11	0.17	0.17
2	50	100	75	28	85	3.36	10.19	8.12	263.67	0.14	4.43	0	1	0.00	2.22	0.00	0.43	0.00	0.11	0.00	0.16
3	100	200	150	73	158	8.75	18.94	18.85	282.52	0.32	4.75	0	1	0.00	2.22	0.00	0.43	0.00	0.11	0.00	0.15
4	200	300	250	99	257	11.87	30.82	34.55	317.07	0.58	5.33	0	1	0.00	2.22	0.00	0.43	0.00	0.11	0.00	0.14
5	300	500	400	73	330	8.75	39.57	7.14	309.93	0.12	5.21	0	1	0.00	2.22	0.00	0.43	0.00	0.11	0.00	0.14
6	500	750	625	50	380	6.00	45.56	49.72	359.65	0.84	6.05	0	1	0.00	2.22	0.00	0.43	0.00	0.11	0.00	0.12
7	750	1,000	875	45	425	5.40	50.96	250.42	610.07	4.21	10.26	0	1	0.00	2.22	0.00	0.43	0.00	0.11	0.00	0.07
8	1,000	1,500	1,250	48	473	5.76	56.71	97.95	708.02	1.65	11.91	0	1	0.00	2.22	0.00	0.43	0.00	0.11	0.00	0.06
9	1,500	2,000	1,750	34	507	4.08	60.79	255.52	963.54	4.30	16.21	1	2	2.22	4.44	9.93	10.36	2.49	2.60	3.89	1.08
10	2,000	2,500	2,250	25	532	3.00	63.79	57.59	1,021.13	0.97	17.17	0	2	0.00	4.44	0.00	10.36	0.00	2.60	0.00	1.01
11	2,500	3,000	2,750	24	556	2.88	66.67	147.12	1,168.25	2.47	19.65	1	3	2.22	6.67	13.50	23.86	3.38	5.98	9.18	2.04
12	3,000	4,000	3,500	53	609	6.35	73.02	540.66	1,708.91	9.09	28.74	3	6	6.67	13.33	46.83	70.69	11.74	17.72	8.66	4.14
13	4,000	5,000	4,500	16	625	1.92	74.94	136.39	1,845.30	2.29	31.04	1	7	2.22	15.56	12.65	83.34	3.17	20.89	9.27	4.52
14	5,000	7,500	6,250	30	655	3.60	78.54	366.89	2,212.19	6.17	37.21	0	7	0.00	15.56	0.00	83.34	0.00	20.89	0.00	3.77
15	7,500	10,000	8,750	23	678	2.76	81.29	240.03	2,452.22	4.04	41.24	4	11	8.89	24.44	234.40	317.74	58.76	79.65	97.65	12.96
16	10,000	20,000	15,000	29	707	3.48	84.77	266.25	2,718.47	4.48	45.72	1	12	2.22	26.67	3.24	320.98	0.81	80.46	1.22	11.81
17	20,000	50,000	35,000	41	748	4.92	89.69	2,586.91	5,305.39	43.51	89.23	1	13	2.22	28.89	8.35	329.33	2.09	82.56	0.32	6.21
18	50,000	100,000	75,000	41	789	4.92	94.60	368.88	5,674.27	6.20	95.43	12	25	26.67	55.56	29.01	358.33	7.27	89.83	7.86	6.32
19	100,000	500,000	300,000	23	812	2.76	97.36	238.28	5,912.55	4.01	99.44	20	45	44.44	100.00	40.57	398.91	10.17	100.00	17.03	6.75
20	500,000	**UP**		22	834	2.64	100.00	33.23	5,945.78	0.56	100.00	0	45	0.00	100.00	0.00	398.91	0.00	100.00	0.00	6.71
				834				5,945.78				45				398.91				6.71	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,348	1,348	8.44	8.44	3,943.53	3,943.53	5.42	5.42	9	9	4.27	4.27	1,697.02	1,697.02	16.34	16.34	43.03	43.03
2	50	100	75	436	1,784	2.73	11.17	391.28	4,334.81	0.54	5.96	0	9	0.00	4.27	0.00	1,697.02	0.00	16.34	0.00	39.15
3	100	200	150	838	2,622	5.25	16.41	645.60	4,980.41	0.89	6.85	0	9	0.00	4.27	0.00	1,697.02	0.00	16.34	0.00	34.07
4	200	300	250	680	3,302	4.26	20.67	561.89	5,542.30	0.77	7.62	2	11	0.95	5.21	126.73	1,823.75	1.22	17.56	22.55	32.91
5	300	500	400	1,190	4,492	7.45	28.12	1,217.43	6,759.72	1.67	9.29	3	14	1.42	6.64	100.25	1,924.00	0.97	18.52	8.23	28.46
6	500	750	625	1,026	5,518	6.42	34.54	1,850.78	8,610.51	2.54	11.84	1	15	0.47	7.11	0.50	1,924.50	0.00	18.53	0.03	22.35
7	750	1,000	875	1,169	6,687	7.32	41.86	2,402.74	11,013.24	3.30	15.14	5	20	2.37	9.48	133.42	2,057.92	1.28	19.81	5.55	18.69
8	1,000	1,500	1,250	1,448	8,135	9.06	50.92	3,059.63	14,072.87	4.21	19.35	10	30	4.74	14.22	471.46	2,529.38	4.54	24.35	15.41	17.97
9	1,500	2,000	1,750	1,294	9,429	8.10	59.02	3,952.06	18,024.93	5.43	24.78	12	42	5.69	19.91	357.30	2,886.68	3.44	27.79	9.04	16.01
10	2,000	2,500	2,250	878	10,307	5.50	64.52	2,936.77	20,961.70	4.04	28.82	20	62	9.48	29.38	1,035.84	3,922.52	9.97	37.77	35.27	18.71
11	2,500	3,000	2,750	836	11,143	5.23	69.75	3,116.12	24,077.82	4.28	33.10	22	84	10.43	39.81	573.30	4,495.82	5.52	43.29	18.40	18.67
12	3,000	4,000	3,500	1,013	12,156	6.34	76.09	5,124.78	29,202.60	7.05	40.15	11	95	5.21	45.02	426.85	4,922.67	4.11	47.40	8.33	16.86
13	4,000	5,000	4,500	791	12,947	4.95	81.04	4,929.57	34,132.17	6.78	46.92	14	109	6.64	51.66	1,998.40	6,921.07	19.24	66.64	40.54	20.28
14	5,000	7,500	6,250	976	13,923	6.11	87.15	8,500.69	42,632.86	11.69	58.61	30	139	14.22	65.88	1,417.82	8,338.90	13.65	80.29	16.68	19.56
15	7,500	10,000	8,750	628	14,551	3.93	91.08	6,472.97	49,105.83	8.90	67.51	15	154	7.11	72.99	1,448.17	9,787.07	13.94	94.23	22.37	19.93
16	10,000	20,000	15,000	768	15,319	4.81	95.89	12,705.10	61,810.93	17.47	84.97	20	174	9.48	82.46	200.86	9,987.93	1.93	96.17	1.58	16.16
17	20,000	50,000	35,000	493	15,812	3.09	98.97	9,426.92	71,237.85	12.96	97.93	21	195	9.95	92.42	266.27	10,254.20	2.56	98.73	2.82	14.39
18	50,000	100,000	75,000	89	15,901	0.56	99.53	1,242.98	72,480.83	1.71	99.64	14	209	6.64	99.05	131.08	10,385.28	1.26	99.99	10.55	14.33
19	100,000	500,000	300,000	60	15,961	0.38	99.91	144.48	72,625.31	0.20	99.84	2	211	0.95	100.00	0.77	10,386.06	0.01	100.00	0.54	14.30
20	500,000	**UP**		15	15,976	0.09	100.00	116.23	72,741.54	0.16	100.00	0	211	0.00	100.00	0.00	10,386.06	0.00	100.00	0.00	14.28
				15,976				72,741.54				211				10,386.06				14.28	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	440	440	6.26	6.26	3,642.32	3,642.32	7.10	7.10	74	74	11.38	11.38	160.66	160.66	1.47	1.47	4.41	4.41
2	50	100	75	40	480	0.57	6.82	74.33	3,716.64	0.14	7.25	0	74	0.00	11.38	0.00	160.66	0.00	1.47	0.00	4.32
3	100	200	150	51	531	0.73	7.55	117.51	3,834.15	0.23	7.48	0	74	0.00	11.38	0.00	160.66	0.00	1.47	0.00	4.19
4	200	300	250	53	584	0.75	8.30	126.72	3,960.87	0.25	7.72	0	74	0.00	11.38	0.00	160.66	0.00	1.47	0.00	4.06
5	300	500	400	150	734	2.13	10.44	94.51	4,055.38	0.18	7.91	2	76	0.31	11.69	0.75	161.41	0.01	1.48	0.79	3.98
6	500	750	625	78	812	1.11	11.55	95.04	4,150.42	0.19	8.09	5	81	0.77	12.46	8.09	169.50	0.07	1.56	8.52	4.08
7	750	1,000	875	79	891	1.12	12.67	122.56	4,272.98	0.24	8.33	0	81	0.00	12.46	0.00	169.50	0.00	1.56	0.00	3.97
8	1,000	1,500	1,250	145	1,036	2.06	14.73	71.62	4,344.60	0.14	8.47	1	82	0.15	12.62	0.03	169.53	0.00	1.56	0.04	3.90
9	1,500	2,000	1,750	152	1,188	2.16	16.89	462.48	4,807.08	0.90	9.37	0	82	0.00	12.62	0.00	169.53	0.00	1.56	0.00	3.53
10	2,000	2,500	2,250	105	1,293	1.49	18.38	284.88	5,091.96	0.56	9.93	5	87	0.77	13.38	42.46	211.98	0.39	1.95	14.90	4.16
11	2,500	3,000	2,750	96	1,389	1.36	19.75	284.74	5,376.70	0.56	10.49	4	91	0.62	14.00	282.10	494.08	2.59	4.54	99.07	9.19
12	3,000	4,000	3,500	158	1,547	2.25	22.00	551.32	5,928.02	1.08	11.56	3	94	0.46	14.46	9.19	503.27	0.08	4.62	1.67	8.49
13	4,000	5,000	4,500	166	1,713	2.36	24.36	706.14	6,634.16	1.38	12.94	0	94	0.00	14.46	0.00	503.27	0.00	4.62	0.00	7.59
14	5,000	7,500	6,250	311	2,024	4.42	28.78	1,749.83	8,383.99	3.41	16.35	9	103	1.38	15.85	273.92	777.20	2.51	7.13	15.65	9.27
15	7,500	10,000	8,750	357	2,381	5.08	33.85	2,212.83	10,596.82	4.32	20.66	17	120	2.62	18.46	1,632.08	2,409.27	14.98	22.12	73.76	22.74
16	10,000	20,000	15,000	907	3,288	12.90	46.75	8,066.51	18,663.33	15.73	36.40	67	187	10.31	28.77	2,216.68	4,625.96	20.35	42.47	27.48	24.79
17	20,000	50,000	35,000	1,311	4,599	18.64	65.39	15,156.17	33,819.50	29.56	65.95	99	286	15.23	44.00	3,297.66	7,923.62	30.27	72.74	21.76	23.43
18	50,000	100,000	75,000	1,053	5,652	14.97	80.36	9,393.60	43,213.10	18.32	84.27	118	404	18.15	62.15	2,327.64	10,251.26	21.37	94.11	24.78	23.72
19	100,000	500,000	300,000	1,114	6,766	15.84	96.20	6,496.55	49,709.66	12.67	96.94	178	582	27.38	89.54	583.82	10,835.08	5.36	99.47	8.99	21.80
20	500,000	**UP**		267	7,033	3.80	100.00	1,569.96	51,279.61	3.06	100.00	68	650	10.46	100.00	57.66	10,892.74	0.53	100.00	3.67	21.24
				7,033				51,279.61				650				10,892.74				21.24	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2942 NIGHT CLUBS DANCE HALLS BALL ROOMSDISCOTHEQUES BARS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	56	56	3.66	3.66	1,049.96	1,049.96	4.97	4.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	24	80	1.57	5.22	14.67	1,064.63	0.07	5.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	27	107	1.76	6.98	69.04	1,133.67	0.33	5.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	29	136	1.89	8.88	92.00	1,225.67	0.44	5.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	101	237	6.59	15.47	260.34	1,486.01	1.23	7.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	126	363	8.22	23.69	395.15	1,881.16	1.87	8.91	1	1	3.45	3.45	4.20	4.20	0.33	0.33	1.06	0.22
7	750	1,000	875	146	509	9.53	33.22	1,423.04	3,304.20	6.74	15.64	4	5	13.79	17.24	57.34	61.53	4.54	4.87	4.03	1.86
8	1,000	1,500	1,250	145	654	9.46	42.69	1,838.76	5,142.96	8.70	24.35	0	5	0.00	17.24	0.00	61.53	0.00	4.87	0.00	1.20
9	1,500	2,000	1,750	142	796	9.27	51.96	1,824.64	6,967.59	8.64	32.98	3	8	10.34	27.59	72.60	134.14	5.75	10.62	3.98	1.93
10	2,000	2,500	2,250	109	905	7.11	59.07	2,023.03	8,990.62	9.58	42.56	1	9	3.45	31.03	1.50	135.64	0.12	10.74	0.07	1.51
11	2,500	3,000	2,750	107	1,012	6.98	66.06	1,956.62	10,947.24	9.26	51.82	6	15	20.69	51.72	59.32	194.95	4.70	15.44	3.03	1.78
12	3,000	4,000	3,500	146	1,158	9.53	75.59	2,527.74	13,474.99	11.97	63.79	10	25	34.48	86.21	493.86	688.81	39.10	54.54	19.54	5.11
13	4,000	5,000	4,500	75	1,233	4.90	80.48	1,948.06	15,423.04	9.22	73.01	1	26	3.45	89.66	15.50	704.31	1.23	55.76	0.80	4.57
14	5,000	7,500	6,250	129	1,362	8.42	88.90	3,881.93	19,304.97	18.38	91.39	2	28	6.90	96.55	230.69	935.00	18.26	74.03	5.94	4.84
15	7,500	10,000	8,750	63	1,425	4.11	93.02	3,283.98	22,588.95	15.55	106.93	0	28	0.00	96.55	0.00	935.00	0.00	74.03	0.00	4.14
16	10,000	20,000	15,000	62	1,487	4.05	97.06	3,988.65	26,577.59	18.88	125.81	1	29	3.45	100.00	328.03	1,263.03	25.97	100.00	8.22	4.75
17	20,000	50,000	35,000	25	1,512	1.63	98.69	3,663.04	30,240.64	17.34	143.15	0	29	0.00	100.00	0.00	1,263.03	0.00	100.00	0.00	4.18
18	50,000	100,000	75,000	5	1,517	0.33	99.02	75.41	30,316.04	0.36	143.51	0	29	0.00	100.00	0.00	1,263.03	0.00	100.00	0.00	4.17
19	100,000	500,000	300,000	11	1,528	0.72	99.74	8,984.08	21,331.96	42.53	100.98	0	29	0.00	100.00	0.00	1,263.03	0.00	100.00	0.00	5.92
20	500,000	**UP**		4	1,532	0.26	100.00	207.51	21,124.46	0.98	100.00	0	29	0.00	100.00	0.00	1,263.03	0.00	100.00	0.00	5.98
				1,532				21,124.46				29				1,263.03				5.98	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	66	66	3.35	3.35	115.78	115.78	2.23	2.23	1	1	1.96	1.96	6.25	6.25	0.59	0.59	5.40	5.40
2	50	100	75	37	103	1.88	5.23	9.95	125.73	0.19	2.43	1	2	1.96	3.92	31.29	37.54	2.94	3.52	314.43	29.86
3	100	200	150	56	159	2.84	8.07	31.73	157.45	0.61	3.04	0	2	0.00	3.92	0.00	37.54	0.00	3.52	0.00	23.84
4	200	300	250	48	207	2.44	10.51	11.70	169.15	0.23	3.26	0	2	0.00	3.92	0.00	37.54	0.00	3.52	0.00	22.19
5	300	500	400	157	364	7.97	18.48	49.00	218.16	0.95	4.21	0	2	0.00	3.92	0.00	37.54	0.00	3.52	0.00	17.21
6	500	750	625	98	462	4.97	23.45	65.46	283.62	1.26	5.47	0	2	0.00	3.92	0.00	37.54	0.00	3.52	0.00	13.24
7	750	1,000	875	130	592	6.60	30.05	77.63	361.25	1.50	6.97	0	2	0.00	3.92	0.00	37.54	0.00	3.52	0.00	10.39
8	1,000	1,500	1,250	175	767	8.88	38.93	163.94	525.18	3.16	10.13	1	3	1.96	5.88	36.45	73.99	3.42	6.95	22.23	14.09
9	1,500	2,000	1,750	125	892	6.35	45.28	193.58	718.77	3.73	13.86	0	3	0.00	5.88	0.00	73.99	0.00	6.95	0.00	10.29
10	2,000	2,500	2,250	89	981	4.52	49.80	111.99	830.75	2.16	16.02	0	3	0.00	5.88	0.00	73.99	0.00	6.95	0.00	8.91
11	2,500	3,000	2,750	91	1,072	4.62	54.42	168.93	999.68	3.26	19.28	0	3	0.00	5.88	0.00	73.99	0.00	6.95	0.00	7.40
12	3,000	4,000	3,500	90	1,162	4.57	58.98	155.05	1,154.72	2.99	22.27	2	5	3.92	9.80	0.41	74.40	0.04	6.99	0.27	6.44
13	4,000	5,000	4,500	73	1,235	3.71	62.69	230.91	1,385.63	4.45	26.73	0	5	0.00	9.80	0.00	74.40	0.00	6.99	0.00	5.37
14	5,000	7,500	6,250	98	1,333	4.97	67.66	344.15	1,729.79	6.64	33.36	3	8	5.88	15.69	33.66	108.06	3.16	10.15	9.78	6.25
15	7,500	10,000	8,750	83	1,416	4.21	71.88	394.45	2,124.23	7.61	40.97	1	9	1.96	17.65	6.74	114.80	0.63	10.78	1.71	5.40
16	10,000	20,000	15,000	155	1,571	7.87	79.75	798.99	2,923.23	15.41	56.38	8	17	15.69	33.33	228.51	343.32	21.46	32.24	28.60	11.74
17	20,000	50,000	35,000	201	1,772	10.20	89.95	1,713.26	4,636.49	33.05	89.43	15	32	29.41	62.75	519.67	862.98	48.80	81.03	30.33	18.61
18	50,000	100,000	75,000	89	1,861	4.52	94.47	176.97	4,813.46	3.41	92.84	10	42	19.61	82.35	31.32	894.30	2.94	83.97	17.70	18.58
19	100,000	500,000	300,000	99	1,960	5.03	99.49	294.88	5,108.33	5.69	98.53	9	51	17.65	100.00	170.67	1,064.97	16.03	100.00	57.88	20.85
20	500,000	**UP**		10	1,970	0.51	100.00	76.20	5,184.53	1.47	100.00	0	51	0.00	100.00	0.00	1,064.97	0.00	100.00	0.00	20.54
				1,970				5,184.53				51				1,064.97				20.54	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	39	39	19.70	19.70	30.01	30.01	6.25	6.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	46	3.54	23.23	0.57	30.58	0.12	6.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	51	2.53	25.76	0.49	31.07	0.10	6.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	60	4.55	30.30	7.30	38.37	1.52	7.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	76	8.08	38.38	5.83	44.19	1.21	9.20	1	1	25.00	25.00	0.76	0.76	1.02	1.02	12.97	1.71
6	500	750	625	10	86	5.05	43.43	5.71	49.90	1.19	10.38	0	1	0.00	25.00	0.00	0.76	0.00	1.02	0.00	1.51
7	750	1,000	875	10	96	5.05	48.48	5.86	55.76	1.22	11.60	0	1	0.00	25.00	0.00	0.76	0.00	1.02	0.00	1.36
8	1,000	1,500	1,250	12	108	6.06	54.55	17.98	73.74	3.74	15.35	0	1	0.00	25.00	0.00	0.76	0.00	1.02	0.00	1.02
9	1,500	2,000	1,750	2	110	1.01	55.56	2.73	76.47	0.57	15.91	0	1	0.00	25.00	0.00	0.76	0.00	1.02	0.00	0.99
10	2,000	2,500	2,250	5	115	2.53	58.08	14.95	91.41	3.11	19.02	0	1	0.00	25.00	0.00	0.76	0.00	1.02	0.00	0.83
11	2,500	3,000	2,750	5	120	2.53	60.61	21.46	112.88	4.47	23.49	3	4	75.00	100.00	73.67	74.43	98.98	100.00	343.23	65.93
12	3,000	4,000	3,500	8	128	4.04	64.65	9.16	122.04	1.91	25.40	0	4	0.00	100.00	0.00	74.43	0.00	100.00	0.00	60.99
13	4,000	5,000	4,500	12	140	6.06	70.71	40.30	162.33	8.39	33.78	0	4	0.00	100.00	0.00	74.43	0.00	100.00	0.00	45.85
14	5,000	7,500	6,250	15	155	7.58	78.28	74.91	237.24	15.59	49.37	0	4	0.00	100.00	0.00	74.43	0.00	100.00	0.00	31.37
15	7,500	10,000	8,750	11	166	5.56	83.84	56.79	294.03	11.82	61.19	0	4	0.00	100.00	0.00	74.43	0.00	100.00	0.00	25.31
16	10,000	20,000	15,000	5	171	2.53	86.36	25.59	319.62	5.33	66.51	0	4	0.00	100.00	0.00	74.43	0.00	100.00	0.00	23.29
17	20,000	50,000	35,000	18	189	9.09	95.45	126.25	445.87	26.27	92.78	0	4	0.00	100.00	0.00	74.43	0.00	100.00	0.00	16.69
18	50,000	100,000	75,000	6	195	3.03	98.48	21.38	467.25	4.45	97.23	0	4	0.00	100.00	0.00	74.43	0.00	100.00	0.00	15.93
19	100,000	500,000	300,000	3	198	1.52	100.00	13.30	480.55	2.77	100.00	0	4	0.00	100.00	0.00	74.43	0.00	100.00	0.00	15.49
20	500,000	**UP**		0	198	0.00	100.00	0.00	480.55	0.00	100.00	0	4	0.00	100.00	0.00	74.43	0.00	100.00	0.00	15.49
					198				480.55				4				74.43				15.49

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 29432 SPORT STADIA SPORTS CENTRES FITNESS CENTRESGYMNS ATC

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	68	68	9.08	9.08	47.42	47.42	2.78	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	23	91	3.07	12.15	5.89	53.31	0.35	3.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	63	154	8.41	20.56	14.10	67.41	0.83	3.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	47	201	6.28	26.84	46.40	113.81	2.72	6.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	82	283	10.95	37.78	140.73	254.55	8.26	14.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	70	353	9.35	47.13	47.59	302.14	2.79	17.74	1	1	16.67	16.67	53.15	53.15	53.62	53.62	111.68	17.59
7	750	1,000	875	62	415	8.28	55.41	73.17	375.31	4.30	22.04	0	1	0.00	16.67	0.00	53.15	0.00	53.62	0.00	14.16
8	1,000	1,500	1,250	59	474	7.88	63.28	87.39	462.69	5.13	27.17	0	1	0.00	16.67	0.00	53.15	0.00	53.62	0.00	11.49
9	1,500	2,000	1,750	55	529	7.34	70.63	143.55	606.24	8.43	35.60	1	2	16.67	33.33	5.45	58.60	5.49	59.11	3.79	9.67
10	2,000	2,500	2,250	36	565	4.81	75.43	87.31	693.54	5.13	40.73	0	2	0.00	33.33	0.00	58.60	0.00	59.11	0.00	8.45
11	2,500	3,000	2,750	28	593	3.74	79.17	59.35	752.89	3.48	44.21	0	2	0.00	33.33	0.00	58.60	0.00	59.11	0.00	7.78
12	3,000	4,000	3,500	37	630	4.94	84.11	133.60	886.49	7.85	52.06	0	2	0.00	33.33	0.00	58.60	0.00	59.11	0.00	6.61
13	4,000	5,000	4,500	16	646	2.14	86.25	85.57	972.07	5.02	57.08	0	2	0.00	33.33	0.00	58.60	0.00	59.11	0.00	6.03
14	5,000	7,500	6,250	21	667	2.80	89.05	112.14	1,084.21	6.59	63.67	0	2	0.00	33.33	0.00	58.60	0.00	59.11	0.00	5.40
15	7,500	10,000	8,750	24	691	3.20	92.26	144.09	1,228.29	8.46	72.13	0	2	0.00	33.33	0.00	58.60	0.00	59.11	0.00	4.77
16	10,000	20,000	15,000	18	709	2.40	94.66	145.87	1,374.16	8.57	80.69	1	3	16.67	50.00	8.94	67.54	9.02	68.13	6.13	4.91
17	20,000	50,000	35,000	17	726	2.27	96.93	178.36	1,552.52	10.47	91.17	2	5	33.33	83.33	29.27	96.80	29.52	97.65	16.41	6.24
18	50,000	100,000	75,000	4	730	0.53	97.46	21.25	1,573.77	1.25	92.41	1	6	16.67	100.00	2.32	99.13	2.35	100.00	10.94	6.30
19	100,000	500,000	300,000	10	740	1.34	98.80	13.19	1,586.96	0.77	93.19	0	6	0.00	100.00	0.00	99.13	0.00	100.00	0.00	6.25
20	500,000	**UP**		9	749	1.20	100.00	116.01	1,702.98	6.81	100.00	0	6	0.00	100.00	0.00	99.13	0.00	100.00	0.00	5.82
				749				1,702.98				6				99.13				5.82	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	42	42	45.16	45.16	8.10	8.10	2.74	2.74	1	1	20.00	20.00	0.45	0.45	2.87	2.87	5.50	5.50
2	50	100	75	1	43	1.08	46.24	0.23	8.33	0.08	2.81	0	1	0.00	20.00	0.00	0.45	0.00	2.87	0.00	5.35
3	100	200	150	1	44	1.08	47.31	0.45	8.78	0.15	2.97	0	1	0.00	20.00	0.00	0.45	0.00	2.87	0.00	5.08
4	200	300	250	3	47	3.23	50.54	2.15	10.93	0.73	3.69	0	1	0.00	20.00	0.00	0.45	0.00	2.87	0.00	4.08
5	300	500	400	1	48	1.08	51.61	0.67	11.60	0.23	3.92	0	1	0.00	20.00	0.00	0.45	0.00	2.87	0.00	3.84
6	500	750	625	1	49	1.08	52.69	0.86	12.46	0.29	4.21	0	1	0.00	20.00	0.00	0.45	0.00	2.87	0.00	3.58
7	750	1,000	875	4	53	4.30	56.99	63.28	75.74	21.38	25.59	0	1	0.00	20.00	0.00	0.45	0.00	2.87	0.00	0.59
8	1,000	1,500	1,250	2	55	2.15	59.14	2.25	77.98	0.76	26.35	0	1	0.00	20.00	0.00	0.45	0.00	2.87	0.00	0.57
9	1,500	2,000	1,750	2	57	2.15	61.29	4.88	82.87	1.65	28.00	0	1	0.00	20.00	0.00	0.45	0.00	2.87	0.00	0.54
10	2,000	2,500	2,250	1	58	1.08	62.37	3.23	86.10	1.09	29.09	0	1	0.00	20.00	0.00	0.45	0.00	2.87	0.00	0.52
11	2,500	3,000	2,750	1	59	1.08	63.44	4.15	90.25	1.40	30.49	0	1	0.00	20.00	0.00	0.45	0.00	2.87	0.00	0.49
12	3,000	4,000	3,500	5	64	5.38	68.82	21.83	112.08	7.37	37.87	0	1	0.00	20.00	0.00	0.45	0.00	2.87	0.00	0.40
13	4,000	5,000	4,500	6	70	6.45	75.27	13.88	125.96	4.69	42.56	0	1	0.00	20.00	0.00	0.45	0.00	2.87	0.00	0.35
14	5,000	7,500	6,250	6	76	6.45	81.72	70.12	196.08	23.69	66.25	0	1	0.00	20.00	0.00	0.45	0.00	2.87	0.00	0.23
15	7,500	10,000	8,750	2	78	2.15	83.87	2.00	198.08	0.68	66.93	0	1	0.00	20.00	0.00	0.45	0.00	2.87	0.00	0.23
16	10,000	20,000	15,000	13	91	13.98	97.85	85.99	284.07	29.05	95.98	4	5	80.00	100.00	15.07	15.52	97.13	100.00	17.53	5.46
17	20,000	50,000	35,000	1	92	1.08	98.92	11.66	295.73	3.94	99.92	0	5	0.00	100.00	0.00	15.52	0.00	100.00	0.00	5.25
18	50,000	100,000	75,000	1	93	1.08	100.00	0.23	295.96	0.08	100.00	0	5	0.00	100.00	0.00	15.52	0.00	100.00	0.00	5.24
19	100,000	500,000	300,000	0	93	0.00	100.00	0.00	295.96	0.00	100.00	0	5	0.00	100.00	0.00	15.52	0.00	100.00	0.00	5.24
20	500,000	**UP**		0	93	0.00	100.00	0.00	295.96	0.00	100.00	0	5	0.00	100.00	0.00	15.52	0.00	100.00	0.00	5.24
					93				295.96				5				15.52				5.24

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2944 OTHERS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	25	25	19.23	19.23	25.41	25.41	2.94	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	29	3.08	22.31	1.89	27.30	0.22	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	31	1.54	23.85	0.05	27.26	0.01	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	15	46	11.54	35.38	108.01	135.26	12.49	15.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	21	67	16.15	51.54	22.52	157.78	2.60	18.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	72	3.85	55.38	5.99	163.77	0.69	18.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	80	6.15	61.54	11.31	175.09	1.31	20.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	86	4.62	66.15	23.75	198.84	2.75	22.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	91	3.85	70.00	25.83	224.67	2.99	25.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	102	8.46	78.46	28.04	252.71	3.24	29.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	103	0.77	79.23	11.44	264.15	1.32	30.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	104	0.77	80.00	362.20	626.35	41.88	72.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	108	3.08	83.08	44.09	670.44	5.10	77.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	115	5.38	88.46	75.33	745.78	8.71	86.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	120	3.85	92.31	67.28	813.06	7.78	94.01	1	1	100.00	100.00	1.50	1.50	100.00	100.00	2.23	0.18
16	10,000	20,000	15,000	6	126	4.62	96.92	22.36	835.42	2.59	96.60	0	1	0.00	100.00	0.00	1.50	0.00	100.00	0.00	0.18
17	20,000	50,000	35,000	1	127	0.77	97.69	0.00	835.42	0.00	96.60	0	1	0.00	100.00	0.00	1.50	0.00	100.00	0.00	0.18
18	50,000	100,000	75,000	1	128	0.77	98.46	29.00	864.41	3.35	99.95	0	1	0.00	100.00	0.00	1.50	0.00	100.00	0.00	0.17
19	100,000	500,000	300,000	1	129	0.77	99.23	0.28	864.69	0.03	99.98	0	1	0.00	100.00	0.00	1.50	0.00	100.00	0.00	0.17
20	500,000	**UP**		1	130	0.77	100.00	0.16	864.86	0.02	100.00	0	1	0.00	100.00	0.00	1.50	0.00	100.00	0.00	0.17
				130				864.86				1				1.50				0.17	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2945 RESTORANTS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,518	1,518	6.32	6.32	3,924.65	3,924.65	7.78	7.78	12	12	2.71	2.71	123.20	123.20	0.73	0.73	3.14	3.14
2	50	100	75	585	2,103	2.43	8.75	384.77	4,309.42	0.76	8.54	0	12	0.00	2.71	0.00	123.20	0.00	0.73	0.00	2.86
3	100	200	150	1,027	3,130	4.27	13.03	749.09	5,058.51	1.48	10.02	3	15	0.68	3.39	6.46	129.67	0.04	0.77	0.86	2.56
4	200	300	250	858	3,988	3.57	16.60	629.07	5,687.57	1.25	11.27	5	20	1.13	4.52	70.63	200.29	0.42	1.18	11.23	3.52
5	300	500	400	2,067	6,055	8.60	25.20	1,922.12	7,609.69	3.81	15.08	8	28	1.81	6.33	396.10	596.40	2.34	3.53	20.61	7.84
6	500	750	625	1,862	7,917	7.75	32.95	2,366.92	9,976.61	4.69	19.77	5	33	1.13	7.47	67.48	663.88	0.40	3.92	2.85	6.65
7	750	1,000	875	2,193	10,110	9.13	42.08	3,030.41	13,007.02	6.00	25.77	19	52	4.30	11.76	330.58	994.46	1.95	5.88	10.91	7.65
8	1,000	1,500	1,250	2,337	12,447	9.73	51.81	3,233.00	16,240.03	6.41	32.17	31	83	7.01	18.78	1,074.31	2,068.77	6.35	12.23	33.23	12.74
9	1,500	2,000	1,750	1,606	14,053	6.68	58.49	2,990.63	19,230.66	5.92	38.10	18	101	4.07	22.85	153.30	2,222.07	0.91	13.13	5.13	11.55
10	2,000	2,500	2,250	1,395	15,448	5.81	64.30	3,903.60	23,134.25	7.73	45.83	12	113	2.71	25.57	44.45	2,266.52	0.26	13.40	1.14	9.80
11	2,500	3,000	2,750	1,188	16,636	4.94	69.24	2,457.95	25,592.20	4.87	50.70	14	127	3.17	28.73	2,050.32	4,316.85	12.12	25.52	83.42	16.87
12	3,000	4,000	3,500	2,525	19,161	10.51	79.75	1,365.02	26,957.22	2.70	53.41	195	322	44.12	72.85	3,442.41	7,759.26	20.35	45.87	252.19	28.78
13	4,000	5,000	4,500	884	20,045	3.68	83.43	2,499.99	29,457.22	4.95	58.36	20	342	4.52	77.38	186.93	7,946.19	1.10	46.97	7.48	26.98
14	5,000	7,500	6,250	1,269	21,314	5.28	88.71	3,899.92	33,357.14	7.73	66.09	54	396	12.22	89.59	5,709.74	13,655.92	33.75	80.72	146.41	40.94
15	7,500	10,000	8,750	816	22,130	3.40	92.11	4,555.21	37,912.35	9.02	75.11	8	404	1.81	91.40	684.28	14,340.20	4.04	84.77	15.02	37.82
16	10,000	20,000	15,000	1,297	23,427	5.40	97.51	13,284.88	51,197.22	26.32	101.43	20	424	4.52	95.93	2,286.57	16,626.77	13.52	98.28	17.21	32.48
17	20,000	50,000	35,000	333	23,760	1.39	98.89	2,434.92	53,632.15	4.82	106.26	9	433	2.04	97.96	206.63	16,833.40	1.22	99.50	8.49	31.39
18	50,000	100,000	75,000	174	23,934	0.72	99.62	834.51	52,797.63	1.65	104.60	4	437	0.90	98.87	81.64	16,915.04	0.48	99.99	9.78	32.04
19	100,000	500,000	300,000	81	24,015	0.34	99.95	373.66	53,171.29	0.74	105.34	5	442	1.13	100.00	2.35	16,917.39	0.01	100.00	0.63	31.82
20	500,000	**UP**		11	24,026	0.05	100.00	2,696.51	50,474.78	5.34	100.00	0	442	0.00	100.00	0.00	16,917.39	0.00	100.00	0.00	33.52
				24,026				50,474.78				442				16,917.39				33.52	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2946 STALLKEDAIWARUNG MAKAN AND THE LIKE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,372	2,372	24.73	24.73	783.14	783.14	6.15	6.15	1	1	4.00	4.00	15.20	15.20	0.68	0.68	1.94	1.94
2	50	100	75	1,203	3,575	12.54	37.27	954.75	1,737.89	7.50	13.65	1	2	4.00	8.00	10.06	25.26	0.45	1.14	1.05	1.45
3	100	200	150	1,844	5,419	19.23	56.50	1,630.71	3,368.60	12.80	26.45	10	12	40.00	48.00	808.01	833.28	36.33	37.47	49.55	24.74
4	200	300	250	1,052	6,471	10.97	67.47	1,271.66	4,640.26	9.98	36.43	4	16	16.00	64.00	334.68	1,167.96	15.05	52.52	26.32	25.17
5	300	500	400	1,258	7,729	13.12	80.59	1,946.24	6,586.50	15.28	51.72	6	22	24.00	88.00	545.55	1,713.50	24.53	77.05	28.03	26.02
6	500	750	625	639	8,368	6.66	87.25	1,212.25	7,798.76	9.52	61.23	2	24	8.00	96.00	476.70	2,190.21	21.43	98.48	39.32	28.08
7	750	1,000	875	439	8,807	4.58	91.83	1,093.50	8,892.26	8.59	69.82	0	24	0.00	96.00	0.00	2,190.21	0.00	98.48	0.00	24.63
8	1,000	1,500	1,250	316	9,123	3.29	95.12	1,065.55	9,957.81	8.37	78.19	0	24	0.00	96.00	0.00	2,190.21	0.00	98.48	0.00	21.99
9	1,500	2,000	1,750	131	9,254	1.37	96.49	667.83	10,625.64	5.24	83.43	0	24	0.00	96.00	0.00	2,190.21	0.00	98.48	0.00	20.61
10	2,000	2,500	2,250	86	9,340	0.90	97.38	358.24	10,983.88	2.81	86.24	0	24	0.00	96.00	0.00	2,190.21	0.00	98.48	0.00	19.94
11	2,500	3,000	2,750	35	9,375	0.36	97.75	180.60	11,164.48	1.42	87.66	0	24	0.00	96.00	0.00	2,190.21	0.00	98.48	0.00	19.62
12	3,000	4,000	3,500	57	9,432	0.59	98.34	364.36	11,528.84	2.86	90.52	1	25	4.00	100.00	33.77	2,223.98	1.52	100.00	9.27	19.29
13	4,000	5,000	4,500	19	9,451	0.20	98.54	119.91	11,648.75	0.94	91.46	0	25	0.00	100.00	0.00	2,223.98	0.00	100.00	0.00	19.09
14	5,000	7,500	6,250	34	9,485	0.35	98.89	197.93	11,846.68	1.55	93.02	0	25	0.00	100.00	0.00	2,223.98	0.00	100.00	0.00	18.77
15	7,500	10,000	8,750	13	9,498	0.14	99.03	68.93	11,915.61	0.54	93.56	0	25	0.00	100.00	0.00	2,223.98	0.00	100.00	0.00	18.66
16	10,000	20,000	15,000	24	9,522	0.25	99.28	97.96	12,013.57	0.77	94.33	0	25	0.00	100.00	0.00	2,223.98	0.00	100.00	0.00	18.51
17	20,000	50,000	35,000	40	9,562	0.42	99.70	30.53	12,044.09	0.24	94.57	0	25	0.00	100.00	0.00	2,223.98	0.00	100.00	0.00	18.47
18	50,000	100,000	75,000	22	9,584	0.23	99.93	43.49	12,087.59	0.34	94.91	0	25	0.00	100.00	0.00	2,223.98	0.00	100.00	0.00	18.40
19	100,000	500,000	300,000	6	9,590	0.06	99.99	6.02	12,093.61	0.05	94.96	0	25	0.00	100.00	0.00	2,223.98	0.00	100.00	0.00	18.39
20	500,000	**UP**		1	9,591	0.01	100.00	642.52	12,736.13	5.04	100.00	0	25	0.00	100.00	0.00	2,223.98	0.00	100.00	0.00	17.46
					9,591				12,736.13				25				2,223.98				17.46

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2947 BEAUTY SALON/HAIR DRESSER/BARBER SHOPS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	261	261	8.63	8.63	173.29	173.29	4.01	4.01	1	1	5.88	5.88	27.72	27.72	9.52	9.52	16.00	16.00
2	50	100	75	143	404	4.73	13.36	70.88	244.17	1.64	5.65	1	2	5.88	11.76	0.00	27.72	0.00	9.52	0.00	11.35
3	100	200	150	281	685	9.29	22.64	133.61	377.78	3.09	8.73	1	3	5.88	17.65	25.53	53.25	8.77	18.29	19.11	14.10
4	200	300	250	234	919	7.74	30.38	124.41	502.18	2.88	11.61	1	4	5.88	23.53	6.50	59.75	2.23	20.52	5.22	11.90
5	300	500	400	482	1,401	15.93	46.31	477.36	979.55	11.04	22.65	2	6	11.76	35.29	9.61	69.36	3.30	23.82	2.01	7.08
6	500	750	625	373	1,774	12.33	58.64	346.49	1,326.03	8.01	30.66	1	7	5.88	41.18	7.23	76.59	2.48	26.30	2.09	5.78
7	750	1,000	875	350	2,124	11.57	70.21	423.47	1,749.50	9.79	40.45	0	7	0.00	41.18	0.00	76.59	0.00	26.30	0.00	4.38
8	1,000	1,500	1,250	248	2,372	8.20	78.41	399.51	2,149.01	9.24	49.69	0	7	0.00	41.18	0.00	76.59	0.00	26.30	0.00	3.56
9	1,500	2,000	1,750	200	2,572	6.61	85.02	404.67	2,553.68	9.36	59.04	4	11	23.53	64.71	37.30	113.89	12.81	39.11	9.22	4.46
10	2,000	2,500	2,250	106	2,678	3.50	88.53	250.80	2,804.48	5.80	64.84	2	13	11.76	76.47	30.32	144.21	10.41	49.52	12.09	5.14
11	2,500	3,000	2,750	80	2,758	2.64	91.17	249.06	3,053.54	5.76	70.60	0	13	0.00	76.47	0.00	144.21	0.00	49.52	0.00	4.72
12	3,000	4,000	3,500	81	2,839	2.68	93.85	338.68	3,392.22	7.83	78.43	0	13	0.00	76.47	0.00	144.21	0.00	49.52	0.00	4.25
13	4,000	5,000	4,500	52	2,891	1.72	95.57	206.23	3,598.45	4.77	83.20	1	14	5.88	82.35	3.59	147.80	1.23	50.75	1.74	4.11
14	5,000	7,500	6,250	40	2,931	1.32	96.89	207.66	3,806.10	4.80	88.00	1	15	5.88	88.24	107.36	255.17	36.87	87.62	51.70	6.70
15	7,500	10,000	8,750	40	2,971	1.32	98.21	229.36	4,035.46	5.30	93.30	1	16	5.88	94.12	13.28	268.45	4.56	92.18	5.79	6.65
16	10,000	20,000	15,000	32	3,003	1.06	99.27	180.57	4,216.03	4.17	97.48	1	17	5.88	100.00	22.77	291.21	7.82	100.00	12.61	6.91
17	20,000	50,000	35,000	18	3,021	0.60	99.87	108.48	4,324.51	2.51	99.99	0	17	0.00	100.00	0.00	291.21	0.00	100.00	0.00	6.73
18	50,000	100,000	75,000	1	3,022	0.03	99.90	0.00	4,324.51	0.00	99.99	0	17	0.00	100.00	0.00	291.21	0.00	100.00	0.00	6.73
19	100,000	500,000	300,000	3	3,025	0.10	100.00	0.56	4,325.06	0.01	100.00	0	17	0.00	100.00	0.00	291.21	0.00	100.00	0.00	6.73
20	500,000	**UP**		0	3,025	0.00	100.00	0.00	4,325.06	0.00	100.00	0	17	0.00	100.00	0.00	291.21	0.00	100.00	0.00	6.73
				3,025				4,325.06				17				291.21				6.73	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2949 RECREATION AREAS AND CULTURAL CENTRES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	35	35	9.04	9.04	74.90	74.90	2.60	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	46	2.84	11.89	4.84	79.74	0.17	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	22	68	5.68	17.57	11.52	91.26	0.40	3.17	2	2	7.69	7.69	9.20	9.20	3.01	3.01	79.88	10.09
4	200	300	250	10	78	2.58	20.16	11.19	102.45	0.39	3.56	0	2	0.00	7.69	0.00	9.20	0.00	3.01	0.00	8.98
5	300	500	400	25	103	6.46	26.61	15.64	118.09	0.54	4.11	0	2	0.00	7.69	0.00	9.20	0.00	3.01	0.00	7.79
6	500	750	625	16	119	4.13	30.75	28.66	146.75	1.00	5.10	0	2	0.00	7.69	0.00	9.20	0.00	3.01	0.00	6.27
7	750	1,000	875	21	140	5.43	36.18	52.48	199.22	1.82	6.93	0	2	0.00	7.69	0.00	9.20	0.00	3.01	0.00	4.62
8	1,000	1,500	1,250	21	161	5.43	41.60	65.12	264.35	2.26	9.19	0	2	0.00	7.69	0.00	9.20	0.00	3.01	0.00	3.48
9	1,500	2,000	1,750	14	175	3.62	45.22	46.91	311.26	1.63	10.82	0	2	0.00	7.69	0.00	9.20	0.00	3.01	0.00	2.96
10	2,000	2,500	2,250	8	183	2.07	47.29	36.13	347.39	1.26	12.08	0	2	0.00	7.69	0.00	9.20	0.00	3.01	0.00	2.65
11	2,500	3,000	2,750	10	193	2.58	49.87	93.37	440.76	3.25	15.33	0	2	0.00	7.69	0.00	9.20	0.00	3.01	0.00	2.09
12	3,000	4,000	3,500	12	205	3.10	52.97	127.52	568.27	4.43	19.76	0	2	0.00	7.69	0.00	9.20	0.00	3.01	0.00	1.62
13	4,000	5,000	4,500	9	214	2.33	55.30	92.71	660.98	3.22	22.98	1	3	3.85	11.54	35.63	44.83	11.63	14.64	38.43	6.78
14	5,000	7,500	6,250	39	253	10.08	65.37	389.20	1,050.18	13.53	36.52	5	8	19.23	30.77	149.46	194.30	48.81	63.45	38.40	18.50
15	7,500	10,000	8,750	19	272	4.91	70.28	367.96	1,418.14	12.80	49.31	1	9	3.85	34.62	49.16	243.45	16.05	79.50	13.36	17.17
16	10,000	20,000	15,000	43	315	11.11	81.40	627.22	2,045.36	21.81	71.13	0	9	0.00	34.62	0.00	243.45	0.00	79.50	0.00	11.90
17	20,000	50,000	35,000	41	356	10.59	91.99	565.61	2,610.96	19.67	90.79	4	13	15.38	50.00	0.55	244.00	0.18	79.68	0.10	9.35
18	50,000	100,000	75,000	15	371	3.88	95.87	219.49	2,830.45	7.63	98.43	5	18	19.23	69.23	49.65	293.65	16.21	95.89	22.62	10.37
19	100,000	500,000	300,000	16	387	4.13	100.00	45.27	2,875.72	1.57	100.00	8	26	30.77	100.00	12.59	306.24	4.11	100.00	27.81	10.65
20	500,000	**UP**		0	387	0.00	100.00	0.00	2,875.72	0.00	100.00	0	26	0.00	100.00	0.00	306.24	0.00	100.00	0.00	10.65
				387				2,875.72				26				306.24				10.65	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 29491 RECREATIN AREAS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	22.73	22.73	1.36	1.36	0.63	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	4.55	27.27	0.20	1.56	0.09	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	4.55	31.82	0.65	2.20	0.30	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	4.55	36.36	0.43	2.63	0.20	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	4.55	40.91	6.72	9.35	3.14	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	4.55	45.45	1.45	10.80	0.68	5.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	4.55	50.00	9.25	20.05	4.33	9.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	4.55	54.55	2.00	22.05	0.93	10.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	4.55	59.09	11.46	33.51	5.36	15.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	4.55	63.64	15.77	49.28	7.38	23.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	4.55	68.18	11.67	60.95	5.46	28.54	1	1	100.00	100.00	14.49	14.49	100.00	100.00	124.15	23.77
12	3,000	4,000	3,500	1	16	4.55	72.73	24.86	85.81	11.64	40.17	0	1	0.00	100.00	0.00	14.49	0.00	100.00	0.00	16.88
13	4,000	5,000	4,500	1	17	4.55	77.27	49.50	135.31	23.17	63.35	0	1	0.00	100.00	0.00	14.49	0.00	100.00	0.00	10.71
14	5,000	7,500	6,250	1	18	4.55	81.82	21.45	156.76	10.04	73.39	0	1	0.00	100.00	0.00	14.49	0.00	100.00	0.00	9.24
15	7,500	10,000	8,750	1	19	4.55	86.36	11.59	168.35	5.43	78.81	0	1	0.00	100.00	0.00	14.49	0.00	100.00	0.00	8.61
16	10,000	20,000	15,000	1	20	4.55	90.91	37.78	206.12	17.69	96.50	0	1	0.00	100.00	0.00	14.49	0.00	100.00	0.00	7.03
17	20,000	50,000	35,000	1	21	4.55	95.45	5.72	211.84	2.68	99.18	0	1	0.00	100.00	0.00	14.49	0.00	100.00	0.00	6.84
18	50,000	100,000	75,000	1	22	4.55	100.00	1.75	213.60	0.82	100.00	0	1	0.00	100.00	0.00	14.49	0.00	100.00	0.00	6.78
19	100,000	500,000	300,000	0	22	0.00	100.00	0.00	213.60	0.00	100.00	0	1	0.00	100.00	0.00	14.49	0.00	100.00	0.00	6.78
20	500,000	**UP**		0	22	0.00	100.00	0.00	213.60	0.00	100.00	0	1	0.00	100.00	0.00	14.49	0.00	100.00	0.00	6.78
				22				213.60				1				14.49				6.78	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 29493 CULTURAL CENTRES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	3.48	3.48	2.93	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	78.21	81.68	65.83	68.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	37.11	118.80	31.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	0.00	118.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	118.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	118.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	118.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	118.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	118.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	118.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	118.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	118.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	118.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	118.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	118.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	118.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	118.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	118.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	118.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				118.80				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 295 THE CARING SERVICES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	9.09	9.09	0.41	0.41	1.69	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	9.09	18.18	0.65	1.06	2.64	4.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	9.09	27.27	0.64	1.71	2.63	6.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	9.09	36.36	0.40	2.10	1.63	8.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	9.09	45.45	0.50	2.61	2.06	10.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	9.09	54.55	2.86	5.47	11.68	22.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	9.09	63.64	0.76	6.23	3.09	25.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	9.09	72.73	0.77	7.00	3.15	28.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	9.09	81.82	0.69	7.68	2.81	31.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	9.09	90.91	1.94	9.62	7.92	39.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	9.09	100.00	14.86	24.49	60.70	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	24.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	24.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	24.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	24.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	24.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	24.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	24.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	11	0.00	100.00	0.00	24.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					11				24.49				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2951 SANATORIUM HOSPITALS DOCTORS CONSULTING ROOMS OLD PEOPLES

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,211	1,211	13.43	13.43	1,157.05	1,157.05	5.63	5.63	8	8	8.79	8.79	304.46	304.46	13.38	13.38	26.31	26.31
2	50	100	75	455	1,666	5.05	18.48	115.90	1,272.95	0.56	6.19	6	14	6.59	15.38	14.74	319.20	0.65	14.03	12.72	25.08
3	100	200	150	560	2,226	6.21	24.69	204.24	1,477.19	0.99	7.19	0	14	0.00	15.38	0.00	319.20	0.00	14.03	0.00	21.61
4	200	300	250	704	2,930	7.81	32.50	243.69	1,720.88	1.19	8.37	0	14	0.00	15.38	0.00	319.20	0.00	14.03	0.00	18.55
5	300	500	400	968	3,898	10.74	43.23	359.99	2,080.87	1.75	10.12	5	19	5.49	20.88	142.20	461.40	6.25	20.27	39.50	22.17
6	500	750	625	726	4,624	8.05	51.29	643.40	2,724.27	3.13	13.25	2	21	2.20	23.08	14.54	475.95	0.64	20.91	2.26	17.47
7	750	1,000	875	635	5,259	7.04	58.33	607.22	3,331.49	2.95	16.20	3	24	3.30	26.37	146.03	621.98	6.42	27.33	24.05	18.67
8	1,000	1,500	1,250	604	5,863	6.70	65.03	1,135.47	4,466.95	5.52	21.73	2	26	2.20	28.57	25.29	647.26	1.11	28.44	2.23	14.49
9	1,500	2,000	1,750	387	6,250	4.29	69.32	858.83	5,325.78	4.18	25.91	2	28	2.20	30.77	17.78	665.04	0.78	29.22	2.07	12.49
10	2,000	2,500	2,250	287	6,537	3.18	72.50	656.76	5,982.54	3.19	29.10	2	30	2.20	32.97	76.01	741.05	3.34	32.56	11.57	12.39
11	2,500	3,000	2,750	192	6,729	2.13	74.63	348.25	6,330.80	1.69	30.79	0	30	0.00	32.97	0.00	741.05	0.00	32.56	0.00	11.71
12	3,000	4,000	3,500	273	7,002	3.03	77.66	732.32	7,063.12	3.56	34.36	6	36	6.59	39.56	124.57	865.62	5.47	38.04	17.01	12.26
13	4,000	5,000	4,500	184	7,186	2.04	79.70	1,190.02	8,253.14	5.79	40.14	2	38	2.20	41.76	34.50	900.12	1.52	39.55	2.90	10.91
14	5,000	7,500	6,250	290	7,476	3.22	82.92	1,105.85	9,358.99	5.38	45.52	0	38	0.00	41.76	0.00	900.12	0.00	39.55	0.00	9.62
15	7,500	10,000	8,750	222	7,698	2.46	85.38	1,254.90	10,613.89	6.10	51.63	1	39	1.10	42.86	3.15	903.27	0.14	39.69	0.25	8.51
16	10,000	20,000	15,000	378	8,076	4.19	89.57	2,516.23	13,130.12	12.24	63.87	6	45	6.59	49.45	826.10	1,729.37	36.30	75.99	32.83	13.17
17	20,000	50,000	35,000	355	8,431	3.94	93.51	2,466.40	15,596.52	12.00	75.86	11	56	12.09	61.54	473.39	2,202.76	20.80	96.79	19.19	14.12
18	50,000	100,000	75,000	252	8,683	2.80	96.31	2,510.98	18,107.49	12.21	88.08	18	74	19.78	81.32	42.70	2,245.46	1.88	98.67	1.70	12.40
19	100,000	500,000	300,000	292	8,975	3.24	99.55	2,202.11	20,309.60	10.71	98.79	11	85	12.09	93.41	27.73	2,273.18	1.22	99.88	1.26	11.19
20	500,000	**UP**		41	9,016	0.45	100.00	249.03	20,558.63	1.21	100.00	6	91	6.59	100.00	2.65	2,275.84	0.12	100.00	1.06	11.07
					9,016				20,558.63				91				2,275.84				11.07

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2952 REGILIOUS FACILITIES SUCH AS MOSQUESTEMPLESCHURCHES

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	308	308	10.19	10.19	1,177.16	1,177.16	13.80	13.80	4	4	4.04	4.04	127.03	127.03	0.99	0.99	10.79	10.79
2	50	100	75	99	407	3.28	13.47	35.79	1,212.95	0.42	14.22	0	4	0.00	4.04	0.00	127.03	0.00	0.99	0.00	10.47
3	100	200	150	190	597	6.29	19.76	22.94	1,235.89	0.27	14.49	0	4	0.00	4.04	0.00	127.03	0.00	0.99	0.00	10.28
4	200	300	250	106	703	3.51	23.26	155.16	1,391.05	1.82	16.30	0	4	0.00	4.04	0.00	127.03	0.00	0.99	0.00	9.13
5	300	500	400	271	974	8.97	32.23	84.61	1,475.66	0.99	17.30	5	9	5.05	9.09	10.99	138.01	0.09	1.08	12.98	9.35
6	500	750	625	178	1,152	5.89	38.12	74.18	1,549.84	0.87	18.17	3	12	3.03	12.12	158.96	296.97	1.24	2.32	214.28	19.16
7	750	1,000	875	222	1,374	7.35	45.47	211.75	1,761.59	2.48	20.65	4	16	4.04	16.16	38.34	335.31	0.30	2.62	18.11	19.03
8	1,000	1,500	1,250	201	1,575	6.65	52.12	173.26	1,934.86	2.03	22.68	0	16	0.00	16.16	0.00	335.31	0.00	2.62	0.00	17.33
9	1,500	2,000	1,750	212	1,787	7.02	59.13	293.67	2,228.53	3.44	26.12	0	16	0.00	16.16	0.00	335.31	0.00	2.62	0.00	15.05
10	2,000	2,500	2,250	135	1,922	4.47	63.60	183.53	2,412.05	2.15	28.27	9	25	9.09	25.25	732.13	1,067.44	5.72	8.34	398.92	44.25
11	2,500	3,000	2,750	128	2,050	4.24	67.84	305.72	2,717.78	3.58	31.86	1	26	1.01	26.26	10.99	1,078.43	0.09	8.43	3.59	39.68
12	3,000	4,000	3,500	193	2,243	6.39	74.22	493.89	3,211.67	5.79	37.64	11	37	11.11	37.37	216.61	1,295.04	1.69	10.12	43.86	40.32
13	4,000	5,000	4,500	113	2,356	3.74	77.96	374.25	3,585.92	4.39	42.03	4	41	4.04	41.41	152.05	1,447.09	1.19	11.31	40.63	40.35
14	5,000	7,500	6,250	187	2,543	6.19	84.15	831.19	4,417.10	9.74	51.77	7	48	7.07	48.48	251.72	1,698.82	1.97	13.28	30.28	38.46
15	7,500	10,000	8,750	126	2,669	4.17	88.32	811.47	5,228.58	9.51	61.28	0	48	0.00	48.48	0.00	1,698.82	0.00	13.28	0.00	32.49
16	10,000	20,000	15,000	193	2,862	6.39	94.71	1,688.90	6,917.47	19.80	81.08	16	64	16.16	64.65	744.00	2,442.82	5.82	19.10	44.05	35.31
17	20,000	50,000	35,000	126	2,988	4.17	98.87	1,301.66	8,219.13	15.26	96.34	21	85	21.21	85.86	619.54	3,062.36	4.84	23.94	47.60	37.26
18	50,000	100,000	75,000	23	3,011	0.76	99.64	213.46	8,432.59	2.50	98.84	1	86	1.01	86.87	14.25	3,076.61	0.11	24.05	6.68	36.48
19	100,000	500,000	300,000	10	3,021	0.33	99.97	98.97	8,531.56	1.16	100.00	13	99	13.13	100.00	9,716.33	12,792.95	75.95	100.00	9817.56	149.95
20	500,000	**UP**		1	3,022	0.03	100.00	0.10	8,531.66	0.00	100.00	0	99	0.00	100.00	0.00	12,792.95	0.00	100.00	0.00	149.95
				3,022				8,531.66				99				12,792.95				149.95	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2953 SCHOOLS UNIVERSITIES AND TRAINING COLLEGES

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	828	828	6.77	6.77	1,122.76	1,122.76	10.12	10.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	372	1,200	3.04	9.81	90.46	1,213.22	0.82	10.93	6	6	3.24	3.24	27.26	27.26	0.74	0.74	30.13	2.25
3	100	200	150	638	1,838	5.22	15.03	153.11	1,366.34	1.38	12.31	2	8	1.08	4.32	0.00	27.26	0.00	0.74	0.00	1.99
4	200	300	250	534	2,372	4.37	19.39	149.19	1,515.53	1.34	13.66	0	8	0.00	4.32	0.00	27.26	0.00	0.74	0.00	1.80
5	300	500	400	837	3,209	6.84	26.23	568.20	2,083.72	5.12	18.78	6	14	3.24	7.57	22.76	50.01	0.62	1.36	4.00	2.40
6	500	750	625	737	3,946	6.03	32.26	450.37	2,534.09	4.06	22.84	4	18	2.16	9.73	10.54	60.55	0.29	1.65	2.34	2.39
7	750	1,000	875	634	4,580	5.18	37.44	663.72	3,197.82	5.98	28.82	3	21	1.62	11.35	18.90	79.45	0.51	2.16	2.85	2.48
8	1,000	1,500	1,250	1,027	5,607	8.40	45.84	710.74	3,908.56	6.40	35.22	4	25	2.16	13.51	45.35	124.80	1.23	3.39	6.38	3.19
9	1,500	2,000	1,750	503	6,110	4.11	49.95	841.94	4,750.51	7.59	42.81	0	25	0.00	13.51	0.00	124.80	0.00	3.39	0.00	2.63
10	2,000	2,500	2,250	372	6,482	3.04	52.99	778.17	5,528.68	7.01	49.82	1	26	0.54	14.05	1.10	125.90	0.03	3.42	0.14	2.28
11	2,500	3,000	2,750	318	6,800	2.60	55.59	799.84	6,328.52	7.21	57.03	7	33	3.78	17.84	159.75	285.66	4.34	7.77	19.97	4.51
12	3,000	4,000	3,500	330	7,130	2.70	58.29	1,041.00	7,369.52	9.38	66.41	0	33	0.00	17.84	0.00	285.66	0.00	7.77	0.00	3.88
13	4,000	5,000	4,500	611	7,741	5.00	63.28	1,326.53	8,696.05	11.95	78.37	15	48	8.11	25.95	188.19	473.85	5.12	12.89	14.19	5.45
14	5,000	7,500	6,250	1,842	9,583	15.06	78.34	2,757.40	11,453.45	24.85	103.21	46	94	24.86	50.81	852.86	1,326.71	23.19	36.08	30.93	11.58
15	7,500	10,000	8,750	365	9,948	2.98	81.33	1,922.22	13,375.67	17.32	120.54	14	108	7.57	58.38	241.30	1,568.01	6.56	42.64	12.55	11.72
16	10,000	20,000	15,000	1,234	11,182	10.09	91.42	5,799.37	19,175.04	52.26	172.80	47	155	25.41	83.78	1,324.04	2,892.04	36.00	78.64	22.83	15.08
17	20,000	50,000	35,000	536	11,718	4.38	95.80	11,218.21	7,956.83	101.09	71.70	16	171	8.65	92.43	684.94	3,576.98	18.63	97.27	6.11	44.95
18	50,000	100,000	75,000	185	11,903	1.51	97.31	1,809.44	9,766.27	16.31	88.01	9	180	4.86	97.30	76.48	3,653.46	2.08	99.35	4.23	37.41
19	100,000	500,000	300,000	227	12,130	1.86	99.17	1,121.91	10,888.17	10.11	98.12	5	185	2.70	100.00	23.99	3,677.45	0.65	100.00	2.14	33.77
20	500,000	**UP**		102	12,232	0.83	100.00	208.67	11,096.85	1.88	100.00	0	185	0.00	100.00	0.00	3,677.45	0.00	100.00	0.00	33.14
				12,232				11,096.85				185				3,677.45				33.14	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2954 MUSEUMS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	4.71	4.71	11.80	11.80	2.10	2.10	3	3	100.00	100.00	89.75	89.75	100.00	100.00	760.43	760.43
2	50	100	75	1	5	1.18	5.88	0.01	11.82	0.00	2.10	0	3	0.00	100.00	0.00	89.75	0.00	100.00	0.00	759.48
3	100	200	150	2	7	2.35	8.24	2.44	14.26	0.43	2.53	0	3	0.00	100.00	0.00	89.75	0.00	100.00	0.00	629.53
4	200	300	250	1	8	1.18	9.41	0.15	14.41	0.03	2.56	0	3	0.00	100.00	0.00	89.75	0.00	100.00	0.00	623.04
5	300	500	400	8	16	9.41	18.82	6.21	20.61	1.10	3.66	0	3	0.00	100.00	0.00	89.75	0.00	100.00	0.00	435.37
6	500	750	625	2	18	2.35	21.18	22.36	42.97	3.97	7.64	0	3	0.00	100.00	0.00	89.75	0.00	100.00	0.00	208.86
7	750	1,000	875	6	24	7.06	28.24	7.06	50.03	1.25	8.89	0	3	0.00	100.00	0.00	89.75	0.00	100.00	0.00	179.39
8	1,000	1,500	1,250	4	28	4.71	32.94	1.15	51.18	0.20	9.10	0	3	0.00	100.00	0.00	89.75	0.00	100.00	0.00	175.35
9	1,500	2,000	1,750	1	29	1.18	34.12	291.91	343.09	51.89	60.99	0	3	0.00	100.00	0.00	89.75	0.00	100.00	0.00	26.16
10	2,000	2,500	2,250	2	31	2.35	36.47	4.35	347.44	0.77	61.76	0	3	0.00	100.00	0.00	89.75	0.00	100.00	0.00	25.83
11	2,500	3,000	2,750	1	32	1.18	37.65	3.08	350.52	0.55	62.31	0	3	0.00	100.00	0.00	89.75	0.00	100.00	0.00	25.60
12	3,000	4,000	3,500	4	36	4.71	42.35	48.76	399.28	8.67	70.97	0	3	0.00	100.00	0.00	89.75	0.00	100.00	0.00	22.48
13	4,000	5,000	4,500	6	42	7.06	49.41	25.52	424.80	4.54	75.51	0	3	0.00	100.00	0.00	89.75	0.00	100.00	0.00	21.13
14	5,000	7,500	6,250	5	47	5.88	55.29	33.07	457.86	5.88	81.39	0	3	0.00	100.00	0.00	89.75	0.00	100.00	0.00	19.60
15	7,500	10,000	8,750	2	49	2.35	57.65	18.10	475.96	3.22	84.61	0	3	0.00	100.00	0.00	89.75	0.00	100.00	0.00	18.86
16	10,000	20,000	15,000	13	62	15.29	72.94	62.55	538.52	11.12	95.72	0	3	0.00	100.00	0.00	89.75	0.00	100.00	0.00	16.67
17	20,000	50,000	35,000	3	65	3.53	76.47	2.44	540.96	0.43	96.16	0	3	0.00	100.00	0.00	89.75	0.00	100.00	0.00	16.59
18	50,000	100,000	75,000	3	68	3.53	80.00	42.13	583.08	7.49	103.65	0	3	0.00	100.00	0.00	89.75	0.00	100.00	0.00	15.39
19	100,000	500,000	300,000	17	85	20.00	100.00	20.52	562.57	3.65	100.00	0	3	0.00	100.00	0.00	89.75	0.00	100.00	0.00	15.95
20	500,000	**UP**		0	85	0.00	100.00	0.00	562.57	0.00	100.00	0	3	0.00	100.00	0.00	89.75	0.00	100.00	0.00	15.95
				85				562.57				3				89.75				15.95	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2955 PSYCHIATRIC CLINICS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	31	31	10.40	10.40	11.50	11.50	1.34	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	39	2.68	13.09	1.43	12.93	0.17	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	17	56	5.70	18.79	4.83	17.76	0.56	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	16	72	5.37	24.16	6.78	24.54	0.79	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	28	100	9.40	33.56	169.77	194.31	19.73	22.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	37	137	12.42	45.97	45.60	239.91	5.30	27.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	41	178	13.76	59.73	49.98	289.89	5.81	33.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	31	209	10.40	70.13	50.16	340.06	5.83	39.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	25	234	8.39	78.52	45.15	385.21	5.25	44.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	12	246	4.03	82.55	40.74	425.95	4.73	49.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	11	257	3.69	86.24	39.14	465.09	4.55	54.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	266	3.02	89.26	37.24	502.33	4.33	58.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	269	1.01	90.27	4.74	507.07	0.55	58.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	14	283	4.70	94.97	107.24	614.31	12.46	71.39	5	5	100.00	100.00	7.85	7.85	100.00	100.00	7.32	1.28
15	7,500	10,000	8,750	2	285	0.67	95.64	47.27	661.58	5.49	76.88	0	5	0.00	100.00	0.00	7.85	0.00	100.00	0.00	1.19
16	10,000	20,000	15,000	1	286	0.34	95.97	1.88	663.46	0.22	77.10	0	5	0.00	100.00	0.00	7.85	0.00	100.00	0.00	1.18
17	20,000	50,000	35,000	8	294	2.68	98.66	184.31	847.77	21.42	98.51	0	5	0.00	100.00	0.00	7.85	0.00	100.00	0.00	0.93
18	50,000	100,000	75,000	1	295	0.34	98.99	3.33	851.10	0.39	98.90	0	5	0.00	100.00	0.00	7.85	0.00	100.00	0.00	0.92
19	100,000	500,000	300,000	3	298	1.01	100.00	9.45	860.55	1.10	100.00	0	5	0.00	100.00	0.00	7.85	0.00	100.00	0.00	0.91
20	500,000	**UP**		0	298	0.00	100.00	0.00	860.55	0.00	100.00	0	5	0.00	100.00	0.00	7.85	0.00	100.00	0.00	0.91
					298				860.55				5				7.85				0.91

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 296 MOTOR VEHICLE REPAIR SHOPS SERVICE STATIONS AND POOLS

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.45	1.45	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	3	2.90	4.35	0.89	0.88	0.47	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	1.45	5.80	0.20	1.08	0.11	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	7	4.35	10.14	0.61	1.70	0.32	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	13	8.70	18.84	3.85	5.54	2.03	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	18	7.25	26.09	4.45	9.99	2.35	5.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	23	7.25	33.33	6.92	16.92	3.66	8.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	31	11.59	44.93	14.53	31.44	7.68	16.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	38	10.14	55.07	14.32	45.76	7.57	24.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	39	1.45	56.52	2.84	48.60	1.50	25.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	41	2.90	59.42	10.25	58.85	5.41	31.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	46	7.25	66.67	20.23	79.08	10.69	41.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	50	5.80	72.46	10.99	90.08	5.81	47.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	52	2.90	75.36	16.40	106.48	8.67	56.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	54	2.90	78.26	3.57	102.91	1.89	54.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	63	13.04	91.30	35.49	138.39	18.75	73.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	69	8.70	100.00	50.86	189.25	26.87	100.00	1	1	100.00	100.00	2.47	2.47	100.00	100.00	4.85	1.30
18	50,000	100,000	75,000	0	69	0.00	100.00	0.00	189.25	0.00	100.00	0	1	0.00	100.00	0.00	2.47	0.00	100.00	0.00	1.30
19	100,000	500,000	300,000	0	69	0.00	100.00	0.00	189.25	0.00	100.00	0	1	0.00	100.00	0.00	2.47	0.00	100.00	0.00	1.30
20	500,000	**UP**		0	69	0.00	100.00	0.00	189.25	0.00	100.00	0	1	0.00	100.00	0.00	2.47	0.00	100.00	0.00	1.30
					69				189.25				1				2.47				1.30

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2961 MOTOR VEHICLE REPAIRSHOPS WITH FACILITIES FOR BODY REPAIR

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	985	985	10.72	10.72	792.93	792.93	3.09	3.09	6	6	4.51	4.51	368.16	368.16	2.72	2.72	46.43	46.43
2	50	100	75	671	1,656	7.30	18.03	880.99	88.06	3.43	0.34	5	11	3.76	8.27	142.89	511.05	1.06	3.78	16.22	580.34
3	100	200	150	845	2,501	9.20	27.23	467.55	379.49	1.82	1.48	1	12	0.75	9.02	113.64	624.69	0.84	4.62	24.31	164.62
4	200	300	250	670	3,171	7.29	34.52	472.97	852.46	1.84	3.32	2	14	1.50	10.53	79.86	704.56	0.59	5.21	16.88	82.65
5	300	500	400	955	4,126	10.40	44.92	886.17	1,738.63	3.45	6.78	15	29	11.28	21.80	126.63	831.18	0.94	6.15	14.29	47.81
6	500	750	625	590	4,716	6.42	51.34	881.50	2,620.13	3.44	10.22	9	38	6.77	28.57	91.62	922.80	0.68	6.82	10.39	35.22
7	750	1,000	875	569	5,285	6.19	57.53	1,100.86	3,720.99	4.29	14.51	3	41	2.26	30.83	117.85	1,040.65	0.87	7.69	10.70	27.97
8	1,000	1,500	1,250	707	5,992	7.70	65.23	1,347.39	5,068.38	5.25	19.76	12	53	9.02	39.85	288.90	1,329.55	2.14	9.83	21.44	26.23
9	1,500	2,000	1,750	457	6,449	4.97	70.20	1,175.24	6,243.62	4.58	24.34	5	58	3.76	43.61	976.68	2,306.24	7.22	17.05	83.11	36.94
10	2,000	2,500	2,250	361	6,810	3.93	74.13	1,146.99	7,390.61	4.47	28.81	6	64	4.51	48.12	100.64	2,406.87	0.74	17.80	8.77	32.57
11	2,500	3,000	2,750	287	7,097	3.12	77.26	1,087.26	8,477.87	4.24	33.05	3	67	2.26	50.38	34.18	2,441.05	0.25	18.05	3.14	28.79
12	3,000	4,000	3,500	337	7,434	3.67	80.93	1,505.03	9,982.90	5.87	38.92	5	72	3.76	54.14	77.59	2,518.64	0.57	18.62	5.16	25.23
13	4,000	5,000	4,500	227	7,661	2.47	83.40	1,157.75	11,140.65	4.51	43.43	8	80	6.02	60.15	158.38	2,677.03	1.17	19.79	13.68	24.03
14	5,000	7,500	6,250	387	8,048	4.21	87.61	2,652.81	13,793.46	10.34	53.78	9	89	6.77	66.92	71.33	2,748.35	0.53	20.32	2.69	19.93
15	7,500	10,000	8,750	219	8,267	2.38	90.00	1,737.34	15,530.80	6.77	60.55	10	99	7.52	74.44	1,343.84	4,092.19	9.94	30.26	77.35	26.35
16	10,000	20,000	15,000	412	8,679	4.49	94.48	4,455.80	19,986.61	17.37	77.92	20	119	15.04	89.47	9,329.83	13,422.02	68.98	99.24	209.39	67.16
17	20,000	50,000	35,000	322	9,001	3.51	97.99	3,831.01	23,817.62	14.94	92.86	7	126	5.26	94.74	43.30	13,465.32	0.32	99.56	1.13	56.54
18	50,000	100,000	75,000	95	9,096	1.03	99.02	871.07	24,688.69	3.40	96.25	0	126	0.00	94.74	0.00	13,465.32	0.00	99.56	0.00	54.54
19	100,000	500,000	300,000	76	9,172	0.83	99.85	370.48	24,318.21	1.44	94.81	6	132	4.51	99.25	59.78	13,525.10	0.44	100.00	16.14	55.62
20	500,000	**UP**		14	9,186	0.15	100.00	1,331.37	25,649.58	5.19	100.00	1	133	0.75	100.00	0.03	13,525.13	0.00	100.00	0.00	52.73
					9,186				25,649.58				133				13,525.13				52.73

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 29610 ROADWORTHINESS TESTING PLANT FOR POOLS WITHOUT DISMANTING

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	0.44	0.44	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.44				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2962 AS ABOVE AND ALSO OPERATING A PETROL/DIESEL FUEL STATION

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	2.17	2.17	0.43	0.43	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	8	3.62	5.80	3.85	4.28	0.67	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	21	29	15.22	21.01	8.93	13.21	1.56	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	36	5.07	26.09	10.04	23.26	1.76	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	42	4.35	30.43	12.87	36.13	2.25	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	52	7.25	37.68	13.14	49.27	2.30	8.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	60	5.80	43.48	18.75	68.01	3.28	11.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	67	5.07	48.55	12.85	80.86	2.25	14.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	75	5.80	54.35	34.03	114.89	5.95	20.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	80	3.62	57.97	14.92	129.81	2.61	22.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	86	4.35	62.32	23.86	153.67	4.17	26.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	13	99	9.42	71.74	48.81	202.48	8.53	35.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	107	5.80	77.54	56.62	259.10	9.90	45.28	2	2	100.00	100.00	109.13	109.13	100.00	100.00	192.76	42.12
14	5,000	7,500	6,250	18	125	13.04	90.58	124.27	383.37	21.72	67.00	0	2	0.00	100.00	0.00	109.13	0.00	100.00	0.00	28.47
15	7,500	10,000	8,750	2	127	1.45	92.03	49.85	433.22	8.71	75.72	0	2	0.00	100.00	0.00	109.13	0.00	100.00	0.00	25.19
16	10,000	20,000	15,000	7	134	5.07	97.10	127.93	561.16	22.36	98.08	0	2	0.00	100.00	0.00	109.13	0.00	100.00	0.00	19.45
17	20,000	50,000	35,000	1	135	0.72	97.83	6.15	567.31	1.07	99.15	0	2	0.00	100.00	0.00	109.13	0.00	100.00	0.00	19.24
18	50,000	100,000	75,000	2	137	1.45	99.28	1.26	568.57	0.22	99.37	0	2	0.00	100.00	0.00	109.13	0.00	100.00	0.00	19.19
19	100,000	500,000	300,000	1	138	0.72	100.00	3.59	572.16	0.63	100.00	0	2	0.00	100.00	0.00	109.13	0.00	100.00	0.00	19.07
20	500,000	**UP**		0	138	0.00	100.00	0.00	572.16	0.00	100.00	0	2	0.00	100.00	0.00	109.13	0.00	100.00	0.00	19.07
					138				572.16				2				109.13				19.07

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2963 MOTOR VEHICLE SERVICE STATIONS (REFER TO CODE 2961) ONLY

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	190	190	9.50	9.50	115.84	115.84	2.69	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	188	378	9.40	18.90	42.72	158.57	0.99	3.68	2	2	8.00	8.00	39.27	39.27	4.44	4.44	91.91	24.77
3	100	200	150	202	580	10.10	29.00	136.46	295.03	3.17	6.85	0	2	0.00	8.00	0.00	39.27	0.00	4.44	0.00	13.31
4	200	300	250	185	765	9.25	38.25	110.41	405.44	2.57	9.42	1	3	4.00	12.00	6.76	46.03	0.77	5.21	6.13	11.35
5	300	500	400	224	989	11.20	49.45	148.71	554.15	3.46	12.88	0	3	0.00	12.00	0.00	46.03	0.00	5.21	0.00	8.31
6	500	750	625	139	1,128	6.95	56.40	124.50	678.65	2.89	15.77	0	3	0.00	12.00	0.00	46.03	0.00	5.21	0.00	6.78
7	750	1,000	875	217	1,345	10.85	67.25	211.72	890.37	4.92	20.69	6	9	24.00	36.00	525.69	571.73	59.46	64.67	248.30	64.21
8	1,000	1,500	1,250	162	1,507	8.10	75.35	394.55	1,284.92	9.17	29.85	0	9	0.00	36.00	0.00	571.73	0.00	64.67	0.00	44.50
9	1,500	2,000	1,750	98	1,605	4.90	80.25	277.93	1,562.86	6.46	36.31	0	9	0.00	36.00	0.00	571.73	0.00	64.67	0.00	36.58
10	2,000	2,500	2,250	47	1,652	2.35	82.60	114.94	1,677.80	2.67	38.98	3	12	12.00	48.00	12.53	584.25	1.42	66.09	10.90	34.82
11	2,500	3,000	2,750	53	1,705	2.65	85.25	222.89	1,900.69	5.18	44.16	4	16	16.00	64.00	68.31	652.56	7.73	73.81	30.65	34.33
12	3,000	4,000	3,500	58	1,763	2.90	88.15	290.73	2,191.42	6.75	50.92	1	17	4.00	68.00	10.54	663.10	1.19	75.01	3.62	30.26
13	4,000	5,000	4,500	48	1,811	2.40	90.55	205.55	2,396.97	4.78	55.69	1	18	4.00	72.00	8.21	671.31	0.93	75.94	3.99	28.01
14	5,000	7,500	6,250	47	1,858	2.35	92.90	244.68	2,641.65	5.68	61.38	0	18	0.00	72.00	0.00	671.31	0.00	75.94	0.00	25.41
15	7,500	10,000	8,750	32	1,890	1.60	94.50	299.98	2,941.63	6.97	68.35	0	18	0.00	72.00	0.00	671.31	0.00	75.94	0.00	22.82
16	10,000	20,000	15,000	40	1,930	2.00	96.50	420.96	3,362.59	9.78	78.13	3	21	12.00	84.00	115.81	787.12	13.10	89.04	27.51	23.41
17	20,000	50,000	35,000	44	1,974	2.20	98.70	694.37	4,056.96	16.13	94.26	4	25	16.00	100.00	96.93	884.05	10.96	100.00	13.96	21.79
18	50,000	100,000	75,000	14	1,988	0.70	99.40	142.01	4,198.97	3.30	97.56	0	25	0.00	100.00	0.00	884.05	0.00	100.00	0.00	21.05
19	100,000	500,000	300,000	11	1,999	0.55	99.95	104.47	4,303.44	2.43	99.99	0	25	0.00	100.00	0.00	884.05	0.00	100.00	0.00	20.54
20	500,000	**UP**		1	2,000	0.05	100.00	0.53	4,303.97	0.01	100.00	0	25	0.00	100.00	0.00	884.05	0.00	100.00	0.00	20.54
				2,000				4,303.97				25				884.05				20.54	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2964 MOTOR VEHICLE POOLS WITHOUT ANY BODY REPAIR WORK/SERVICE

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,352	1,352	13.51	13.51	91.48	91.48	1.63	1.63	2	2	5.00	5.00	0.70	0.70	0.12	0.12	0.77	0.77
2	50	100	75	1,961	3,313	19.59	33.09	42.78	134.26	0.76	2.39	0	2	0.00	5.00	0.00	0.70	0.00	0.12	0.00	0.52
3	100	200	150	1,612	4,925	16.10	49.20	168.05	302.31	2.99	5.39	0	2	0.00	5.00	0.00	0.70	0.00	0.12	0.00	0.23
4	200	300	250	1,097	6,022	10.96	60.15	207.91	510.22	3.70	9.09	10	12	25.00	30.00	5.37	6.08	0.95	1.07	2.58	1.19
5	300	500	400	848	6,870	8.47	68.62	222.87	733.09	3.97	13.06	3	15	7.50	37.50	39.81	45.88	7.03	8.11	17.86	6.26
6	500	750	625	586	7,456	5.85	74.48	169.61	902.70	3.02	16.09	3	18	7.50	45.00	84.86	130.74	14.99	23.10	50.03	14.48
7	750	1,000	875	499	7,955	4.98	79.46	411.52	1,314.22	7.33	23.42	0	18	0.00	45.00	0.00	130.74	0.00	23.10	0.00	9.95
8	1,000	1,500	1,250	544	8,499	5.43	84.90	26.25	1,340.47	0.47	23.89	1	19	2.50	47.50	1.94	132.68	0.34	23.44	7.38	9.90
9	1,500	2,000	1,750	320	8,819	3.20	88.09	224.75	1,565.22	4.00	27.89	3	22	7.50	55.00	91.79	224.47	16.22	39.66	40.84	14.34
10	2,000	2,500	2,250	309	9,128	3.09	91.18	214.03	1,779.25	3.81	31.71	6	28	15.00	70.00	39.17	263.64	6.92	46.58	18.30	14.82
11	2,500	3,000	2,750	154	9,282	1.54	92.72	162.25	1,941.50	2.89	34.60	2	30	5.00	75.00	5.38	269.02	0.95	47.53	3.32	13.86
12	3,000	4,000	3,500	180	9,462	1.80	94.52	316.99	2,258.49	5.65	40.25	2	32	5.00	80.00	19.06	288.08	3.37	50.89	6.01	12.76
13	4,000	5,000	4,500	75	9,537	0.75	95.27	258.26	2,516.75	4.60	44.85	0	32	0.00	80.00	0.00	288.08	0.00	50.89	0.00	11.45
14	5,000	7,500	6,250	110	9,647	1.10	96.36	423.23	2,939.97	7.54	52.39	1	33	2.50	82.50	0.00	288.08	0.00	50.89	0.00	9.80
15	7,500	10,000	8,750	50	9,697	0.50	96.86	251.20	3,191.17	4.48	56.87	1	34	2.50	85.00	1.35	289.43	0.24	51.13	0.54	9.07
16	10,000	20,000	15,000	138	9,835	1.38	98.24	955.41	4,146.58	17.03	73.89	3	37	7.50	92.50	58.22	347.65	10.28	61.42	6.09	8.38
17	20,000	50,000	35,000	123	9,958	1.23	99.47	1,001.10	5,147.68	17.84	91.73	3	40	7.50	100.00	218.40	566.05	38.58	100.00	21.82	11.00
18	50,000	100,000	75,000	42	10,000	0.42	99.89	408.07	5,555.76	7.27	99.00	0	40	0.00	100.00	0.00	566.05	0.00	100.00	0.00	10.19
19	100,000	500,000	300,000	11	10,011	0.11	100.00	55.97	5,611.73	1.00	100.00	0	40	0.00	100.00	0.00	566.05	0.00	100.00	0.00	10.09
20	500,000	**UP**		0	10,011	0.00	100.00	0.00	5,611.73	0.00	100.00	0	40	0.00	100.00	0.00	566.05	0.00	100.00	0.00	10.09
				10,011				5,611.73				40				566.05				10.09	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2965 MOTOR VEHICLE POOLS WITH SERVICE STATION UNDER CODE 2961

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	341	341	8.61	8.61	541.79	541.79	4.00	4.00	6	6	10.00	10.00	49.84	49.84	3.20	3.20	9.20	9.20
2	50	100	75	225	566	5.68	14.29	15.69	557.48	0.12	4.12	0	6	0.00	10.00	0.00	49.84	0.00	3.20	0.00	8.94
3	100	200	150	191	757	4.82	19.12	36.23	593.71	0.27	4.38	1	7	1.67	11.67	119.77	169.61	7.69	10.88	330.63	28.57
4	200	300	250	174	931	4.39	23.51	13.23	606.94	0.10	4.48	0	7	0.00	11.67	0.00	169.61	0.00	10.88	0.00	27.95
5	300	500	400	203	1,134	5.13	28.64	126.28	733.22	0.93	5.42	0	7	0.00	11.67	0.00	169.61	0.00	10.88	0.00	23.13
6	500	750	625	184	1,318	4.65	33.28	171.25	904.47	1.26	6.68	2	9	3.33	15.00	16.77	186.38	1.08	11.96	9.79	20.61
7	750	1,000	875	185	1,503	4.67	37.95	202.60	1,107.07	1.50	8.18	1	10	1.67	16.67	0.01	186.39	0.00	11.96	0.00	16.84
8	1,000	1,500	1,250	279	1,782	7.05	45.00	285.47	1,392.54	2.11	10.28	0	10	0.00	16.67	0.00	186.39	0.00	11.96	0.00	13.38
9	1,500	2,000	1,750	222	2,004	5.61	50.61	408.88	1,801.42	3.02	13.30	0	10	0.00	16.67	0.00	186.39	0.00	11.96	0.00	10.35
10	2,000	2,500	2,250	177	2,181	4.47	55.08	472.78	2,274.20	3.49	16.80	0	10	0.00	16.67	0.00	186.39	0.00	11.96	0.00	8.20
11	2,500	3,000	2,750	208	2,389	5.25	60.33	479.19	2,753.39	3.54	20.34	1	11	1.67	18.33	38.52	224.91	2.47	14.43	8.04	8.17
12	3,000	4,000	3,500	260	2,649	6.57	66.89	797.85	3,551.24	5.89	26.23	5	16	8.33	26.67	41.25	266.16	2.65	17.08	5.17	7.49
13	4,000	5,000	4,500	152	2,801	3.84	70.73	570.44	4,121.68	4.21	30.44	1	17	1.67	28.33	70.13	336.29	4.50	21.58	12.29	8.16
14	5,000	7,500	6,250	249	3,050	6.29	77.02	1,235.98	5,357.66	9.13	39.57	4	21	6.67	35.00	176.42	512.72	11.32	32.90	14.27	9.57
15	7,500	10,000	8,750	118	3,168	2.98	80.00	795.23	6,152.89	5.87	45.44	3	24	5.00	40.00	479.42	992.14	30.76	63.66	60.29	16.12
16	10,000	20,000	15,000	265	3,433	6.69	86.69	2,868.51	9,021.39	21.19	66.63	12	36	20.00	60.00	168.99	1,161.13	10.84	74.50	5.89	12.87
17	20,000	50,000	35,000	402	3,835	10.15	96.84	3,268.46	12,289.85	24.14	90.77	17	53	28.33	88.33	362.72	1,523.85	23.27	97.78	11.10	12.40
18	50,000	100,000	75,000	116	3,951	2.93	99.77	1,181.56	13,471.42	8.73	99.49	7	60	11.67	100.00	34.65	1,558.50	2.22	100.00	2.93	11.57
19	100,000	500,000	300,000	8	3,959	0.20	99.97	69.74	13,541.16	0.52	100.01	0	60	0.00	100.00	0.00	1,558.50	0.00	100.00	0.00	11.51
20	500,000	**UP**		1	3,960	0.03	100.00	1.11	13,540.05	0.01	100.00	0	60	0.00	100.00	0.00	1,558.50	0.00	100.00	0.00	11.51
				3,960				13,540.05				60				1,558.50				11.51	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2966 MOTOR VEHICLE POOLS WITH BODY REPAIRSERVICE UNDER CODE 2961

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	559	559	32.05	32.05	221.62	221.62	5.25	5.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	89	648	5.10	37.16	9.77	231.39	0.23	5.48	2	2	4.08	4.08	72.03	72.03	0.87	0.87	737.16	31.13
3	100	200	150	78	726	4.47	41.63	25.59	256.98	0.61	6.08	0	2	0.00	4.08	0.00	72.03	0.00	0.87	0.00	28.03
4	200	300	250	68	794	3.90	45.53	20.41	277.39	0.48	6.57	0	2	0.00	4.08	0.00	72.03	0.00	0.87	0.00	25.97
5	300	500	400	77	871	4.42	49.94	30.09	307.49	0.71	7.28	5	7	10.20	14.29	68.90	140.92	0.83	1.70	228.93	45.83
6	500	750	625	72	943	4.13	54.07	51.60	359.09	1.22	8.50	0	7	0.00	14.29	0.00	140.92	0.00	1.70	0.00	39.24
7	750	1,000	875	75	1,018	4.30	58.37	78.72	437.81	1.86	10.36	1	8	2.04	16.33	11.05	151.97	0.13	1.83	14.04	34.71
8	1,000	1,500	1,250	89	1,107	5.10	63.47	118.07	555.88	2.80	13.16	7	15	14.29	30.61	210.11	362.09	2.53	4.36	177.95	65.14
9	1,500	2,000	1,750	78	1,185	4.47	67.95	100.06	655.94	2.37	15.53	1	16	2.04	32.65	13.15	375.24	0.16	4.52	13.15	57.21
10	2,000	2,500	2,250	48	1,233	2.75	70.70	133.45	789.40	3.16	18.69	3	19	6.12	38.78	903.65	1,278.89	10.88	15.40	677.12	162.01
11	2,500	3,000	2,750	36	1,269	2.06	72.76	127.96	917.35	3.03	21.72	8	27	16.33	55.10	974.18	2,253.07	11.73	27.13	761.35	245.61
12	3,000	4,000	3,500	54	1,323	3.10	75.86	140.08	1,057.43	3.32	25.03	2	29	4.08	59.18	6.28	2,259.36	0.08	27.20	4.49	213.67
13	4,000	5,000	4,500	38	1,361	2.18	78.04	148.16	1,205.59	3.51	28.54	3	32	6.12	65.31	327.31	2,586.66	3.94	31.14	220.91	214.56
14	5,000	7,500	6,250	63	1,424	3.61	81.65	327.64	1,533.23	7.76	36.29	3	35	6.12	71.43	5.04	2,591.70	0.06	31.21	1.54	169.04
15	7,500	10,000	8,750	37	1,461	2.12	83.77	229.40	1,762.63	5.43	41.73	4	39	8.16	79.59	84.42	2,676.12	1.02	32.22	36.80	151.83
16	10,000	20,000	15,000	93	1,554	5.33	89.11	1,002.77	2,765.40	23.74	65.46	6	45	12.24	91.84	5,577.57	8,253.69	67.16	99.38	556.21	298.46
17	20,000	50,000	35,000	115	1,669	6.59	95.70	883.10	3,648.51	20.90	86.37	4	49	8.16	100.00	51.60	8,305.29	0.62	100.00	5.84	227.64
18	50,000	100,000	75,000	52	1,721	2.98	98.68	363.37	4,011.88	8.60	94.97	0	49	0.00	100.00	0.00	8,305.29	0.00	100.00	0.00	207.02
19	100,000	500,000	300,000	23	1,744	1.32	100.00	212.50	4,224.37	5.03	100.00	0	49	0.00	100.00	0.00	8,305.29	0.00	100.00	0.00	196.60
20	500,000	**UP**		0	1,744	0.00	100.00	0.00	4,224.37	0.00	100.00	0	49	0.00	100.00	0.00	8,305.29	0.00	100.00	0.00	196.60
				1,744				4,224.37				49				8,305.29				196.60	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2967 MOTOR VEHICLE POOLS WITH A PETROL/DIESEL FUEL STATION

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	55	55	31.43	31.43	11.34	11.34	2.21	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	64	5.14	36.57	0.22	11.56	0.04	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	78	8.00	44.57	6.32	17.88	1.23	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	80	1.14	45.71	1.57	19.46	0.31	3.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	91	6.29	52.00	10.86	30.31	2.12	5.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	101	5.71	57.71	16.68	46.99	3.25	9.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	107	3.43	61.14	9.53	56.52	1.86	11.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	15	122	8.57	69.71	10.85	45.67	2.12	8.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	131	5.14	74.86	38.39	84.06	7.48	16.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	141	5.71	80.57	98.37	182.43	19.18	35.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	145	2.29	82.86	27.03	209.46	5.27	40.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	154	5.14	88.00	118.52	327.98	23.10	63.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	161	4.00	92.00	133.38	461.35	26.00	89.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	167	3.43	95.43	57.87	519.23	11.28	101.22	2	2	66.67	66.67	5,452.34	5,452.34	99.96	99.96	9421.03	1050.09
15	7,500	10,000	8,750	1	168	0.57	96.00	18.84	538.07	3.67	104.89	0	2	0.00	66.67	0.00	5,452.34	0.00	99.96	0.00	1013.32
16	10,000	20,000	15,000	1	169	0.57	96.57	28.70	566.76	5.59	110.49	0	2	0.00	66.67	0.00	5,452.34	0.00	99.96	0.00	962.02
17	20,000	50,000	35,000	1	170	0.57	97.14	0.00	566.76	0.00	110.49	0	2	0.00	66.67	0.00	5,452.34	0.00	99.96	0.00	962.02
18	50,000	100,000	75,000	1	171	0.57	97.71	4.07	570.83	0.79	111.28	0	2	0.00	66.67	0.00	5,452.34	0.00	99.96	0.00	955.16
19	100,000	500,000	300,000	4	175	2.29	100.00	57.85	512.97	11.28	100.00	1	3	33.33	100.00	1.96	5,454.31	0.04	100.00	3.39	1063.27
20	500,000	**UP**		0	175	0.00	100.00	0.00	512.97	0.00	100.00	0	3	0.00	100.00	0.00	5,454.31	0.00	100.00	0.00	1063.27
				175				512.97				3				5,454.31				1063.27	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2968 MOTOR VEHICLE POOLS WITH BODY REPAIR WORK & SERVICE STATION

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	8.93	8.93	49.57	49.57	11.59	11.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	15	4.46	13.39	1.19	50.76	0.28	11.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	23	7.14	20.54	3.50	54.26	0.82	12.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	31	7.14	27.68	5.11	59.37	1.19	13.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	42	9.82	37.50	16.22	75.59	3.79	17.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	48	5.36	42.86	9.15	84.74	2.14	19.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	15	63	13.39	56.25	36.31	121.05	8.49	28.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	72	8.04	64.29	36.69	157.74	8.58	36.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	73	0.89	65.18	6.29	164.04	1.47	38.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	79	5.36	70.54	41.05	205.09	9.60	47.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	81	1.79	72.32	11.04	216.13	2.58	50.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	11	92	9.82	82.14	67.43	283.56	15.77	66.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	96	3.57	85.71	7.56	276.00	1.77	64.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	98	1.79	87.50	13.91	289.91	3.25	67.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	101	2.68	90.18	21.79	311.70	5.10	72.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	106	4.46	94.64	24.79	336.49	5.80	78.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	109	2.68	97.32	57.97	394.46	13.56	92.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	110	0.89	98.21	16.21	410.68	3.79	96.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	111	0.89	99.11	7.24	417.91	1.69	97.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		1	112	0.89	100.00	9.72	427.64	2.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				112				427.64				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2969 RUST PROTECTION / PAINT PROTECTION WORKSHOPS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	6.38	6.38	0.73	0.73	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	8	2.13	8.51	0.17	0.91	0.08	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	14	6.38	14.89	1.55	2.46	0.74	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	19	5.32	20.21	2.25	4.71	1.07	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	26	7.45	27.66	2.10	6.81	1.00	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	30	4.26	31.91	2.42	9.23	1.15	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	41	11.70	43.62	13.53	22.76	6.45	10.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	47	6.38	50.00	4.97	27.73	2.37	13.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	56	9.57	59.57	10.29	38.02	4.91	18.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	60	4.26	63.83	2.74	40.76	1.31	19.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	64	4.26	68.09	7.11	47.87	3.39	22.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	67	3.19	71.28	5.58	53.45	2.66	25.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	76	9.57	80.85	24.64	78.09	11.75	37.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	82	6.38	87.23	14.93	93.01	7.12	44.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	86	4.26	91.49	42.31	135.33	20.18	64.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	91	5.32	96.81	55.62	190.95	26.52	91.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	94	3.19	100.00	18.78	209.73	8.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	94	0.00	100.00	0.00	209.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	94	0.00	100.00	0.00	209.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	94	0.00	100.00	0.00	209.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					94				209.73				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 297 PRIVATE BUILDINGS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	10.53	10.53	0.71	0.71	0.45	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	10	7.02	17.54	0.30	1.01	0.19	0.64	1	1	100.00	100.00	17.72	17.72	100.00	100.00	5958.70	1757.65
3	100	200	150	9	19	15.79	33.33	3.93	4.94	2.48	3.12	0	1	0.00	100.00	0.00	17.72	0.00	100.00	0.00	358.58
4	200	300	250	1	20	1.75	35.09	0.57	5.51	0.36	3.48	0	1	0.00	100.00	0.00	17.72	0.00	100.00	0.00	321.37
5	300	500	400	3	23	5.26	40.35	1.84	7.35	1.16	4.64	0	1	0.00	100.00	0.00	17.72	0.00	100.00	0.00	241.04
6	500	750	625	9	32	15.79	56.14	5.32	12.67	3.36	8.00	0	1	0.00	100.00	0.00	17.72	0.00	100.00	0.00	139.87
7	750	1,000	875	1	33	1.75	57.89	1.41	14.08	0.89	8.89	0	1	0.00	100.00	0.00	17.72	0.00	100.00	0.00	125.82
8	1,000	1,500	1,250	3	36	5.26	63.16	5.93	20.01	3.74	12.64	0	1	0.00	100.00	0.00	17.72	0.00	100.00	0.00	88.55
9	1,500	2,000	1,750	6	42	10.53	73.68	9.00	29.01	5.69	18.32	0	1	0.00	100.00	0.00	17.72	0.00	100.00	0.00	61.07
10	2,000	2,500	2,250	1	43	1.75	75.44	0.89	29.90	0.56	18.88	0	1	0.00	100.00	0.00	17.72	0.00	100.00	0.00	59.25
11	2,500	3,000	2,750	1	44	1.75	77.19	0.59	30.49	0.37	19.26	0	1	0.00	100.00	0.00	17.72	0.00	100.00	0.00	58.10
12	3,000	4,000	3,500	3	47	5.26	82.46	3.49	33.98	2.20	21.46	0	1	0.00	100.00	0.00	17.72	0.00	100.00	0.00	52.14
13	4,000	5,000	4,500	1	48	1.75	84.21	0.32	34.30	0.20	21.67	0	1	0.00	100.00	0.00	17.72	0.00	100.00	0.00	51.64
14	5,000	7,500	6,250	2	50	3.51	87.72	2.90	37.20	1.83	23.50	0	1	0.00	100.00	0.00	17.72	0.00	100.00	0.00	47.62
15	7,500	10,000	8,750	1	51	1.75	89.47	19.88	57.09	12.56	36.05	0	1	0.00	100.00	0.00	17.72	0.00	100.00	0.00	31.03
16	10,000	20,000	15,000	1	52	1.75	91.23	20.13	77.21	12.71	48.77	0	1	0.00	100.00	0.00	17.72	0.00	100.00	0.00	22.94
17	20,000	50,000	35,000	1	53	1.75	92.98	15.78	92.99	9.97	58.73	0	1	0.00	100.00	0.00	17.72	0.00	100.00	0.00	19.05
18	50,000	100,000	75,000	2	55	3.51	96.49	24.48	117.47	15.46	74.19	0	1	0.00	100.00	0.00	17.72	0.00	100.00	0.00	15.08
19	100,000	500,000	300,000	1	56	1.75	98.25	17.93	135.40	11.33	85.52	0	1	0.00	100.00	0.00	17.72	0.00	100.00	0.00	13.08
20	500,000	**UP**		1	57	1.75	100.00	22.93	158.33	14.48	100.00	0	1	0.00	100.00	0.00	17.72	0.00	100.00	0.00	11.19
				57				158.33				1				17.72				11.19	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2971 APPARTEMENTS/CONDOMINUIUMSOFFICES NOT EXCEEDING 6 STOREYS

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	22,437	22,437	14.78	14.78	7,914.05	7,914.05	3.62	3.62	47	47	1.72	1.72	1,278.34	1,278.34	4.59	4.59	16.15	16.15
2	50	100	75	9,108	31,545	6.00	20.78	2,003.89	9,917.94	0.92	4.54	12	59	0.44	2.16	332.10	1,610.43	1.19	5.78	16.57	16.24
3	100	200	150	12,052	43,597	7.94	28.72	3,246.83	13,164.78	1.49	6.02	36	95	1.32	3.48	218.89	1,829.32	0.79	6.56	6.74	13.90
4	200	300	250	8,387	51,984	5.52	34.24	3,179.81	16,344.59	1.46	7.48	30	125	1.10	4.58	287.82	2,117.14	1.03	7.60	9.05	12.95
5	300	500	400	15,583	67,567	10.27	44.51	5,977.19	22,321.77	2.74	10.22	44	169	1.61	6.19	1,220.06	3,337.21	4.38	11.98	20.41	14.95
6	500	750	625	13,724	81,291	9.04	53.55	7,136.33	29,458.10	3.27	13.48	44	213	1.61	7.80	575.73	3,912.93	2.07	14.04	8.07	13.28
7	750	1,000	875	11,473	92,764	7.56	61.11	9,324.58	38,782.68	4.27	17.75	42	255	1.54	9.34	2,405.12	6,318.05	8.63	22.67	25.79	16.29
8	1,000	1,500	1,250	12,071	104,835	7.95	69.06	14,326.56	53,109.24	6.56	24.30	1,135	1,390	41.58	50.92	1,225.30	7,543.35	4.40	27.07	8.55	14.20
9	1,500	2,000	1,750	7,722	112,557	5.09	74.15	12,655.47	65,764.71	5.79	30.10	85	1,475	3.11	54.03	3,121.93	10,665.28	11.20	38.27	24.67	16.22
10	2,000	2,500	2,250	5,584	118,141	3.68	77.82	10,621.35	76,386.06	4.86	34.96	31	1,506	1.14	55.16	607.92	11,273.20	2.18	40.46	5.72	14.76
11	2,500	3,000	2,750	3,931	122,072	2.59	80.41	7,611.53	83,997.59	3.48	38.44	28	1,534	1.03	56.19	1,810.74	13,083.94	6.50	46.95	23.79	15.58
12	3,000	4,000	3,500	5,399	127,471	3.56	83.97	14,127.22	98,124.81	6.47	44.91	57	1,591	2.09	58.28	2,379.04	15,462.98	8.54	55.49	16.84	15.76
13	4,000	5,000	4,500	3,621	131,092	2.39	86.35	10,713.03	108,837.84	4.90	49.81	41	1,632	1.50	59.78	720.48	16,183.46	2.59	58.08	6.73	14.87
14	5,000	7,500	6,250	5,515	136,607	3.63	89.99	18,236.46	127,074.30	8.35	58.15	71	1,703	2.60	62.38	3,927.21	20,110.68	14.09	72.17	21.53	15.83
15	7,500	10,000	8,750	3,378	139,985	2.23	92.21	18,769.40	145,843.70	8.59	66.74	110	1,813	4.03	66.41	2,340.56	22,451.23	8.40	80.57	12.47	15.39
16	10,000	20,000	15,000	4,888	144,873	3.22	95.43	31,915.58	177,759.28	14.61	81.35	123	1,936	4.51	70.92	2,574.85	25,026.09	9.24	89.81	8.07	14.08
17	20,000	50,000	35,000	3,373	148,246	2.22	97.65	21,554.99	199,314.27	9.86	91.21	139	2,075	5.09	76.01	2,220.31	27,246.40	7.97	97.78	10.30	13.67
18	50,000	100,000	75,000	1,681	149,927	1.11	98.76	6,324.84	205,639.11	2.89	94.11	57	2,132	2.09	78.10	255.53	27,501.93	0.92	98.69	4.04	13.37
19	100,000	500,000	300,000	1,464	151,391	0.96	99.73	2,816.48	208,455.59	1.29	95.40	134	2,266	4.91	83.00	206.24	27,708.17	0.74	99.43	7.32	13.29
20	500,000	**UP**		415	151,806	0.27	100.00	10,060.65	218,516.24	4.60	100.00	464	2,730	17.00	100.00	157.61	27,865.78	0.57	100.00	1.57	12.75
				151,806				218,516.24				2,730				27,865.78				12.75	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2972 APPARTEMENTS/CONDOMINIUMSOFFICES EXCEEDING 6 18 STOREYS

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	930	930	10.13	10.13	4,076.46	4,076.46	14.48	14.48	6	6	1.04	1.04	485.80	485.80	28.42	28.42	11.92	11.92
2	50	100	75	543	1,473	5.92	16.05	193.14	4,269.60	0.69	15.17	1	7	0.17	1.21	7.87	493.67	0.46	28.88	4.08	11.56
3	100	200	150	1,216	2,689	13.25	29.30	186.34	4,455.94	0.66	15.83	1	8	0.17	1.38	0.00	493.67	0.00	28.88	0.00	11.08
4	200	300	250	582	3,271	6.34	35.64	123.49	4,579.43	0.44	16.27	0	8	0.00	1.38	0.00	493.67	0.00	28.88	0.00	10.78
5	300	500	400	902	4,173	9.83	45.46	635.55	5,214.98	2.26	18.53	5	13	0.86	2.25	35.91	529.59	2.10	30.98	5.65	10.16
6	500	750	625	516	4,689	5.62	51.08	429.14	5,644.12	1.52	20.05	0	13	0.00	2.25	0.00	529.59	0.00	30.98	0.00	9.38
7	750	1,000	875	373	5,062	4.06	55.15	366.99	6,011.10	1.30	21.36	0	13	0.00	2.25	0.00	529.59	0.00	30.98	0.00	8.81
8	1,000	1,500	1,250	460	5,522	5.01	60.16	689.07	6,700.17	2.45	23.80	1	14	0.17	2.42	2.10	531.69	0.12	31.10	0.30	7.94
9	1,500	2,000	1,750	292	5,814	3.18	63.34	533.87	7,234.04	1.90	25.70	0	14	0.00	2.42	0.00	531.69	0.00	31.10	0.00	7.35
10	2,000	2,500	2,250	267	6,081	2.91	66.25	391.01	7,625.05	1.39	27.09	1	15	0.17	2.59	1.87	533.55	0.11	31.21	0.48	7.00
11	2,500	3,000	2,750	178	6,259	1.94	68.19	316.50	7,941.55	1.12	28.21	2	17	0.35	2.94	143.21	676.77	8.38	39.59	45.25	8.52
12	3,000	4,000	3,500	248	6,507	2.70	70.89	975.80	8,917.35	3.47	31.68	0	17	0.00	2.94	0.00	676.77	0.00	39.59	0.00	7.59
13	4,000	5,000	4,500	179	6,686	1.95	72.84	511.91	9,429.26	1.82	33.50	2	19	0.35	3.28	4.94	681.71	0.29	39.88	0.96	7.23
14	5,000	7,500	6,250	320	7,006	3.49	76.33	896.60	10,325.86	3.19	36.69	17	36	2.94	6.22	224.07	905.78	13.11	52.99	24.99	8.77
15	7,500	10,000	8,750	205	7,211	2.23	78.56	590.64	10,916.50	2.10	38.78	2	38	0.35	6.56	11.79	917.57	0.69	53.68	2.00	8.41
16	10,000	20,000	15,000	394	7,605	4.29	82.85	2,884.00	13,800.50	10.25	49.03	12	50	2.07	8.64	49.85	967.42	2.92	56.59	1.73	7.01
17	20,000	50,000	35,000	547	8,152	5.96	88.81	5,467.06	19,267.56	19.42	68.45	10	60	1.73	10.36	48.24	1,015.66	2.82	59.42	0.88	5.27
18	50,000	100,000	75,000	373	8,525	4.06	92.88	3,496.13	22,763.69	12.42	80.87	23	83	3.97	14.34	393.22	1,408.88	23.00	82.42	11.25	6.19
19	100,000	500,000	300,000	570	9,095	6.21	99.08	9,175.05	31,938.74	32.60	113.47	44	127	7.60	21.93	293.00	1,701.88	17.14	99.56	3.19	5.33
20	500,000	**UP**		84	9,179	0.92	100.00	3,791.68	28,147.06	13.47	100.00	452	579	78.07	100.00	7.54	1,709.42	0.44	100.00	0.20	6.07
				9,179				28,147.06				579				1,709.42				6.07	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2973 APPARTEMENTS/CONDOMINIUMSOFFICES EXCEEDING 18 STOREYS

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	740	740	17.08	17.08	2,148.86	2,148.86	18.24	18.24	11	11	8.40	8.40	77.05	77.05	4.21	4.21	3.59	3.59
2	50	100	75	238	978	5.49	22.58	42.61	2,191.47	0.36	18.60	0	11	0.00	8.40	0.00	77.05	0.00	4.21	0.00	3.52
3	100	200	150	296	1,274	6.83	29.41	49.21	2,240.67	0.42	19.02	0	11	0.00	8.40	0.00	77.05	0.00	4.21	0.00	3.44
4	200	300	250	288	1,562	6.65	36.06	108.83	2,349.50	0.92	19.94	0	11	0.00	8.40	0.00	77.05	0.00	4.21	0.00	3.28
5	300	500	400	410	1,972	9.46	45.52	162.10	2,511.61	1.38	21.32	1	12	0.76	9.16	1.00	78.05	0.05	4.27	0.62	3.11
6	500	750	625	253	2,225	5.84	51.36	317.20	2,828.81	2.69	24.01	0	12	0.00	9.16	0.00	78.05	0.00	4.27	0.00	2.76
7	750	1,000	875	200	2,425	4.62	55.98	220.77	3,049.57	1.87	25.88	3	15	2.29	11.45	1.63	79.68	0.09	4.35	0.74	2.61
8	1,000	1,500	1,250	226	2,651	5.22	61.20	278.76	3,328.33	2.37	28.25	7	22	5.34	16.79	14.48	94.16	0.79	5.15	5.20	2.83
9	1,500	2,000	1,750	232	2,883	5.36	66.55	271.76	3,600.10	2.31	30.56	0	22	0.00	16.79	0.00	94.16	0.00	5.15	0.00	2.62
10	2,000	2,500	2,250	121	3,004	2.79	69.34	110.84	3,710.93	0.94	31.50	0	22	0.00	16.79	0.00	94.16	0.00	5.15	0.00	2.54
11	2,500	3,000	2,750	86	3,090	1.99	71.33	158.05	3,868.98	1.34	32.84	1	23	0.76	17.56	68.77	162.94	3.76	8.90	43.51	4.21
12	3,000	4,000	3,500	120	3,210	2.77	74.10	381.66	4,250.64	3.24	36.08	1	24	0.76	18.32	11.52	174.46	0.63	9.53	3.02	4.10
13	4,000	5,000	4,500	84	3,294	1.94	76.04	1,012.53	5,263.17	8.59	44.67	0	24	0.00	18.32	0.00	174.46	0.00	9.53	0.00	3.31
14	5,000	7,500	6,250	89	3,383	2.05	78.09	382.01	5,645.17	3.24	47.91	0	24	0.00	18.32	0.00	174.46	0.00	9.53	0.00	3.09
15	7,500	10,000	8,750	95	3,478	2.19	80.29	427.13	6,072.31	3.63	51.54	2	26	1.53	19.85	0.35	174.81	0.02	9.55	0.08	2.88
16	10,000	20,000	15,000	150	3,628	3.46	83.75	886.93	6,959.24	7.53	59.07	4	30	3.05	22.90	1,328.50	1,503.31	72.60	82.16	149.79	21.60
17	20,000	50,000	35,000	176	3,804	4.06	87.81	1,007.40	7,966.64	8.55	67.62	2	32	1.53	24.43	10.92	1,514.23	0.60	82.75	1.08	19.01
18	50,000	100,000	75,000	105	3,909	2.42	90.24	949.39	8,916.04	8.06	75.68	15	47	11.45	35.88	106.37	1,620.60	5.81	88.57	11.20	18.18
19	100,000	500,000	300,000	351	4,260	8.10	98.34	2,482.20	11,398.24	21.07	96.74	68	115	51.91	87.79	192.94	1,813.55	10.54	99.11	7.77	15.91
20	500,000	**UP**		72	4,332	1.66	100.00	383.76	11,781.99	3.26	100.00	16	131	12.21	100.00	16.26	1,829.81	0.89	100.00	4.24	15.53
				4,332				11,781.99				131				1,829.81				15.53	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2974 CONVENTION HALLS AND OTHER MULTI PURPOSE BUILDINGS

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	108	108	9.26	9.26	103.74	103.74	2.38	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	43	151	3.69	12.95	6.51	110.24	0.15	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	61	212	5.23	18.18	25.61	135.85	0.59	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	45	257	3.86	22.04	11.06	146.91	0.25	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	98	355	8.40	30.45	55.98	202.89	1.28	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	94	449	8.06	38.51	40.90	243.79	0.94	5.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	69	518	5.92	44.43	72.11	315.90	1.65	7.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	65	583	5.57	50.00	1,063.28	747.38	24.34	17.11	1	1	5.00	5.00	7.25	7.25	5.31	5.31	0.68	0.97
9	1,500	2,000	1,750	51	634	4.37	54.37	86.83	660.55	1.99	15.12	0	1	0.00	5.00	0.00	7.25	0.00	5.31	0.00	1.10
10	2,000	2,500	2,250	38	672	3.26	57.63	78.86	581.69	1.81	13.32	0	1	0.00	5.00	0.00	7.25	0.00	5.31	0.00	1.25
11	2,500	3,000	2,750	33	705	2.83	60.46	158.12	423.58	3.62	9.70	0	1	0.00	5.00	0.00	7.25	0.00	5.31	0.00	1.71
12	3,000	4,000	3,500	66	771	5.66	66.12	181.49	242.09	4.16	5.54	1	2	5.00	10.00	8.40	15.65	6.15	11.46	4.63	6.46
13	4,000	5,000	4,500	37	808	3.17	69.30	149.26	92.83	3.42	2.13	0	2	0.00	10.00	0.00	15.65	0.00	11.46	0.00	16.86
14	5,000	7,500	6,250	43	851	3.69	72.98	216.07	123.24	4.95	2.82	0	2	0.00	10.00	0.00	15.65	0.00	11.46	0.00	12.70
15	7,500	10,000	8,750	39	890	3.34	76.33	258.07	381.31	5.91	8.73	0	2	0.00	10.00	0.00	15.65	0.00	11.46	0.00	4.10
16	10,000	20,000	15,000	110	1,000	9.43	85.76	2,463.62	2,844.93	56.40	65.13	5	7	25.00	35.00	72.42	88.06	53.04	64.50	2.94	3.10
17	20,000	50,000	35,000	81	1,081	6.95	92.71	844.21	3,689.15	19.33	84.46	0	7	0.00	35.00	0.00	88.06	0.00	64.50	0.00	2.39
18	50,000	100,000	75,000	30	1,111	2.57	95.28	333.28	4,022.43	7.63	92.09	2	9	10.00	45.00	22.71	110.77	16.63	81.14	6.81	2.75
19	100,000	500,000	300,000	39	1,150	3.34	98.63	206.17	4,228.60	4.72	96.81	5	14	25.00	70.00	0.40	111.17	0.29	81.43	0.19	2.63
20	500,000	**UP**		16	1,166	1.37	100.00	139.19	4,367.79	3.19	100.00	6	20	30.00	100.00	25.35	136.53	18.57	100.00	18.22	3.13
				1,166				4,367.79				20				136.53				3.13	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2975 EXCEEDING 24 STOREYS ABOVE GROUND

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	984	984	9.91	9.91	1,320.76	1,320.76	6.21	6.21	38	38	8.98	8.98	80.78	80.78	5.05	5.05	6.12	6.12
2	50	100	75	527	1,511	5.31	15.22	105.49	1,426.25	0.50	6.70	2	40	0.47	9.46	2.64	83.42	0.17	5.22	2.51	5.85
3	100	200	150	956	2,467	9.63	24.85	251.16	1,677.41	1.18	7.88	3	43	0.71	10.17	53.57	136.99	3.35	8.57	21.33	8.17
4	200	300	250	815	3,282	8.21	33.06	264.25	1,941.66	1.24	9.12	0	43	0.00	10.17	0.00	136.99	0.00	8.57	0.00	7.06
5	300	500	400	1,134	4,416	11.42	44.48	487.89	2,429.55	2.29	11.42	2	45	0.47	10.64	27.75	164.74	1.74	10.31	5.69	6.78
6	500	750	625	765	5,181	7.71	52.19	772.68	3,202.23	3.63	15.05	2	47	0.47	11.11	20.42	185.16	1.28	11.58	2.64	5.78
7	750	1,000	875	653	5,834	6.58	58.77	1,126.81	4,329.04	5.29	20.34	2	49	0.47	11.58	34.56	219.72	2.16	13.75	3.07	5.08
8	1,000	1,500	1,250	623	6,457	6.28	65.04	765.97	5,095.01	3.60	23.94	0	49	0.00	11.58	0.00	219.72	0.00	13.75	0.00	4.31
9	1,500	2,000	1,750	415	6,872	4.18	69.23	638.89	5,733.90	3.00	26.94	0	49	0.00	11.58	0.00	219.72	0.00	13.75	0.00	3.83
10	2,000	2,500	2,250	273	7,145	2.75	71.98	507.57	6,241.47	2.39	29.33	1	50	0.24	11.82	14.12	233.85	0.88	14.63	2.78	3.75
11	2,500	3,000	2,750	200	7,345	2.01	73.99	443.10	6,684.57	2.08	31.41	3	53	0.71	12.53	2.87	236.72	0.18	14.81	0.65	3.54
12	3,000	4,000	3,500	313	7,658	3.15	77.14	1,180.02	7,864.59	5.54	36.96	7	60	1.65	14.18	35.02	271.73	2.19	17.00	2.97	3.46
13	4,000	5,000	4,500	181	7,839	1.82	78.97	643.35	8,507.94	3.02	39.98	1	61	0.24	14.42	6.80	278.54	0.43	17.43	1.06	3.27
14	5,000	7,500	6,250	299	8,138	3.01	81.98	933.53	9,441.46	4.39	44.37	5	66	1.18	15.60	3.68	282.22	0.23	17.66	0.39	2.99
15	7,500	10,000	8,750	191	8,329	1.92	83.90	915.59	10,357.05	4.30	48.67	3	69	0.71	16.31	1.60	283.82	0.10	17.76	0.17	2.74
16	10,000	20,000	15,000	362	8,691	3.65	87.55	2,572.03	12,929.08	12.09	60.75	19	88	4.49	20.80	46.78	330.60	2.93	20.68	1.82	2.56
17	20,000	50,000	35,000	275	8,966	2.77	90.32	1,919.12	14,848.21	9.02	69.77	8	96	1.89	22.70	21.20	351.80	1.33	22.01	1.10	2.37
18	50,000	100,000	75,000	141	9,107	1.42	91.74	1,305.39	16,153.60	6.13	75.91	14	110	3.31	26.00	194.30	546.10	12.16	34.16	14.88	3.38
19	100,000	500,000	300,000	484	9,591	4.88	96.62	3,473.24	19,626.84	16.32	92.23	158	268	37.35	63.36	964.95	1,511.05	60.37	94.53	27.78	7.70
20	500,000	**UP**		336	9,927	3.38	100.00	1,654.46	21,281.30	7.77	100.00	155	423	36.64	100.00	87.40	1,598.45	5.47	100.00	5.28	7.51
				9,927				21,281.30				423				1,598.45				7.51	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2976 DWELLING HOUSES NOT CLASSIFIED AS SHOP HOUSES / 3 STOREYS

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	119,654	119,654	13.09	13.09	20,998.44	20,998.44	4.42	4.42	113	113	4.47	4.47	3,100.61	3,100.61	4.57	4.57	14.77	14.77
2	50	100	75	95,962	215,616	10.50	23.58	15,680.39	36,678.84	3.30	7.72	53	166	2.10	6.57	1,331.97	4,432.58	1.96	6.53	8.49	12.08
3	100	200	150	190,110	405,726	20.79	44.38	73,056.04	109,734.88	15.38	23.10	105	271	4.16	10.72	3,282.31	7,714.89	4.83	11.36	4.49	7.03
4	200	300	250	108,887	514,613	11.91	56.29	38,554.54	148,289.41	8.12	31.22	108	379	4.27	15.00	2,957.60	10,672.49	4.36	15.72	7.67	7.20
5	300	500	400	130,314	644,927	14.25	70.54	58,570.92	206,860.33	12.33	43.54	278	657	11.00	26.00	8,108.07	18,780.56	11.94	27.66	13.84	9.08
6	500	750	625	81,655	726,582	8.93	79.47	42,299.28	249,159.61	8.90	52.45	258	915	10.21	36.21	6,113.60	24,894.16	9.00	36.67	14.45	9.99
7	750	1,000	875	55,762	782,344	6.10	85.57	37,117.04	286,276.65	7.81	60.26	302	1,217	11.95	48.16	9,131.53	34,025.69	13.45	50.12	24.60	11.89
8	1,000	1,500	1,250	45,834	828,178	5.01	90.58	37,409.71	323,686.36	7.87	68.14	284	1,501	11.24	59.40	9,163.33	43,189.02	13.50	63.61	24.49	13.34
9	1,500	2,000	1,750	23,421	851,599	2.56	93.15	27,530.30	351,216.66	5.80	73.93	156	1,657	6.17	65.57	3,985.33	47,174.36	5.87	69.48	14.48	13.43
10	2,000	2,500	2,250	11,847	863,446	1.30	94.44	16,574.64	367,791.31	3.49	77.42	71	1,728	2.81	68.38	2,999.31	50,173.67	4.42	73.90	18.10	13.64
11	2,500	3,000	2,750	8,791	872,237	0.96	95.40	15,783.29	383,574.59	3.32	80.74	89	1,817	3.52	71.90	4,085.29	54,258.95	6.02	79.92	25.88	14.15
12	3,000	4,000	3,500	9,150	881,387	1.00	96.40	15,824.35	399,398.95	3.33	84.07	91	1,908	3.60	75.50	3,741.37	58,000.32	5.51	85.43	23.64	14.52
13	4,000	5,000	4,500	5,389	886,776	0.59	96.99	12,605.07	412,004.01	2.65	86.73	74	1,982	2.93	78.43	1,383.46	59,383.78	2.04	87.47	10.98	14.41
14	5,000	7,500	6,250	6,453	893,229	0.71	97.70	19,377.59	431,381.60	4.08	90.81	91	2,073	3.60	82.03	2,965.53	62,349.32	4.37	91.83	15.30	14.45
15	7,500	10,000	8,750	4,268	897,497	0.47	98.17	12,047.48	443,429.08	2.54	93.34	55	2,128	2.18	84.21	1,536.00	63,885.32	2.26	94.10	12.75	14.41
16	10,000	20,000	15,000	6,805	904,302	0.74	98.91	23,163.00	466,592.09	4.88	98.22	182	2,310	7.20	91.41	2,734.49	66,619.81	4.03	98.12	11.81	14.28
17	20,000	50,000	35,000	6,102	910,404	0.67	99.58	11,158.73	477,750.82	2.35	100.57	104	2,414	4.12	95.53	977.10	67,596.91	1.44	99.56	8.76	14.15
18	50,000	100,000	75,000	2,128	912,532	0.23	99.81	2,316.91	480,067.73	0.49	101.05	47	2,461	1.86	97.39	225.56	67,822.47	0.33	99.89	9.74	14.13
19	100,000	500,000	300,000	1,544	914,076	0.17	99.98	1,694.20	478,373.53	0.36	100.70	57	2,518	2.26	99.64	69.69	67,892.16	0.10	100.00	4.11	14.19
20	500,000	**UP**		185	914,261	0.02	100.00	3,316.53	475,057.00	0.70	100.00	9	2,527	0.36	100.00	1.94	67,894.10	0.00	100.00	0.06	14.29
					914,261				475,057.00				2,527				67,894.10				14.29

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 29761 DWELLING HOUSE FOR

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,208	1,208	6.12	6.12	544.78	544.78	2.22	2.22	4	4	10.53	10.53	100.67	100.67	4.03	4.03	18.48	18.48
2	50	100	75	1,053	2,261	5.34	11.46	333.13	877.91	1.36	3.58	0	4	0.00	10.53	0.00	100.67	0.00	4.03	0.00	11.47
3	100	200	150	2,497	4,758	12.66	24.12	1,875.32	2,753.23	7.65	11.23	1	5	2.63	13.16	2.48	103.15	0.10	4.13	0.13	3.75
4	200	300	250	2,372	7,130	12.02	36.14	1,878.87	4,632.10	7.66	18.89	3	8	7.89	21.05	335.35	438.51	13.42	17.55	17.85	9.47
5	300	500	400	3,341	10,471	16.94	53.08	3,380.10	8,012.19	13.79	32.68	6	14	15.79	36.84	1,000.81	1,439.31	40.05	57.60	29.61	17.96
6	500	750	625	2,354	12,825	11.93	65.01	3,019.52	11,031.71	12.32	45.00	3	17	7.89	44.74	130.66	1,569.98	5.23	62.83	4.33	14.23
7	750	1,000	875	1,981	14,806	10.04	75.05	2,696.24	13,727.94	11.00	56.00	3	20	7.89	52.63	263.97	1,833.95	10.56	73.39	9.79	13.36
8	1,000	1,500	1,250	1,656	16,462	8.39	83.45	2,423.28	16,151.22	9.88	65.88	0	20	0.00	52.63	0.00	1,833.95	0.00	73.39	0.00	11.35
9	1,500	2,000	1,750	964	17,426	4.89	88.34	2,053.31	18,204.53	8.38	74.26	2	22	5.26	57.89	7.82	1,841.76	0.31	73.70	0.38	10.12
10	2,000	2,500	2,250	473	17,899	2.40	90.73	845.10	19,049.63	3.45	77.71	0	22	0.00	57.89	0.00	1,841.76	0.00	73.70	0.00	9.67
11	2,500	3,000	2,750	399	18,298	2.02	92.76	747.41	19,797.04	3.05	80.75	4	26	10.53	68.42	19.01	1,860.77	0.76	74.46	2.54	9.40
12	3,000	4,000	3,500	412	18,710	2.09	94.84	1,015.00	20,812.04	4.14	84.89	1	27	2.63	71.05	7.50	1,868.27	0.30	74.76	0.74	8.98
13	4,000	5,000	4,500	218	18,928	1.11	95.95	881.03	21,693.07	3.59	88.49	0	27	0.00	71.05	0.00	1,868.27	0.00	74.76	0.00	8.61
14	5,000	7,500	6,250	242	19,170	1.23	97.18	759.23	22,452.30	3.10	91.59	2	29	5.26	76.32	2.35	1,870.62	0.09	74.86	0.31	8.33
15	7,500	10,000	8,750	140	19,310	0.71	97.89	585.55	23,037.85	2.39	93.97	6	35	15.79	92.11	620.08	2,490.71	24.81	99.67	105.90	10.81
16	10,000	20,000	15,000	166	19,476	0.84	98.73	712.78	23,750.63	2.91	96.88	0	35	0.00	92.11	0.00	2,490.71	0.00	99.67	0.00	10.49
17	20,000	50,000	35,000	145	19,621	0.74	99.46	701.82	24,452.45	2.86	99.74	3	38	7.89	100.00	8.22	2,498.93	0.33	100.00	1.17	10.22
18	50,000	100,000	75,000	65	19,686	0.33	99.79	16.85	24,469.30	0.07	99.81	0	38	0.00	100.00	0.00	2,498.93	0.00	100.00	0.00	10.21
19	100,000	500,000	300,000	36	19,722	0.18	99.97	49.65	24,518.95	0.20	100.02	0	38	0.00	100.00	0.00	2,498.93	0.00	100.00	0.00	10.19
20	500,000	**UP**		5	19,727	0.03	100.00	3.78	24,515.17	0.02	100.00	0	38	0.00	100.00	0.00	2,498.93	0.00	100.00	0.00	10.19
				19,727				24,515.17				38				2,498.93				10.19	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2977 DWELLING HOUSES BUILDINGS FLOATING ON THE RIVER/SEA SHORE

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	128	128	36.47	36.47	37.79	37.79	18.53	18.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	67	195	19.09	55.56	35.48	73.27	17.40	35.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	61	256	17.38	72.93	33.73	107.00	16.54	52.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	27	283	7.69	80.63	28.46	135.46	13.95	66.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	20	303	5.70	86.32	15.86	151.32	7.78	74.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	310	1.99	88.32	9.24	160.55	4.53	78.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	319	2.56	90.88	11.31	171.86	5.55	84.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	325	1.71	92.59	0.37	172.23	0.18	84.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	328	0.85	93.45	7.00	179.23	3.43	87.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	333	1.42	94.87	12.22	191.44	5.99	93.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	334	0.28	95.16	7.39	198.83	3.62	97.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	335	0.28	95.44	0.00	198.83	0.00	97.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	336	0.28	95.73	0.00	198.83	0.00	97.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	337	0.28	96.01	0.00	198.83	0.00	97.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	338	0.28	96.30	0.00	198.83	0.00	97.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	339	0.28	96.58	0.00	198.83	0.00	97.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	345	1.71	98.29	5.11	203.94	2.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	351	1.71	100.00	0.00	203.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	351	0.00	100.00	0.00	203.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	351	0.00	100.00	0.00	203.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					351				203.94				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2978 INDEPENDENT ANALYTICAL LABORATORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	207	207	15.13	15.13	512.66	512.66	9.86	9.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	33	240	2.41	17.54	13.27	525.92	0.26	10.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	35	275	2.56	20.10	41.35	567.28	0.80	10.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	39	314	2.85	22.95	21.13	588.41	0.41	11.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	72	386	5.26	28.22	60.42	648.83	1.16	12.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	89	475	6.51	34.72	55.69	704.52	1.07	13.55	3	3	9.68	9.68	106.97	106.97	12.33	12.33	192.07	15.18
7	750	1,000	875	97	572	7.09	41.81	105.49	810.00	2.03	15.57	2	5	6.45	16.13	12.40	119.37	1.43	13.76	11.75	14.74
8	1,000	1,500	1,250	100	672	7.31	49.12	187.24	997.25	3.60	19.18	0	5	0.00	16.13	0.00	119.37	0.00	13.76	0.00	11.97
9	1,500	2,000	1,750	88	760	6.43	55.56	179.71	1,176.96	3.46	22.63	0	5	0.00	16.13	0.00	119.37	0.00	13.76	0.00	10.14
10	2,000	2,500	2,250	56	816	4.09	59.65	174.59	1,351.55	3.36	25.99	0	5	0.00	16.13	0.00	119.37	0.00	13.76	0.00	8.83
11	2,500	3,000	2,750	38	854	2.78	62.43	188.20	1,539.76	3.62	29.61	0	5	0.00	16.13	0.00	119.37	0.00	13.76	0.00	7.75
12	3,000	4,000	3,500	101	955	7.38	69.81	317.24	1,856.99	6.10	35.71	0	5	0.00	16.13	0.00	119.37	0.00	13.76	0.00	6.43
13	4,000	5,000	4,500	142	1,097	10.38	80.19	521.29	2,378.29	10.02	45.73	1	6	3.23	19.35	20.72	140.09	2.39	16.15	3.98	5.89
14	5,000	7,500	6,250	56	1,153	4.09	84.28	292.22	2,670.51	5.62	51.35	1	7	3.23	22.58	0.79	140.88	0.09	16.24	0.27	5.28
15	7,500	10,000	8,750	51	1,204	3.73	88.01	434.38	3,104.89	8.35	59.70	7	14	22.58	45.16	63.89	204.77	7.37	23.61	14.71	6.59
16	10,000	20,000	15,000	74	1,278	5.41	93.42	1,075.15	4,180.04	20.67	80.37	2	16	6.45	51.61	540.23	744.99	62.28	85.88	50.25	17.82
17	20,000	50,000	35,000	63	1,341	4.61	98.03	813.82	4,993.86	15.65	96.02	8	24	25.81	77.42	65.44	810.44	7.54	93.43	8.04	16.23
18	50,000	100,000	75,000	18	1,359	1.32	99.34	88.94	5,082.80	1.71	97.73	0	24	0.00	77.42	0.00	810.44	0.00	93.43	0.00	15.94
19	100,000	500,000	300,000	8	1,367	0.58	99.93	111.55	5,194.35	2.14	99.88	1	25	3.23	80.65	0.06	810.50	0.01	93.43	0.05	15.60
20	500,000	**UP**		1	1,368	0.07	100.00	6.36	5,200.71	0.12	100.00	6	31	19.35	100.00	56.96	867.45	6.57	100.00	895.54	16.68
				1,368				5,200.71				31				867.45				16.68	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 298 PROPERTY OF PUBLIC BODIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	50.00	50.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	50.00	100.00	15.49	15.49	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	2	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				15.49				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2981 PUBLIC BUILDINGS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	179	179	16.53	16.53	82.05	82.05	3.94	3.94	3	3	4.29	4.29	249.54	249.54	60.03	60.03	304.13	304.13
2	50	100	75	73	252	6.74	23.27	7.80	89.85	0.37	4.32	0	3	0.00	4.29	0.00	249.54	0.00	60.03	0.00	277.72
3	100	200	150	361	613	33.33	56.60	98.05	187.90	4.71	9.03	0	3	0.00	4.29	0.00	249.54	0.00	60.03	0.00	132.80
4	200	300	250	25	638	2.31	58.91	3.31	191.22	0.16	9.19	0	3	0.00	4.29	0.00	249.54	0.00	60.03	0.00	130.50
5	300	500	400	39	677	3.60	62.51	15.77	206.98	0.76	9.95	0	3	0.00	4.29	0.00	249.54	0.00	60.03	0.00	120.56
6	500	750	625	21	698	1.94	64.45	11.37	218.36	0.55	10.49	0	3	0.00	4.29	0.00	249.54	0.00	60.03	0.00	114.28
7	750	1,000	875	41	739	3.79	68.24	26.41	244.77	1.27	11.76	8	11	11.43	15.71	5.32	254.86	1.28	61.31	20.13	104.12
8	1,000	1,500	1,250	70	809	6.46	74.70	18.68	263.45	0.90	12.66	6	17	8.57	24.29	4.97	259.82	1.19	62.50	26.58	98.62
9	1,500	2,000	1,750	26	835	2.40	77.10	16.53	279.98	0.79	13.45	0	17	0.00	24.29	0.00	259.82	0.00	62.50	0.00	92.80
10	2,000	2,500	2,250	9	844	0.83	77.93	14.90	294.88	0.72	14.17	1	18	1.43	25.71	0.00	259.82	0.00	62.50	0.00	88.11
11	2,500	3,000	2,750	5	849	0.46	78.39	10.98	305.85	0.53	14.70	0	18	0.00	25.71	0.00	259.82	0.00	62.50	0.00	84.95
12	3,000	4,000	3,500	26	875	2.40	80.79	29.96	335.81	1.44	16.14	0	18	0.00	25.71	0.00	259.82	0.00	62.50	0.00	77.37
13	4,000	5,000	4,500	19	894	1.75	82.55	34.05	369.87	1.64	17.77	0	18	0.00	25.71	0.00	259.82	0.00	62.50	0.00	70.25
14	5,000	7,500	6,250	29	923	2.68	85.23	26.72	396.59	1.28	19.06	41	59	58.57	84.29	124.29	384.12	29.90	92.40	465.14	96.86
15	7,500	10,000	8,750	15	938	1.39	86.61	86.36	482.95	4.15	23.21	0	59	0.00	84.29	0.00	384.12	0.00	92.40	0.00	79.54
16	10,000	20,000	15,000	62	1,000	5.72	92.34	399.92	882.86	19.22	42.42	4	63	5.71	90.00	3.06	387.18	0.74	93.14	0.77	43.85
17	20,000	50,000	35,000	54	1,054	4.99	97.32	210.24	1,093.11	10.10	52.53	7	70	10.00	100.00	28.53	415.71	6.86	100.00	13.57	38.03
18	50,000	100,000	75,000	7	1,061	0.65	97.97	61.76	1,154.87	2.97	55.50	0	70	0.00	100.00	0.00	415.71	0.00	100.00	0.00	36.00
19	100,000	500,000	300,000	18	1,079	1.66	99.63	51.09	1,205.96	2.46	57.95	0	70	0.00	100.00	0.00	415.71	0.00	100.00	0.00	34.47
20	500,000	**UP**		4	1,083	0.37	100.00	875.06	2,081.03	42.05	100.00	0	70	0.00	100.00	0.00	415.71	0.00	100.00	0.00	19.98
				1,083				2,081.03				70				415.71				19.98	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2982 POLICE BARRACKS AND POLICE STATIONS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	35	35	13.94	13.94	0.52	0.52	3.10	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	154	189	61.35	75.30	9.52	10.04	56.73	59.83	5	5	100.00	100.00	144.01	144.01	100.00	100.00	1512.03	1433.79
3	100	200	150	57	246	22.71	98.01	4.65	14.70	27.72	87.55	0	5	0.00	100.00	0.00	144.01	0.00	100.00	0.00	979.87
4	200	300	250	1	247	0.40	98.41	0.18	14.88	1.07	88.62	0	5	0.00	100.00	0.00	144.01	0.00	100.00	0.00	968.02
5	300	500	400	2	249	0.80	99.20	1.52	16.39	9.04	97.66	0	5	0.00	100.00	0.00	144.01	0.00	100.00	0.00	878.39
6	500	750	625	1	250	0.40	99.60	0.28	16.68	1.68	99.34	0	5	0.00	100.00	0.00	144.01	0.00	100.00	0.00	863.58
7	750	1,000	875	1	251	0.40	100.00	0.11	16.79	0.66	100.00	0	5	0.00	100.00	0.00	144.01	0.00	100.00	0.00	857.84
8	1,000	1,500	1,250	0	251	0.00	100.00	0.00	16.79	0.00	100.00	0	5	0.00	100.00	0.00	144.01	0.00	100.00	0.00	857.84
9	1,500	2,000	1,750	0	251	0.00	100.00	0.00	16.79	0.00	100.00	0	5	0.00	100.00	0.00	144.01	0.00	100.00	0.00	857.84
10	2,000	2,500	2,500	0	251	0.00	100.00	0.00	16.79	0.00	100.00	0	5	0.00	100.00	0.00	144.01	0.00	100.00	0.00	857.84
11	2,500	3,000	2,750	0	251	0.00	100.00	0.00	16.79	0.00	100.00	0	5	0.00	100.00	0.00	144.01	0.00	100.00	0.00	857.84
12	3,000	4,000	3,500	0	251	0.00	100.00	0.00	16.79	0.00	100.00	0	5	0.00	100.00	0.00	144.01	0.00	100.00	0.00	857.84
13	4,000	5,000	4,500	0	251	0.00	100.00	0.00	16.79	0.00	100.00	0	5	0.00	100.00	0.00	144.01	0.00	100.00	0.00	857.84
14	5,000	7,500	6,250	0	251	0.00	100.00	0.00	16.79	0.00	100.00	0	5	0.00	100.00	0.00	144.01	0.00	100.00	0.00	857.84
15	7,500	10,000	8,750	0	251	0.00	100.00	0.00	16.79	0.00	100.00	0	5	0.00	100.00	0.00	144.01	0.00	100.00	0.00	857.84
16	10,000	20,000	15,000	0	251	0.00	100.00	0.00	16.79	0.00	100.00	0	5	0.00	100.00	0.00	144.01	0.00	100.00	0.00	857.84
17	20,000	50,000	35,000	0	251	0.00	100.00	0.00	16.79	0.00	100.00	0	5	0.00	100.00	0.00	144.01	0.00	100.00	0.00	857.84
18	50,000	100,000	75,000	0	251	0.00	100.00	0.00	16.79	0.00	100.00	0	5	0.00	100.00	0.00	144.01	0.00	100.00	0.00	857.84
19	100,000	500,000	300,000	0	251	0.00	100.00	0.00	16.79	0.00	100.00	0	5	0.00	100.00	0.00	144.01	0.00	100.00	0.00	857.84
20	500,000	**UP**		0	251	0.00	100.00	0.00	16.79	0.00	100.00	0	5	0.00	100.00	0.00	144.01	0.00	100.00	0.00	857.84
				251				16.79				5				144.01				857.84	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2983 MILITARY BARRACKS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	40.00	40.00	0.04	0.04	9.27	9.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	20.00	60.00	0.35	0.38	87.86	97.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	20.00	80.00	0.01	0.39	1.43	98.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	20.00	100.00	0.01	0.40	1.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	5	0.00	100.00	0.00	0.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	5	0.00	100.00	0.00	0.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	0.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	0.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	0.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	0.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	0.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	0.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	0.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	0.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	0.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	0.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	0.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	0.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	0.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	5	0.00	100.00	0.00	0.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				0.40				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 29831 MILITARY BARRACKS : WITHOUT FAMILY ACCOMODATION

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

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

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2984 OTHERS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	9.80	9.80	0.67	0.67	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	15	4.90	14.71	2.46	3.12	0.73	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	25	9.80	24.51	5.93	9.05	1.77	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	19	44	18.63	43.14	14.14	23.19	4.23	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	48	3.92	47.06	2.53	25.72	0.76	7.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	53	4.90	51.96	3.94	29.67	1.18	8.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	60	6.86	58.82	8.93	38.59	2.67	11.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	69	8.82	67.65	17.36	55.95	5.19	16.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	74	4.90	72.55	8.65	64.61	2.59	19.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	77	2.94	75.49	10.34	74.95	3.09	22.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	12	89	11.76	87.25	10.90	85.85	3.26	25.66	1	1	100.00	100.00	9.66	9.66	100.00	100.00	88.59	11.25
12	3,000	4,000	3,500	3	92	2.94	90.20	16.05	101.90	4.80	30.45	0	1	0.00	100.00	0.00	9.66	0.00	100.00	0.00	9.48
13	4,000	5,000	4,500	6	98	5.88	96.08	105.00	206.90	31.38	61.83	0	1	0.00	100.00	0.00	9.66	0.00	100.00	0.00	4.67
14	5,000	7,500	6,250	1	99	0.98	97.06	6.78	213.68	2.03	63.85	0	1	0.00	100.00	0.00	9.66	0.00	100.00	0.00	4.52
15	7,500	10,000	8,750	1	100	0.98	98.04	120.96	334.64	36.15	100.00	0	1	0.00	100.00	0.00	9.66	0.00	100.00	0.00	2.89
16	10,000	20,000	15,000	1	101	0.98	99.02	0.83	333.81	0.25	99.75	0	1	0.00	100.00	0.00	9.66	0.00	100.00	0.00	2.89
17	20,000	50,000	35,000	1	102	0.98	100.00	0.83	334.64	0.25	100.00	0	1	0.00	100.00	0.00	9.66	0.00	100.00	0.00	2.89
18	50,000	100,000	75,000	0	102	0.00	100.00	0.00	334.64	0.00	100.00	0	1	0.00	100.00	0.00	9.66	0.00	100.00	0.00	2.89
19	100,000	500,000	300,000	0	102	0.00	100.00	0.00	334.64	0.00	100.00	0	1	0.00	100.00	0.00	9.66	0.00	100.00	0.00	2.89
20	500,000	**UP**		0	102	0.00	100.00	0.00	334.64	0.00	100.00	0	1	0.00	100.00	0.00	9.66	0.00	100.00	0.00	2.89
					102				334.64				1				9.66				2.89

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 299 SPECIAL COVERS FOR BUILDINGS

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	66.67	66.67	0.06	0.06	5.82	5.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	33.33	100.00	0.95	1.01	94.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	3	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	3	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				1.01				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2991 BUILDINGS IN COURSE OF CONSTRUCTION

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	74	74	9.15	9.15	2,682.72	2,682.72	59.05	59.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	16	90	1.98	11.12	6.33	2,689.05	0.14	59.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	88	178	10.88	22.00	30.99	2,720.05	0.68	59.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	96	274	11.87	33.87	21.77	2,741.82	0.48	60.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	123	397	15.20	49.07	35.52	2,777.33	0.78	61.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	22	419	2.72	51.79	13.44	2,790.78	0.30	61.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	32	451	3.96	55.75	24.33	2,815.11	0.54	61.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	21	472	2.60	58.34	28.48	2,843.59	0.63	62.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	23	495	2.84	61.19	35.87	2,879.47	0.79	63.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	15	510	1.85	63.04	58.42	2,937.89	1.29	64.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	20	530	2.47	65.51	26.06	2,963.94	0.57	65.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	24	554	2.97	68.48	34.06	2,998.00	0.75	66.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	562	0.99	69.47	14.81	3,012.81	0.33	66.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	30	592	3.71	73.18	86.61	3,099.41	1.91	68.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	38	630	4.70	77.87	152.43	3,251.85	3.36	71.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	46	676	5.69	83.56	255.42	3,507.27	5.62	77.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	56	732	6.92	90.48	368.20	3,875.47	8.11	85.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	12	744	1.48	91.97	118.58	3,994.04	2.61	87.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	51	795	6.30	98.27	502.17	4,496.21	11.05	98.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		14	809	1.73	100.00	46.54	4,542.76	1.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				809				4,542.76				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 2992 RENTS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	25.00	25.00	0.24	0.24	0.59	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	9	3.13	28.13	0.04	0.29	0.11	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	13	12.50	40.63	0.42	0.71	1.01	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	17	12.50	53.13	1.39	2.10	3.33	5.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	19	6.25	59.38	0.31	2.40	0.73	5.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	20	3.13	62.50	0.25	2.65	0.59	6.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	25	15.63	78.13	1.25	3.90	3.00	9.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	26	3.13	81.25	0.12	4.01	0.28	9.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	27	3.13	84.38	4.07	8.09	9.79	19.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	28	3.13	87.50	0.11	8.19	0.26	19.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	29	3.13	90.63	1.44	9.63	3.46	23.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	30	3.13	93.75	3.02	12.65	7.25	30.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	31	3.13	96.88	20.02	32.67	48.11	78.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	32	3.13	100.00	8.95	41.62	21.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	32	0.00	100.00	0.00	41.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	32	0.00	100.00	0.00	41.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	32	0.00	100.00	0.00	41.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	32	0.00	100.00	0.00	41.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	32	0.00	100.00	0.00	41.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	32	0.00	100.00	0.00	41.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				32				41.62				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 30 KINA

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	5.00	5.00	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				5.00				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 300 KINA

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	0.25	0.25	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	0.85	1.11	0.63	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	8.62	9.73	6.40	7.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	28.96	38.69	21.50	28.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	96.00	134.69	71.28	100.00	2	2	100.00	100.00	70.08	70.08	100.00	100.00	73.00	52.03
7	750	1,000	875	0	5	0.00	100.00	0.00	134.69	0.00	100.00	0	2	0.00	100.00	0.00	70.08	0.00	100.00	0.00	52.03
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	134.69	0.00	100.00	0	2	0.00	100.00	0.00	70.08	0.00	100.00	0.00	52.03
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	134.69	0.00	100.00	0	2	0.00	100.00	0.00	70.08	0.00	100.00	0.00	52.03
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	134.69	0.00	100.00	0	2	0.00	100.00	0.00	70.08	0.00	100.00	0.00	52.03
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	134.69	0.00	100.00	0	2	0.00	100.00	0.00	70.08	0.00	100.00	0.00	52.03
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	134.69	0.00	100.00	0	2	0.00	100.00	0.00	70.08	0.00	100.00	0.00	52.03
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	134.69	0.00	100.00	0	2	0.00	100.00	0.00	70.08	0.00	100.00	0.00	52.03
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	134.69	0.00	100.00	0	2	0.00	100.00	0.00	70.08	0.00	100.00	0.00	52.03
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	134.69	0.00	100.00	0	2	0.00	100.00	0.00	70.08	0.00	100.00	0.00	52.03
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	134.69	0.00	100.00	0	2	0.00	100.00	0.00	70.08	0.00	100.00	0.00	52.03
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	134.69	0.00	100.00	0	2	0.00	100.00	0.00	70.08	0.00	100.00	0.00	52.03
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	134.69	0.00	100.00	0	2	0.00	100.00	0.00	70.08	0.00	100.00	0.00	52.03
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	134.69	0.00	100.00	0	2	0.00	100.00	0.00	70.08	0.00	100.00	0.00	52.03
20	500,000	**UP**		0	5	0.00	100.00	0.00	134.69	0.00	100.00	0	2	0.00	100.00	0.00	70.08	0.00	100.00	0.00	52.03
				5				134.69				2				70.08				52.03	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 3000 KINA

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.85	0.85	77.05	77.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	0.25	1.11	22.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	1.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	1.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	1.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	1.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	1.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	1.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	1.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	1.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	1.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	1.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	1.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	1.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	1.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	1.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	1.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	1.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	1.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				1.11				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 301 COKLAT

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	11.76	11.76	0.72	0.72	1.21	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	2.94	14.71	1.04	1.75	1.75	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	13	23.53	38.24	8.90	10.65	15.05	18.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	19	17.65	55.88	6.67	17.32	11.28	29.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	27	23.53	79.41	20.45	37.77	34.60	63.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	28	2.94	82.35	6.36	44.13	10.76	74.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	31	8.82	91.18	4.88	49.00	8.25	82.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	32	2.94	94.12	0.21	49.21	0.35	83.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	33	2.94	97.06	0.19	49.40	0.32	83.58	0	0	0.00	0.00	1.31	1.31	100.00	100.00	700.18	2.65
10	2,000	2,500	2,500	1	34	2.94	100.00	9.71	59.11	16.42	100.00	0	0	0.00	0.00	0.00	1.31	0.00	100.00	0.00	2.22
11	2,500	3,000	2,750	0	34	0.00	100.00	0.00	59.11	0.00	100.00	0	0	0.00	0.00	0.00	1.31	0.00	100.00	0.00	2.22
12	3,000	4,000	3,500	0	34	0.00	100.00	0.00	59.11	0.00	100.00	0	0	0.00	0.00	0.00	1.31	0.00	100.00	0.00	2.22
13	4,000	5,000	4,500	0	34	0.00	100.00	0.00	59.11	0.00	100.00	0	0	0.00	0.00	0.00	1.31	0.00	100.00	0.00	2.22
14	5,000	7,500	6,250	0	34	0.00	100.00	0.00	59.11	0.00	100.00	0	0	0.00	0.00	0.00	1.31	0.00	100.00	0.00	2.22
15	7,500	10,000	8,750	0	34	0.00	100.00	0.00	59.11	0.00	100.00	0	0	0.00	0.00	0.00	1.31	0.00	100.00	0.00	2.22
16	10,000	20,000	15,000	0	34	0.00	100.00	0.00	59.11	0.00	100.00	0	0	0.00	0.00	0.00	1.31	0.00	100.00	0.00	2.22
17	20,000	50,000	35,000	0	34	0.00	100.00	0.00	59.11	0.00	100.00	0	0	0.00	0.00	0.00	1.31	0.00	100.00	0.00	2.22
18	50,000	100,000	75,000	0	34	0.00	100.00	0.00	59.11	0.00	100.00	0	0	0.00	0.00	0.00	1.31	0.00	100.00	0.00	2.22
19	100,000	500,000	300,000	0	34	0.00	100.00	0.00	59.11	0.00	100.00	0	0	0.00	0.00	0.00	1.31	0.00	100.00	0.00	2.22
20	500,000	**UP**		0	34	0.00	100.00	0.00	59.11	0.00	100.00	0	0	0.00	0.00	0.00	1.31	0.00	100.00	0.00	2.22
				34				59.11				0				1.31				2.22	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 3010 COKLAT

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.07	0.07	2.69	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	0.11	0.18	4.14	6.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	0.94	1.12	36.65	43.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	1.45	2.57	56.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				2.57				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 3030 KOPI

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	8.38	8.38	95.78	95.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	0.37	8.75	4.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	8.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	8.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	8.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	8.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	8.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	8.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	8.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	8.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	8.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	8.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	8.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	8.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	8.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	8.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	8.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	8.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	8.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				8.75				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 3031 RUMAH PENGERINGAN

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	18.87	18.87	2.02	2.02	2.46	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	11	1.89	20.75	0.64	2.66	0.77	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	12	1.89	22.64	0.83	3.49	1.01	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	14	3.77	26.42	1.08	4.58	1.32	5.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	14	28	26.42	52.83	8.15	12.73	9.90	15.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	30	3.77	56.60	2.23	14.95	2.70	18.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	31	1.89	58.49	2.20	17.15	2.67	20.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	43	22.64	81.13	19.15	36.30	23.26	44.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	44	1.89	83.02	1.22	37.52	1.48	45.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	46	3.77	86.79	7.24	44.77	8.79	54.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	50	7.55	94.34	10.37	55.14	12.59	66.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	51	1.89	96.23	6.92	62.06	8.40	75.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	52	1.89	98.11	20.25	82.30	24.58	99.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	53	1.89	100.00	0.05	82.36	0.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	53	0.00	100.00	0.00	82.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	53	0.00	100.00	0.00	82.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	53	0.00	100.00	0.00	82.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	53	0.00	100.00	0.00	82.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	53	0.00	100.00	0.00	82.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	53	0.00	100.00	0.00	82.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					53				82.36				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 3032 DENGAN RUMAH PENGERINGAN

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	16.67	16.67	12.82	12.82	40.35	40.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	8	50.00	66.67	5.61	18.43	17.67	58.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	10	16.67	83.33	5.12	23.55	16.12	74.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	8.33	91.67	0.53	24.08	1.66	75.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	12	8.33	100.00	7.69	31.77	24.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	12	0.00	100.00	0.00	31.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	12	0.00	100.00	0.00	31.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	12	0.00	100.00	0.00	31.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	12	0.00	100.00	0.00	31.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	12	0.00	100.00	0.00	31.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	12	0.00	100.00	0.00	31.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	12	0.00	100.00	0.00	31.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	31.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	31.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	31.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	31.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	31.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	31.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	31.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	12	0.00	100.00	0.00	31.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				12				31.77				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 304 TEH

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	3.85	3.85	57.72	57.72	7.41	7.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	0.64	4.49	0.03	57.75	0.00	7.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	0.64	5.13	0.07	57.82	0.01	7.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	14	3.85	8.97	0.30	58.12	0.04	7.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	15	0.64	9.62	16.32	74.44	2.10	9.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	17	1.28	10.90	0.76	75.20	0.10	9.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	18	0.64	11.54	0.34	75.54	0.04	9.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	21	1.92	13.46	17.62	93.16	2.26	11.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	25	2.56	16.03	0.10	93.27	0.01	11.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	27	1.28	17.31	1.55	94.82	0.20	12.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	32	3.21	20.51	7.79	102.61	1.00	13.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	38	3.85	24.36	10.94	113.55	1.41	14.59	1	1	33.33	33.33	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	46	5.13	29.49	23.01	136.56	2.96	17.54	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	32	78	20.51	50.00	118.36	254.93	15.20	32.74	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	12	90	7.69	57.69	65.61	320.54	8.43	41.17	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	38	128	24.36	82.05	311.62	632.15	40.03	81.20	2	3	66.67	100.00	32.89	32.89	100.00	100.00	10.55	5.20
17	20,000	50,000	35,000	18	146	11.54	93.59	59.68	691.83	7.67	88.86	0	3	0.00	100.00	0.00	32.89	0.00	100.00	0.00	4.75
18	50,000	100,000	75,000	5	151	3.21	96.79	55.51	747.34	7.13	95.99	0	3	0.00	100.00	0.00	32.89	0.00	100.00	0.00	4.40
19	100,000	500,000	300,000	5	156	3.21	100.00	31.19	778.53	4.01	100.00	0	3	0.00	100.00	0.00	32.89	0.00	100.00	0.00	4.22
20	500,000	**UP**		0	156	0.00	100.00	0.00	778.53	0.00	100.00	0	3	0.00	100.00	0.00	32.89	0.00	100.00	0.00	4.22
					156				778.53				3				32.89				4.22

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 3040 TEH

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.20	1.20	0.03	0.03	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	1.20	2.41	0.24	0.27	0.12	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	5	3.61	6.02	0.02	0.29	0.01	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	1.20	7.23	0.24	0.53	0.12	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	8	2.41	9.64	0.37	0.90	0.19	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	1.20	10.84	0.28	1.18	0.14	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	11	2.41	13.25	3.42	4.59	1.71	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	16	6.02	19.28	4.88	9.47	2.43	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	19	3.61	22.89	4.12	13.59	2.06	6.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	22	3.61	26.51	0.83	14.43	0.42	7.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	24	2.41	28.92	4.67	19.09	2.33	9.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	28	4.82	33.73	0.66	19.75	0.33	9.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	16	44	19.28	53.01	3.38	23.13	1.69	11.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	50	7.23	60.24	1.87	25.00	0.94	12.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	22	72	26.51	86.75	122.14	147.15	60.97	73.45	1	1	100.00	100.00	32.89	32.89	100.00	100.00	26.93	22.35
17	20,000	50,000	35,000	8	80	9.64	96.39	49.10	196.25	24.51	97.96	0	1	0.00	100.00	0.00	32.89	0.00	100.00	0.00	16.76
18	50,000	100,000	75,000	3	83	3.61	100.00	4.09	200.33	2.04	100.00	0	1	0.00	100.00	0.00	32.89	0.00	100.00	0.00	16.42
19	100,000	500,000	300,000	0	83	0.00	100.00	0.00	200.33	0.00	100.00	0	1	0.00	100.00	0.00	32.89	0.00	100.00	0.00	16.42
20	500,000	**UP**		0	83	0.00	100.00	0.00	200.33	0.00	100.00	0	1	0.00	100.00	0.00	32.89	0.00	100.00	0.00	16.42
				83				200.33				1				32.89				16.42	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 305 MINYAK SEREH

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	12.50	12.50	0.24	0.24	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	12.50	25.00	0.99	1.24	1.15	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	12.50	37.50	3.34	4.58	3.88	5.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	12.50	50.00	9.36	13.94	10.86	16.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	12.50	62.50	9.30	23.24	10.79	26.97	4	4	40.00	40.00	311.07	311.07	40.00	40.00	3344.89	1338.52
7	750	1,000	875	1	6	12.50	75.00	13.95	37.19	16.19	43.15	6	10	60.00	100.00	466.61	777.69	60.00	100.00	3344.89	2091.11
8	1,000	1,500	1,250	1	7	12.50	87.50	6.82	44.01	7.92	51.07	0	10	0.00	100.00	0.00	777.69	0.00	100.00	0.00	1766.91
9	1,500	2,000	1,750	1	8	12.50	100.00	42.16	86.18	48.93	100.00	0	10	0.00	100.00	0.00	777.69	0.00	100.00	0.00	902.41
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	86.18	0.00	100.00	0	10	0.00	100.00	0.00	777.69	0.00	100.00	0.00	902.41
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	86.18	0.00	100.00	0	10	0.00	100.00	0.00	777.69	0.00	100.00	0.00	902.41
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	86.18	0.00	100.00	0	10	0.00	100.00	0.00	777.69	0.00	100.00	0.00	902.41
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	86.18	0.00	100.00	0	10	0.00	100.00	0.00	777.69	0.00	100.00	0.00	902.41
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	86.18	0.00	100.00	0	10	0.00	100.00	0.00	777.69	0.00	100.00	0.00	902.41
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	86.18	0.00	100.00	0	10	0.00	100.00	0.00	777.69	0.00	100.00	0.00	902.41
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	86.18	0.00	100.00	0	10	0.00	100.00	0.00	777.69	0.00	100.00	0.00	902.41
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	86.18	0.00	100.00	0	10	0.00	100.00	0.00	777.69	0.00	100.00	0.00	902.41
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	86.18	0.00	100.00	0	10	0.00	100.00	0.00	777.69	0.00	100.00	0.00	902.41
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	86.18	0.00	100.00	0	10	0.00	100.00	0.00	777.69	0.00	100.00	0.00	902.41
20	500,000	**UP**		0	8	0.00	100.00	0.00	86.18	0.00	100.00	0	10	0.00	100.00	0.00	777.69	0.00	100.00	0.00	902.41
				8				86.18				10				777.69				902.41	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 3050 MINYAK SEREH

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	11.76	11.76	27.90	27.90	18.69	18.69	8	8	47.06	47.06	933.34	933.34	55.43	55.43	3345.32	3345.32
2	50	100	75	1	3	5.88	17.65	17.67	45.57	11.83	30.52	3	11	17.65	64.71	544.38	1,477.73	32.33	87.76	3080.82	3242.76
3	100	200	150	1	4	5.88	23.53	28.36	17.21	19.00	11.53	0	11	0.00	64.71	0.00	1,477.73	0.00	87.76	0.00	8587.25
4	200	300	250	1	5	5.88	29.41	28.36	45.57	19.00	30.52	0	11	0.00	64.71	0.00	1,477.73	0.00	87.76	0.00	3242.76
5	300	500	400	1	6	5.88	35.29	17.73	63.30	11.87	42.39	0	11	0.00	64.71	0.00	1,477.73	0.00	87.76	0.00	2334.63
6	500	750	625	1	7	5.88	41.18	1.79	65.08	1.20	43.59	2	13	11.76	76.47	50.61	1,528.33	3.01	90.76	2830.62	2348.25
7	750	1,000	875	1	8	5.88	47.06	36.25	101.34	24.28	67.87	0	13	0.00	76.47	0.00	1,528.33	0.00	90.76	0.00	1508.14
8	1,000	1,500	1,250	1	9	5.88	52.94	22.66	124.00	15.18	83.05	0	13	0.00	76.47	0.00	1,528.33	0.00	90.76	0.00	1232.55
9	1,500	2,000	1,750	1	10	5.88	58.82	36.25	87.74	24.28	58.77	0	13	0.00	76.47	0.00	1,528.33	0.00	90.76	0.00	1741.82
10	2,000	2,500	2,250	1	11	5.88	64.71	37.20	124.94	24.91	83.68	0	13	0.00	76.47	0.00	1,528.33	0.00	90.76	0.00	1223.25
11	2,500	3,000	2,750	1	12	5.88	70.59	37.20	87.74	24.91	58.77	0	13	0.00	76.47	0.00	1,528.33	0.00	90.76	0.00	1741.82
12	3,000	4,000	3,500	1	13	5.88	76.47	23.25	110.99	15.57	74.34	0	13	0.00	76.47	0.00	1,528.33	0.00	90.76	0.00	1376.98
13	4,000	5,000	4,500	1	14	5.88	82.35	53.86	164.85	36.08	110.41	0	13	0.00	76.47	0.00	1,528.33	0.00	90.76	0.00	927.09
14	5,000	7,500	6,250	2	16	11.76	94.12	20.20	144.66	13.53	96.89	0	13	0.00	76.47	0.00	1,528.33	0.00	90.76	0.00	1056.53
15	7,500	10,000	8,750	1	17	5.88	100.00	4.65	149.31	3.11	100.00	4	17	23.53	100.00	155.54	1,683.87	9.24	100.00	3344.89	1127.80
16	10,000	20,000	15,000	0	17	0.00	100.00	0.00	149.31	0.00	100.00	0	17	0.00	100.00	0.00	1,683.87	0.00	100.00	0.00	1127.80
17	20,000	50,000	35,000	0	17	0.00	100.00	0.00	149.31	0.00	100.00	0	17	0.00	100.00	0.00	1,683.87	0.00	100.00	0.00	1127.80
18	50,000	100,000	75,000	0	17	0.00	100.00	0.00	149.31	0.00	100.00	0	17	0.00	100.00	0.00	1,683.87	0.00	100.00	0.00	1127.80
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	149.31	0.00	100.00	0	17	0.00	100.00	0.00	1,683.87	0.00	100.00	0.00	1127.80
20	500,000	**UP**		0	17	0.00	100.00	0.00	149.31	0.00	100.00	0	17	0.00	100.00	0.00	1,683.87	0.00	100.00	0.00	1127.80
				17				149.31				17				1,683.87				1127.80	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 3060 KAPOK

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	1.48	1.48	90.12	90.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	0.16	1.64	9.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				1.64				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 3070 KELAPA DAN KOPRASEMUA GEDUNG (KECUALI GEDUNG PENGERINGAN)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	33.33	33.33	43.00	43.00	50.28	50.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	16.67	50.00	1.80	44.80	2.11	52.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	16.67	66.67	11.20	56.00	13.10	65.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	16.67	83.33	4.09	60.09	4.78	70.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	16.67	100.00	25.43	85.52	29.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	6	0.00	100.00	0.00	85.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	6	0.00	100.00	0.00	85.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	85.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	85.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	85.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	85.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	85.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	85.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	85.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	85.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	85.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	85.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	85.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	85.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	6	0.00	100.00	0.00	85.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				85.52				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 3071 BILA TIDAK DILAKUKAN EKSTRAKSI MINYAK

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	55	55	68.75	68.75	27.50	27.50	11.54	11.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	59	5.00	73.75	0.55	28.05	0.23	11.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	62	3.75	77.50	0.72	28.77	0.30	12.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	63	1.25	78.75	2.91	31.68	1.22	13.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	64	1.25	80.00	2.91	34.59	1.22	14.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	65	1.25	81.25	2.91	37.50	1.22	15.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	66	1.25	82.50	7.46	44.96	3.13	18.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	67	1.25	83.75	8.29	53.25	3.48	22.34	3	3	60.00	60.00	85.27	85.27	99.75	99.75	1028.12	160.13
9	1,500	2,000	1,750	1	68	1.25	85.00	8.99	62.24	3.77	26.12	0	3	0.00	60.00	0.00	85.27	0.00	99.75	0.00	137.00
10	2,000	2,500	2,250	1	69	1.25	86.25	38.08	24.15	15.98	10.14	0	3	0.00	60.00	0.00	85.27	0.00	99.75	0.00	353.02
11	2,500	3,000	2,750	1	70	1.25	87.50	38.08	62.24	15.98	26.12	0	3	0.00	60.00	0.00	85.27	0.00	99.75	0.00	137.00
12	3,000	4,000	3,500	1	71	1.25	88.75	76.49	138.73	32.10	58.21	0	3	0.00	60.00	0.00	85.27	0.00	99.75	0.00	61.46
13	4,000	5,000	4,500	1	72	1.25	90.00	0.34	139.07	0.14	58.36	2	5	40.00	100.00	0.22	85.48	0.25	100.00	63.61	61.47
14	5,000	7,500	6,250	1	73	1.25	91.25	17.46	156.54	7.33	65.68	0	5	0.00	100.00	0.00	85.48	0.00	100.00	0.00	54.61
15	7,500	10,000	8,750	1	74	1.25	92.50	7.43	163.97	3.12	68.80	0	5	0.00	100.00	0.00	85.48	0.00	100.00	0.00	52.13
16	10,000	20,000	15,000	1	75	1.25	93.75	8.51	172.48	3.57	72.37	0	5	0.00	100.00	0.00	85.48	0.00	100.00	0.00	49.56
17	20,000	50,000	35,000	1	76	1.25	95.00	2.79	175.28	1.17	73.55	0	5	0.00	100.00	0.00	85.48	0.00	100.00	0.00	48.77
18	50,000	100,000	75,000	4	80	5.00	100.00	63.04	238.32	26.45	100.00	0	5	0.00	100.00	0.00	85.48	0.00	100.00	0.00	35.87
19	100,000	500,000	300,000	0	80	0.00	100.00	0.00	238.32	0.00	100.00	0	5	0.00	100.00	0.00	85.48	0.00	100.00	0.00	35.87
20	500,000	**UP**		0	80	0.00	100.00	0.00	238.32	0.00	100.00	0	5	0.00	100.00	0.00	85.48	0.00	100.00	0.00	35.87
					80				238.32				5				85.48				35.87

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 3072 DENGAN EKTRAKSI MINYAK

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

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

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 3073 GEDUNG PENGERINGAN DENGAN PENGERINGAN BUATAN

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	100.00	100.00	10.00	10.00	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				10.00				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 308 GEDUNG TIDAK TERMASUK RUMAH ASAP

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	0.14	0.14	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.14				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 3080 KARET (GUTTA PERCHA)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.56	5.56	0.22	0.22	1.97	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.56	11.11	0.06	0.28	0.53	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.56	16.67	0.03	0.31	0.22	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.56	22.22	0.11	0.42	1.00	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.56	27.78	0.05	0.47	0.42	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.56	33.33	0.07	0.54	0.59	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.56	38.89	0.17	0.71	1.52	6.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.56	44.44	0.09	0.80	0.79	7.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	5.56	50.00	0.21	1.01	1.87	8.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	12	16.67	66.67	0.44	1.45	3.90	12.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	5.56	72.22	0.61	2.07	5.40	18.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	5.56	77.78	0.24	2.31	2.12	20.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	5.56	83.33	2.72	5.03	23.94	44.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	5.56	88.89	0.86	5.88	7.55	51.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	17	5.56	94.44	4.61	10.50	40.63	92.45	1	1	100.00	100.00	1.88	1.88	100.00	100.00	40.85	17.95
17	20,000	50,000	35,000	1	18	5.56	100.00	0.86	11.36	7.55	100.00	0	1	0.00	100.00	0.00	1.88	0.00	100.00	0.00	16.59
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	11.36	0.00	100.00	0	1	0.00	100.00	0.00	1.88	0.00	100.00	0.00	16.59
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	11.36	0.00	100.00	0	1	0.00	100.00	0.00	1.88	0.00	100.00	0.00	16.59
20	500,000	**UP**		0	18	0.00	100.00	0.00	11.36	0.00	100.00	0	1	0.00	100.00	0.00	1.88	0.00	100.00	0.00	16.59
				18				11.36				1				1.88				16.59	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 3081 SEMUA GEDUNG TIDAK TERMASUK RUMAH ASAP

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	55	55	13.75	13.75	186.80	186.80	10.99	10.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	19	74	4.75	18.50	4.75	191.55	0.28	11.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	15	89	3.75	22.25	4.99	196.54	0.29	11.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	19	108	4.75	27.00	10.82	207.36	0.64	12.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	21	129	5.25	32.25	20.99	228.35	1.23	13.43	1	1	25.00	25.00	21.13	21.13	3.30	3.30	100.69	9.25
6	500	750	625	12	141	3.00	35.25	25.91	254.26	1.52	14.95	0	1	0.00	25.00	0.00	21.13	0.00	3.30	0.00	8.31
7	750	1,000	875	14	155	3.50	38.75	17.31	271.57	1.02	15.97	0	1	0.00	25.00	0.00	21.13	0.00	3.30	0.00	7.78
8	1,000	1,500	1,250	16	171	4.00	42.75	25.69	297.26	1.51	17.48	2	3	50.00	75.00	615.59	636.73	96.18	99.48	2396.27	214.20
9	1,500	2,000	1,750	24	195	6.00	48.75	29.07	326.33	1.71	19.19	0	3	0.00	75.00	0.00	636.73	0.00	99.48	0.00	195.12
10	2,000	2,500	2,250	17	212	4.25	53.00	21.97	348.30	1.29	20.49	0	3	0.00	75.00	0.00	636.73	0.00	99.48	0.00	182.81
11	2,500	3,000	2,750	19	231	4.75	57.75	41.29	389.58	2.43	22.91	0	3	0.00	75.00	0.00	636.73	0.00	99.48	0.00	163.44
12	3,000	4,000	3,500	19	250	4.75	62.50	67.72	457.30	3.98	26.90	0	3	0.00	75.00	0.00	636.73	0.00	99.48	0.00	139.24
13	4,000	5,000	4,500	18	268	4.50	67.00	79.82	537.12	4.69	31.59	0	3	0.00	75.00	0.00	636.73	0.00	99.48	0.00	118.54
14	5,000	7,500	6,250	55	323	13.75	80.75	333.36	870.48	19.61	51.20	0	3	0.00	75.00	0.00	636.73	0.00	99.48	0.00	73.15
15	7,500	10,000	8,750	10	333	2.50	83.25	87.27	957.75	5.13	56.33	0	3	0.00	75.00	0.00	636.73	0.00	99.48	0.00	66.48
16	10,000	20,000	15,000	45	378	11.25	94.50	460.02	1,417.77	27.06	83.39	1	4	25.00	100.00	3.31	640.04	0.52	100.00	0.72	45.14
17	20,000	50,000	35,000	19	397	4.75	99.25	229.66	1,647.43	13.51	96.90	0	4	0.00	100.00	0.00	640.04	0.00	100.00	0.00	38.85
18	50,000	100,000	75,000	2	399	0.50	99.75	52.75	1,700.18	3.10	100.00	0	4	0.00	100.00	0.00	640.04	0.00	100.00	0.00	37.65
19	100,000	500,000	300,000	1	400	0.25	100.00	0.00	1,700.18	0.00	100.00	0	4	0.00	100.00	0.00	640.04	0.00	100.00	0.00	37.65
20	500,000	**UP**		0	400	0.00	100.00	0.00	1,700.18	0.00	100.00	0	4	0.00	100.00	0.00	640.04	0.00	100.00	0.00	37.65
				400				1,700.18				4				640.04				37.65	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 3082 RUMAH ASAP DI PERKEBUNAN KARET

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	5.38	5.38	335.68	335.68	26.26	26.26	2	2	50.00	50.00	38.49	38.49	89.05	89.05	11.47	11.47
2	50	100	75	8	18	4.30	9.68	2.22	337.90	0.17	26.43	0	2	0.00	50.00	0.00	38.49	0.00	89.05	0.00	11.39
3	100	200	150	15	33	8.06	17.74	10.52	348.42	0.82	27.25	0	2	0.00	50.00	0.00	38.49	0.00	89.05	0.00	11.05
4	200	300	250	1	34	0.54	18.28	2.30	350.72	0.18	27.43	0	2	0.00	50.00	0.00	38.49	0.00	89.05	0.00	10.97
5	300	500	400	9	43	4.84	23.12	19.63	370.35	1.54	28.97	0	2	0.00	50.00	0.00	38.49	0.00	89.05	0.00	10.39
6	500	750	625	12	55	6.45	29.57	20.93	391.28	1.64	30.61	0	2	0.00	50.00	0.00	38.49	0.00	89.05	0.00	9.84
7	750	1,000	875	2	57	1.08	30.65	8.22	399.50	0.64	31.25	0	2	0.00	50.00	0.00	38.49	0.00	89.05	0.00	9.63
8	1,000	1,500	1,250	14	71	7.53	38.17	57.90	457.40	4.53	35.78	0	2	0.00	50.00	0.00	38.49	0.00	89.05	0.00	8.41
9	1,500	2,000	1,750	2	73	1.08	39.25	7.95	465.35	0.62	36.40	0	2	0.00	50.00	0.00	38.49	0.00	89.05	0.00	8.27
10	2,000	2,500	2,250	12	85	6.45	45.70	96.74	562.10	7.57	43.97	0	2	0.00	50.00	0.00	38.49	0.00	89.05	0.00	6.85
11	2,500	3,000	2,750	46	131	24.73	70.43	206.32	768.41	16.14	60.10	1	3	25.00	75.00	3.48	41.97	8.05	97.09	1.69	5.46
12	3,000	4,000	3,500	21	152	11.29	81.72	125.04	893.45	9.78	69.89	0	3	0.00	75.00	0.00	41.97	0.00	97.09	0.00	4.70
13	4,000	5,000	4,500	1	153	0.54	82.26	1.22	894.67	0.10	69.98	0	3	0.00	75.00	0.00	41.97	0.00	97.09	0.00	4.69
14	5,000	7,500	6,250	9	162	4.84	87.10	134.58	1,029.25	10.53	80.51	0	3	0.00	75.00	0.00	41.97	0.00	97.09	0.00	4.08
15	7,500	10,000	8,750	5	167	2.69	89.78	71.97	1,101.23	5.63	86.14	0	3	0.00	75.00	0.00	41.97	0.00	97.09	0.00	3.81
16	10,000	20,000	15,000	14	181	7.53	97.31	164.38	1,265.61	12.86	99.00	0	3	0.00	75.00	0.00	41.97	0.00	97.09	0.00	3.32
17	20,000	50,000	35,000	4	185	2.15	99.46	12.02	1,277.63	0.94	99.94	1	4	25.00	100.00	1.26	43.22	2.91	100.00	10.45	3.38
18	50,000	100,000	75,000	1	186	0.54	100.00	0.82	1,278.45	0.06	100.00	0	4	0.00	100.00	0.00	43.22	0.00	100.00	0.00	3.38
19	100,000	500,000	300,000	0	186	0.00	100.00	0.00	1,278.45	0.00	100.00	0	4	0.00	100.00	0.00	43.22	0.00	100.00	0.00	3.38
20	500,000	**UP**		0	186	0.00	100.00	0.00	1,278.45	0.00	100.00	0	4	0.00	100.00	0.00	43.22	0.00	100.00	0.00	3.38
				186				1,278.45				4				43.22				3.38	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 309 GULA BIBIT

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	7.69	7.69	0.15	0.15	1.50	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	7.69	15.38	0.05	0.21	0.55	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	7.69	23.08	0.22	0.42	2.20	4.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	7.69	30.77	0.33	0.75	3.30	7.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	7.69	38.46	0.33	1.08	3.30	10.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	7.69	46.15	0.45	1.54	4.53	15.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	8	15.38	61.54	1.02	2.55	10.17	25.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	7.69	69.23	0.58	3.14	5.84	31.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	7.69	76.92	1.05	4.19	10.55	41.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	7.69	84.62	1.18	5.37	11.81	53.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	7.69	92.31	1.58	6.96	15.85	69.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	7.69	100.00	3.04	10.00	30.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	13	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	13	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					13				10.00				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 3090 GULA BIBIT GEDUNG DAN ISINYA

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	3.66	3.66	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				3.66				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 310 PERKEBUNAN SERAT,SERAT CAMPURAN DAN KAPOK YANG BELUM TERPROS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	33	33	39.29	39.29	10.04	10.04	27.11	27.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	22	55	26.19	65.48	6.59	16.63	17.78	44.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	60	5.95	71.43	5.20	21.83	14.04	58.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	61	1.19	72.62	2.49	24.32	6.71	65.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	68	8.33	80.95	1.60	25.92	4.33	69.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	69	1.19	82.14	4.05	29.97	10.94	80.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	79	11.90	94.05	2.07	32.04	5.58	86.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	80	1.19	95.24	0.74	32.79	2.01	88.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	81	1.19	96.43	0.74	33.53	2.01	90.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	82	1.19	97.62	0.42	33.95	1.13	91.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	83	1.19	98.81	0.62	34.57	1.67	93.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	84	1.19	100.00	2.48	37.05	6.70	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	84	0.00	100.00	0.00	37.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	84	0.00	100.00	0.00	37.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	84	0.00	100.00	0.00	37.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	84	0.00	100.00	0.00	37.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	84	0.00	100.00	0.00	37.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	84	0.00	100.00	0.00	37.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	84	0.00	100.00	0.00	37.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	84	0.00	100.00	0.00	37.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					84				37.05				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 311 PABRIK TAPIOKA DI

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	9.09	9.09	0.76	0.76	0.76	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	3	18.18	27.27	0.21	0.97	0.21	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	9.09	36.36	1.97	2.94	1.96	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	9.09	45.45	3.86	6.80	3.86	6.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	9.09	54.55	7.09	13.88	7.08	13.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	9.09	63.64	3.60	17.48	3.60	17.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	9.09	72.73	13.62	31.10	13.61	31.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	9.09	81.82	3.03	34.13	3.03	34.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	9.09	90.91	1.51	35.65	1.51	35.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	9.09	100.00	64.42	100.07	64.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	11	0.00	100.00	0.00	100.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	100.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	100.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	100.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	100.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	100.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	100.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	100.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	11	0.00	100.00	0.00	100.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					11				100.07				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 3110 PABRIK TAPIOKA DI PERKEBUNAN

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

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

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 312 DAMAR DAN TERPENTIN

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	7.69	7.69	9.06	9.06	3.58	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	7.69	15.38	7.37	16.43	2.92	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	7.69	23.08	34.48	50.92	13.64	20.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	7.69	30.77	66.03	116.95	26.12	46.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	7.69	38.46	90.60	207.55	35.83	82.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	7.69	46.15	0.00	207.55	0.00	82.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	7.69	53.85	45.30	252.85	17.92	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	7.69	61.54	0.00	252.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	7.69	69.23	0.00	252.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	7.69	76.92	0.00	252.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	7.69	84.62	0.00	252.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	7.69	92.31	0.00	252.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	7.69	100.00	0.00	252.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	252.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	252.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	252.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	252.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	252.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	13	0.00	100.00	0.00	252.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					13				252.85				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 3120 DAMAR DAN TERPENTIN

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.70	2.70	0.26	0.26	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	2.70	5.41	0.91	1.17	0.31	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	2.70	8.11	3.11	4.28	1.07	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	2.70	10.81	3.14	7.41	1.08	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	2.70	13.51	3.30	10.72	1.13	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	2.70	16.22	3.60	14.31	1.23	4.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	2.70	18.92	3.65	17.96	1.25	6.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	2.70	21.62	4.00	21.96	1.37	7.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	2.70	24.32	4.20	26.16	1.44	8.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	2.70	27.03	34.70	8.54	11.91	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	12	5.41	32.43	56.38	47.84	19.36	16.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	2.70	35.14	6.80	54.64	2.33	18.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	2.70	37.84	6.80	61.43	2.33	21.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	23	24.32	62.16	141.28	202.71	48.52	69.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	32	24.32	86.49	89.57	292.28	30.76	100.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	36	10.81	97.30	16.18	276.10	5.55	94.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	37	2.70	100.00	15.10	291.20	5.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	37	0.00	100.00	0.00	291.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	37	0.00	100.00	0.00	291.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	37	0.00	100.00	0.00	291.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					37				291.20				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 313 CENGKEH DAN REMPAH

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	28.57	28.57	0.86	0.86	4.18	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	14.29	42.86	0.13	0.99	0.63	4.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	14.29	57.14	0.30	1.29	1.44	6.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	14.29	71.43	1.98	3.27	9.63	15.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	14.29	85.71	1.32	4.60	6.42	22.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	14.29	100.00	16.02	20.61	77.70	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	7	0.00	100.00	0.00	20.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	20.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	20.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	20.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	20.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	20.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	20.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	20.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	20.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	20.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	20.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	20.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	20.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	7	0.00	100.00	0.00	20.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					7				20.61				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 3130 PERKENEIRS DAN REMPAH REMPAH

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	1.19	1.19	7.73	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	7.77	8.96	50.42	58.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	6.45	15.41	41.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	15.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	15.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	15.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	15.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	15.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	15.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	15.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	15.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	15.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	15.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	15.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	15.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	15.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	15.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	15.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	15.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				15.41				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 314 PADI, TANPA PENGERJAAN

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	1.19	1.19	43.38	43.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	1.55	2.74	56.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	2.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	2.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	2.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	2.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	2.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	2.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	2.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	2.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	2.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	2.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	2.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	2.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	2.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	2.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	2.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	2.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	2.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				2.74				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 315 HORTIKULTURA,SAYUR SAYURAN,KENTANG DAN TIDAK ADA PENGERINGA

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	20	20	24.69	24.69	3.97	3.97	1.08	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	28	9.88	34.57	5.09	9.06	1.39	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	38	12.35	46.91	12.60	21.65	3.44	5.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	42	4.94	51.85	3.05	24.71	0.83	6.75	1	1	20.00	20.00	0.05	0.05	0.04	0.04	1.53	0.19
5	300	500	400	5	47	6.17	58.02	18.62	43.33	5.09	11.84	0	1	0.00	20.00	0.00	0.05	0.00	0.04	0.00	0.11
6	500	750	625	6	53	7.41	65.43	5.89	49.22	1.61	13.45	0	1	0.00	20.00	0.00	0.05	0.00	0.04	0.00	0.09
7	750	1,000	875	3	56	3.70	69.14	5.78	55.00	1.58	15.03	0	1	0.00	20.00	0.00	0.05	0.00	0.04	0.00	0.08
8	1,000	1,500	1,250	4	60	4.94	74.07	6.58	61.58	1.80	16.82	1	2	20.00	40.00	20.00	20.05	17.31	17.35	304.02	32.56
9	1,500	2,000	1,750	4	64	4.94	79.01	19.71	81.29	5.38	22.21	0	2	0.00	40.00	0.00	20.05	0.00	17.35	0.00	24.66
10	2,000	2,500	2,250	1	65	1.23	80.25	4.24	85.53	1.16	23.37	0	2	0.00	40.00	0.00	20.05	0.00	17.35	0.00	23.44
11	2,500	3,000	2,750	1	66	1.23	81.48	10.56	96.08	2.88	26.25	0	2	0.00	40.00	0.00	20.05	0.00	17.35	0.00	20.86
12	3,000	4,000	3,500	4	70	4.94	86.42	26.77	122.85	7.31	33.56	0	2	0.00	40.00	0.00	20.05	0.00	17.35	0.00	16.32
13	4,000	5,000	4,500	1	71	1.23	87.65	5.64	128.49	1.54	35.10	0	2	0.00	40.00	0.00	20.05	0.00	17.35	0.00	15.60
14	5,000	7,500	6,250	1	72	1.23	88.89	25.43	153.92	6.95	42.05	0	2	0.00	40.00	0.00	20.05	0.00	17.35	0.00	13.02
15	7,500	10,000	8,750	1	73	1.23	90.12	0.00	153.92	0.00	42.05	0	2	0.00	40.00	0.00	20.05	0.00	17.35	0.00	13.02
16	10,000	20,000	15,000	1	74	1.23	91.36	64.38	218.30	17.59	59.64	0	2	0.00	40.00	0.00	20.05	0.00	17.35	0.00	9.18
17	20,000	50,000	35,000	5	79	6.17	97.53	116.92	335.23	31.94	91.59	3	5	60.00	100.00	95.50	115.55	82.65	100.00	81.68	34.47
18	50,000	100,000	75,000	1	80	1.23	98.77	13.09	348.31	3.58	95.16	0	5	0.00	100.00	0.00	115.55	0.00	100.00	0.00	33.17
19	100,000	500,000	300,000	1	81	1.23	100.00	17.71	366.02	4.84	100.00	0	5	0.00	100.00	0.00	115.55	0.00	100.00	0.00	31.57
20	500,000	**UP**		0	81	0.00	100.00	0.00	366.02	0.00	100.00	0	5	0.00	100.00	0.00	115.55	0.00	100.00	0.00	31.57
					81				366.02				5				115.55				31.57

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 3150 HORTIKULTURASAYUR SAYURANKENTANG DAN TIDAK ADA PENGERING

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	184	184	68.91	68.91	6.96	6.96	9.46	9.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	34	218	12.73	81.65	3.38	10.34	4.59	14.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	21	239	7.87	89.51	8.42	18.76	11.45	25.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	249	3.75	93.26	0.82	19.59	1.12	26.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	260	4.12	97.38	3.25	22.84	4.42	31.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	261	0.37	97.75	2.36	25.20	3.21	34.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	262	0.37	98.13	3.16	28.36	4.30	38.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	263	0.37	98.50	0.00	28.36	0.00	38.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	264	0.37	98.88	11.10	39.46	15.08	53.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	265	0.37	99.25	13.43	52.90	18.25	71.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	266	0.37	99.63	3.76	56.65	5.10	76.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	267	0.37	100.00	16.94	73.59	23.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	267	0.00	100.00	0.00	73.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	267	0.00	100.00	0.00	73.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	267	0.00	100.00	0.00	73.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	267	0.00	100.00	0.00	73.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	267	0.00	100.00	0.00	73.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	267	0.00	100.00	0.00	73.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	267	0.00	100.00	0.00	73.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	267	0.00	100.00	0.00	73.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					267				73.59				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 316 KELAPA SAWIT

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	832	832	30.10	30.10	862.74	862.74	11.78	11.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	279	1,111	10.09	40.20	118.68	981.41	1.62	13.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	128	1,239	4.63	44.83	77.71	1,059.13	1.06	14.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	74	1,313	2.68	47.50	25.75	1,084.88	0.35	14.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	60	1,373	2.17	49.67	14.09	1,098.97	0.19	15.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	41	1,414	1.48	51.16	11.46	1,110.43	0.16	15.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	46	1,460	1.66	52.82	30.86	1,141.29	0.42	15.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	75	1,535	2.71	55.54	35.88	1,177.17	0.49	16.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	63	1,598	2.28	57.81	117.85	1,295.03	1.61	17.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	63	1,661	2.28	60.09	72.09	1,367.12	0.98	18.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	41	1,702	1.48	61.58	82.12	1,449.24	1.12	19.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	57	1,759	2.06	63.64	104.40	1,553.64	1.43	21.21	4	4	4.82	4.82	321.20	321.20	15.07	15.07	307.67	20.67
13	4,000	5,000	4,500	29	1,788	1.05	64.69	92.70	1,646.34	1.27	22.48	0	4	0.00	4.82	0.00	321.20	0.00	15.07	0.00	19.51
14	5,000	7,500	6,250	65	1,853	2.35	67.04	196.70	1,843.04	2.69	25.16	0	4	0.00	4.82	0.00	321.20	0.00	15.07	0.00	17.43
15	7,500	10,000	8,750	60	1,913	2.17	69.21	161.83	2,004.87	2.21	27.37	0	4	0.00	4.82	0.00	321.20	0.00	15.07	0.00	16.02
16	10,000	20,000	15,000	109	2,022	3.94	73.15	676.34	2,681.21	9.23	36.61	5	9	6.02	10.84	91.01	412.21	4.27	19.34	13.46	15.37
17	20,000	50,000	35,000	261	2,283	9.44	82.60	1,415.09	4,096.30	19.32	55.93	20	29	24.10	34.94	209.65	621.86	9.84	29.18	14.82	15.18
18	50,000	100,000	75,000	227	2,510	8.21	90.81	1,359.87	5,456.17	18.57	74.49	20	49	24.10	59.04	509.18	1,131.04	23.89	53.07	37.44	20.73
19	100,000	500,000	300,000	231	2,741	8.36	99.17	1,618.20	7,074.37	22.09	96.58	26	75	31.33	90.36	521.91	1,652.95	24.49	77.56	32.25	23.37
20	500,000	**UP**		23	2,764	0.83	100.00	250.24	7,324.61	3.42	100.00	8	83	9.64	100.00	478.17	2,131.12	22.44	100.00	191.09	29.10
				2,764				7,324.61				83				2,131.12				29.10	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 3160 MINYAK KELAPA SAWIT TANPA PEMAKAIAN BENSIN DALAM PENGERJAAN

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	25	25	4.07	4.07	42.89	42.89	2.51	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	14	39	2.28	6.35	3.93	38.96	0.23	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	48	1.47	7.82	1.04	39.99	0.06	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	49	0.16	7.98	0.13	40.12	0.01	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	59	1.63	9.61	3.39	43.51	0.20	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	61	0.33	9.93	0.86	44.37	0.05	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	14	75	2.28	12.21	2.25	46.62	0.13	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	23	98	3.75	15.96	13.19	59.81	0.77	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	27	125	4.40	20.36	9.68	69.49	0.57	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	39	164	6.35	26.71	23.13	92.62	1.36	5.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	11	175	1.79	28.50	8.57	101.19	0.50	5.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	56	231	9.12	37.62	9.90	111.09	0.58	6.51	2	2	13.33	13.33	1.25	1.25	1.16	1.16	12.63	1.13
13	4,000	5,000	4,500	16	247	2.61	40.23	34.12	145.21	2.00	8.51	0	2	0.00	13.33	0.00	1.25	0.00	1.16	0.00	0.86
14	5,000	7,500	6,250	37	284	6.03	46.25	127.31	272.52	7.46	15.97	0	2	0.00	13.33	0.00	1.25	0.00	1.16	0.00	0.46
15	7,500	10,000	8,750	15	299	2.44	48.70	35.46	307.98	2.08	18.05	0	2	0.00	13.33	0.00	1.25	0.00	1.16	0.00	0.41
16	10,000	20,000	15,000	45	344	7.33	56.03	125.04	433.02	7.33	25.38	2	4	13.33	26.67	59.16	60.41	55.09	56.25	47.32	13.95
17	20,000	50,000	35,000	104	448	16.94	72.96	225.97	658.99	13.25	38.63	11	15	73.33	100.00	46.98	107.40	43.75	100.00	20.79	16.30
18	50,000	100,000	75,000	113	561	18.40	91.37	457.04	1,116.03	26.79	65.42	0	15	0.00	100.00	0.00	107.40	0.00	100.00	0.00	9.62
19	100,000	500,000	300,000	49	610	7.98	99.35	574.41	1,690.44	33.67	99.09	0	15	0.00	100.00	0.00	107.40	0.00	100.00	0.00	6.35
20	500,000	**UP**		4	614	0.65	100.00	15.49	1,705.93	0.91	100.00	0	15	0.00	100.00	0.00	107.40	0.00	100.00	0.00	6.30
				614				1,705.93				15				107.40				6.30	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 317 TEMBAKAU

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	853	853	75.15	75.15	2,365.27	2,365.27	49.82	49.82	100	100	94.34	94.34	2,683.52	2,683.52	88.05	88.05	113.46	113.46
2	50	100	75	274	1,127	24.14	99.30	2,305.43	4,670.70	48.56	98.38	4	104	3.77	98.11	194.48	2,878.00	6.38	94.43	8.44	61.62
3	100	200	150	7	1,134	0.62	99.91	72.04	4,742.74	1.52	99.90	2	106	1.89	100.00	169.60	3,047.60	5.57	100.00	235.43	64.26
4	200	300	250	1	1,135	0.09	100.00	4.80	4,747.54	0.10	100.00	0	106	0.00	100.00	0.00	3,047.60	0.00	100.00	0.00	64.19
5	300	500	400	0	1,135	0.00	100.00	0.00	4,747.54	0.00	100.00	0	106	0.00	100.00	0.00	3,047.60	0.00	100.00	0.00	64.19
6	500	750	625	0	1,135	0.00	100.00	0.00	4,747.54	0.00	100.00	0	106	0.00	100.00	0.00	3,047.60	0.00	100.00	0.00	64.19
7	750	1,000	875	0	1,135	0.00	100.00	0.00	4,747.54	0.00	100.00	0	106	0.00	100.00	0.00	3,047.60	0.00	100.00	0.00	64.19
8	1,000	1,500	1,250	0	1,135	0.00	100.00	0.00	4,747.54	0.00	100.00	0	106	0.00	100.00	0.00	3,047.60	0.00	100.00	0.00	64.19
9	1,500	2,000	1,750	0	1,135	0.00	100.00	0.00	4,747.54	0.00	100.00	0	106	0.00	100.00	0.00	3,047.60	0.00	100.00	0.00	64.19
10	2,000	2,500	2,500	0	1,135	0.00	100.00	0.00	4,747.54	0.00	100.00	0	106	0.00	100.00	0.00	3,047.60	0.00	100.00	0.00	64.19
11	2,500	3,000	2,750	0	1,135	0.00	100.00	0.00	4,747.54	0.00	100.00	0	106	0.00	100.00	0.00	3,047.60	0.00	100.00	0.00	64.19
12	3,000	4,000	3,500	0	1,135	0.00	100.00	0.00	4,747.54	0.00	100.00	0	106	0.00	100.00	0.00	3,047.60	0.00	100.00	0.00	64.19
13	4,000	5,000	4,500	0	1,135	0.00	100.00	0.00	4,747.54	0.00	100.00	0	106	0.00	100.00	0.00	3,047.60	0.00	100.00	0.00	64.19
14	5,000	7,500	6,250	0	1,135	0.00	100.00	0.00	4,747.54	0.00	100.00	0	106	0.00	100.00	0.00	3,047.60	0.00	100.00	0.00	64.19
15	7,500	10,000	8,750	0	1,135	0.00	100.00	0.00	4,747.54	0.00	100.00	0	106	0.00	100.00	0.00	3,047.60	0.00	100.00	0.00	64.19
16	10,000	20,000	15,000	0	1,135	0.00	100.00	0.00	4,747.54	0.00	100.00	0	106	0.00	100.00	0.00	3,047.60	0.00	100.00	0.00	64.19
17	20,000	50,000	35,000	0	1,135	0.00	100.00	0.00	4,747.54	0.00	100.00	0	106	0.00	100.00	0.00	3,047.60	0.00	100.00	0.00	64.19
18	50,000	100,000	75,000	0	1,135	0.00	100.00	0.00	4,747.54	0.00	100.00	0	106	0.00	100.00	0.00	3,047.60	0.00	100.00	0.00	64.19
19	100,000	500,000	300,000	0	1,135	0.00	100.00	0.00	4,747.54	0.00	100.00	0	106	0.00	100.00	0.00	3,047.60	0.00	100.00	0.00	64.19
20	500,000	**UP**		0	1,135	0.00	100.00	0.00	4,747.54	0.00	100.00	0	106	0.00	100.00	0.00	3,047.60	0.00	100.00	0.00	64.19
				1,135				4,747.54				106				3,047.60				64.19	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 32402 PAB. GULA TERMASUK GULA TETES TEBU AMPAS RAPAK DLL

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	4.79	4.79	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				4.79				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

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

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	8.05	8.05	278.69	278.69	10.27	10.27	1	1	4.55	4.55	375.00	375.00	46.48	46.48	134.56	134.56
2	50	100	75	7	21	4.02	12.07	0.49	279.18	0.02	10.29	0	1	0.00	4.55	0.00	375.00	0.00	46.48	0.00	134.32
3	100	200	150	5	26	2.87	14.94	1.64	280.82	0.06	10.35	0	1	0.00	4.55	0.00	375.00	0.00	46.48	0.00	133.54
4	200	300	250	3	29	1.72	16.67	0.88	281.70	0.03	10.38	0	1	0.00	4.55	0.00	375.00	0.00	46.48	0.00	133.12
5	300	500	400	2	31	1.15	17.82	0.01	281.71	0.00	10.38	0	1	0.00	4.55	0.00	375.00	0.00	46.48	0.00	133.11
6	500	750	625	1	32	0.57	18.39	1.92	283.63	0.07	10.45	0	1	0.00	4.55	0.00	375.00	0.00	46.48	0.00	132.21
7	750	1,000	875	2	34	1.15	19.54	1.15	284.78	0.04	10.49	0	1	0.00	4.55	0.00	375.00	0.00	46.48	0.00	131.68
8	1,000	1,500	1,250	2	36	1.15	20.69	0.95	285.74	0.04	10.53	0	1	0.00	4.55	0.00	375.00	0.00	46.48	0.00	131.24
9	1,500	2,000	1,750	1	37	0.57	21.26	0.63	286.36	0.02	10.55	0	1	0.00	4.55	0.00	375.00	0.00	46.48	0.00	130.95
10	2,000	2,500	2,250	1	38	0.57	21.84	8.04	294.41	0.30	10.85	0	1	0.00	4.55	0.00	375.00	0.00	46.48	0.00	127.37
11	2,500	3,000	2,750	1	39	0.57	22.41	3.67	298.08	0.14	10.98	0	1	0.00	4.55	0.00	375.00	0.00	46.48	0.00	125.81
12	3,000	4,000	3,500	1	40	0.57	22.99	0.00	298.08	0.00	10.98	0	1	0.00	4.55	0.00	375.00	0.00	46.48	0.00	125.81
13	4,000	5,000	4,500	1	41	0.57	23.56	4.71	302.79	0.17	11.16	0	1	0.00	4.55	0.00	375.00	0.00	46.48	0.00	123.85
14	5,000	7,500	6,250	2	43	1.15	24.71	17.45	320.24	0.64	11.80	0	1	0.00	4.55	0.00	375.00	0.00	46.48	0.00	117.10
15	7,500	10,000	8,750	10	53	5.75	30.46	131.82	452.06	4.86	16.66	1	2	4.55	9.09	120.00	495.00	14.87	61.36	91.03	109.50
16	10,000	20,000	15,000	22	75	12.64	43.10	407.68	859.74	15.02	31.68	1	3	4.55	13.64	20.00	515.00	2.48	63.84	4.91	59.90
17	20,000	50,000	35,000	28	103	16.09	59.20	924.68	1,784.43	34.07	65.76	0	3	0.00	13.64	0.00	515.00	0.00	63.84	0.00	28.86
18	50,000	100,000	75,000	19	122	10.92	70.11	198.10	1,982.53	7.30	73.06	1	4	4.55	18.18	50.69	565.69	6.28	70.12	25.59	28.53
19	100,000	500,000	300,000	44	166	25.29	95.40	692.08	2,674.60	25.50	98.56	2	6	9.09	27.27	206.76	772.45	25.63	95.75	29.88	28.88
20	500,000	**UP**		8	174	4.60	100.00	39.11	2,713.72	1.44	100.00	16	22	72.73	100.00	34.27	806.73	4.25	100.00	87.62	29.73
				174				2,713.72				22				806.73				29.73	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 4000 SPECIAL FOR PLANTATION (FIRE RISK) NON ESTATE PLANTATION RI

DATA POSITION FROM : 01/01/2019
DATA POSITION TO : 31/12/2019
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.22	2.22	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.22	4.44	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.22	6.67	0.00	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.22	8.89	0.00	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.22	11.11	0.01	0.02	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.22	13.33	0.01	0.03	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	2.22	15.56	0.02	0.04	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	2.22	17.78	0.03	0.07	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	2.22	20.00	0.03	0.10	0.01	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	2.22	22.22	0.03	0.12	0.01	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	2.22	24.44	0.04	0.17	0.01	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	15	8.89	33.33	0.20	0.36	0.06	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	18	6.67	40.00	1.71	2.07	0.54	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	20	4.44	44.44	2.53	4.60	0.81	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	23	6.67	51.11	33.35	37.95	10.62	12.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	26	6.67	57.78	78.00	115.95	24.84	36.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	28	4.44	62.22	10.64	126.59	3.39	40.32	2	2	33.33	33.33	10.57	10.57	5.25	5.25	99.34	8.35
19	100,000	500,000	300,000	17	45	37.78	100.00	187.36	313.95	59.68	100.00	4	6	66.67	100.00	190.76	201.33	94.75	100.00	101.81	64.13
20	500,000	**UP**		0	45	0.00	100.00	0.00	313.95	0.00	100.00	0	6	0.00	100.00	0.00	201.33	0.00	100.00	0.00	64.13
				45				313.95				6				201.33				64.13	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 4012 PALM OIL/KELAPA SAWIT

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	527	527	46.27	46.27	125.22	125.22	5.21	5.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	214	741	18.79	65.06	76.50	201.72	3.19	8.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	132	873	11.59	76.65	58.08	259.80	2.42	10.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	885	1.05	77.70	27.57	287.37	1.15	11.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	36	921	3.16	80.86	22.69	310.07	0.94	12.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	928	0.61	81.47	14.75	324.82	0.61	13.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	934	0.53	82.00	6.16	330.98	0.26	13.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	942	0.70	82.70	52.10	383.08	2.17	15.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	949	0.61	83.32	4.28	387.36	0.18	16.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	956	0.61	83.93	23.12	410.49	0.96	17.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	957	0.09	84.02	0.86	411.34	0.04	17.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	963	0.53	84.55	1.33	412.67	0.06	17.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	964	0.09	84.64	4.50	417.17	0.19	17.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	973	0.79	85.43	63.49	480.66	2.64	20.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	978	0.44	85.86	46.70	527.36	1.94	21.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	15	993	1.32	87.18	132.46	659.82	5.52	27.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	18	1,011	1.58	88.76	150.99	810.81	6.29	33.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	57	1,068	5.00	93.77	676.89	1,487.71	28.19	61.95	6	6	24.00	24.00	0.28	0.28	0.03	0.03	0.04	0.02
19	100,000	500,000	300,000	65	1,133	5.71	99.47	874.29	2,362.00	36.40	98.35	11	17	44.00	68.00	1,077.57	1,077.84	99.88	99.91	123.25	45.63
20	500,000	**UP**		6	1,139	0.53	100.00	39.60	2,401.60	1.65	100.00	8	25	32.00	100.00	1.00	1,078.84	0.09	100.00	2.52	44.92
				1,139				2,401.60				25				1,078.84				44.92	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 4016 PERKEBUNAN KARET

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	53	53	73.61	73.61	9.59	9.59	17.28	17.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	60	9.72	83.33	4.60	14.19	8.28	25.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	62	2.78	86.11	0.47	14.66	0.86	26.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	63	1.39	87.50	0.02	14.68	0.03	26.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	64	1.39	88.89	0.28	14.96	0.50	26.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	65	1.39	90.28	0.32	15.28	0.57	27.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	66	1.39	91.67	0.32	15.60	0.58	28.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	67	1.39	93.06	0.45	16.05	0.81	28.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	68	1.39	94.44	1.91	17.95	3.43	32.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	69	1.39	95.83	0.57	18.53	1.03	33.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	70	1.39	97.22	27.00	45.53	48.63	81.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	71	1.39	98.61	0.00	45.53	0.00	81.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	72	1.39	100.00	10.00	55.53	18.01	100.00	12	12	100.00	100.00	140.48	140.48	100.00	100.00	1404.81	253.00
14	5,000	7,500	6,250	0	72	0.00	100.00	0.00	55.53	0.00	100.00	0	12	0.00	100.00	0.00	140.48	0.00	100.00	0.00	253.00
15	7,500	10,000	8,750	0	72	0.00	100.00	0.00	55.53	0.00	100.00	0	12	0.00	100.00	0.00	140.48	0.00	100.00	0.00	253.00
16	10,000	20,000	15,000	0	72	0.00	100.00	0.00	55.53	0.00	100.00	0	12	0.00	100.00	0.00	140.48	0.00	100.00	0.00	253.00
17	20,000	50,000	35,000	0	72	0.00	100.00	0.00	55.53	0.00	100.00	0	12	0.00	100.00	0.00	140.48	0.00	100.00	0.00	253.00
18	50,000	100,000	75,000	0	72	0.00	100.00	0.00	55.53	0.00	100.00	0	12	0.00	100.00	0.00	140.48	0.00	100.00	0.00	253.00
19	100,000	500,000	300,000	0	72	0.00	100.00	0.00	55.53	0.00	100.00	0	12	0.00	100.00	0.00	140.48	0.00	100.00	0.00	253.00
20	500,000	**UP**		0	72	0.00	100.00	0.00	55.53	0.00	100.00	0	12	0.00	100.00	0.00	140.48	0.00	100.00	0.00	253.00
					72				55.53				12				140.48				253.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 4019 SUGAR CANE/TEBU

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	25.00	25.00	1.00	1.00	5.63	5.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	6	12.50	37.50	1.04	2.04	5.87	11.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	10	25.00	62.50	0.33	2.37	1.86	13.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	6.25	68.75	2.76	5.14	15.56	28.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	12	6.25	75.00	2.54	7.68	14.31	43.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	13	6.25	81.25	2.15	9.83	12.08	55.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	14	6.25	87.50	2.33	12.16	13.13	68.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	15	6.25	93.75	3.04	15.20	17.11	85.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	16	6.25	100.00	2.57	17.77	14.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	16	0.00	100.00	0.00	17.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	16	0.00	100.00	0.00	17.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	16	0.00	100.00	0.00	17.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	16	0.00	100.00	0.00	17.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	16	0.00	100.00	0.00	17.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	17.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	17.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	17.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	17.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	17.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	16	0.00	100.00	0.00	17.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					16				17.77				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2019

OCCUPATION CODE 4022 VEGETABLES/SAYUR2AN

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	100.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	0	5	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	5	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	5	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	5	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	5	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	5	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				0.00				0				0.00				0.00	
	GRAND TOTAL			2,533,398.0				3,798,570.63				34,104.0				1,374,331.76					

2.5 GROUP BY PROVINCE CODE

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 01 NANGGROE ACEH DARUSSALAM

UNDERWRITING YEAR 2019

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5,205	5,205	17.90	17.90	1,181.72	1,181.72	3.54	3.54	7	7	4.70	4.70	307.01	307.01	4.35	4.35	25.98	25.98
2	50	100	75	2,717	7,922	9.34	27.25	907.20	2,088.92	2.72	6.27	2	9	1.34	6.04	68.70	375.71	0.97	5.32	7.57	17.99
3	100	200	150	6,361	14,283	21.88	49.12	3,480.41	5,569.34	10.44	16.70	4	13	2.68	8.72	153.19	528.90	2.17	7.49	4.40	9.50
4	200	300	250	2,936	17,219	10.10	59.22	3,451.19	9,020.53	10.35	27.06	3	16	2.01	10.74	39.24	568.14	0.56	8.04	1.14	6.30
5	300	500	400	3,167	20,386	10.89	70.11	5,086.03	14,106.56	15.25	42.31	4	20	2.68	13.42	656.86	1,225.00	9.30	17.34	12.91	8.68
6	500	750	625	1,541	21,927	5.30	75.41	2,989.79	17,096.35	8.97	51.28	12	32	8.05	21.48	617.95	1,842.95	8.75	26.09	20.67	10.78
7	750	1,000	875	1,056	22,983	3.63	79.04	1,676.51	18,772.86	5.03	56.31	5	37	3.36	24.83	27.83	1,870.78	0.39	26.49	1.66	9.97
8	1,000	1,500	1,250	1,172	24,155	4.03	83.08	1,667.46	20,440.32	5.00	61.31	8	45	5.37	30.20	59.55	1,930.33	0.84	27.33	3.57	9.44
9	1,500	2,000	1,750	599	24,754	2.06	85.14	1,467.38	21,907.70	4.40	65.71	8	53	5.37	35.57	8.26	1,938.59	0.12	27.45	0.56	8.85
10	2,000	2,500	2,250	351	25,105	1.21	86.34	827.18	22,734.88	2.48	68.19	5	58	3.36	38.93	3.09	1,941.68	0.04	27.49	0.37	8.54
11	2,500	3,000	2,750	277	25,382	0.95	87.30	792.24	23,527.13	2.38	70.56	3	61	2.01	40.94	7.43	1,949.11	0.11	27.60	0.94	8.28
12	3,000	4,000	3,500	491	25,873	1.69	88.98	713.29	24,240.42	2.14	72.70	9	70	6.04	46.98	7.76	1,956.87	0.11	27.71	1.09	8.07
13	4,000	5,000	4,500	264	26,137	0.91	89.89	989.29	25,229.71	2.97	75.67	7	77	4.70	51.68	8.04	1,964.92	0.11	27.82	0.81	7.79
14	5,000	7,500	6,250	451	26,588	1.55	91.44	1,281.52	26,511.23	3.84	79.51	6	83	4.03	55.70	1,100.71	3,065.63	15.58	43.41	85.89	11.56
15	7,500	10,000	8,750	308	26,896	1.06	92.50	954.08	27,465.31	2.86	82.38	12	95	8.05	63.76	42.37	3,108.00	0.60	44.01	4.44	11.32
16	10,000	20,000	15,000	792	27,688	2.72	95.23	2,314.24	29,779.55	6.94	89.32	12	107	8.05	71.81	3,711.30	6,819.29	52.55	96.55	160.37	22.90
17	20,000	50,000	35,000	885	28,573	3.04	98.27	1,452.08	31,231.63	4.36	93.67	19	126	12.75	84.56	93.84	6,913.13	1.33	97.88	6.46	22.14
18	50,000	100,000	75,000	244	28,817	0.84	99.11	690.87	31,922.50	2.07	95.74	12	138	8.05	92.62	144.82	7,057.95	2.05	99.93	20.96	22.11
19	100,000	500,000	300,000	199	29,016	0.68	99.79	1,106.47	33,028.96	3.32	99.06	11	149	7.38	100.00	4.74	7,062.69	0.07	100.00	0.43	21.38
20	500,000	**UP**		60	29,076	0.21	100.00	312.26	33,341.23	0.94	100.00	0	149	0.00	100.00	0.00	7,062.69	0.00	100.00	0.00	21.18
				29,076					33,341.23			149					7,062.69				21.18

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 02 SUMATERA UTARA

UNDERWRITING YEAR 2019

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19,277	19,277	14.09	14.09	12,205.20	12,205.20	6.36	6.36	79	79	7.63	7.63	10,264.77	10,264.77	16.11	16.11	84.10	84.10
2	50	100	75	10,551	29,828	7.71	21.80	1,722.57	13,927.77	0.90	7.26	13	92	1.25	8.88	226.06	10,490.83	0.35	16.47	13.12	75.32
3	100	200	150	16,704	46,532	12.21	34.01	4,362.19	18,289.95	2.27	9.53	29	121	2.80	11.68	554.31	11,045.14	0.87	17.34	12.71	60.39
4	200	300	250	12,527	59,059	9.16	43.17	5,568.34	23,858.30	2.90	12.44	20	141	1.93	13.61	865.75	11,910.90	1.36	18.70	15.55	49.92
5	300	500	400	18,059	77,118	13.20	56.37	12,424.33	36,282.63	6.48	18.91	55	196	5.31	18.92	2,244.01	14,154.91	3.52	22.22	18.06	39.01
6	500	750	625	12,000	89,118	8.77	65.14	10,609.11	46,891.74	5.53	24.45	32	228	3.09	22.01	766.77	14,921.68	1.20	23.43	7.23	31.82
7	750	1,000	875	9,744	98,862	7.12	72.27	10,185.15	57,076.89	5.31	29.75	76	304	7.34	29.34	2,592.28	17,513.97	4.07	27.50	25.45	30.68
8	1,000	1,500	1,250	8,577	107,439	6.27	78.53	12,451.86	69,528.75	6.49	36.25	78	382	7.53	36.87	1,121.09	18,635.05	1.76	29.26	9.00	26.80
9	1,500	2,000	1,750	5,080	112,519	3.71	82.25	9,540.91	79,069.66	4.97	41.22	43	425	4.15	41.02	2,090.59	20,725.64	3.28	32.54	21.91	26.21
10	2,000	2,500	2,250	2,976	115,495	2.18	84.42	6,238.14	85,307.80	3.25	44.47	29	454	2.80	43.82	3,127.47	23,853.11	4.91	37.45	50.13	27.96
11	2,500	3,000	2,750	2,356	117,851	1.72	86.15	5,939.35	91,247.15	3.10	47.57	23	477	2.22	46.04	5,681.67	29,534.78	8.92	46.37	95.66	32.37
12	3,000	4,000	3,500	2,984	120,835	2.18	88.33	8,129.00	99,376.14	4.24	51.81	35	512	3.38	49.42	796.43	30,331.21	1.25	47.62	9.80	30.52
13	4,000	5,000	4,500	1,963	122,798	1.43	89.76	7,796.35	107,172.50	4.06	55.87	47	559	4.54	53.96	2,118.61	32,449.82	3.33	50.94	27.17	30.28
14	5,000	7,500	6,250	2,888	125,686	2.11	91.87	12,040.57	119,213.06	6.28	62.15	40	599	3.86	57.82	2,950.00	35,399.82	4.63	55.57	24.50	29.69
15	7,500	10,000	8,750	1,792	127,478	1.31	93.18	10,404.73	129,617.80	5.42	67.57	19	618	1.83	59.65	2,659.29	38,059.11	4.17	59.75	25.56	29.36
16	10,000	20,000	15,000	3,182	130,660	2.33	95.51	21,204.52	150,822.32	11.05	78.63	88	706	8.49	68.15	7,263.95	45,323.06	11.40	71.15	34.26	30.05
17	20,000	50,000	35,000	2,856	133,516	2.09	97.60	20,386.19	171,208.51	10.63	89.25	130	836	12.55	80.69	15,258.15	60,581.21	23.95	95.11	74.85	35.38
18	50,000	100,000	75,000	1,631	135,147	1.19	98.79	10,184.31	181,392.83	5.31	94.56	91	927	8.78	89.48	1,675.79	62,257.00	2.63	97.74	16.45	34.32
19	100,000	500,000	300,000	1,389	136,536	1.02	99.80	8,006.28	189,399.10	4.17	98.74	91	1,018	8.78	98.26	1,401.67	63,658.67	2.20	99.94	17.51	33.61
20	500,000	**UP**		268	136,804	0.20	100.00	2,424.32	191,823.42	1.26	100.00	18	1,036	1.74	100.00	39.87	63,698.54	0.06	100.00	1.64	33.21
				136,804					191,823.42			1,036					63,698.54				33.21

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 03 SUMATERA BARAT

UNDERWRITING YEAR 2019

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5,981	5,981	9.70	9.70	2,475.54	2,475.54	3.62	3.62	9	9	3.04	3.04	683.63	683.63	5.94	5.94	27.62	27.62
2	50	100	75	5,245	11,226	8.50	18.20	1,243.78	3,719.32	1.82	5.44	12	21	4.05	7.09	268.98	952.61	2.34	8.27	21.63	25.61
3	100	200	150	8,549	19,775	13.86	32.06	3,755.94	7,475.26	5.50	10.94	9	30	3.04	10.14	223.35	1,175.96	1.94	10.21	5.95	15.73
4	200	300	250	7,354	27,129	11.92	43.98	4,424.06	11,899.32	6.48	17.42	8	38	2.70	12.84	349.65	1,525.61	3.04	13.25	7.90	12.82
5	300	500	400	10,848	37,977	17.58	61.56	9,144.82	21,044.13	13.39	30.80	18	56	6.08	18.92	477.96	2,003.57	4.15	17.40	5.23	9.52
6	500	750	625	5,728	43,705	9.29	70.85	5,848.55	26,892.68	8.56	39.36	7	63	2.36	21.28	53.40	2,056.97	0.46	17.86	0.91	7.65
7	750	1,000	875	4,145	47,850	6.72	77.57	5,321.22	32,213.90	7.79	47.15	28	91	9.46	30.74	2,356.35	4,413.31	20.46	38.33	44.28	13.70
8	1,000	1,500	1,250	3,329	51,179	5.40	82.96	5,363.30	37,577.20	7.85	55.00	22	113	7.43	38.18	1,624.41	6,037.72	14.11	52.44	30.29	16.07
9	1,500	2,000	1,750	1,724	52,903	2.79	85.76	4,125.72	41,702.92	6.04	61.04	27	140	9.12	47.30	3,084.62	9,122.34	26.79	79.23	74.77	21.87
10	2,000	2,500	2,250	842	53,745	1.36	87.12	2,484.38	44,187.31	3.64	64.68	7	147	2.36	49.66	62.80	9,185.14	0.55	79.77	2.53	20.79
11	2,500	3,000	2,750	694	54,439	1.12	88.25	2,481.31	46,668.62	3.63	68.31	3	150	1.01	50.68	73.67	9,258.81	0.64	80.41	2.97	19.84
12	3,000	4,000	3,500	891	55,330	1.44	89.69	3,478.73	50,147.35	5.09	73.40	11	161	3.72	54.39	898.50	10,157.31	7.80	88.22	25.83	20.25
13	4,000	5,000	4,500	880	56,210	1.43	91.12	2,817.12	52,964.47	4.12	77.52	9	170	3.04	57.43	84.62	10,241.94	0.73	88.95	3.00	19.34
14	5,000	7,500	6,250	1,895	58,105	3.07	94.19	4,532.46	57,496.93	6.63	84.16	43	213	14.53	71.96	641.64	10,883.57	5.57	94.52	14.16	18.93
15	7,500	10,000	8,750	477	58,582	0.77	94.96	2,840.89	60,337.82	4.16	88.32	11	224	3.72	75.68	217.58	11,101.15	1.89	96.41	7.66	18.40
16	10,000	20,000	15,000	1,321	59,903	2.14	97.10	4,261.10	64,598.93	6.24	94.55	21	245	7.09	82.77	145.91	11,247.06	1.27	97.68	3.42	17.41
17	20,000	50,000	35,000	875	60,778	1.42	98.52	3,110.29	67,709.22	4.55	99.11	12	257	4.05	86.82	173.69	11,420.75	1.51	99.19	5.58	16.87
18	50,000	100,000	75,000	364	61,142	0.59	99.11	1,698.46	69,407.68	2.49	101.59	3	260	1.01	87.84	1.72	11,422.48	0.01	99.20	0.10	16.46
19	100,000	500,000	300,000	410	61,552	0.66	99.78	537.75	69,945.44	0.79	102.38	34	294	11.49	99.32	91.64	11,514.11	0.80	100.00	17.04	16.46
20	500,000	**UP**		137	61,689	0.22	100.00	1,626.11	68,319.33	2.38	100.00	2	296	0.68	100.00	0.10	11,514.21	0.00	100.00	0.01	16.85
				61,689					68,319.33			296					11,514.21				16.85

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 04 RIAU

UNDERWRITING YEAR 2019

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8,959	8,959	13.76	13.76	4,140.03	4,140.03	5.20	5.20	22	22	4.36	4.36	217.45	217.45	1.19	1.19	5.25	5.25
2	50	100	75	5,616	14,575	8.63	22.39	1,119.73	5,259.75	1.41	6.61	10	32	1.98	6.34	323.54	540.98	1.76	2.95	28.89	10.29
3	100	200	150	9,378	23,953	14.41	36.80	2,652.35	7,912.10	3.33	9.94	12	44	2.38	8.71	704.73	1,245.71	3.84	6.79	26.57	15.74
4	200	300	250	6,690	30,643	10.28	47.08	2,745.50	10,657.60	3.45	13.39	15	59	2.97	11.68	289.92	1,535.63	1.58	8.38	10.56	14.41
5	300	500	400	9,048	39,691	13.90	60.98	5,678.69	16,336.29	7.13	20.53	8	67	1.58	13.27	848.83	2,384.47	4.63	13.01	14.95	14.60
6	500	750	625	6,153	45,844	9.45	70.44	5,834.93	22,171.22	7.33	27.86	37	104	7.33	20.59	1,271.75	3,656.22	6.94	19.94	21.80	16.49
7	750	1,000	875	4,482	50,326	6.89	77.32	5,872.07	28,043.29	7.38	35.23	31	135	6.14	26.73	629.05	4,285.27	3.43	23.37	10.71	15.28
8	1,000	1,500	1,250	3,549	53,875	5.45	82.78	5,721.06	33,764.35	7.19	42.42	34	169	6.73	33.47	2,576.71	6,861.97	14.05	37.43	45.04	20.32
9	1,500	2,000	1,750	1,869	55,744	2.87	85.65	3,500.37	37,264.72	4.40	46.82	5	174	0.99	34.46	2,919.16	9,781.13	15.92	53.35	83.40	26.25
10	2,000	2,500	2,250	955	56,699	1.47	87.11	2,424.62	39,689.34	3.05	49.87	7	181	1.39	35.84	208.36	9,989.49	1.14	54.49	8.59	25.17
11	2,500	3,000	2,750	794	57,493	1.22	88.33	2,181.65	41,870.99	2.74	52.61	1	182	0.20	36.04	49.39	10,038.88	0.27	54.76	2.26	23.98
12	3,000	4,000	3,500	1,151	58,644	1.77	90.10	3,270.23	45,141.21	4.11	56.72	28	210	5.54	41.58	242.99	10,281.87	1.33	56.08	7.43	22.78
13	4,000	5,000	4,500	737	59,381	1.13	91.23	3,570.42	48,711.63	4.49	61.20	13	223	2.57	44.16	261.19	10,543.05	1.42	57.51	7.32	21.64
14	5,000	7,500	6,250	987	60,368	1.52	92.75	4,209.82	52,921.45	5.29	66.49	4	227	0.79	44.95	16.57	10,559.62	0.09	57.60	0.39	19.95
15	7,500	10,000	8,750	679	61,047	1.04	93.79	3,519.27	56,440.71	4.42	70.91	19	246	3.76	48.71	1,321.45	11,881.07	7.21	64.81	37.55	21.05
16	10,000	20,000	15,000	1,128	62,175	1.73	95.53	7,355.25	63,795.96	9.24	80.15	54	300	10.69	59.41	269.40	12,150.47	1.47	66.28	3.66	19.05
17	20,000	50,000	35,000	1,135	63,310	1.74	97.27	6,505.75	70,301.71	8.17	88.33	36	336	7.13	66.53	1,066.41	13,216.88	5.82	72.09	16.39	18.80
18	50,000	100,000	75,000	631	63,941	0.97	98.24	3,230.70	73,532.41	4.06	92.39	66	402	13.07	79.60	2,521.00	15,737.88	13.75	85.84	78.03	21.40
19	100,000	500,000	300,000	910	64,851	1.40	99.64	4,859.01	78,391.41	6.10	98.49	79	481	15.64	95.25	2,578.64	18,316.53	14.07	99.91	53.07	23.37
20	500,000	**UP**		235	65,086	0.36	100.00	1,199.46	79,590.87	1.51	100.00	24	505	4.75	100.00	16.63	18,333.16	0.09	100.00	1.39	23.03
				65,086				79,590.87				505					18,333.16				23.03

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 05 JAMBI

UNDERWRITING YEAR 2019

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4,376	4,376	14.62	14.62	2,833.24	2,833.24	6.26	6.26	11	11	3.35	3.35	203.57	203.57	2.51	2.51	7.18	7.18
2	50	100	75	2,534	6,910	8.46	23.08	671.71	3,504.96	1.48	7.74	4	15	1.22	4.57	191.61	395.18	2.36	4.87	28.53	11.27
3	100	200	150	5,404	12,314	18.05	41.13	10,332.26	13,837.22	22.83	30.57	15	30	4.57	9.15	269.97	665.14	3.33	8.20	2.61	4.81
4	200	300	250	3,541	15,855	11.83	52.96	1,870.60	15,707.81	4.13	34.71	31	61	9.45	18.60	215.79	880.93	2.66	10.86	11.54	5.61
5	300	500	400	4,012	19,867	13.40	66.36	3,983.46	19,691.27	8.80	43.51	12	73	3.66	22.26	335.83	1,216.76	4.14	14.99	8.43	6.18
6	500	750	625	2,533	22,400	8.46	74.82	2,444.02	22,135.30	5.40	48.91	37	110	11.28	33.54	441.23	1,657.99	5.44	20.43	18.05	7.49
7	750	1,000	875	1,689	24,089	5.64	80.46	2,169.11	24,304.41	4.79	53.70	56	166	17.07	50.61	793.89	2,451.88	9.78	30.22	36.60	10.09
8	1,000	1,500	1,250	1,330	25,419	4.44	84.90	2,713.86	27,018.27	6.00	59.70	22	188	6.71	57.32	648.72	3,100.60	7.99	38.21	23.90	11.48
9	1,500	2,000	1,750	724	26,143	2.42	87.32	1,822.21	28,840.47	4.03	63.72	5	193	1.52	58.84	31.04	3,131.63	0.38	38.59	1.70	10.86
10	2,000	2,500	2,250	368	26,511	1.23	88.55	1,003.98	29,844.45	2.22	65.94	1	194	0.30	59.15	2.00	3,133.64	0.02	38.62	0.20	10.50
11	2,500	3,000	2,750	421	26,932	1.41	89.95	989.53	30,833.98	2.19	68.13	11	205	3.35	62.50	612.12	3,745.76	7.54	46.16	61.86	12.15
12	3,000	4,000	3,500	499	27,431	1.67	91.62	1,252.69	32,086.67	2.77	70.89	16	221	4.88	67.38	1,806.02	5,551.78	22.26	68.42	144.17	17.30
13	4,000	5,000	4,500	314	27,745	1.05	92.67	1,235.87	33,322.54	2.73	73.63	6	227	1.83	69.21	147.62	5,699.40	1.82	70.24	11.94	17.10
14	5,000	7,500	6,250	381	28,126	1.27	93.94	1,913.52	35,236.06	4.23	77.85	7	234	2.13	71.34	20.65	5,720.06	0.25	70.49	1.08	16.23
15	7,500	10,000	8,750	210	28,336	0.70	94.64	1,253.45	36,489.51	2.77	80.62	0	234	0.00	71.34	0.00	5,720.06	0.00	70.49	0.00	15.68
16	10,000	20,000	15,000	504	28,840	1.68	96.33	2,859.68	39,349.19	6.32	86.94	20	254	6.10	77.44	870.09	6,590.15	10.72	81.21	30.43	16.75
17	20,000	50,000	35,000	498	29,338	1.66	97.99	2,579.61	41,928.80	5.70	92.64	14	268	4.27	81.71	1,028.73	7,618.88	12.68	93.89	39.88	18.17
18	50,000	100,000	75,000	249	29,587	0.83	98.82	1,334.75	43,263.55	2.95	95.59	8	276	2.44	84.15	16.16	7,635.04	0.20	94.09	1.21	17.65
19	100,000	500,000	300,000	302	29,889	1.01	99.83	1,723.18	44,986.73	3.81	99.40	51	327	15.55	99.70	479.60	8,114.64	5.91	100.00	27.83	18.04
20	500,000	**UP**		51	29,940	0.17	100.00	272.99	45,259.72	0.60	100.00	1	328	0.30	100.00	0.01	8,114.65	0.00	100.00	0.00	17.93
				29,940				45,259.72				328				8,114.65					17.93

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 06 SUMATERA SELATAN

UNDERWRITING YEAR 2019

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8,650	8,650	14.43	14.43	1,481.42	1,481.42	2.06	2.06	16	16	2.12	2.12	275.91	275.91	1.05	1.05	18.62	18.62
2	50	100	75	4,833	13,483	8.06	22.50	805.01	2,286.43	1.12	3.18	4	20	0.53	2.65	8.51	284.41	0.03	1.09	1.06	12.44
3	100	200	150	8,218	21,701	13.71	36.21	3,429.59	5,716.02	4.77	7.95	17	37	2.25	4.89	190.66	475.07	0.73	1.82	5.56	8.31
4	200	300	250	5,692	27,393	9.50	45.71	2,130.68	7,846.70	2.96	10.92	32	69	4.23	9.13	254.15	729.22	0.97	2.79	11.93	9.29
5	300	500	400	7,464	34,857	12.45	58.16	4,212.97	12,059.68	5.86	16.78	37	106	4.89	14.02	418.49	1,147.71	1.60	4.39	9.93	9.52
6	500	750	625	5,143	40,000	8.58	66.74	3,860.64	15,920.32	5.37	22.15	69	175	9.13	23.15	420.17	1,567.89	1.61	5.99	10.88	9.85
7	750	1,000	875	3,798	43,798	6.34	73.08	5,157.23	21,077.55	7.18	29.33	80	255	10.58	33.73	1,284.36	2,852.25	4.91	10.90	24.90	13.53
8	1,000	1,500	1,250	3,961	47,759	6.61	79.69	5,901.51	26,979.06	8.21	37.54	115	370	15.21	48.94	950.68	3,802.93	3.63	14.54	16.11	14.10
9	1,500	2,000	1,750	2,274	50,033	3.79	83.48	4,392.73	31,371.79	6.11	43.65	38	408	5.03	53.97	290.77	4,093.70	1.11	15.65	6.62	13.05
10	2,000	2,500	2,250	1,147	51,180	1.91	85.40	3,469.17	34,840.96	4.83	48.48	14	422	1.85	55.82	86.78	4,180.47	0.33	15.98	2.50	12.00
11	2,500	3,000	2,750	1,115	52,295	1.86	87.26	2,549.80	37,390.76	3.55	52.03	16	438	2.12	57.94	351.54	4,532.02	1.34	17.32	13.79	12.12
12	3,000	4,000	3,500	1,291	53,586	2.15	89.41	3,247.98	40,638.74	4.52	56.55	19	457	2.51	60.45	100.14	4,632.16	0.38	17.71	3.08	11.40
13	4,000	5,000	4,500	733	54,319	1.22	90.63	2,720.48	43,359.22	3.79	60.33	19	476	2.51	62.96	102.21	4,734.37	0.39	18.10	3.76	10.92
14	5,000	7,500	6,250	988	55,307	1.65	92.28	3,876.09	47,235.31	5.39	65.72	16	492	2.12	65.08	805.23	5,539.61	3.08	21.17	20.77	11.73
15	7,500	10,000	8,750	623	55,930	1.04	93.32	3,540.80	50,776.11	4.93	70.65	7	499	0.93	66.01	228.94	5,768.55	0.88	22.05	6.47	11.36
16	10,000	20,000	15,000	1,321	57,251	2.20	95.53	7,334.35	58,110.46	10.21	80.86	49	548	6.48	72.49	946.14	6,714.69	3.62	25.67	12.90	11.56
17	20,000	50,000	35,000	1,168	58,419	1.95	97.47	7,061.83	65,172.29	9.83	90.68	74	622	9.79	82.28	18,283.48	24,998.17	69.89	95.55	258.91	38.36
18	50,000	100,000	75,000	606	59,025	1.01	98.48	2,523.10	67,695.39	3.51	94.19	31	653	4.10	86.38	179.19	25,177.36	0.68	96.24	7.10	37.19
19	100,000	500,000	300,000	742	59,767	1.24	99.72	2,841.40	70,536.79	3.95	98.15	87	740	11.51	97.88	964.38	26,141.74	3.69	99.92	33.94	37.06
20	500,000	**UP**		166	59,933	0.28	100.00	1,331.38	71,868.18	1.85	100.00	16	756	2.12	100.00	19.89	26,161.63	0.08	100.00	1.49	36.40
				59,933					71,868.18			756					26,161.63				36.40

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 07 BENGKULU

UNDERWRITING YEAR 2019

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,035	2,035	13.49	13.49	967.19	967.19	6.16	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1,570	3,605	10.41	23.89	330.69	1,297.88	2.11	8.27	1	1	1.67	1.67	5.89	5.89	0.16	0.16	1.78	0.45
3	100	200	150	2,494	6,099	16.53	40.43	1,042.50	2,340.39	6.64	14.90	6	7	10.00	11.67	91.52	97.41	2.51	2.67	8.78	4.16
4	200	300	250	1,834	7,933	12.16	52.58	1,489.41	3,829.80	9.48	24.39	2	9	3.33	15.00	9.50	106.91	0.26	2.94	0.64	2.79
5	300	500	400	2,393	10,326	15.86	68.44	2,539.71	6,369.51	16.17	40.56	5	14	8.33	23.33	241.51	348.42	6.63	9.57	9.51	5.47
6	500	750	625	1,215	11,541	8.05	76.50	1,561.66	7,931.17	9.94	50.51	3	17	5.00	28.33	22.54	370.96	0.62	10.18	1.44	4.68
7	750	1,000	875	822	12,363	5.45	81.94	1,357.95	9,289.12	8.65	59.15	10	27	16.67	45.00	869.45	1,240.41	23.87	34.05	64.03	13.35
8	1,000	1,500	1,250	839	13,202	5.56	87.51	1,793.33	11,082.45	11.42	70.57	3	30	5.00	50.00	35.12	1,275.54	0.96	35.02	1.96	11.51
9	1,500	2,000	1,750	377	13,579	2.50	90.00	1,018.96	12,101.41	6.49	77.06	2	32	3.33	53.33	31.54	1,307.07	0.87	35.88	3.09	10.80
10	2,000	2,500	2,250	205	13,784	1.36	91.36	526.07	12,627.48	3.35	80.41	1	33	1.67	55.00	50.00	1,357.07	1.37	37.26	9.50	10.75
11	2,500	3,000	2,750	160	13,944	1.06	92.42	299.63	12,927.12	1.91	82.32	0	33	0.00	55.00	0.00	1,357.07	0.00	37.26	0.00	10.50
12	3,000	4,000	3,500	144	14,088	0.95	93.38	487.22	13,414.34	3.10	85.42	2	35	3.33	58.33	1,893.37	3,250.44	51.98	89.24	388.60	24.23
13	4,000	5,000	4,500	125	14,213	0.83	94.21	653.92	14,068.26	4.16	89.59	3	38	5.00	63.33	13.27	3,263.71	0.36	89.60	2.03	23.20
14	5,000	7,500	6,250	191	14,404	1.27	95.47	796.74	14,865.00	5.07	94.66	2	40	3.33	66.67	96.98	3,360.69	2.66	92.27	12.17	22.61
15	7,500	10,000	8,750	127	14,531	0.84	96.31	669.50	15,534.50	4.26	98.92	1	41	1.67	68.33	14.71	3,375.40	0.40	92.67	2.20	21.73
16	10,000	20,000	15,000	202	14,733	1.34	97.65	1,097.26	16,631.76	6.99	105.91	5	46	8.33	76.67	94.78	3,470.18	2.60	95.27	8.64	20.86
17	20,000	50,000	35,000	146	14,879	0.97	98.62	1,187.22	17,818.98	7.56	113.47	2	48	3.33	80.00	0.52	3,470.70	0.01	95.29	0.04	19.48
18	50,000	100,000	75,000	99	14,978	0.66	99.28	787.62	18,606.60	5.02	118.49	12	60	20.00	100.00	171.70	3,642.40	4.71	100.00	21.80	19.58
19	100,000	500,000	300,000	101	15,079	0.67	99.95	2,543.25	16,063.35	16.20	102.29	0	60	0.00	100.00	0.00	3,642.40	0.00	100.00	0.00	22.68
20	500,000	**UP**		8	15,087	0.05	100.00	360.01	15,703.34	2.29	100.00	0	60	0.00	100.00	0.00	3,642.40	0.00	100.00	0.00	23.20
				15,087					15,703.34			60					3,642.40				23.20

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 08 LAMPUNG

UNDERWRITING YEAR 2019

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10,224	10,224	10.28	10.28	4,782.00	4,782.00	6.00	6.00	79	79	3.09	3.09	4,069.01	4,069.01	9.27	9.27	85.09	85.09
2	50	100	75	6,082	16,306	6.12	16.40	930.98	5,712.97	1.17	7.16	18	97	0.70	3.79	77.40	4,146.41	0.18	9.44	8.31	72.58
3	100	200	150	10,777	27,083	10.84	27.23	2,476.55	8,189.53	3.10	10.27	5	102	0.20	3.99	58.65	4,205.06	0.13	9.58	2.37	51.35
4	200	300	250	6,771	33,854	6.81	34.04	2,001.20	10,190.73	2.51	12.78	18	120	0.70	4.69	237.13	4,442.19	0.54	10.12	11.85	43.59
5	300	500	400	9,342	43,196	9.39	43.44	3,818.18	14,008.91	4.79	17.56	101	221	3.95	8.64	1,001.41	5,443.60	2.28	12.40	26.23	38.86
6	500	750	625	12,517	55,713	12.59	56.03	4,147.96	18,156.87	5.20	22.76	512	733	20.02	28.66	5,394.13	10,837.72	12.29	24.69	130.04	59.69
7	750	1,000	875	13,536	69,249	13.61	69.64	5,673.40	23,830.27	7.11	29.88	672	1,405	26.27	54.93	9,473.94	20,311.66	21.58	46.27	166.99	85.23
8	1,000	1,500	1,250	10,822	80,071	10.88	80.52	5,731.07	29,561.33	7.18	37.06	436	1,841	17.04	71.97	5,241.43	25,553.10	11.94	58.21	91.46	86.44
9	1,500	2,000	1,750	3,693	83,764	3.71	84.23	3,298.34	32,859.67	4.14	41.20	83	1,924	3.24	75.22	1,284.35	26,837.44	2.93	61.13	38.94	81.67
10	2,000	2,500	2,250	2,179	85,943	2.19	86.43	2,162.12	35,021.80	2.71	43.91	68	1,992	2.66	77.87	395.29	27,232.73	0.90	62.03	18.28	77.76
11	2,500	3,000	2,750	2,086	88,029	2.10	88.52	1,975.80	36,997.60	2.48	46.38	50	2,042	1.95	79.83	702.52	27,935.26	1.60	63.63	35.56	75.51
12	3,000	4,000	3,500	3,184	91,213	3.20	91.72	2,988.77	39,986.37	3.75	50.13	43	2,085	1.68	81.51	430.43	28,365.68	0.98	64.61	14.40	70.94
13	4,000	5,000	4,500	1,091	92,304	1.10	92.82	2,372.02	42,358.39	2.97	53.10	13	2,098	0.51	82.02	1,468.83	29,834.51	3.35	67.96	61.92	70.43
14	5,000	7,500	6,250	1,530	93,834	1.54	94.36	2,681.76	45,040.15	3.36	56.47	18	2,116	0.70	82.72	133.10	29,967.62	0.30	68.26	4.96	66.54
15	7,500	10,000	8,750	738	94,572	0.74	95.10	5,558.65	50,598.81	6.97	63.43	21	2,137	0.82	83.54	2,976.27	32,943.88	6.78	75.04	53.54	65.11
16	10,000	20,000	15,000	1,613	96,185	1.62	96.72	9,878.43	60,477.24	12.38	75.82	49	2,186	1.92	85.46	5,710.22	38,654.10	13.01	88.05	57.80	63.92
17	20,000	50,000	35,000	1,333	97,518	1.34	98.07	8,871.32	69,348.56	11.12	86.94	58	2,244	2.27	87.72	791.83	39,445.93	1.80	89.85	8.93	56.88
18	50,000	100,000	75,000	697	98,215	0.70	98.77	4,376.92	73,725.48	5.49	92.43	59	2,303	2.31	90.03	235.74	39,681.68	0.54	90.39	5.39	53.82
19	100,000	500,000	300,000	949	99,164	0.95	99.72	4,463.10	78,188.58	5.60	98.02	157	2,460	6.14	96.17	3,664.52	43,346.20	8.35	98.73	82.11	55.44
20	500,000	**UP**		278	99,442	0.28	100.00	1,576.48	79,765.06	1.98	100.00	98	2,558	3.83	100.00	555.67	43,901.86	1.27	100.00	35.25	55.04
				99,442					79,765.06			2,558					43,901.86				55.04

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 09 DKI JAKARTA

UNDERWRITING YEAR 2019

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	62,525	62,525	14.36	14.36	33,932.29	33,932.29	4.72	4.72	325	325	3.10	3.10	14,349.31	14,349.31	4.18	4.18	42.29	42.29
2	50	100	75	23,868	86,393	5.48	19.85	4,272.35	38,204.64	0.59	5.31	80	405	0.76	3.87	1,205.92	15,555.23	0.35	4.53	28.23	40.72
3	100	200	150	45,820	132,213	10.53	30.37	16,643.01	54,847.64	2.31	7.63	206	611	1.97	5.84	2,352.19	17,907.42	0.68	5.21	14.13	32.65
4	200	300	250	25,597	157,810	5.88	36.25	13,813.35	68,660.99	1.92	9.55	288	899	2.75	8.59	2,772.30	20,679.72	0.81	6.02	20.07	30.12
5	300	500	400	44,990	202,800	10.34	46.59	22,049.33	90,710.32	3.07	12.62	648	1,547	6.19	14.77	6,139.28	26,818.99	1.79	7.81	27.84	29.57
6	500	750	625	45,652	248,452	10.49	57.08	56,555.20	147,265.52	7.87	20.48	904	2,451	8.63	23.41	7,201.19	34,020.18	2.10	9.90	12.73	23.10
7	750	1,000	875	38,543	286,995	8.85	65.93	35,920.32	183,185.84	5.00	25.48	876	3,327	8.37	31.77	12,726.82	46,747.00	3.70	13.61	35.43	25.52
8	1,000	1,500	1,250	38,042	325,037	8.74	74.67	47,087.28	230,273.12	6.55	32.03	1,857	5,184	17.73	49.51	20,034.28	66,781.28	5.83	19.44	42.55	29.00
9	1,500	2,000	1,750	21,729	346,766	4.99	79.66	38,029.72	268,302.84	5.29	37.32	332	5,516	3.17	52.68	14,801.86	81,583.14	4.31	23.75	38.92	30.41
10	2,000	2,500	2,250	12,503	359,269	2.87	82.53	29,467.63	297,770.48	4.10	41.41	244	5,760	2.33	55.01	12,627.45	94,210.58	3.68	27.42	42.85	31.64
11	2,500	3,000	2,750	10,209	369,478	2.35	84.88	26,777.38	324,547.86	3.72	45.14	321	6,081	3.07	58.07	13,265.69	107,476.28	3.86	31.28	49.54	33.12
12	3,000	4,000	3,500	12,082	381,560	2.78	87.66	37,805.55	362,353.41	5.26	50.40	333	6,414	3.18	61.25	24,457.27	131,933.55	7.12	38.40	64.69	36.41
13	4,000	5,000	4,500	8,050	389,610	1.85	89.51	32,741.73	395,095.14	4.55	54.95	220	6,634	2.10	63.36	10,690.17	142,623.72	3.11	41.51	32.65	36.10
14	5,000	7,500	6,250	10,491	400,101	2.41	91.92	46,183.50	441,278.63	6.42	61.37	371	7,005	3.54	66.90	35,411.96	178,035.68	10.31	51.82	76.68	40.35
15	7,500	10,000	8,750	6,705	406,806	1.54	93.46	42,494.35	483,772.98	5.91	67.28	282	7,287	2.69	69.59	31,213.33	209,249.01	9.09	60.91	73.45	43.25
16	10,000	20,000	15,000	10,365	417,171	2.38	95.84	85,040.12	568,813.10	11.83	79.11	424	7,711	4.05	73.64	62,004.60	271,253.61	18.05	78.96	72.91	47.69
17	20,000	50,000	35,000	8,188	425,359	1.88	97.72	60,676.18	629,489.29	8.44	87.55	493	8,204	4.71	78.35	38,342.49	309,596.10	11.16	90.12	63.19	49.18
18	50,000	100,000	75,000	3,895	429,254	0.89	98.61	27,083.16	656,572.45	3.77	91.32	351	8,555	3.35	81.70	23,040.46	332,636.56	6.71	96.82	85.07	50.66
19	100,000	500,000	300,000	4,424	433,678	1.02	99.63	32,390.39	688,962.84	4.50	95.82	691	9,246	6.60	88.30	8,855.27	341,491.83	2.58	99.40	27.34	49.57
20	500,000	**UP**		1,616	435,294	0.37	100.00	30,039.07	719,001.91	4.18	100.00	1,225	10,471	11.70	100.00	2,058.01	343,549.83	0.60	100.00	6.85	47.78
					435,294				719,001.91				10,471				343,549.83				47.78

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 10 JAWA BARAT

UNDERWRITING YEAR 2019

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	53,035	53,035	13.44	13.44	28,450.28	28,450.28	4.64	4.64	188	188	2.50	2.50	12,415.87	12,415.87	4.39	4.39	43.64	43.64
2	50	100	75	30,214	83,249	7.66	21.10	5,234.22	33,684.50	0.85	5.49	72	260	0.96	3.45	1,082.80	13,498.67	0.38	4.77	20.69	40.07
3	100	200	150	54,746	137,995	13.87	34.97	12,290.82	45,975.32	2.00	7.49	210	470	2.79	6.24	2,001.80	15,500.47	0.71	5.48	16.29	33.71
4	200	300	250	34,329	172,324	8.70	43.67	11,720.54	57,695.86	1.91	9.40	187	657	2.48	8.73	2,220.63	17,721.10	0.78	6.26	18.95	30.71
5	300	500	400	45,131	217,455	11.44	55.10	24,265.22	81,961.09	3.95	13.36	429	1,086	5.70	14.42	4,948.08	22,669.18	1.75	8.01	20.39	27.66
6	500	750	625	31,491	248,946	7.98	63.08	23,305.46	105,266.55	3.80	17.15	784	1,870	10.41	24.84	5,645.82	28,315.00	2.00	10.01	24.23	26.90
7	750	1,000	875	26,624	275,570	6.75	69.83	26,240.05	131,506.60	4.28	21.43	1,035	2,905	13.75	38.58	14,880.64	43,195.64	5.26	15.27	56.71	32.85
8	1,000	1,500	1,250	26,792	302,362	6.79	76.62	31,914.99	163,421.59	5.20	26.63	1,103	4,008	14.65	53.23	33,328.85	76,524.49	11.78	27.04	104.43	46.83
9	1,500	2,000	1,750	14,914	317,276	3.78	80.40	23,028.38	186,449.97	3.75	30.38	500	4,508	6.64	59.88	9,249.96	85,774.45	3.27	30.31	40.17	46.00
10	2,000	2,500	2,250	8,604	325,880	2.18	82.58	16,316.13	202,766.10	2.66	33.04	147	4,655	1.95	61.83	2,191.29	87,965.74	0.77	31.09	13.43	43.38
11	2,500	3,000	2,750	6,368	332,248	1.61	84.19	17,323.76	220,089.86	2.82	35.86	101	4,756	1.34	63.17	4,275.73	92,241.47	1.51	32.60	24.68	41.91
12	3,000	4,000	3,500	8,423	340,671	2.13	86.32	24,610.21	244,700.07	4.01	39.87	243	4,999	3.23	66.40	9,361.89	101,603.36	3.31	35.91	38.04	41.52
13	4,000	5,000	4,500	5,949	346,620	1.51	87.83	17,954.17	262,654.24	2.93	42.80	121	5,120	1.61	68.00	2,745.04	104,348.40	0.97	36.88	15.29	39.73
14	5,000	7,500	6,250	8,036	354,656	2.04	89.87	40,707.66	303,361.90	6.63	49.43	220	5,340	2.92	70.93	18,987.66	123,336.06	6.71	43.59	46.64	40.66
15	7,500	10,000	8,750	5,961	360,617	1.51	91.38	36,127.94	339,489.83	5.89	55.32	195	5,535	2.59	73.52	20,639.63	143,975.69	7.29	50.88	57.13	42.41
16	10,000	20,000	15,000	10,145	370,762	2.57	93.95	75,148.07	414,637.91	12.25	67.56	302	5,837	4.01	77.53	31,682.67	175,658.36	11.20	62.08	42.16	42.36
17	20,000	50,000	35,000	10,272	381,034	2.60	96.55	89,201.82	503,839.72	14.53	82.10	504	6,341	6.69	84.22	51,843.61	227,501.97	18.32	80.40	58.12	45.15
18	50,000	100,000	75,000	5,684	386,718	1.44	97.99	43,491.31	547,331.04	7.09	89.18	369	6,710	4.90	89.12	21,618.04	249,120.01	7.64	88.04	49.71	45.52
19	100,000	500,000	300,000	6,054	392,772	1.53	99.53	54,030.46	601,361.50	8.80	97.99	552	7,262	7.33	96.45	31,581.09	280,701.10	11.16	99.20	58.45	46.68
20	500,000	**UP**		1,866	394,638	0.47	100.00	12,342.59	613,704.08	2.01	100.00	267	7,529	3.55	100.00	2,254.62	282,955.72	0.80	100.00	18.27	46.11
					394,638				613,704.08				7,529				282,955.72				46.11

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 11 JAWA TENGAH

UNDERWRITING YEAR 2019

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	32,231	32,231	15.12	15.12	16,388.29	16,388.29	5.78	5.78	73	73	3.95	3.95	3,687.16	3,687.16	6.99	6.99	22.50	22.50
2	50	100	75	21,676	53,907	10.17	25.28	5,128.70	21,516.99	1.81	7.59	20	93	1.08	5.03	764.40	4,451.56	1.45	8.44	14.90	20.69
3	100	200	150	34,326	88,233	16.10	41.38	11,780.72	33,297.71	4.15	11.74	40	133	2.16	7.20	1,305.67	5,757.24	2.47	10.91	11.08	17.29
4	200	300	250	19,439	107,672	9.12	50.50	8,749.28	42,046.99	3.08	14.82	58	191	3.14	10.34	1,522.07	7,279.30	2.88	13.79	17.40	17.31
5	300	500	400	22,564	130,236	10.58	61.08	12,078.20	54,125.18	4.26	19.08	78	269	4.22	14.56	1,092.56	8,371.87	2.07	15.86	9.05	15.47
6	500	750	625	14,790	145,026	6.94	68.01	10,398.50	64,523.68	3.67	22.75	66	335	3.57	18.13	1,108.90	9,480.77	2.10	17.97	10.66	14.69
7	750	1,000	875	11,307	156,333	5.30	73.32	10,902.16	75,425.84	3.84	26.59	151	486	8.17	26.30	1,980.04	11,460.82	3.75	21.72	18.16	15.19
8	1,000	1,500	1,250	12,232	168,565	5.74	79.05	15,402.93	90,828.77	5.43	32.02	167	653	9.04	35.34	2,612.30	14,073.11	4.95	26.67	16.96	15.49
9	1,500	2,000	1,750	6,806	175,371	3.19	82.25	12,055.92	102,884.69	4.25	36.27	74	727	4.00	39.34	3,217.37	17,290.48	6.10	32.76	26.69	16.81
10	2,000	2,500	2,250	3,896	179,267	1.83	84.07	10,734.74	113,619.43	3.78	40.06	41	768	2.22	41.56	2,082.49	19,372.97	3.95	36.71	19.40	17.05
11	2,500	3,000	2,750	3,188	182,455	1.50	85.57	8,753.53	122,372.96	3.09	43.14	22	790	1.19	42.75	704.03	20,077.00	1.33	38.04	8.04	16.41
12	3,000	4,000	3,500	4,581	187,036	2.15	87.72	13,206.54	135,579.50	4.66	47.80	41	831	2.22	44.97	1,291.93	21,368.92	2.45	40.49	9.78	15.76
13	4,000	5,000	4,500	3,016	190,052	1.41	89.13	11,619.53	147,199.03	4.10	51.89	47	878	2.54	47.51	2,541.11	23,910.03	4.82	45.31	21.87	16.24
14	5,000	7,500	6,250	4,281	194,333	2.01	91.14	21,648.17	168,847.20	7.63	59.53	76	954	4.11	51.62	2,904.07	26,814.10	5.50	50.81	13.41	15.88
15	7,500	10,000	8,750	2,910	197,243	1.36	92.50	14,166.59	183,013.78	4.99	64.52	39	993	2.11	53.73	3,614.10	30,428.21	6.85	57.66	25.51	16.63
16	10,000	20,000	15,000	5,035	202,278	2.36	94.86	32,060.32	215,074.10	11.30	75.82	116	1,109	6.28	60.01	13,758.43	44,186.64	26.07	83.73	42.91	20.54
17	20,000	50,000	35,000	4,850	207,128	2.27	97.14	39,145.23	254,219.34	13.80	89.62	116	1,225	6.28	66.29	2,849.34	47,035.98	5.40	89.13	7.28	18.50
18	50,000	100,000	75,000	2,456	209,584	1.15	98.29	18,142.10	272,361.43	6.40	96.02	196	1,421	10.61	76.89	4,162.71	51,198.69	7.89	97.02	22.95	18.80
19	100,000	500,000	300,000	2,650	212,234	1.24	99.53	7,948.10	280,309.54	2.80	98.82	288	1,709	15.58	92.48	1,437.45	52,636.14	2.72	99.74	18.09	18.78
20	500,000	**UP**		995	213,229	0.47	100.00	3,347.68	283,657.22	1.18	100.00	139	1,848	7.52	100.00	136.04	52,772.18	0.26	100.00	4.06	18.60
				213,229					283,657.22			1,848					52,772.18				18.60

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 12 DIY YOGYAKARTA

UNDERWRITING YEAR 2019

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4,126	4,126	14.10	14.10	1,672.89	1,672.89	3.61	3.61	1	1	0.72	0.72	15.97	15.97	0.93	0.93	0.95	0.95
2	50	100	75	2,578	6,704	8.81	22.90	417.65	2,090.54	0.90	4.51	1	2	0.72	1.44	13.41	29.37	0.78	1.71	3.21	1.41
3	100	200	150	4,270	10,974	14.59	37.49	2,088.11	4,178.65	4.51	9.02	4	6	2.88	4.32	28.30	57.68	1.65	3.36	1.36	1.38
4	200	300	250	2,432	13,406	8.31	45.80	1,448.95	5,627.59	3.13	12.15	4	10	2.88	7.19	16.96	74.64	0.99	4.35	1.17	1.33
5	300	500	400	3,275	16,681	11.19	56.99	2,058.18	7,685.77	4.44	16.60	7	17	5.04	12.23	510.91	585.55	29.78	34.13	24.82	7.62
6	500	750	625	2,233	18,914	7.63	64.62	1,776.19	9,461.96	3.84	20.43	4	21	2.88	15.11	28.62	614.17	1.67	35.79	1.61	6.49
7	750	1,000	875	1,946	20,860	6.65	71.27	1,725.93	11,187.89	3.73	24.16	11	32	7.91	23.02	211.21	825.38	12.31	48.10	12.24	7.38
8	1,000	1,500	1,250	2,180	23,040	7.45	78.72	3,477.98	14,665.86	7.51	31.67	7	39	5.04	28.06	27.21	852.59	1.59	49.69	0.78	5.81
9	1,500	2,000	1,750	1,136	24,176	3.88	82.60	2,470.34	17,136.21	5.33	37.00	1	40	0.72	28.78	40.54	893.13	2.36	52.05	1.64	5.21
10	2,000	2,500	2,250	649	24,825	2.22	84.81	1,807.28	18,943.49	3.90	40.90	1	41	0.72	29.50	5.65	898.78	0.33	52.38	0.31	4.74
11	2,500	3,000	2,750	507	25,332	1.73	86.55	1,708.41	20,651.90	3.69	44.59	4	45	2.88	32.37	39.61	938.39	2.31	54.69	2.32	4.54
12	3,000	4,000	3,500	698	26,030	2.38	88.93	2,669.78	23,321.68	5.76	50.36	7	52	5.04	37.41	46.42	984.81	2.71	57.39	1.74	4.22
13	4,000	5,000	4,500	475	26,505	1.62	90.55	2,360.99	25,682.68	5.10	55.45	3	55	2.16	39.57	67.30	1,052.11	3.92	61.32	2.85	4.10
14	5,000	7,500	6,250	603	27,108	2.06	92.61	3,166.59	28,849.26	6.84	62.29	7	62	5.04	44.60	269.95	1,322.06	15.73	77.05	8.52	4.58
15	7,500	10,000	8,750	400	27,508	1.37	93.98	2,394.42	31,243.68	5.17	67.46	4	66	2.88	47.48	91.37	1,413.42	5.32	82.37	3.82	4.52
16	10,000	20,000	15,000	648	28,156	2.21	96.19	5,196.45	36,440.14	11.22	78.68	3	69	2.16	49.64	28.61	1,442.04	1.67	84.04	0.55	3.96
17	20,000	50,000	35,000	510	28,666	1.74	97.94	4,252.76	40,692.90	9.18	87.86	7	76	5.04	54.68	142.95	1,584.99	8.33	92.37	3.36	3.90
18	50,000	100,000	75,000	354	29,020	1.21	99.15	2,322.09	43,014.99	5.01	92.88	14	90	10.07	64.75	55.20	1,640.19	3.22	95.59	2.38	3.81
19	100,000	500,000	300,000	194	29,214	0.66	99.81	1,290.51	44,305.50	2.79	95.66	23	113	16.55	81.29	70.66	1,710.85	4.12	99.71	5.48	3.86
20	500,000	**UP**		56	29,270	0.19	100.00	2,007.91	46,313.41	4.34	100.00	26	139	18.71	100.00	5.02	1,715.87	0.29	100.00	0.25	3.70
				29,270					46,313.41			139					1,715.87				3.70

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 13 JAWA TIMUR

UNDERWRITING YEAR 2019

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	40,606	40,606	13.26	13.26	25,666.99	25,666.99	5.59	5.59	230	230	8.82	8.82	5,241.84	5,241.84	3.04	3.04	20.42	20.42
2	50	100	75	24,362	64,968	7.95	21.21	7,621.22	33,288.21	1.66	7.25	19	249	0.73	9.54	673.13	5,914.97	0.39	3.43	8.83	17.77
3	100	200	150	44,208	109,176	14.43	35.65	16,541.51	49,829.73	3.60	10.86	45	294	1.72	11.27	799.41	6,714.38	0.46	3.90	4.83	13.47
4	200	300	250	26,460	135,636	8.64	44.29	10,650.68	60,480.40	2.32	13.18	26	320	1.00	12.27	674.30	7,388.68	0.39	4.29	6.33	12.22
5	300	500	400	33,998	169,634	11.10	55.39	20,429.53	80,909.93	4.45	17.63	62	382	2.38	14.64	2,060.78	9,449.46	1.20	5.49	10.09	11.68
6	500	750	625	23,846	193,480	7.79	63.17	16,175.26	97,085.19	3.52	21.15	85	467	3.26	17.90	3,732.88	13,182.34	2.17	7.65	23.08	13.58
7	750	1,000	875	18,219	211,699	5.95	69.12	16,609.35	113,694.54	3.62	24.77	109	576	4.18	22.08	2,096.68	15,279.02	1.22	8.87	12.62	13.44
8	1,000	1,500	1,250	19,232	230,931	6.28	75.40	26,156.04	139,850.59	5.70	30.47	157	733	6.02	28.10	9,980.21	25,259.23	5.80	14.67	38.16	18.06
9	1,500	2,000	1,750	11,785	242,716	3.85	79.25	19,975.76	159,826.35	4.35	34.82	78	811	2.99	31.08	1,805.19	27,064.41	1.05	15.72	9.04	16.93
10	2,000	2,500	2,250	7,341	250,057	2.40	81.65	15,249.77	175,076.12	3.32	38.14	40	851	1.53	32.62	447.02	27,511.44	0.26	15.98	2.93	15.71
11	2,500	3,000	2,750	5,577	255,634	1.82	83.47	14,288.62	189,364.74	3.11	41.26	50	901	1.92	34.53	5,218.26	32,729.70	3.03	19.01	36.52	17.28
12	3,000	4,000	3,500	7,303	262,937	2.38	85.85	20,688.60	210,053.34	4.51	45.76	67	968	2.57	37.10	5,625.07	38,354.77	3.27	22.27	27.19	18.26
13	4,000	5,000	4,500	5,036	267,973	1.64	87.50	18,868.11	228,921.45	4.11	49.87	70	1,038	2.68	39.79	5,200.73	43,555.50	3.02	25.29	27.56	19.03
14	5,000	7,500	6,250	7,458	275,431	2.44	89.93	33,601.26	262,522.71	7.32	57.19	172	1,210	6.59	46.38	20,344.47	63,899.97	11.81	37.10	60.55	24.34
15	7,500	10,000	8,750	4,858	280,289	1.59	91.52	28,307.58	290,830.29	6.17	63.36	200	1,410	7.67	54.04	11,082.19	74,982.16	6.44	43.54	39.15	25.78
16	10,000	20,000	15,000	8,912	289,201	2.91	94.43	58,437.82	349,268.11	12.73	76.09	271	1,681	10.39	64.43	60,041.81	135,023.97	34.86	78.40	102.74	38.66
17	20,000	50,000	35,000	8,366	297,567	2.73	97.16	55,945.43	405,213.54	12.19	88.28	400	2,081	15.33	79.76	16,076.90	151,100.87	9.34	87.74	28.74	37.29
18	50,000	100,000	75,000	3,749	301,316	1.22	98.38	24,560.09	429,773.63	5.35	93.63	197	2,278	7.55	87.31	16,304.73	167,405.61	9.47	97.21	66.39	38.95
19	100,000	500,000	300,000	3,809	305,125	1.24	99.63	23,338.86	453,112.49	5.08	98.72	219	2,497	8.39	95.71	3,575.09	170,980.70	2.08	99.28	15.32	37.73
20	500,000	**UP**		1,144	306,269	0.37	100.00	5,896.65	459,009.14	1.28	100.00	112	2,609	4.29	100.00	1,233.98	172,214.68	0.72	100.00	20.93	37.52
					306,269				459,009.14				2,609				172,214.68				37.52

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 14 KALIMANTAN BARAT

UNDERWRITING YEAR 2019

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7,974	7,974	12.91	12.91	4,673.94	4,673.94	6.46	6.46	12	12	3.85	3.85	1,946.51	1,946.51	9.83	9.83	41.65	41.65
2	50	100	75	6,238	14,212	10.10	23.01	2,106.53	6,780.47	2.91	9.37	11	23	3.53	7.37	566.28	2,512.79	2.86	12.69	26.88	37.06
3	100	200	150	12,782	26,994	20.70	43.71	7,006.28	13,786.75	9.68	19.05	20	43	6.41	13.78	1,624.45	4,137.24	8.21	20.90	23.19	30.01
4	200	300	250	8,230	35,224	13.33	57.03	7,452.68	21,239.43	10.30	29.35	18	61	5.77	19.55	1,680.74	5,817.98	8.49	29.39	22.55	27.39
5	300	500	400	8,802	44,026	14.25	71.28	9,500.21	30,739.64	13.13	42.48	15	76	4.81	24.36	1,523.58	7,341.56	7.70	37.09	16.04	23.88
6	500	750	625	4,443	48,469	7.19	78.48	5,422.03	36,161.67	7.49	49.98	16	92	5.13	29.49	1,163.49	8,505.05	5.88	42.96	21.46	23.52
7	750	1,000	875	3,303	51,772	5.35	83.82	6,489.47	42,651.14	8.97	58.95	22	114	7.05	36.54	2,535.15	11,040.20	12.81	55.77	39.07	25.88
8	1,000	1,500	1,250	2,452	54,224	3.97	87.79	5,540.04	48,191.18	7.66	66.60	23	137	7.37	43.91	1,420.89	12,461.09	7.18	62.95	25.65	25.86
9	1,500	2,000	1,750	1,345	55,569	2.18	89.97	3,760.13	51,951.31	5.20	71.80	9	146	2.88	46.79	2,905.54	15,366.64	14.68	77.63	77.27	29.58
10	2,000	2,500	2,250	765	56,334	1.24	91.21	1,603.88	53,555.20	2.22	74.02	6	152	1.92	48.72	227.37	15,594.00	1.15	78.77	14.18	29.12
11	2,500	3,000	2,750	654	56,988	1.06	92.27	2,271.90	55,827.10	3.14	77.16	0	152	0.00	48.72	0.00	15,594.00	0.00	78.77	0.00	27.93
12	3,000	4,000	3,500	812	57,800	1.31	93.58	2,003.78	57,830.88	2.77	79.92	8	160	2.56	51.28	418.51	16,012.51	2.11	80.89	20.89	27.69
13	4,000	5,000	4,500	458	58,258	0.74	94.33	1,699.12	59,530.00	2.35	82.27	0	160	0.00	51.28	0.00	16,012.51	0.00	80.89	0.00	26.90
14	5,000	7,500	6,250	714	58,972	1.16	95.48	2,616.20	62,146.20	3.62	85.89	8	168	2.56	53.85	66.43	16,078.94	0.34	81.22	2.54	25.87
15	7,500	10,000	8,750	444	59,416	0.72	96.20	1,481.16	63,627.35	2.05	87.94	2	170	0.64	54.49	215.17	16,294.11	1.09	82.31	14.53	25.61
16	10,000	20,000	15,000	633	60,049	1.02	97.22	2,812.09	66,439.44	3.89	91.82	6	176	1.92	56.41	583.24	16,877.35	2.95	85.26	20.74	25.40
17	20,000	50,000	35,000	703	60,752	1.14	98.36	2,876.91	69,316.35	3.98	95.80	37	213	11.86	68.27	1,037.27	17,914.61	5.24	90.50	36.05	25.84
18	50,000	100,000	75,000	398	61,150	0.64	99.01	1,370.98	70,687.33	1.89	97.69	23	236	7.37	75.64	388.36	18,302.98	1.96	92.46	28.33	25.89
19	100,000	500,000	300,000	541	61,691	0.88	99.88	1,443.91	72,131.24	2.00	99.69	43	279	13.78	89.42	979.45	19,282.43	4.95	97.41	67.83	26.73
20	500,000	**UP**		72	61,763	0.12	100.00	225.83	72,357.07	0.31	100.00	33	312	10.58	100.00	513.45	19,795.88	2.59	100.00	227.37	27.36
				61,763					72,357.07			312					19,795.88				27.36

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 15 KALIMANTAN TENGAH

UNDERWRITING YEAR 2019

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,888	1,888	10.58	10.58	626.76	626.76	2.49	2.49	2	2	2.27	2.27	0.18	0.18	0.03	0.03	0.03	0.03
2	50	100	75	1,378	3,266	7.73	18.31	1,127.89	1,754.65	4.47	6.96	1	3	1.14	3.41	51.52	51.70	8.32	8.35	4.57	2.95
3	100	200	150	2,508	5,774	14.06	32.37	2,176.11	3,930.77	8.63	15.59	0	3	0.00	3.41	0.00	51.70	0.00	8.35	0.00	1.32
4	200	300	250	1,705	7,479	9.56	41.93	2,301.11	6,231.88	9.13	24.72	1	4	1.14	4.55	148.38	200.08	23.97	32.32	6.45	3.21
5	300	500	400	2,326	9,805	13.04	54.97	2,695.77	8,927.65	10.69	35.41	2	6	2.27	6.82	21.42	221.50	3.46	35.78	0.79	2.48
6	500	750	625	1,417	11,222	7.94	62.91	1,930.29	10,857.94	7.66	43.06	1	7	1.14	7.95	2.28	223.78	0.37	36.15	0.12	2.06
7	750	1,000	875	1,145	12,367	6.42	69.33	2,259.10	13,117.04	8.96	52.02	7	14	7.95	15.91	70.85	294.63	11.45	47.60	3.14	2.25
8	1,000	1,500	1,250	1,094	13,461	6.13	75.47	1,539.66	14,656.70	6.11	58.13	2	16	2.27	18.18	16.37	311.00	2.64	50.24	1.06	2.12
9	1,500	2,000	1,750	568	14,029	3.18	78.65	1,224.54	15,881.24	4.86	62.98	0	16	0.00	18.18	0.00	311.00	0.00	50.24	0.00	1.96
10	2,000	2,500	2,250	336	14,365	1.88	80.53	694.35	16,575.59	2.75	65.74	0	16	0.00	18.18	0.00	311.00	0.00	50.24	0.00	1.88
11	2,500	3,000	2,750	270	14,635	1.51	82.05	600.39	17,175.98	2.38	68.12	0	16	0.00	18.18	0.00	311.00	0.00	50.24	0.00	1.81
12	3,000	4,000	3,500	370	15,005	2.07	84.12	1,603.82	18,779.80	6.36	74.48	4	20	4.55	22.73	18.04	329.04	2.91	53.16	1.12	1.75
13	4,000	5,000	4,500	255	15,260	1.43	85.55	812.77	19,592.58	3.22	77.70	1	21	1.14	23.86	1.65	330.70	0.27	53.42	0.20	1.69
14	5,000	7,500	6,250	339	15,599	1.90	87.45	587.34	20,179.92	2.33	80.03	4	25	4.55	28.41	2.81	333.51	0.45	53.88	0.48	1.65
15	7,500	10,000	8,750	223	15,822	1.25	88.70	980.26	21,160.18	3.89	83.92	0	25	0.00	28.41	0.00	333.51	0.00	53.88	0.00	1.58
16	10,000	20,000	15,000	489	16,311	2.74	91.44	1,693.14	22,853.32	6.71	90.64	3	28	3.41	31.82	4.77	338.28	0.77	54.65	0.28	1.48
17	20,000	50,000	35,000	560	16,871	3.14	94.58	1,518.40	24,371.73	6.02	96.66	12	40	13.64	45.45	64.37	402.65	10.40	65.05	4.24	1.65
18	50,000	100,000	75,000	344	17,215	1.93	96.51	1,216.09	25,587.82	4.82	101.48	15	55	17.05	62.50	38.53	441.18	6.22	71.27	3.17	1.72
19	100,000	500,000	300,000	526	17,741	2.95	99.46	2,441.46	28,029.27	9.68	111.16	25	80	28.41	90.91	169.34	610.52	27.36	98.63	6.94	2.18
20	500,000	**UP**		96	17,837	0.54	100.00	2,814.71	25,214.57	11.16	100.00	8	88	9.09	100.00	8.49	619.00	1.37	100.00	0.30	2.45
				17,837					25,214.57			88					619.00				2.45

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 16 KALIMANTAN SELATAN

UNDERWRITING YEAR 2019

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4,390	4,390	12.26	12.26	1,636.75	1,636.75	4.12	4.12	15	15	5.32	5.32	336.77	336.77	4.68	4.68	20.58	20.58
2	50	100	75	3,509	7,899	9.80	22.06	1,205.47	2,842.22	3.04	7.16	7	22	2.48	7.80	110.56	447.33	1.54	6.21	9.17	15.74
3	100	200	150	6,030	13,929	16.84	38.90	2,836.18	5,678.40	7.15	14.31	7	29	2.48	10.28	542.61	989.94	7.54	13.75	19.13	17.43
4	200	300	250	4,126	18,055	11.52	50.42	2,007.68	7,686.09	5.06	19.36	2	31	0.71	10.99	105.33	1,095.27	1.46	15.21	5.25	14.25
5	300	500	400	4,556	22,611	12.72	63.14	3,173.22	10,859.31	7.99	27.36	10	41	3.55	14.54	201.19	1,296.46	2.79	18.01	6.34	11.94
6	500	750	625	2,547	25,158	7.11	70.26	2,003.32	12,862.63	5.05	32.41	14	55	4.96	19.50	415.73	1,712.18	5.77	23.78	20.75	13.31
7	750	1,000	875	1,807	26,965	5.05	75.30	1,814.96	14,677.59	4.57	36.98	9	64	3.19	22.70	763.64	2,475.82	10.61	34.39	42.07	16.87
8	1,000	1,500	1,250	1,826	28,791	5.10	80.40	1,997.94	16,675.53	5.03	42.01	9	73	3.19	25.89	193.55	2,669.37	2.69	37.08	9.69	16.01
9	1,500	2,000	1,750	1,000	29,791	2.79	83.19	1,609.92	18,285.45	4.06	46.07	17	90	6.03	31.91	446.41	3,115.77	6.20	43.28	27.73	17.04
10	2,000	2,500	2,250	579	30,370	1.62	84.81	895.42	19,180.88	2.26	48.33	2	92	0.71	32.62	0.00	3,115.77	0.00	43.28	0.00	16.24
11	2,500	3,000	2,750	458	30,828	1.28	86.09	1,073.01	20,253.89	2.70	51.03	0	92	0.00	32.62	0.00	3,115.77	0.00	43.28	0.00	15.38
12	3,000	4,000	3,500	648	31,476	1.81	87.90	2,249.15	22,503.04	5.67	56.70	10	102	3.55	36.17	42.27	3,158.04	0.59	43.86	1.88	14.03
13	4,000	5,000	4,500	418	31,894	1.17	89.07	1,221.70	23,724.74	3.08	59.77	11	113	3.90	40.07	8.25	3,166.29	0.11	43.98	0.68	13.35
14	5,000	7,500	6,250	695	32,589	1.94	91.01	2,016.41	25,741.15	5.08	64.85	4	117	1.42	41.49	42.45	3,208.75	0.59	44.57	2.11	12.47
15	7,500	10,000	8,750	438	33,027	1.22	92.23	1,746.50	27,487.65	4.40	69.25	7	124	2.48	43.97	594.13	3,802.88	8.25	52.82	34.02	13.83
16	10,000	20,000	15,000	860	33,887	2.40	94.63	3,328.10	30,815.75	8.38	77.64	24	148	8.51	52.48	39.29	3,842.16	0.55	53.37	1.18	12.47
17	20,000	50,000	35,000	861	34,748	2.40	97.04	3,755.68	34,571.42	9.46	87.10	32	180	11.35	63.83	207.63	4,049.80	2.88	56.25	5.53	11.71
18	50,000	100,000	75,000	449	35,197	1.25	98.29	1,659.75	36,231.18	4.18	91.28	29	209	10.28	74.11	1,893.12	5,942.92	26.30	82.55	114.06	16.40
19	100,000	500,000	300,000	455	35,652	1.27	99.56	2,510.66	38,741.83	6.33	97.61	59	268	20.92	95.04	1,154.48	7,097.40	16.04	98.58	45.98	18.32
20	500,000	**UP**		157	35,809	0.44	100.00	949.55	39,691.38	2.39	100.00	14	282	4.96	100.00	102.08	7,199.48	1.42	100.00	10.75	18.14
				35,809					39,691.38			282					7,199.48				18.14

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 17 KALIMANTAN TIMUR

UNDERWRITING YEAR 2019

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8,059	8,059	15.37	15.37	1,942.17	1,942.17	2.49	2.49	30	30	7.71	7.71	231.56	231.56	1.17	1.17	11.92	11.92
2	50	100	75	3,607	11,666	6.88	22.26	903.70	2,845.86	1.16	3.65	8	38	2.06	9.77	89.25	320.81	0.45	1.61	9.88	11.27
3	100	200	150	5,408	17,074	10.32	32.57	2,296.14	5,142.00	2.94	6.59	7	45	1.80	11.57	63.76	384.57	0.32	1.94	2.78	7.48
4	200	300	250	4,243	21,317	8.09	40.67	2,339.93	7,481.94	3.00	9.59	0	45	0.00	11.57	0.00	384.57	0.00	1.94	0.00	5.14
5	300	500	400	6,254	27,571	11.93	52.60	4,798.75	12,280.69	6.15	15.74	10	55	2.57	14.14	590.59	975.16	2.97	4.91	12.31	7.94
6	500	750	625	4,388	31,959	8.37	60.97	4,112.90	16,393.58	5.27	21.01	14	69	3.60	17.74	1,004.82	1,979.98	5.06	9.96	24.43	12.08
7	750	1,000	875	3,733	35,692	7.12	68.09	4,837.05	21,230.63	6.20	27.21	5	74	1.29	19.02	521.19	2,501.18	2.62	12.59	10.78	11.78
8	1,000	1,500	1,250	3,410	39,102	6.51	74.60	5,122.73	26,353.37	6.57	33.78	26	100	6.68	25.71	557.57	3,058.74	2.81	15.39	10.88	11.61
9	1,500	2,000	1,750	2,127	41,229	4.06	78.65	4,390.71	30,744.08	5.63	39.41	11	111	2.83	28.53	1,971.00	5,029.74	9.92	25.31	44.89	16.36
10	2,000	2,500	2,250	1,321	42,550	2.52	81.17	3,435.60	34,179.68	4.40	43.81	16	127	4.11	32.65	785.73	5,815.47	3.95	29.26	22.87	17.01
11	2,500	3,000	2,750	1,042	43,592	1.99	83.16	3,010.93	37,190.61	3.86	47.67	21	148	5.40	38.05	1,033.89	6,849.36	5.20	34.47	34.34	18.42
12	3,000	4,000	3,500	1,374	44,966	2.62	85.78	3,974.84	41,165.45	5.09	52.76	13	161	3.34	41.39	272.02	7,121.38	1.37	35.83	6.84	17.30
13	4,000	5,000	4,500	925	45,891	1.76	87.55	3,327.44	44,492.89	4.26	57.03	3	164	0.77	42.16	71.63	7,193.01	0.36	36.20	2.15	16.17
14	5,000	7,500	6,250	1,088	46,979	2.08	89.62	5,242.91	49,735.79	6.72	63.75	20	184	5.14	47.30	258.46	7,451.47	1.30	37.50	4.93	14.98
15	7,500	10,000	8,750	708	47,687	1.35	90.97	4,265.45	54,001.24	5.47	69.22	38	222	9.77	57.07	337.53	7,789.00	1.70	39.19	7.91	14.42
16	10,000	20,000	15,000	1,202	48,889	2.29	93.27	6,551.68	60,552.92	8.40	77.61	9	231	2.31	59.38	591.69	8,380.69	2.98	42.17	9.03	13.84
17	20,000	50,000	35,000	1,356	50,245	2.59	95.85	8,620.79	69,173.71	11.05	88.66	45	276	11.57	70.95	8,850.98	17,231.67	44.54	86.71	102.67	24.91
18	50,000	100,000	75,000	801	51,046	1.53	97.38	2,416.77	71,590.48	3.10	91.76	13	289	3.34	74.29	735.56	17,967.23	3.70	90.41	30.44	25.10
19	100,000	500,000	300,000	1,055	52,101	2.01	99.39	3,956.20	75,546.68	5.07	96.83	61	350	15.68	89.97	701.49	18,668.72	3.53	93.94	17.73	24.71
20	500,000	**UP**		318	52,419	0.61	100.00	2,471.24	78,017.91	3.17	100.00	39	389	10.03	100.00	1,204.00	19,872.73	6.06	100.00	48.72	25.47
				52,419					78,017.91			389					19,872.73				25.47

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 18 SULAWESI UTARA

UNDERWRITING YEAR 2019

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,080	3,080	10.61	10.61	2,378.00	2,378.00	4.51	4.51	8	8	4.91	4.91	8,510.63	8,510.63	60.07	60.07	357.89	357.89
2	50	100	75	2,206	5,286	7.60	18.22	383.78	2,761.79	0.73	5.24	2	10	1.23	6.13	11.10	8,521.73	0.08	60.15	2.89	308.56
3	100	200	150	3,629	8,915	12.51	30.72	1,010.19	3,771.97	1.92	7.16	8	18	4.91	11.04	431.59	8,953.31	3.05	63.20	42.72	237.36
4	200	300	250	2,505	11,420	8.63	39.36	1,491.29	5,263.26	2.83	9.99	3	21	1.84	12.88	12.07	8,965.38	0.09	63.28	0.81	170.34
5	300	500	400	3,832	15,252	13.21	52.56	2,700.61	7,963.87	5.12	15.11	5	26	3.07	15.95	501.34	9,466.72	3.54	66.82	18.56	118.87
6	500	750	625	2,551	17,803	8.79	61.35	3,308.34	11,272.21	6.28	21.39	14	40	8.59	24.54	261.77	9,728.49	1.85	68.67	7.91	86.31
7	750	1,000	875	2,182	19,985	7.52	68.87	3,481.24	14,753.45	6.61	28.00	8	48	4.91	29.45	1,055.82	10,784.31	7.45	76.12	30.33	73.10
8	1,000	1,500	1,250	2,277	22,262	7.85	76.72	4,126.21	18,879.66	7.83	35.83	52	100	31.90	61.35	1,410.36	12,194.67	9.95	86.07	34.18	64.59
9	1,500	2,000	1,750	1,244	23,506	4.29	81.01	2,755.05	21,634.71	5.23	41.05	8	108	4.91	66.26	1,006.54	13,201.21	7.10	93.18	36.53	61.02
10	2,000	2,500	2,250	707	24,213	2.44	83.44	1,764.03	23,398.74	3.35	44.40	4	112	2.45	68.71	3.63	13,204.84	0.03	93.20	0.21	56.43
11	2,500	3,000	2,750	668	24,881	2.30	85.75	1,779.04	25,177.78	3.38	47.78	4	116	2.45	71.17	168.37	13,373.21	1.19	94.39	9.46	53.12
12	3,000	4,000	3,500	804	25,685	2.77	88.52	2,986.24	28,164.02	5.67	53.44	3	119	1.84	73.01	2.33	13,375.54	0.02	94.41	0.08	47.49
13	4,000	5,000	4,500	464	26,149	1.60	90.12	2,550.54	30,714.56	4.84	58.28	2	121	1.23	74.23	4.29	13,379.82	0.03	94.44	0.17	43.56
14	5,000	7,500	6,250	675	26,824	2.33	92.44	3,638.43	34,352.99	6.90	65.19	2	123	1.23	75.46	11.43	13,391.25	0.08	94.52	0.31	38.98
15	7,500	10,000	8,750	359	27,183	1.24	93.68	3,322.28	37,675.27	6.30	71.49	6	129	3.68	79.14	157.55	13,548.80	1.11	95.63	4.74	35.96
16	10,000	20,000	15,000	711	27,894	2.45	96.13	6,709.01	44,384.28	12.73	84.22	6	135	3.68	82.82	45.99	13,594.80	0.32	95.96	0.69	30.63
17	20,000	50,000	35,000	617	28,511	2.13	98.26	5,209.15	49,593.43	9.88	94.11	9	144	5.52	88.34	142.90	13,737.70	1.01	96.97	2.74	27.70
18	50,000	100,000	75,000	212	28,723	0.73	98.99	1,448.98	51,042.41	2.75	96.86	10	154	6.13	94.48	394.45	14,132.15	2.78	99.75	27.22	27.69
19	100,000	500,000	300,000	214	28,937	0.74	99.72	1,028.31	52,070.72	1.95	98.81	9	163	5.52	100.00	35.47	14,167.62	0.25	100.00	3.45	27.21
20	500,000	**UP**		80	29,017	0.28	100.00	626.94	52,697.66	1.19	100.00	0	163	0.00	100.00	0.00	14,167.62	0.00	100.00	0.00	26.88
				29,017					52,697.66			163					14,167.62				26.88

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 19 SULAWESI TENGAH

UNDERWRITING YEAR 2019

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,350	2,350	13.51	13.51	1,815.43	1,815.43	5.62	5.62	6	6	12.00	12.00	11.69	11.69	1.21	1.21	0.64	0.64
2	50	100	75	1,621	3,971	9.32	22.82	1,632.02	3,447.45	5.05	10.67	0	6	0.00	12.00	0.00	11.69	0.00	1.21	0.00	0.34
3	100	200	150	2,697	6,668	15.50	38.32	3,943.42	7,390.87	12.21	22.88	1	7	2.00	14.00	77.39	89.08	8.04	9.26	1.96	1.21
4	200	300	250	1,476	8,144	8.48	46.81	1,633.63	9,024.49	5.06	27.94	4	11	8.00	22.00	120.62	209.70	12.53	21.79	7.38	2.32
5	300	500	400	2,061	10,205	11.85	58.65	2,870.81	11,895.30	8.89	36.82	9	20	18.00	40.00	300.88	510.58	31.26	53.05	10.48	4.29
6	500	750	625	1,219	11,424	7.01	65.66	2,270.69	14,165.99	7.03	43.85	5	25	10.00	50.00	93.28	603.87	9.69	62.74	4.11	4.26
7	750	1,000	875	986	12,410	5.67	71.33	2,485.46	16,651.45	7.69	51.55	3	28	6.00	56.00	130.30	734.17	13.54	76.28	5.24	4.41
8	1,000	1,500	1,250	1,057	13,467	6.08	77.40	1,844.57	18,496.02	5.71	57.26	5	33	10.00	66.00	129.66	863.83	13.47	89.75	7.03	4.67
9	1,500	2,000	1,750	916	14,383	5.26	82.67	1,808.62	20,304.64	5.60	62.86	2	35	4.00	70.00	11.20	875.03	1.16	90.91	0.62	4.31
10	2,000	2,500	2,250	548	14,931	3.15	85.82	1,092.88	21,397.52	3.38	66.24	3	38	6.00	76.00	0.21	875.23	0.02	90.93	0.02	4.09
11	2,500	3,000	2,750	334	15,265	1.92	87.73	1,255.89	22,653.40	3.89	70.13	2	40	4.00	80.00	0.21	875.44	0.02	90.95	0.02	3.86
12	3,000	4,000	3,500	328	15,593	1.89	89.62	1,857.98	24,511.38	5.75	75.88	1	41	2.00	82.00	8.45	883.89	0.88	91.83	0.45	3.61
13	4,000	5,000	4,500	226	15,819	1.30	90.92	1,002.95	25,514.33	3.10	78.98	0	41	0.00	82.00	0.00	883.89	0.00	91.83	0.00	3.46
14	5,000	7,500	6,250	360	16,179	2.07	92.99	2,135.38	27,649.71	6.61	85.59	2	43	4.00	86.00	58.70	942.59	6.10	97.93	2.75	3.41
15	7,500	10,000	8,750	173	16,352	0.99	93.98	1,186.48	28,836.18	3.67	89.27	0	43	0.00	86.00	0.00	942.59	0.00	97.93	0.00	3.27
16	10,000	20,000	15,000	496	16,848	2.85	96.83	1,991.64	30,827.82	6.17	95.43	0	43	0.00	86.00	0.00	942.59	0.00	97.93	0.00	3.06
17	20,000	50,000	35,000	273	17,121	1.57	98.40	1,068.48	31,896.30	3.31	98.74	3	46	6.00	92.00	7.55	950.14	0.78	98.71	0.71	2.98
18	50,000	100,000	75,000	144	17,265	0.83	99.23	225.70	32,122.00	0.70	99.44	1	47	2.00	94.00	3.14	953.28	0.33	99.04	1.39	2.97
19	100,000	500,000	300,000	100	17,365	0.57	99.80	989.53	31,132.47	3.06	96.38	3	50	6.00	100.00	9.24	962.52	0.96	100.00	0.93	3.09
20	500,000	**UP**		34	17,399	0.20	100.00	1,170.73	32,303.20	3.62	100.00	0	50	0.00	100.00	0.00	962.52	0.00	100.00	0.00	2.98
				17,399					32,303.20			50					962.52				2.98

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 20 SULAWESI SELATAN

UNDERWRITING YEAR 2019

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9,672	9,672	13.97	13.97	4,000.31	4,000.31	4.40	4.40	18	18	6.21	6.21	229.71	229.71	1.93	1.93	5.74	5.74
2	50	100	75	6,141	15,813	8.87	22.84	1,307.22	5,307.53	1.44	5.83	4	22	1.38	7.59	208.57	438.28	1.76	3.69	15.95	8.26
3	100	200	150	10,443	26,256	15.08	37.92	2,946.35	8,253.88	3.24	9.07	3	25	1.03	8.62	223.62	661.89	1.88	5.58	7.59	8.02
4	200	300	250	6,470	32,726	9.34	47.26	3,041.92	11,295.80	3.34	12.41	4	29	1.38	10.00	125.49	787.38	1.06	6.63	4.13	6.97
5	300	500	400	8,636	41,362	12.47	59.73	5,177.97	16,473.77	5.69	18.10	7	36	2.41	12.41	22.65	810.03	0.19	6.82	0.44	4.92
6	500	750	625	6,105	47,467	8.82	68.55	6,001.88	22,475.65	6.60	24.70	18	54	6.21	18.62	233.39	1,043.42	1.97	8.79	3.89	4.64
7	750	1,000	875	4,134	51,601	5.97	74.52	5,444.96	27,920.61	5.98	30.68	38	92	13.10	31.72	1,653.81	2,697.23	13.93	22.72	30.37	9.66
8	1,000	1,500	1,250	3,657	55,258	5.28	79.80	5,597.87	33,518.48	6.15	36.83	25	117	8.62	40.34	1,934.26	4,631.49	16.29	39.01	34.55	13.82
9	1,500	2,000	1,750	2,509	57,767	3.62	83.43	4,886.43	38,404.91	5.37	42.20	13	130	4.48	44.83	1,693.61	6,325.11	14.27	53.28	34.66	16.47
10	2,000	2,500	2,250	1,679	59,446	2.42	85.85	3,779.24	42,184.15	4.15	46.35	6	136	2.07	46.90	73.67	6,398.77	0.62	53.90	1.95	15.17
11	2,500	3,000	2,750	1,252	60,698	1.81	87.66	3,258.23	45,442.38	3.58	49.93	6	142	2.07	48.97	1,231.04	7,629.82	10.37	64.27	37.78	16.79
12	3,000	4,000	3,500	1,669	62,367	2.41	90.07	4,386.98	49,829.36	4.82	54.76	3	145	1.03	50.00	1.97	7,631.79	0.02	64.29	0.04	15.32
13	4,000	5,000	4,500	1,048	63,415	1.51	91.58	4,271.28	54,100.64	4.69	59.45	9	154	3.10	53.10	873.57	8,505.36	7.36	71.64	20.45	15.72
14	5,000	7,500	6,250	1,369	64,784	1.98	93.56	5,876.72	59,977.36	6.46	65.91	20	174	6.90	60.00	966.91	9,472.27	8.14	79.79	16.45	15.79
15	7,500	10,000	8,750	906	65,690	1.31	94.87	6,331.35	66,308.72	6.96	72.86	9	183	3.10	63.10	425.04	9,897.30	3.58	83.37	6.71	14.93
16	10,000	20,000	15,000	1,327	67,017	1.92	96.78	9,142.35	75,451.07	10.05	82.91	18	201	6.21	69.31	1,598.16	11,495.46	13.46	96.83	17.48	15.24
17	20,000	50,000	35,000	1,117	68,134	1.61	98.40	7,105.01	82,556.08	7.81	90.72	34	235	11.72	81.03	291.94	11,787.40	2.46	99.29	4.11	14.28
18	50,000	100,000	75,000	513	68,647	0.74	99.14	2,555.30	85,111.39	2.81	93.53	8	243	2.76	83.79	32.64	11,820.04	0.27	99.56	1.28	13.89
19	100,000	500,000	300,000	465	69,112	0.67	99.81	4,099.11	89,210.50	4.50	98.03	37	280	12.76	96.55	41.57	11,861.61	0.35	99.91	1.01	13.30
20	500,000	**UP**		132	69,244	0.19	100.00	1,793.15	91,003.65	1.97	100.00	10	290	3.45	100.00	10.12	11,871.73	0.09	100.00	0.56	13.05
				69,244					91,003.65			290					11,871.73				13.05

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 21 SULAWESI TENGGARA

UNDERWRITING YEAR 2019

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,564	1,564	12.11	12.11	1,141.67	1,141.67	8.08	8.08	1	1	2.94	2.94	18.35	18.35	1.53	1.53	1.61	1.61
2	50	100	75	1,240	2,804	9.60	21.71	1,592.51	2,734.19	11.26	19.34	7	8	20.59	23.53	220.14	238.49	18.39	19.92	13.82	8.72
3	100	200	150	2,119	4,923	16.41	38.12	1,963.39	4,697.58	13.89	33.23	0	8	0.00	23.53	0.00	238.49	0.00	19.92	0.00	5.08
4	200	300	250	1,525	6,448	11.81	49.93	1,335.64	6,033.22	9.45	42.68	0	8	0.00	23.53	0.00	238.49	0.00	19.92	0.00	3.95
5	300	500	400	1,895	8,343	14.67	64.60	2,449.21	8,482.43	17.32	60.00	1	9	2.94	26.47	406.25	644.74	33.93	53.85	16.59	7.60
6	500	750	625	1,231	9,574	9.53	74.13	2,316.43	10,798.86	16.38	76.38	0	9	0.00	26.47	0.00	644.74	0.00	53.85	0.00	5.97
7	750	1,000	875	774	10,348	5.99	80.12	1,831.04	12,629.90	12.95	89.34	4	13	11.76	38.24	12.59	657.34	1.05	54.90	0.69	5.20
8	1,000	1,500	1,250	637	10,985	4.93	85.06	1,412.98	14,042.88	9.99	99.33	1	14	2.94	41.18	24.50	681.84	2.05	56.95	1.73	4.86
9	1,500	2,000	1,750	343	11,328	2.66	87.71	983.27	15,026.15	6.96	106.29	1	15	2.94	44.12	0.45	682.29	0.04	56.99	0.05	4.54
10	2,000	2,500	2,250	197	11,525	1.53	89.24	850.16	15,876.31	6.01	112.30	2	17	5.88	50.00	73.74	756.03	6.16	63.14	8.67	4.76
11	2,500	3,000	2,750	196	11,721	1.52	90.75	683.59	16,559.91	4.84	117.13	6	23	17.65	67.65	23.05	779.08	1.93	65.07	3.37	4.70
12	3,000	4,000	3,500	203	11,924	1.57	92.33	919.61	17,479.52	6.50	123.64	0	23	0.00	67.65	0.00	779.08	0.00	65.07	0.00	4.46
13	4,000	5,000	4,500	150	12,074	1.16	93.49	1,734.39	19,213.91	12.27	135.91	2	25	5.88	73.53	341.59	1,120.67	28.53	93.60	19.70	5.83
14	5,000	7,500	6,250	232	12,306	1.80	95.28	602.87	19,816.78	4.26	140.17	2	27	5.88	79.41	43.71	1,164.38	3.65	97.25	7.25	5.88
15	7,500	10,000	8,750	143	12,449	1.11	96.39	1,587.37	21,404.15	11.23	151.40	4	31	11.76	91.18	19.61	1,183.99	1.64	98.89	1.24	5.53
16	10,000	20,000	15,000	196	12,645	1.52	97.91	1,163.99	22,568.14	8.23	159.63	3	34	8.82	100.00	13.30	1,197.29	1.11	100.00	1.14	5.31
17	20,000	50,000	35,000	128	12,773	0.99	98.90	701.22	23,269.36	4.96	164.59	0	34	0.00	100.00	0.00	1,197.29	0.00	100.00	0.00	5.15
18	50,000	100,000	75,000	84	12,857	0.65	99.55	121.99	23,391.34	0.86	165.46	0	34	0.00	100.00	0.00	1,197.29	0.00	100.00	0.00	5.12
19	100,000	500,000	300,000	50	12,907	0.39	99.94	9,021.61	14,369.73	63.81	101.64	0	34	0.00	100.00	0.00	1,197.29	0.00	100.00	0.00	8.33
20	500,000	**UP**		8	12,915	0.06	100.00	232.20	14,137.53	1.64	100.00	0	34	0.00	100.00	0.00	1,197.29	0.00	100.00	0.00	8.47
				12,915					14,137.53			34					1,197.29				8.47

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 22 BALI

UNDERWRITING YEAR 2019

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9,890	9,890	12.47	12.47	10,947.57	10,947.57	6.96	6.96	32	32	4.27	4.27	2,805.66	2,805.66	6.13	6.13	25.63	25.63
2	50	100	75	5,882	15,772	7.42	19.89	15.66	10,963.22	0.01	6.97	0	32	0.00	4.27	0.00	2,805.66	0.00	6.13	0.00	25.59
3	100	200	150	10,329	26,101	13.02	32.91	2,714.41	13,677.63	1.73	8.70	14	46	1.87	6.13	398.85	3,204.51	0.87	7.00	14.69	23.43
4	200	300	250	6,383	32,484	8.05	40.96	2,503.44	16,181.07	1.59	10.29	8	54	1.07	7.20	651.52	3,856.03	1.42	8.42	26.02	23.83
5	300	500	400	8,826	41,310	11.13	52.09	5,213.55	21,394.62	3.32	13.61	17	71	2.27	9.47	670.26	4,526.29	1.46	9.88	12.86	21.16
6	500	750	625	6,297	47,607	7.94	60.03	6,227.83	27,622.45	3.96	17.57	23	94	3.07	12.53	1,566.03	6,092.31	3.42	13.30	25.15	22.06
7	750	1,000	875	5,385	52,992	6.79	66.82	5,868.46	33,490.91	3.73	21.30	26	120	3.47	16.00	880.11	6,972.42	1.92	15.22	15.00	20.82
8	1,000	1,500	1,250	5,688	58,680	7.17	73.99	6,466.36	39,957.26	4.11	25.42	43	163	5.73	21.73	1,996.25	8,968.68	4.36	19.58	30.87	22.45
9	1,500	2,000	1,750	3,691	62,371	4.65	78.64	9,489.02	49,446.28	6.04	31.45	36	199	4.80	26.53	553.87	9,522.55	1.21	20.79	5.84	19.26
10	2,000	2,500	2,250	2,322	64,693	2.93	81.57	6,568.64	56,014.92	4.18	35.63	25	224	3.33	29.87	882.01	10,404.56	1.93	22.72	13.43	18.57
11	2,500	3,000	2,750	2,100	66,793	2.65	84.22	7,266.98	63,281.91	4.62	40.25	25	249	3.33	33.20	779.77	11,184.32	1.70	24.42	10.73	17.67
12	3,000	4,000	3,500	2,445	69,238	3.08	87.30	9,975.86	73,257.77	6.35	46.60	83	332	11.07	44.27	1,319.86	12,504.18	2.88	27.30	13.23	17.07
13	4,000	5,000	4,500	1,574	70,812	1.98	89.29	6,844.72	80,102.48	4.35	50.95	17	349	2.27	46.53	467.02	12,971.20	1.02	28.32	6.82	16.19
14	5,000	7,500	6,250	2,265	73,077	2.86	92.14	15,516.00	95,618.49	9.87	60.82	56	405	7.47	54.00	6,345.64	19,316.83	13.85	42.17	40.90	20.20
15	7,500	10,000	8,750	1,338	74,415	1.69	93.83	12,165.21	107,783.70	7.74	68.56	29	434	3.87	57.87	745.89	20,062.72	1.63	43.80	6.13	18.61
16	10,000	20,000	15,000	2,094	76,509	2.64	96.47	21,232.59	129,016.29	13.51	82.07	70	504	9.33	67.20	3,230.17	23,292.90	7.05	50.85	15.21	18.05
17	20,000	50,000	35,000	1,481	77,990	1.87	98.34	15,632.65	144,648.94	9.94	92.01	65	569	8.67	75.87	19,914.90	43,207.80	43.48	94.33	127.39	29.87
18	50,000	100,000	75,000	570	78,560	0.72	99.06	5,964.17	150,613.11	3.79	95.81	54	623	7.20	83.07	2,513.12	45,720.92	5.49	99.82	42.14	30.36
19	100,000	500,000	300,000	540	79,100	0.68	99.74	4,974.80	155,587.91	3.16	98.97	92	715	12.27	95.33	63.84	45,784.76	0.14	99.96	1.28	29.43
20	500,000	**UP**		209	79,309	0.26	100.00	1,617.74	157,205.65	1.03	100.00	35	750	4.67	100.00	18.23	45,802.99	0.04	100.00	1.13	29.14
				79,309					157,205.65			750					45,802.99				29.14

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 23 NUSA TENGGARA BARAT

UNDERWRITING YEAR 2019

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,463	3,463	13.73	13.73	1,806.37	1,806.37	5.08	5.08	14	14	8.05	8.05	1,016.78	1,016.78	11.78	11.78	56.29	56.29
2	50	100	75	1,873	5,336	7.42	21.15	508.48	2,314.84	1.43	6.51	2	16	1.15	9.20	97.52	1,114.30	1.13	12.91	19.18	48.14
3	100	200	150	3,786	9,122	15.01	36.16	2,716.25	5,031.10	7.64	14.15	8	24	4.60	13.79	170.24	1,284.54	1.97	14.88	6.27	25.53
4	200	300	250	2,553	11,675	10.12	46.27	2,121.01	7,152.10	5.97	20.12	4	28	2.30	16.09	83.97	1,368.51	0.97	15.85	3.96	19.13
5	300	500	400	3,840	15,515	15.22	61.49	3,001.46	10,153.56	8.44	28.56	6	34	3.45	19.54	358.91	1,727.42	4.16	20.01	11.96	17.01
6	500	750	625	1,888	17,403	7.48	68.98	1,802.10	11,955.66	5.07	33.63	11	45	6.32	25.86	294.99	2,022.41	3.42	23.43	16.37	16.92
7	750	1,000	875	1,932	19,335	7.66	76.63	2,403.54	14,359.20	6.76	40.39	16	61	9.20	35.06	132.82	2,155.23	1.54	24.97	5.53	15.01
8	1,000	1,500	1,250	1,267	20,602	5.02	81.66	2,364.64	16,723.84	6.65	47.04	19	80	10.92	45.98	840.49	2,995.72	9.74	34.70	35.54	17.91
9	1,500	2,000	1,750	862	21,464	3.42	85.07	2,469.99	19,193.83	6.95	53.99	7	87	4.02	50.00	548.40	3,544.12	6.35	41.06	22.20	18.46
10	2,000	2,500	2,250	471	21,935	1.87	86.94	1,318.28	20,512.11	3.71	57.70	2	89	1.15	51.15	2.25	3,546.37	0.03	41.08	0.17	17.29
11	2,500	3,000	2,750	383	22,318	1.52	88.46	1,108.98	21,621.09	3.12	60.82	3	92	1.72	52.87	12.09	3,558.46	0.14	41.22	1.09	16.46
12	3,000	4,000	3,500	515	22,833	2.04	90.50	1,812.66	23,433.75	5.10	65.92	5	97	2.87	55.75	300.05	3,858.51	3.48	44.70	16.55	16.47
13	4,000	5,000	4,500	373	23,206	1.48	91.98	1,742.36	25,176.10	4.90	70.82	5	102	2.87	58.62	94.43	3,952.94	1.09	45.79	5.42	15.70
14	5,000	7,500	6,250	474	23,680	1.88	93.86	2,957.22	28,133.32	8.32	79.14	13	115	7.47	66.09	921.09	4,874.03	10.67	56.46	31.15	17.32
15	7,500	10,000	8,750	339	24,019	1.34	95.20	2,404.40	30,537.72	6.76	85.90	5	120	2.87	68.97	221.31	5,095.34	2.56	59.03	9.20	16.69
16	10,000	20,000	15,000	534	24,553	2.12	97.32	4,467.50	35,005.22	12.57	98.47	12	132	6.90	75.86	152.06	5,247.40	1.76	60.79	3.40	14.99
17	20,000	50,000	35,000	310	24,863	1.23	98.55	2,697.11	37,702.33	7.59	106.05	9	141	5.17	81.03	2,020.19	7,267.59	23.40	84.19	74.90	19.28
18	50,000	100,000	75,000	186	25,049	0.74	99.28	1,125.28	38,827.61	3.17	109.22	18	159	10.34	91.38	1,177.91	8,445.49	13.65	97.84	104.68	21.75
19	100,000	500,000	300,000	138	25,187	0.55	99.83	306.78	38,520.84	0.86	108.35	9	168	5.17	96.55	30.81	8,476.30	0.36	98.19	10.04	22.00
20	500,000	**UP**		43	25,230	0.17	100.00	2,970.23	35,550.61	8.35	100.00	6	174	3.45	100.00	155.88	8,632.18	1.81	100.00	5.25	24.28
				25,230					35,550.61			174					8,632.18				24.28

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 24 NUSA TENGGARA TIMUR

UNDERWRITING YEAR 2019

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,617	1,617	12.41	12.41	1,215.01	1,215.01	4.22	4.22	4	4	16.00	16.00	2,582.75	2,582.75	72.43	72.43	212.57	212.57
2	50	100	75	918	2,535	7.04	19.45	295.74	1,510.75	1.03	5.24	1	5	4.00	20.00	19.75	2,602.50	0.55	72.99	6.68	172.27
3	100	200	150	1,481	4,016	11.37	30.82	2,196.83	3,707.58	7.63	12.87	2	7	8.00	28.00	343.80	2,946.30	9.64	82.63	15.65	79.47
4	200	300	250	1,159	5,175	8.89	39.71	1,331.80	5,039.38	4.62	17.49	0	7	0.00	28.00	0.00	2,946.30	0.00	82.63	0.00	58.47
5	300	500	400	1,669	6,844	12.81	52.52	2,303.99	7,343.37	8.00	25.49	1	8	4.00	32.00	70.00	3,016.30	1.96	84.59	3.04	41.08
6	500	750	625	1,034	7,878	7.93	60.46	1,910.49	9,253.86	6.63	32.12	0	8	0.00	32.00	0.00	3,016.30	0.00	84.59	0.00	32.60
7	750	1,000	875	942	8,820	7.23	67.68	2,297.79	11,551.65	7.98	40.09	1	9	4.00	36.00	298.06	3,314.36	8.36	92.95	12.97	28.69
8	1,000	1,500	1,250	976	9,796	7.49	75.17	2,538.70	14,090.35	8.81	48.91	0	9	0.00	36.00	0.00	3,314.36	0.00	92.95	0.00	23.52
9	1,500	2,000	1,750	595	10,391	4.57	79.74	1,754.92	15,845.26	6.09	55.00	0	9	0.00	36.00	0.00	3,314.36	0.00	92.95	0.00	20.92
10	2,000	2,500	2,250	320	10,711	2.46	82.20	1,176.55	17,021.81	4.08	59.08	0	9	0.00	36.00	0.00	3,314.36	0.00	92.95	0.00	19.47
11	2,500	3,000	2,750	279	10,990	2.14	84.34	1,325.54	18,347.35	4.60	63.68	0	9	0.00	36.00	0.00	3,314.36	0.00	92.95	0.00	18.06
12	3,000	4,000	3,500	451	11,441	3.46	87.80	1,836.59	20,183.94	6.37	70.06	0	9	0.00	36.00	0.00	3,314.36	0.00	92.95	0.00	16.42
13	4,000	5,000	4,500	312	11,753	2.39	90.19	2,316.73	22,500.66	8.04	78.10	0	9	0.00	36.00	0.00	3,314.36	0.00	92.95	0.00	14.73
14	5,000	7,500	6,250	317	12,070	2.43	92.63	2,290.86	24,791.53	7.95	86.05	6	15	24.00	60.00	23.50	3,337.86	0.66	93.61	1.03	13.46
15	7,500	10,000	8,750	195	12,265	1.50	94.12	1,568.36	26,359.88	5.44	91.49	0	15	0.00	60.00	0.00	3,337.86	0.00	93.61	0.00	12.66
16	10,000	20,000	15,000	298	12,563	2.29	96.41	2,349.01	28,708.89	8.15	99.65	3	18	12.00	72.00	175.74	3,513.60	4.93	98.54	7.48	12.24
17	20,000	50,000	35,000	237	12,800	1.82	98.23	1,390.59	30,099.48	4.83	104.47	6	24	24.00	96.00	18.10	3,531.71	0.51	99.05	1.30	11.73
18	50,000	100,000	75,000	96	12,896	0.74	98.96	1,537.32	28,562.16	5.34	99.14	0	24	0.00	96.00	0.00	3,531.71	0.00	99.05	0.00	12.36
19	100,000	500,000	300,000	107	13,003	0.82	99.79	44.69	28,517.47	0.16	98.98	1	25	4.00	100.00	34.00	3,565.71	0.95	100.00	76.08	12.50
20	500,000	UP		28	13,031	0.21	100.00	293.41	28,810.88	1.02	100.00	0	25	0.00	100.00	0.00	3,565.71	0.00	100.00	0.00	12.38
				13,031					28,810.88			25					3,565.71				12.38

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 25 MALUKU

UNDERWRITING YEAR 2019

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,539	1,539	16.28	16.28	1,060.00	1,060.00	7.32	7.32	9	9	10.47	10.47	95.38	95.38	2.01	2.01	9.00	9.00
2	50	100	75	1,018	2,557	10.77	27.06	327.33	1,387.34	2.26	9.58	1	10	1.16	11.63	4.90	100.28	0.10	2.11	1.50	7.23
3	100	200	150	1,144	3,701	12.10	39.16	416.18	1,803.52	2.87	12.45	0	10	0.00	11.63	0.00	100.28	0.00	2.11	0.00	5.56
4	200	300	250	705	4,406	7.46	46.62	136.64	1,940.16	0.94	13.39	0	10	0.00	11.63	0.00	100.28	0.00	2.11	0.00	5.17
5	300	500	400	1,024	5,430	10.83	57.45	984.37	2,924.52	6.79	20.19	5	15	5.81	17.44	446.01	546.29	9.40	11.52	45.31	18.68
6	500	750	625	704	6,134	7.45	64.90	820.63	3,745.16	5.66	25.85	5	20	5.81	23.26	626.54	1,172.83	13.21	24.72	76.35	31.32
7	750	1,000	875	496	6,630	5.25	70.15	940.41	4,685.57	6.49	32.34	1	21	1.16	24.42	176.33	1,349.15	3.72	28.44	18.75	28.79
8	1,000	1,500	1,250	584	7,214	6.18	76.33	1,647.39	6,332.95	11.37	43.71	16	37	18.60	43.02	573.03	1,922.18	12.08	40.52	34.78	30.35
9	1,500	2,000	1,750	376	7,590	3.98	80.31	1,180.65	7,513.60	8.15	51.86	2	39	2.33	45.35	148.84	2,071.02	3.14	43.66	12.61	27.56
10	2,000	2,500	2,250	280	7,870	2.96	83.27	1,094.85	8,608.46	7.56	59.42	15	54	17.44	62.79	852.97	2,923.99	17.98	61.64	77.91	33.97
11	2,500	3,000	2,750	181	8,051	1.92	85.19	878.11	9,486.57	6.06	65.48	4	58	4.65	67.44	69.62	2,993.61	1.47	63.11	7.93	31.56
12	3,000	4,000	3,500	192	8,243	2.03	87.22	1,104.14	10,590.71	7.62	73.10	3	61	3.49	70.93	309.47	3,303.08	6.52	69.63	28.03	31.19
13	4,000	5,000	4,500	142	8,385	1.50	88.72	1,345.74	11,936.45	9.29	82.39	2	63	2.33	73.26	0.19	3,303.27	0.00	69.64	0.01	27.67
14	5,000	7,500	6,250	501	8,886	5.30	94.02	2,172.31	14,108.76	14.99	97.38	8	71	9.30	82.56	265.20	3,568.47	5.59	75.23	12.21	25.29
15	7,500	10,000	8,750	125	9,011	1.32	95.34	1,043.73	15,152.49	7.20	104.59	3	74	3.49	86.05	377.67	3,946.14	7.96	83.19	36.18	26.04
16	10,000	20,000	15,000	127	9,138	1.34	96.69	2,123.49	17,275.98	14.66	119.24	4	78	4.65	90.70	457.85	4,403.99	9.65	92.84	21.56	25.49
17	20,000	50,000	35,000	163	9,301	1.72	98.41	337.47	17,613.45	2.33	121.57	4	82	4.65	95.35	321.44	4,725.43	6.78	99.62	95.25	26.83
18	50,000	100,000	75,000	68	9,369	0.72	99.13	2,344.98	15,268.47	16.19	105.39	0	82	0.00	95.35	0.00	4,725.43	0.00	99.62	0.00	30.95
19	100,000	500,000	300,000	70	9,439	0.74	99.87	1,151.70	14,116.77	7.95	97.44	0	82	0.00	95.35	0.00	4,725.43	0.00	99.62	0.00	33.47
20	500,000	**UP**		12	9,451	0.13	100.00	371.05	14,487.82	2.56	100.00	4	86	4.65	100.00	18.23	4,743.66	0.38	100.00	4.91	32.74
				9,451				14,487.82				86				4,743.66					32.74

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 26 IRIAN JAYA/PAPUA

UNDERWRITING YEAR 2019

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,267	1,267	7.42	7.42	1,104.15	1,104.15	2.52	2.52	6	6	5.13	5.13	59.64	59.64	0.38	0.38	5.40	5.40
2	50	100	75	972	2,239	5.69	13.11	846.01	1,950.16	1.93	4.46	1	7	0.85	5.98	37.03	96.68	0.23	0.61	4.38	4.96
3	100	200	150	1,684	3,923	9.86	22.97	1,679.38	3,629.54	3.84	8.30	4	11	3.42	9.40	185.30	281.98	1.17	1.77	11.03	7.77
4	200	300	250	1,344	5,267	7.87	30.84	1,955.44	5,584.98	4.47	12.77	1	12	0.85	10.26	75.36	357.34	0.47	2.25	3.85	6.40
5	300	500	400	2,286	7,553	13.38	44.22	3,586.19	9,171.17	8.20	20.97	12	24	10.26	20.51	1,014.06	1,371.40	6.38	8.63	28.28	14.95
6	500	750	625	1,594	9,147	9.33	53.55	3,523.42	12,694.59	8.06	29.03	7	31	5.98	26.50	587.32	1,958.73	3.70	12.33	16.67	15.43
7	750	1,000	875	1,393	10,540	8.16	61.71	3,991.18	16,685.77	9.13	38.15	7	38	5.98	32.48	1,367.46	3,326.19	8.61	20.93	34.26	19.93
8	1,000	1,500	1,250	1,220	11,760	7.14	68.85	3,702.65	20,388.42	8.47	46.62	5	43	4.27	36.75	623.72	3,949.90	3.92	24.86	16.85	19.37
9	1,500	2,000	1,750	884	12,644	5.18	74.03	4,023.65	24,412.07	9.20	55.82	4	47	3.42	40.17	191.90	4,141.81	1.21	26.06	4.77	16.97
10	2,000	2,500	2,250	1,056	13,700	6.18	80.21	2,173.46	26,585.53	4.97	60.79	2	49	1.71	41.88	11.36	4,153.16	0.07	26.14	0.52	15.62
11	2,500	3,000	2,750	462	14,162	2.70	82.92	2,564.87	29,150.40	5.86	66.66	3	52	2.56	44.44	56.63	4,209.79	0.36	26.49	2.21	14.44
12	3,000	4,000	3,500	619	14,781	3.62	86.54	2,785.19	31,935.58	6.37	73.03	3	55	2.56	47.01	120.14	4,329.93	0.76	27.25	4.31	13.56
13	4,000	5,000	4,500	371	15,152	2.17	88.71	2,479.06	34,414.65	5.67	78.69	7	62	5.98	52.99	4,551.75	8,881.68	28.64	55.89	183.61	25.81
14	5,000	7,500	6,250	528	15,680	3.09	91.80	5,237.44	39,652.08	11.98	90.67	18	80	15.38	68.38	5,847.04	14,728.73	36.79	92.69	111.64	37.14
15	7,500	10,000	8,750	294	15,974	1.72	93.52	2,849.79	42,501.87	6.52	97.19	2	82	1.71	70.09	5.18	14,733.91	0.03	92.72	0.18	34.67
16	10,000	20,000	15,000	467	16,441	2.73	96.26	4,751.32	47,253.19	10.86	108.05	7	89	5.98	76.07	785.01	15,518.91	4.94	97.66	16.52	32.84
17	20,000	50,000	35,000	296	16,737	1.73	97.99	1,227.87	48,481.06	2.81	110.86	16	105	13.68	89.74	242.47	15,761.38	1.53	99.19	19.75	32.51
18	50,000	100,000	75,000	172	16,909	1.01	99.00	1,066.40	49,547.46	2.44	113.30	10	115	8.55	98.29	127.90	15,889.28	0.80	99.99	11.99	32.07
19	100,000	500,000	300,000	148	17,057	0.87	99.87	1,096.38	48,451.08	2.51	110.79	0	115	0.00	98.29	0.00	15,889.28	0.00	99.99	0.00	32.79
20	500,000	**UP**		23	17,080	0.13	100.00	4,718.83	43,732.25	10.79	100.00	2	117	1.71	100.00	1.60	15,890.87	0.01	100.00	0.03	36.34
				17,080					43,732.25			117					15,890.87				36.34

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 27 MALUKU UTARA

UNDERWRITING YEAR 2019

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	348	348	9.48	9.48	235.41	235.41	4.89	4.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	391	739	10.65	20.13	152.81	388.22	3.18	8.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	377	1,116	10.27	30.40	174.64	562.86	3.63	11.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	319	1,435	8.69	39.09	238.45	801.31	4.96	16.65	3	3	25.00	25.00	23.96	23.96	1.53	1.53	10.05	2.99
5	300	500	400	455	1,890	12.39	51.48	66.09	867.40	1.37	18.03	0	3	0.00	25.00	0.00	23.96	0.00	1.53	0.00	2.76
6	500	750	625	296	2,186	8.06	59.55	289.44	1,156.83	6.02	24.04	1	4	8.33	33.33	10.16	34.13	0.65	2.18	3.51	2.95
7	750	1,000	875	252	2,438	6.86	66.41	393.68	1,550.51	8.18	32.22	0	4	0.00	33.33	0.00	34.13	0.00	2.18	0.00	2.20
8	1,000	1,500	1,250	217	2,655	5.91	72.32	382.08	1,932.59	7.94	40.16	0	4	0.00	33.33	0.00	34.13	0.00	2.18	0.00	1.77
9	1,500	2,000	1,750	189	2,844	5.15	77.47	749.01	2,681.61	15.57	55.73	0	4	0.00	33.33	0.00	34.13	0.00	2.18	0.00	1.27
10	2,000	2,500	2,250	105	2,949	2.86	80.33	675.21	3,356.82	14.03	69.76	0	4	0.00	33.33	0.00	34.13	0.00	2.18	0.00	1.02
11	2,500	3,000	2,750	108	3,057	2.94	83.27	556.38	3,913.20	11.56	81.33	1	5	8.33	41.67	1.75	35.88	0.11	2.29	0.31	0.92
12	3,000	4,000	3,500	94	3,151	2.56	85.83	902.62	4,815.82	18.76	100.09	0	5	0.00	41.67	0.00	35.88	0.00	2.29	0.00	0.74
13	4,000	5,000	4,500	65	3,216	1.77	87.61	461.07	5,276.89	9.58	109.67	0	5	0.00	41.67	0.00	35.88	0.00	2.29	0.00	0.68
14	5,000	7,500	6,250	102	3,318	2.78	90.38	726.46	6,003.35	15.10	124.77	0	5	0.00	41.67	0.00	35.88	0.00	2.29	0.00	0.60
15	7,500	10,000	8,750	107	3,425	2.91	93.30	293.54	6,296.89	6.10	130.87	2	7	16.67	58.33	1,517.93	1,553.80	97.02	99.31	517.12	24.68
16	10,000	20,000	15,000	58	3,483	1.58	94.88	588.84	6,885.73	12.24	143.10	0	7	0.00	58.33	0.00	1,553.80	0.00	99.31	0.00	22.57
17	20,000	50,000	35,000	103	3,586	2.81	97.68	451.48	7,337.21	9.38	152.49	0	7	0.00	58.33	0.00	1,553.80	0.00	99.31	0.00	21.18
18	50,000	100,000	75,000	28	3,614	0.76	98.45	73.55	7,410.76	1.53	154.02	1	8	8.33	66.67	1.03	1,554.83	0.07	99.37	1.40	20.98
19	100,000	500,000	300,000	37	3,651	1.01	99.46	2,699.62	4,711.14	56.11	97.91	1	9	8.33	75.00	1.57	1,556.40	0.10	99.48	0.06	33.04
20	500,000	**UP**		20	3,671	0.54	100.00	100.55	4,811.69	2.09	100.00	3	12	25.00	100.00	8.21	1,564.61	0.52	100.00	8.17	32.52
					3,671				4,811.69			12					1,564.61				32.52

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 28 IRIAN JAYA BARAT

UNDERWRITING YEAR 2019

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	429	429	6.11	6.11	470.48	470.48	1.61	1.61	5	5	10.64	10.64	46.91	46.91	1.75	1.75	9.97	9.97
2	50	100	75	639	1,068	9.10	15.21	305.38	775.85	1.04	2.65	3	8	6.38	17.02	167.85	214.76	6.26	8.01	54.96	27.68
3	100	200	150	723	1,791	10.29	25.50	1,429.47	2,205.32	4.88	7.53	3	11	6.38	23.40	209.31	424.07	7.81	15.82	14.64	19.23
4	200	300	250	642	2,433	9.14	34.64	1,711.78	3,917.10	5.85	13.38	2	13	4.26	27.66	225.53	649.60	8.41	24.24	13.18	16.58
5	300	500	400	946	3,379	13.47	48.11	3,987.16	7,904.27	13.62	27.00	1	14	2.13	29.79	2.07	651.67	0.08	24.31	0.05	8.24
6	500	750	625	672	4,051	9.57	57.68	1,919.08	9,823.34	6.56	33.56	1	15	2.13	31.91	42.18	693.85	1.57	25.89	2.20	7.06
7	750	1,000	875	539	4,590	7.67	65.36	1,954.10	11,777.45	6.68	40.23	0	15	0.00	31.91	0.00	693.85	0.00	25.89	0.00	5.89
8	1,000	1,500	1,250	498	5,088	7.09	72.45	1,819.68	13,597.13	6.22	46.45	2	17	4.26	36.17	45.70	648.15	1.71	24.18	2.51	4.77
9	1,500	2,000	1,750	310	5,398	4.41	76.86	1,053.23	14,650.36	3.60	50.05	0	17	0.00	36.17	0.00	648.15	0.00	24.18	0.00	4.42
10	2,000	2,500	2,250	198	5,596	2.82	79.68	1,029.18	15,679.54	3.52	53.56	4	21	8.51	44.68	322.27	970.42	12.02	36.21	31.31	6.19
11	2,500	3,000	2,750	190	5,786	2.71	82.39	925.18	16,604.72	3.16	56.73	0	21	0.00	44.68	0.00	970.42	0.00	36.21	0.00	5.84
12	3,000	4,000	3,500	239	6,025	3.40	85.79	1,645.95	18,250.67	5.62	62.35	5	26	10.64	55.32	43.88	1,014.31	1.64	37.84	2.67	5.56
13	4,000	5,000	4,500	200	6,225	2.85	88.64	1,517.10	19,767.77	5.18	67.53	4	30	8.51	63.83	245.56	1,259.87	9.16	47.01	16.19	6.37
14	5,000	7,500	6,250	256	6,481	3.65	92.28	2,495.14	22,262.91	8.52	76.06	6	36	12.77	76.60	942.60	2,202.46	35.17	82.18	37.78	9.89
15	7,500	10,000	8,750	134	6,615	1.91	94.19	1,873.81	24,136.73	6.40	82.46	3	39	6.38	82.98	374.90	2,577.36	13.99	96.16	20.01	10.68
16	10,000	20,000	15,000	194	6,809	2.76	96.95	3,423.07	27,559.80	11.69	94.15	2	41	4.26	87.23	6.81	2,584.17	0.25	96.42	0.20	9.38
17	20,000	50,000	35,000	120	6,929	1.71	98.66	1,342.82	28,902.61	4.59	98.74	6	47	12.77	100.00	96.00	2,680.18	3.58	100.00	7.15	9.27
18	50,000	100,000	75,000	45	6,974	0.64	99.30	371.28	29,273.89	1.27	100.01	0	47	0.00	100.00	0.00	2,680.18	0.00	100.00	0.00	9.16
19	100,000	500,000	300,000	43	7,017	0.61	99.91	30.24	29,243.66	0.10	99.90	0	47	0.00	100.00	0.00	2,680.18	0.00	100.00	0.00	9.16
20	500,000	**UP**		6	7,023	0.09	100.00	28.42	29,272.08	0.10	100.00	0	47	0.00	100.00	0.00	2,680.18	0.00	100.00	0.00	9.16
				7,023					29,272.08			47					2,680.18				9.16

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 29 BANTEN

UNDERWRITING YEAR 2019

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16,798	16,798	10.92	10.92	13,603.77	13,603.77	4.55	4.55	87	87	3.21	3.21	9,728.97	9,728.97	5.68	5.68	71.52	71.52
2	50	100	75	9,282	26,080	6.03	16.95	2,749.58	16,353.35	0.92	5.47	16	103	0.59	3.80	380.49	10,109.47	0.22	5.90	13.84	61.82
3	100	200	150	18,448	44,528	11.99	28.94	5,545.07	21,898.42	1.85	7.32	29	132	1.07	4.87	306.75	10,416.22	0.18	6.08	5.53	47.57
4	200	300	250	12,231	56,759	7.95	36.88	5,394.73	27,293.15	1.80	9.12	74	206	2.73	7.59	1,309.84	11,726.05	0.76	6.85	24.28	42.96
5	300	500	400	17,980	74,739	11.68	48.57	9,918.99	37,212.14	3.32	12.44	169	375	6.23	13.82	2,020.71	13,746.76	1.18	8.03	20.37	36.94
6	500	750	625	14,878	89,617	9.67	58.23	10,865.48	48,077.61	3.63	16.07	172	547	6.34	20.16	2,241.89	15,988.65	1.31	9.34	20.63	33.26
7	750	1,000	875	12,310	101,927	8.00	66.23	11,420.88	59,498.49	3.82	19.89	305	852	11.24	31.40	2,890.46	18,879.11	1.69	11.03	25.31	31.73
8	1,000	1,500	1,250	10,577	112,504	6.87	73.11	13,494.07	72,992.56	4.51	24.40	348	1,200	12.83	44.23	3,386.29	22,265.40	1.98	13.00	25.09	30.50
9	1,500	2,000	1,750	5,819	118,323	3.78	76.89	10,289.60	83,282.16	3.44	27.84	134	1,334	4.94	49.17	3,634.40	25,899.80	2.12	15.13	35.32	31.10
10	2,000	2,500	2,250	3,909	122,232	2.54	79.43	8,035.06	91,317.22	2.69	30.53	78	1,412	2.88	52.05	1,723.09	27,622.88	1.01	16.13	21.44	30.25
11	2,500	3,000	2,750	2,981	125,213	1.94	81.37	8,231.71	99,548.94	2.75	33.28	98	1,510	3.61	55.66	2,365.18	29,988.06	1.38	17.51	28.73	30.12
12	3,000	4,000	3,500	4,186	129,399	2.72	84.09	11,019.45	110,568.39	3.68	36.96	63	1,573	2.32	57.98	3,266.76	33,254.83	1.91	19.42	29.65	30.08
13	4,000	5,000	4,500	2,426	131,825	1.58	85.66	11,052.05	121,620.44	3.69	40.66	61	1,634	2.25	60.23	4,135.95	37,390.77	2.42	21.84	37.42	30.74
14	5,000	7,500	6,250	3,685	135,510	2.39	88.06	20,819.82	142,440.26	6.96	47.62	118	1,752	4.35	64.58	8,434.13	45,824.91	4.93	26.76	40.51	32.17
15	7,500	10,000	8,750	2,669	138,179	1.73	89.79	19,201.12	161,641.38	6.42	54.04	82	1,834	3.02	67.60	14,400.07	60,224.98	8.41	35.17	75.00	37.26
16	10,000	20,000	15,000	4,768	142,947	3.10	92.89	44,402.77	206,044.15	14.84	68.88	218	2,052	8.04	75.64	42,446.94	102,671.92	24.79	59.96	95.60	49.83
17	20,000	50,000	35,000	4,726	147,673	3.07	95.96	45,579.74	251,623.89	15.24	84.12	219	2,271	8.07	83.71	28,338.89	131,010.81	16.55	76.51	62.17	52.07
18	50,000	100,000	75,000	2,630	150,303	1.71	97.67	20,085.71	271,709.60	6.71	90.83	130	2,401	4.79	88.50	14,407.16	145,417.97	8.41	84.92	71.73	53.52
19	100,000	500,000	300,000	2,730	153,033	1.77	99.44	17,669.37	289,378.97	5.91	96.74	170	2,571	6.27	94.77	24,247.49	169,665.46	14.16	99.08	137.23	58.63
20	500,000	**UP**		856	153,889	0.56	100.00	9,760.05	299,139.02	3.26	100.00	142	2,713	5.23	100.00	1,569.23	171,234.69	0.92	100.00	16.08	57.24
					153,889				299,139.02				2,713				171,234.69				57.24

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 30 BANGKA BELITUNG

UNDERWRITING YEAR 2019

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,816	2,816	28.12	28.12	869.26	869.26	9.06	9.06	69	69	50.36	50.36	356.15	356.15	16.79	16.79	40.97	40.97
2	50	100	75	844	3,660	8.43	36.54	171.20	1,040.46	1.78	10.85	0	69	0.00	50.36	0.00	356.15	0.00	16.79	0.00	34.23
3	100	200	150	1,227	4,887	12.25	48.79	348.51	1,388.97	3.63	14.48	3	72	2.19	52.55	1,177.59	1,533.74	55.50	72.29	337.89	110.42
4	200	300	250	760	5,647	7.59	56.38	272.34	1,661.31	2.84	17.32	2	74	1.46	54.01	0.84	1,534.58	0.04	72.33	0.31	92.37
5	300	500	400	1,073	6,720	10.71	67.09	854.34	2,515.65	8.91	26.23	5	79	3.65	57.66	45.07	1,579.65	2.12	74.45	5.28	62.79
6	500	750	625	679	7,399	6.78	73.87	517.52	3,033.17	5.40	31.62	2	81	1.46	59.12	4.62	1,584.27	0.22	74.67	0.89	52.23
7	750	1,000	875	439	7,838	4.38	78.25	662.32	3,695.49	6.91	38.53	2	83	1.46	60.58	7.57	1,591.84	0.36	75.02	1.14	43.08
8	1,000	1,500	1,250	484	8,322	4.83	83.09	688.33	4,383.82	7.18	45.70	1	84	0.73	61.31	1.28	1,593.12	0.06	75.08	0.19	36.34
9	1,500	2,000	1,750	319	8,641	3.18	86.27	773.18	5,156.99	8.06	53.76	1	85	0.73	62.04	8.99	1,602.11	0.42	75.51	1.16	31.07
10	2,000	2,500	2,250	191	8,832	1.91	88.18	424.51	5,581.50	4.43	58.19	0	85	0.00	62.04	0.00	1,602.11	0.00	75.51	0.00	28.70
11	2,500	3,000	2,750	158	8,990	1.58	89.76	559.23	6,140.73	5.83	64.02	2	87	1.46	63.50	209.59	1,811.69	9.88	85.39	37.48	29.50
12	3,000	4,000	3,500	126	9,116	1.26	91.01	470.12	6,610.85	4.90	68.92	0	87	0.00	63.50	0.00	1,811.69	0.00	85.39	0.00	27.40
13	4,000	5,000	4,500	99	9,215	0.99	92.00	474.84	7,085.69	4.95	73.87	0	87	0.00	63.50	0.00	1,811.69	0.00	85.39	0.00	25.57
14	5,000	7,500	6,250	117	9,332	1.17	93.17	525.21	7,610.90	5.48	79.35	2	89	1.46	64.96	55.55	1,867.24	2.62	88.00	10.58	24.53
15	7,500	10,000	8,750	111	9,443	1.11	94.28	651.77	8,262.67	6.80	86.14	3	92	2.19	67.15	57.31	1,924.55	2.70	90.71	8.79	23.29
16	10,000	20,000	15,000	157	9,600	1.57	95.85	876.35	9,139.03	9.14	95.28	9	101	6.57	73.72	32.66	1,957.21	1.54	92.24	3.73	21.42
17	20,000	50,000	35,000	185	9,785	1.85	97.69	831.22	9,970.24	8.67	103.95	4	105	2.92	76.64	1.31	1,958.52	0.06	92.31	0.16	19.64
18	50,000	100,000	75,000	83	9,868	0.83	98.52	416.99	10,387.24	4.35	108.29	11	116	8.03	84.67	94.54	2,053.07	4.46	96.76	22.67	19.77
19	100,000	500,000	300,000	135	10,003	1.35	99.87	523.49	10,910.73	5.46	113.75	21	137	15.33	100.00	68.71	2,121.77	3.24	100.00	13.12	19.45
20	500,000	**UP**		13	10,016	0.13	100.00	1,318.91	9,591.82	13.75	100.00	0	137	0.00	100.00	0.00	2,121.77	0.00	100.00	0.00	22.12
				10,016					9,591.82			137					2,121.77				22.12

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 31 GORONTALO

UNDERWRITING YEAR 2019

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	577	577	8.08	8.08	455.00	455.00	4.37	4.37	1	1	5.56	5.56	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	536	1,113	7.51	15.59	150.40	605.40	1.45	5.82	0	1	0.00	5.56	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1,237	2,350	17.33	32.93	745.70	1,351.10	7.17	12.98	0	1	0.00	5.56	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	835	3,185	11.70	44.63	504.37	1,855.47	4.85	17.83	1	2	5.56	11.11	3.00	3.00	0.69	0.69	0.59	0.16
5	300	500	400	1,135	4,320	15.90	60.53	717.36	2,572.83	6.89	24.72	5	7	27.78	38.89	353.12	356.12	81.07	81.76	49.22	13.84
6	500	750	625	648	4,968	9.08	69.61	756.90	3,329.72	7.27	31.99	3	10	16.67	55.56	19.18	375.29	4.40	86.16	2.53	11.27
7	750	1,000	875	468	5,436	6.56	76.17	865.69	4,195.41	8.32	40.31	1	11	5.56	61.11	2.51	377.80	0.58	86.74	0.29	9.01
8	1,000	1,500	1,250	376	5,812	5.27	81.43	823.48	5,018.90	7.91	48.23	3	14	16.67	77.78	24.89	402.70	5.71	92.45	3.02	8.02
9	1,500	2,000	1,750	164	5,976	2.30	83.73	628.46	5,647.36	6.04	54.26	1	15	5.56	83.33	5.50	408.20	1.26	93.72	0.88	7.23
10	2,000	2,500	2,250	147	6,123	2.06	85.79	479.71	6,127.07	4.61	58.87	1	16	5.56	88.89	24.98	433.18	5.74	99.45	5.21	7.07
11	2,500	3,000	2,750	79	6,202	1.11	86.90	409.33	6,536.40	3.93	62.81	0	16	0.00	88.89	0.00	433.18	0.00	99.45	0.00	6.63
12	3,000	4,000	3,500	132	6,334	1.85	88.75	498.90	7,035.30	4.79	67.60	0	16	0.00	88.89	0.00	433.18	0.00	99.45	0.00	6.16
13	4,000	5,000	4,500	73	6,407	1.02	89.77	419.78	7,455.08	4.03	71.63	0	16	0.00	88.89	0.00	433.18	0.00	99.45	0.00	5.81
14	5,000	7,500	6,250	116	6,523	1.63	91.40	724.92	8,180.00	6.97	78.60	0	16	0.00	88.89	0.00	433.18	0.00	99.45	0.00	5.30
15	7,500	10,000	8,750	93	6,616	1.30	92.70	539.43	8,719.43	5.18	83.78	1	17	5.56	94.44	0.00	433.18	0.00	99.45	0.00	4.97
16	10,000	20,000	15,000	150	6,766	2.10	94.80	805.36	9,524.79	7.74	91.52	0	17	0.00	94.44	0.00	433.18	0.00	99.45	0.00	4.55
17	20,000	50,000	35,000	212	6,978	2.97	97.77	625.29	10,150.08	6.01	97.53	0	17	0.00	94.44	0.00	433.18	0.00	99.45	0.00	4.27
18	50,000	100,000	75,000	71	7,049	0.99	98.77	180.67	10,330.75	1.74	99.27	1	18	5.56	100.00	2.39	435.57	0.55	100.00	1.32	4.22
19	100,000	500,000	300,000	81	7,130	1.13	99.90	47.64	10,378.39	0.46	99.72	0	18	0.00	100.00	0.00	435.57	0.00	100.00	0.00	4.20
20	500,000	**UP**		7	7,137	0.10	100.00	28.66	10,407.04	0.28	100.00	0	18	0.00	100.00	0.00	435.57	0.00	100.00	0.00	4.19
				7,137					10,407.04			18					435.57				4.19

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 32 RIAU KEPULAUAN

UNDERWRITING YEAR 2019

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5,069	5,069	14.62	14.62	3,568.09	3,568.09	6.84	6.84	17	17	12.98	12.98	380.47	380.47	6.02	6.02	10.66	10.66
2	50	100	75	2,481	7,550	7.16	21.77	560.51	4,128.60	1.07	7.91	0	17	0.00	12.98	0.00	380.47	0.00	6.02	0.00	9.22
3	100	200	150	4,729	12,279	13.64	35.41	1,403.78	5,532.37	2.69	10.60	6	23	4.58	17.56	184.73	565.20	2.92	8.94	13.16	10.22
4	200	300	250	3,153	15,432	9.09	44.50	1,803.86	7,336.23	3.46	14.05	7	30	5.34	22.90	48.80	614.00	0.77	9.71	2.71	8.37
5	300	500	400	4,467	19,899	12.88	57.39	3,618.13	10,954.35	6.93	20.98	5	35	3.82	26.72	12.04	626.04	0.19	9.90	0.33	5.71
6	500	750	625	3,291	23,190	9.49	66.88	2,937.21	13,891.56	5.63	26.61	6	41	4.58	31.30	57.70	683.74	0.91	10.82	1.96	4.92
7	750	1,000	875	2,777	25,967	8.01	74.89	3,281.26	17,172.82	6.29	32.90	7	48	5.34	36.64	76.72	760.46	1.21	12.03	2.34	4.43
8	1,000	1,500	1,250	2,090	28,057	6.03	80.91	3,383.16	20,555.99	6.48	39.38	6	54	4.58	41.22	165.83	926.29	2.62	14.65	4.90	4.51
9	1,500	2,000	1,750	1,279	29,336	3.69	84.60	2,909.58	23,465.57	5.57	44.95	11	65	8.40	49.62	531.97	1,458.26	8.42	23.07	18.28	6.21
10	2,000	2,500	2,250	623	29,959	1.80	86.40	1,785.35	25,250.92	3.42	48.37	0	65	0.00	49.62	0.00	1,458.26	0.00	23.07	0.00	5.78
11	2,500	3,000	2,750	527	30,486	1.52	87.92	1,118.33	26,369.25	2.14	50.51	0	65	0.00	49.62	0.00	1,458.26	0.00	23.07	0.00	5.53
12	3,000	4,000	3,500	582	31,068	1.68	89.60	1,754.84	28,124.09	3.36	53.87	5	70	3.82	53.44	131.53	1,589.80	2.08	25.15	7.50	5.65
13	4,000	5,000	4,500	463	31,531	1.34	90.93	2,472.06	30,596.14	4.74	58.61	13	83	9.92	63.36	3,959.57	5,549.37	62.64	87.79	160.17	18.14
14	5,000	7,500	6,250	570	32,101	1.64	92.58	3,607.59	34,203.73	6.91	65.52	4	87	3.05	66.41	233.91	5,783.27	3.70	91.49	6.48	16.91
15	7,500	10,000	8,750	367	32,468	1.06	93.64	2,631.16	36,834.89	5.04	70.56	0	87	0.00	66.41	0.00	5,783.27	0.00	91.49	0.00	15.70
16	10,000	20,000	15,000	607	33,075	1.75	95.39	4,405.56	41,240.45	8.44	79.00	0	87	0.00	66.41	0.00	5,783.27	0.00	91.49	0.00	14.02
17	20,000	50,000	35,000	639	33,714	1.84	97.23	2,746.99	43,987.44	5.26	84.26	10	97	7.63	74.05	36.57	5,819.85	0.58	92.07	1.33	13.23
18	50,000	100,000	75,000	350	34,064	1.01	98.24	3,298.54	47,285.98	6.32	90.58	7	104	5.34	79.39	13.23	5,833.08	0.21	92.27	0.40	12.34
19	100,000	500,000	300,000	437	34,501	1.26	99.50	3,958.68	51,244.66	7.58	98.16	22	126	16.79	96.18	482.54	6,315.62	7.63	99.91	12.19	12.32
20	500,000	**UP**		174	34,675	0.50	100.00	957.99	52,202.65	1.84	100.00	5	131	3.82	100.00	5.82	6,321.44	0.09	100.00	0.61	12.11
				34,675					52,202.65			131					6,321.44				12.11

PT. REASURANSI INDONESIA UTAMA (PERSERO)
Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 33 KALIMANTAN UTARA

UNDERWRITING YEAR 2019

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.00	2.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	2.00	4.00	0.12	0.12	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	2.00	6.00	0.23	0.35	0.17	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	6	6.00	12.00	1.20	1.55	0.89	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	2.00	14.00	0.76	2.31	0.56	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	10	6.00	20.00	2.05	4.36	1.52	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	2.00	22.00	0.48	4.85	0.36	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	19	16.00	38.00	7.05	11.89	5.23	8.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	26	14.00	52.00	16.50	28.40	12.26	21.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	32	12.00	64.00	16.91	45.31	12.56	33.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	35	6.00	70.00	8.95	54.26	6.64	40.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	36	2.00	72.00	5.02	59.28	3.73	44.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	37	2.00	74.00	3.42	62.70	2.54	46.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	38	2.00	76.00	1.78	64.48	1.32	47.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	39	2.00	78.00	0.64	65.12	0.48	48.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	40	2.00	80.00	23.60	88.72	17.53	65.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	48	16.00	96.00	34.03	122.75	25.27	91.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	49	2.00	98.00	3.49	126.24	2.59	93.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	50	2.00	100.00	8.42	134.66	6.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	50	0.00	100.00	0.00	134.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				50					134.66			0					0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 34 SULAWESI BARAT

UNDERWRITING YEAR 2019

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	290	290	42.90	42.90	50.44	50.44	11.34	11.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	77	367	11.39	54.29	43.85	94.29	9.86	21.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	116	483	17.16	71.45	71.13	165.42	15.99	37.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	54	537	7.99	79.44	46.43	211.84	10.44	47.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	42	579	6.21	85.65	51.74	263.58	11.63	59.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	18	597	2.66	88.31	37.45	301.03	8.42	67.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	608	1.63	89.94	6.37	307.41	1.43	69.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	17	625	2.51	92.46	31.04	338.44	6.98	76.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	631	0.89	93.34	6.99	345.43	1.57	77.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	636	0.74	94.08	11.85	357.28	2.66	80.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	637	0.15	94.23	0.48	357.76	0.11	80.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	638	0.15	94.38	10.93	368.69	2.46	82.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	641	0.44	94.82	0.05	368.74	0.01	82.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	648	1.04	95.86	33.80	402.54	7.60	90.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	650	0.30	96.15	2.09	404.63	0.47	90.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	659	1.33	97.49	6.51	411.14	1.46	92.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	668	1.33	98.82	7.95	419.09	1.79	94.22	2	2	100.00	100.00	14.45	14.45	100.00	100.00	181.76	3.45
18	50,000	100,000	75,000	7	675	1.04	99.85	25.71	444.80	5.78	100.00	0	2	0.00	100.00	0.00	14.45	0.00	100.00	0.00	3.25
19	100,000	500,000	300,000	1	676	0.15	100.00	0.00	444.80	0.00	100.00	0	2	0.00	100.00	0.00	14.45	0.00	100.00	0.00	3.25
20	500,000	**UP**		0	676	0.00	100.00	0.00	444.80	0.00	100.00	0	2	0.00	100.00	0.00	14.45	0.00	100.00	0.00	3.25
				676					444.80			2					14.45				3.25
	GRAND TOTAL			2,533,398					3,798,570.84			34,104					1,374,331.82				

RISK AND LOSS PROFILE 2020

3.1 ALL CLASS OF BUSINESS

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

RISK AND LOSS PROFILE
DESEMBER 2022

CLASS OF BUSSINESS : TOTAL FIRE, IAR, LOP, EQ
UNDERWRITING YEAR : 2020
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	350,037	350,037	13.61	13.61	143,562.69	143,562.69	3.63	3.63	724	724	2.74	2.74	48,386.22	48,386.22	5.39	5.39	33.70	33.70
2	50	100	75	218,134	568,171	8.48	22.10	26,567.11	170,129.80	0.67	4.31	320	1,044	1.21	3.95	5,337.57	53,723.79	0.59	5.98	20.09	31.58
3	100	200	150	360,772	928,943	14.03	36.13	76,025.61	246,155.41	1.92	6.23	564	1,608	2.13	6.08	11,867.62	65,591.41	1.32	7.31	15.61	26.65
4	200	300	250	204,278	1,133,221	7.95	44.08	62,787.59	308,943.00	1.59	7.82	391	1,999	1.48	7.56	10,550.10	76,141.50	1.18	8.48	16.80	24.65
5	300	500	400	280,328	1,413,549	10.90	54.98	116,945.77	425,888.77	2.96	10.78	729	2,728	2.76	10.32	24,905.84	101,047.34	2.77	11.25	21.30	23.73
6	500	750	625	189,317	1,602,866	7.36	62.34	115,945.63	541,834.40	2.93	13.71	697	3,425	2.64	12.96	30,901.04	131,948.38	3.44	14.70	26.65	24.35
7	750	1,000	875	168,721	1,771,587	6.56	68.90	147,681.97	689,516.37	3.74	17.45	1228	4,653	4.65	17.60	29,636.22	161,584.61	3.30	18.00	20.07	23.43
8	1,000	1,500	1,250	192,545	1,964,132	7.49	76.39	203,743.74	893,260.11	5.16	22.61	3817	8,470	14.44	32.04	59,303.89	220,888.49	6.60	24.60	29.11	24.73
9	1,500	2,000	1,750	95,508	2,059,640	3.71	80.11	148,206.55	1,041,466.66	3.75	26.36	1357	9,827	5.13	37.18	33,152.24	254,040.73	3.69	28.29	22.37	24.39
10	2,000	2,500	2,250	57,157	2,116,797	2.22	82.33	107,412.29	1,148,878.95	2.72	29.07	664	10,491	2.51	39.69	31,210.84	285,251.58	3.48	31.77	29.06	24.83
11	2,500	3,000	2,750	44,746	2,161,543	1.74	84.07	103,657.66	1,252,536.61	2.62	31.70	480	10,971	1.82	41.50	31,888.27	317,139.84	3.55	35.32	30.76	25.32
12	3,000	4,000	3,500	53,760	2,215,303	2.09	86.16	150,465.56	1,403,002.18	3.81	35.51	628	11,599	2.38	43.88	35,764.55	352,904.39	3.98	39.30	23.77	25.15
13	4,000	5,000	4,500	36,704	2,252,007	1.43	87.59	133,205.35	1,536,207.52	3.37	38.88	530	12,129	2.00	45.88	31,319.29	384,223.69	3.49	42.79	23.51	25.01
14	5,000	7,500	6,250	51,952	2,303,959	2.02	89.61	221,507.74	1,757,715.26	5.61	44.48	845	12,974	3.20	49.08	67,846.68	452,070.37	7.56	50.35	30.63	25.72
15	7,500	10,000	8,750	34,824	2,338,783	1.35	90.97	187,626.13	1,945,341.39	4.75	49.23	861	13,835	3.26	52.34	41,377.34	493,447.71	4.61	54.96	22.05	25.37
16	10,000	20,000	15,000	62,587	2,401,370	2.43	93.40	395,694.96	2,341,036.35	10.01	59.24	1497	15,332	5.66	58.00	142,201.67	635,649.37	15.84	70.79	35.94	27.15
17	20,000	50,000	35,000	71,042	2,472,412	2.76	96.16	699,160.98	3,040,197.34	17.69	76.94	2331	17,663	8.82	66.82	115,244.07	750,893.44	12.84	83.63	16.48	24.70
18	50,000	100,000	75,000	35,606	2,508,018	1.38	97.55	344,452.78	3,384,650.11	8.72	85.65	1705	19,368	6.45	73.27	90,561.05	841,454.49	10.09	93.72	26.29	24.86
19	100,000	500,000	300,000	49,899	2,557,917	1.94	99.49	368,317.50	3,752,967.62	9.32	94.97	3487	22,855	13.19	86.46	51,852.85	893,307.34	5.78	99.49	14.08	23.80
20	500,000	**UP**		13,145	2,571,062	0.51	100.00	198,588.86	3,951,556.47	5.03	100.00	3579	26,434	13.54	100.00	4,572.15	897,879.49	0.51	100.00	2.30	22.72
TOTAL				2,571,062				3,951,556.47				26,434				897,879.50				22.72	

3.2 GROUP BY OF BUSINESS

PT. REASURANSI INDONESIA UTAMA (PERSERO)
Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
P.O.Box 2635 JKT 10026, Cable REINDO
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RISK AND LOSS PROFILE
DESEMBER 2022

CLASS OF BUSSINESS : EARTH QUAKE
UNDERWRITING YEAR : 2020
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	46,781	46,781	10.64	10.64	23,083.29	23,083.29	3.04	3.04	9	9	3.90	3.90	418.75	418.75	1.09	1.09	1.81	1.81
2	50	100	75	36,339	83,120	8.27	18.91	2,099.70	25,183.00	0.28	3.32	2	11	0.87	4.76	3.77	422.52	0.01	1.10	0.18	1.68
3	100	200	150	59,918	143,038	13.63	32.54	5,408.47	30,591.47	0.71	4.03	9	20	3.90	8.66	147.53	570.05	0.38	1.48	2.73	1.86
4	200	300	250	29,127	172,165	6.63	39.17	5,592.40	36,183.87	0.74	4.77	3	23	1.30	9.96	22.91	592.96	0.06	1.54	0.41	1.64
5	300	500	400	41,821	213,986	9.51	48.68	9,969.56	46,153.43	1.31	6.08	9	32	3.90	13.85	72.83	665.79	0.19	1.73	0.73	1.44
6	500	750	625	28,177	242,163	6.41	55.09	13,699.83	59,853.26	1.80	7.89	6	38	2.60	16.45	315.21	981.00	0.82	2.55	2.30	1.64
7	750	1,000	875	26,369	268,532	6.00	61.09	17,912.87	77,766.14	2.36	10.24	3	41	1.30	17.75	384.04	1,365.03	1.00	3.54	2.14	1.76
8	1,000	1,500	1,250	41,344	309,876	9.41	70.49	22,886.81	100,652.95	3.02	13.26	23	64	9.96	27.71	666.83	2,031.86	1.73	5.27	2.91	2.02
9	1,500	2,000	1,750	17,764	327,640	4.04	74.54	17,899.28	118,552.23	2.36	15.62	6	70	2.60	30.30	1,195.31	3,227.18	3.10	8.38	6.68	2.72
10	2,000	2,500	2,250	12,080	339,720	2.75	77.28	15,828.36	134,380.59	2.09	17.70	16	86	6.93	37.23	1,211.74	4,438.92	3.15	11.52	7.66	3.30
11	2,500	3,000	2,750	9,082	348,802	2.07	79.35	16,646.86	151,027.44	2.19	19.90	11	97	4.76	41.99	1,629.23	6,068.15	4.23	15.75	9.79	4.02
12	3,000	4,000	3,500	10,778	359,580	2.45	81.80	26,099.01	177,126.46	3.44	23.33	8	105	3.46	45.45	2,181.31	8,249.46	5.66	21.41	8.36	4.66
13	4,000	5,000	4,500	7,309	366,889	1.66	83.46	21,692.45	198,818.91	2.86	26.19	0	105	0.00	45.45	0.00	8,249.46	0.00	21.41	0.00	4.15
14	5,000	7,500	6,250	11,016	377,905	2.51	85.97	37,661.52	236,480.43	4.96	31.15	25	130	10.82	56.28	371.42	8,620.88	0.96	22.38	0.99	3.65
15	7,500	10,000	8,750	7,435	385,340	1.69	87.66	32,363.59	268,844.02	4.26	35.42	7	137	3.03	59.31	115.54	8,736.42	0.30	22.68	0.36	3.25
16	10,000	20,000	15,000	13,885	399,225	3.16	90.82	76,915.65	345,759.67	10.13	45.55	35	172	15.15	74.46	3,938.32	12,674.74	10.22	32.90	5.12	3.67
17	20,000	50,000	35,000	16,387	415,612	3.73	94.55	170,398.89	516,158.57	22.45	68.00	13	185	5.63	80.09	3,136.06	15,810.80	8.14	41.04	1.84	3.06
18	50,000	100,000	75,000	8,176	423,788	1.86	96.41	90,484.51	606,643.08	11.92	79.92	15	200	6.49	86.58	8,971.29	24,782.09	23.29	64.33	9.91	4.09
19	100,000	500,000	300,000	11,448	435,236	2.60	99.01	78,803.33	685,446.41	10.38	90.30	17	217	7.36	93.94	13,740.77	38,522.86	35.67	99.99	17.44	5.62
20	500,000	UP		4,339	439,575	0.99	100.00	73,627.17	759,073.58	9.70	100.00	14	231	6.06	100.00	2.17	38,525.03	0.01	100.00	0.00	5.08
				439,575				759,073.58				231				38,525.03				5.08	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

CLASS OF BUSSINESS : FIRE
UNDERWRITING YEAR : 2020
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	212,780	212,780	15.69	15.69	60,521.74	60,521.74	4.42	4.42	132	132	4.21	4.21	14,834.15	14,834.15	7.04	7.04	24.51	24.51
2	50	100	75	138,617	351,397	10.22	25.92	20,503.77	81,025.50	1.50	5.91	93	225	2.97	7.18	3,092.60	17,926.75	1.47	8.50	15.08	22.12
3	100	200	150	238,697	590,094	17.60	43.52	61,756.32	142,781.83	4.51	10.42	160	385	5.11	12.28	7,873.02	25,799.77	3.73	12.24	12.75	18.07
4	200	300	250	135,960	726,054	10.03	53.55	46,774.46	189,556.29	3.41	13.83	133	518	4.24	16.53	7,652.49	33,452.26	3.63	15.87	16.36	17.65
5	300	500	400	169,810	895,864	12.52	66.07	83,631.14	273,187.43	6.10	19.93	185	703	5.90	22.43	14,747.16	48,199.42	6.99	22.86	17.63	17.64
6	500	750	625	108,200	1,004,064	7.98	74.05	75,612.75	348,800.18	5.52	25.45	125	828	3.99	26.42	8,973.29	57,172.71	4.26	27.12	11.87	16.39
7	750	1,000	875	86,111	1,090,175	6.35	80.40	82,971.67	431,771.85	6.05	31.50	112	940	3.57	29.99	13,046.94	70,219.66	6.19	33.31	15.72	16.26
8	1,000	1,500	1,250	73,565	1,163,740	5.43	85.83	90,443.86	522,215.71	6.60	38.10	423	1,363	13.50	43.49	13,186.61	83,406.26	6.25	39.56	14.58	15.97
9	1,500	2,000	1,750	40,471	1,204,211	2.98	88.81	72,505.30	594,721.01	5.29	43.39	481	1,844	15.35	58.84	10,706.94	94,113.20	5.08	44.64	14.77	15.82
10	2,000	2,500	2,250	21,907	1,226,118	1.62	90.43	49,610.99	644,331.99	3.62	47.01	179	2,023	5.71	64.55	16,111.18	110,224.38	7.64	52.28	32.48	17.11
11	2,500	3,000	2,750	17,353	1,243,471	1.28	91.71	43,807.92	688,139.91	3.20	50.20	134	2,157	4.28	68.83	10,857.85	121,082.24	5.15	57.43	24.79	17.60
12	3,000	4,000	3,500	19,843	1,263,314	1.46	93.17	61,688.92	749,828.84	4.50	54.70	156	2,313	4.98	73.80	7,941.14	129,023.37	3.77	61.20	12.87	17.21
13	4,000	5,000	4,500	12,948	1,276,262	0.95	94.13	49,341.20	799,170.04	3.60	58.30	64	2,377	2.04	75.85	4,328.30	133,351.68	2.05	63.25	8.77	16.69
14	5,000	7,500	6,250	16,831	1,293,093	1.24	95.37	76,576.07	875,746.11	5.59	63.89	106	2,483	3.38	79.23	14,334.81	147,686.48	6.80	70.05	18.72	16.86
15	7,500	10,000	8,750	10,677	1,303,770	0.79	96.16	55,215.90	930,962.01	4.03	67.92	64	2,547	2.04	81.27	8,042.96	155,729.45	3.81	73.87	14.57	16.73
16	10,000	20,000	15,000	18,183	1,321,953	1.34	97.50	98,798.11	1,029,760.12	7.21	75.13	135	2,682	4.31	85.58	21,212.99	176,942.43	10.06	83.93	21.47	17.18
17	20,000	50,000	35,000	17,732	1,339,685	1.31	98.80	134,521.37	1,164,281.50	9.81	84.94	196	2,878	6.25	91.83	23,499.07	200,441.50	11.15	95.07	17.47	17.22
18	50,000	100,000	75,000	7,373	1,347,058	0.54	99.35	70,072.13	1,234,353.63	5.11	90.05	93	2,971	2.97	94.80	7,950.66	208,392.16	3.77	98.85	11.35	16.88
19	100,000	500,000	300,000	7,150	1,354,208	0.53	99.88	90,809.95	1,325,163.58	6.63	96.68	116	3,087	3.70	98.50	2,374.41	210,766.57	1.13	99.97	2.61	15.90
20	500,000	**UP**		1,694	1,355,902	0.12	100.00	45,517.45	1,370,681.03	3.32	100.00	47	3,134	1.50	100.00	60.00	210,826.57	0.03	100.00	0.13	15.38
					1,355,902				1,370,681.03				3,134				210,826.57				15.38

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

RISK AND LOSS PROFILE
DESEMBER 2022

CLASS OF BUSSINESS : IAR
UNDERWRITING YEAR : 2020
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	90,442	90,442	11.69	11.69	59,937.30	59,937.30	3.30	3.30	583	583	2.53	2.53	33,133.32	33,133.32	5.11	5.11	55.28	55.28
2	50	100	75	43,166	133,608	5.58	17.27	3,960.02	63,897.31	0.22	3.52	225	808	0.98	3.50	2,241.20	35,374.52	0.35	5.46	56.60	55.36
3	100	200	150	62,131	195,739	8.03	25.29	8,846.12	72,743.44	0.49	4.00	395	1,203	1.71	5.22	3,847.06	39,221.59	0.59	6.05	43.49	53.92
4	200	300	250	39,101	234,840	5.05	30.35	10,354.49	83,097.92	0.57	4.57	255	1,458	1.11	6.32	2,874.70	42,096.29	0.44	6.49	27.76	50.66
5	300	500	400	68,447	303,287	8.84	39.19	23,028.61	106,126.53	1.27	5.84	535	1,993	2.32	8.64	10,085.84	52,182.13	1.56	8.05	43.80	49.17
6	500	750	625	52,679	355,966	6.81	46.00	26,249.52	132,376.05	1.44	7.29	566	2,559	2.45	11.10	21,612.55	73,794.67	3.33	11.38	82.33	55.75
7	750	1,000	875	55,977	411,943	7.23	53.23	46,177.71	178,553.77	2.54	9.83	1,113	3,672	4.83	15.92	16,205.24	89,999.92	2.50	13.88	35.09	50.40
8	1,000	1,500	1,250	77,351	489,294	10.00	63.23	89,564.90	268,118.67	4.93	14.76	3,365	7,037	14.59	30.51	45,206.20	135,206.12	6.97	20.86	50.47	50.43
9	1,500	2,000	1,750	37,113	526,407	4.80	68.02	57,000.72	325,119.38	3.14	17.90	870	7,907	3.77	34.28	21,249.98	156,456.10	3.28	24.13	37.28	48.12
10	2,000	2,500	2,250	23,073	549,480	2.98	71.01	41,503.44	366,622.83	2.28	20.18	469	8,376	2.03	36.32	13,887.92	170,344.02	2.14	26.28	33.46	46.46
11	2,500	3,000	2,750	18,241	567,721	2.36	73.36	42,977.16	409,599.99	2.37	22.55	335	8,711	1.45	37.77	19,401.18	189,745.20	2.99	29.27	45.14	46.32
12	3,000	4,000	3,500	23,077	590,798	2.98	76.35	62,451.69	472,051.68	3.44	25.98	464	9,175	2.01	39.78	25,642.10	215,387.30	3.96	33.22	41.06	45.63
13	4,000	5,000	4,500	16,405	607,203	2.12	78.47	61,965.16	534,016.84	3.41	29.40	466	9,641	2.02	41.80	26,990.99	242,378.29	4.16	37.39	43.56	45.39
14	5,000	7,500	6,250	24,066	631,269	3.11	81.58	107,006.79	641,023.63	5.89	35.29	714	10,355	3.10	44.90	53,140.46	295,518.75	8.20	45.58	49.66	46.10
15	7,500	10,000	8,750	16,694	647,963	2.16	83.73	99,655.73	740,679.35	5.49	40.77	790	11,145	3.43	48.32	33,218.84	328,737.59	5.12	50.71	33.33	44.38
16	10,000	20,000	15,000	30,505	678,468	3.94	87.67	219,822.32	960,501.67	12.10	52.87	1,327	12,472	5.75	54.08	117,050.36	445,787.95	18.06	68.76	53.25	46.41
17	20,000	50,000	35,000	36,914	715,382	4.77	92.44	394,097.83	1,354,599.50	21.69	74.57	2,122	14,594	9.20	63.28	88,608.94	534,396.89	13.67	82.43	22.48	39.45
18	50,000	100,000	75,000	20,056	735,438	2.59	95.04	183,894.52	1,538,494.02	10.12	84.69	1,597	16,191	6.92	70.20	73,639.09	608,035.98	11.36	93.79	40.04	39.52
19	100,000	500,000	300,000	31,301	766,739	4.04	99.08	198,704.21	1,737,198.23	10.94	95.63	3,354	19,545	14.54	84.75	35,737.67	643,773.65	5.51	99.30	17.99	37.06
20	500,000	**UP**		7,111	773,850	0.92	100.00	79,433.73	1,816,631.96	4.37	100.00	3,518	23,063	15.25	100.00	4,509.98	648,283.64	0.70	100.00	5.68	35.69
					773,850				1,816,631.96				23,063				648,283.64				35.69

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RISK AND LOSS PROFILE
DESEMBER 2022

CLASS OF BUSSINESS : LOP
UNDERWRITING YEAR : 2020
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	34	34	1.96	1.96	20.37	20.37	0.39	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	12	46	0.69	2.65	3.62	23.99	0.07	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	26	72	1.50	4.15	14.69	38.68	0.28	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	90	162	5.19	9.34	66.24	104.92	1.28	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	250	412	14.41	23.75	316.45	421.38	6.12	8.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	261	673	15.04	38.79	383.52	804.90	7.42	15.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	264	937	15.22	54.01	619.72	1,424.61	11.99	27.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	285	1,222	16.43	70.43	848.18	2,272.79	16.41	43.96	6	6	100.00	100.00	244.25	244.25	100.00	100.00	28.80	10.75
9	1,500	2,000	1,750	160	1,382	9.22	79.65	801.25	3,074.05	15.50	59.46	0	6	0.00	100.00	0.00	244.25	0.00	100.00	0.00	7.95
10	2,000	2,500	2,250	97	1,479	5.59	85.24	469.50	3,543.54	9.08	68.54	0	6	0.00	100.00	0.00	244.25	0.00	100.00	0.00	6.89
11	2,500	3,000	2,750	70	1,549	4.03	89.28	225.72	3,769.27	4.37	72.91	0	6	0.00	100.00	0.00	244.25	0.00	100.00	0.00	6.48
12	3,000	4,000	3,500	62	1,611	3.57	92.85	225.94	3,995.20	4.37	77.28	0	6	0.00	100.00	0.00	244.25	0.00	100.00	0.00	6.11
13	4,000	5,000	4,500	42	1,653	2.42	95.27	206.53	4,201.73	3.99	81.27	0	6	0.00	100.00	0.00	244.25	0.00	100.00	0.00	5.81
14	5,000	7,500	6,250	39	1,692	2.25	97.52	263.36	4,465.09	5.09	86.37	0	6	0.00	100.00	0.00	244.25	0.00	100.00	0.00	5.47
15	7,500	10,000	8,750	18	1,710	1.04	98.56	390.91	4,856.00	7.56	93.93	0	6	0.00	100.00	0.00	244.25	0.00	100.00	0.00	5.03
16	10,000	20,000	15,000	14	1,724	0.81	99.37	158.88	5,014.88	3.07	97.00	0	6	0.00	100.00	0.00	244.25	0.00	100.00	0.00	4.87
17	20,000	50,000	35,000	9	1,733	0.52	99.88	142.89	5,157.77	2.76	99.77	0	6	0.00	100.00	0.00	244.25	0.00	100.00	0.00	4.74
18	50,000	100,000	75,000	1	1,734	0.06	99.94	1.62	5,159.39	0.03	99.80	0	6	0.00	100.00	0.00	244.25	0.00	100.00	0.00	4.73
19	100,000	500,000	300,000	1	1,735	0.06	100.00	10.51	5,169.90	0.20	100.00	0	6	0.00	100.00	0.00	244.25	0.00	100.00	0.00	4.72
20	500,000	**UP**		0	1,735	0.06	100.00	0.00	5,169.90	0.20	100.00	0	6	0.00	100.00	0.00	244.25	0.00	100.00	0.00	4.72
				1,735				5,169.90				6				244.25				4.72	
GRAND TOTAL				2,571,062				3,951,556.44				26,434				897,879.47					

3.3 GROUP BY OCCUPATION CODE – 2 DIGIT

PT. REASURANSI INDONESIA UTAMA (PERSERO)
Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
P.O.Box 2635 JKT 10026, Cable REINDO
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 20 MINING (UNDERGROUND OR ABOVE GROUND) OF

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	321	321	7.42	7.42	316.35	316.35	1.55	1.55	2	2	1.69	1.69	13.49	13.49	0.40	0.40	4.26	4.26
2	50	100	75	64	385	1.48	8.90	4.99	321.34	0.02	1.58	0	2	0.00	1.69	0.00	13.49	0.00	0.40	0.00	4.20
3	100	200	150	79	464	1.83	10.73	33.68	355.02	0.17	1.74	0	2	0.00	1.69	0.00	13.49	0.00	0.40	0.00	3.80
4	200	300	250	72	536	1.66	12.39	42.67	397.69	0.21	1.95	0	2	0.00	1.69	0.00	13.49	0.00	0.40	0.00	3.39
5	300	500	400	124	660	2.87	15.26	84.95	482.64	0.42	2.37	5	7	4.24	5.93	32.29	45.78	0.95	1.34	38.01	9.49
6	500	750	625	79	739	1.83	17.09	83.49	566.13	0.41	2.78	2	9	1.69	7.63	141.75	187.53	4.16	5.50	169.77	33.12
7	750	1,000	875	64	803	1.48	18.57	53.21	619.35	0.26	3.04	1	10	0.85	8.47	45.91	233.44	1.35	6.85	86.28	37.69
8	1,000	1,500	1,250	119	922	2.75	21.32	95.89	715.23	0.47	3.51	1	11	0.85	9.32	3.39	236.82	0.10	6.95	3.53	33.11
9	1,500	2,000	1,750	76	998	1.76	23.08	114.96	830.20	0.56	4.08	2	13	1.69	11.02	276.88	513.70	8.12	15.07	240.84	61.88
10	2,000	2,500	2,250	48	1,046	1.11	24.18	168.43	998.63	0.83	4.90	0	13	0.00	11.02	0.00	513.70	0.00	15.07	0.00	51.44
11	2,500	3,000	2,750	94	1,140	2.17	26.36	129.28	1,127.91	0.63	5.54	0	13	0.00	11.02	0.00	513.70	0.00	15.07	0.00	45.54
12	3,000	4,000	3,500	111	1,251	2.57	28.92	224.69	1,352.61	1.10	6.64	0	13	0.00	11.02	0.00	513.70	0.00	15.07	0.00	37.98
13	4,000	5,000	4,500	113	1,364	2.61	31.54	180.21	1,532.82	0.88	7.53	0	13	0.00	11.02	0.00	513.70	0.00	15.07	0.00	33.51
14	5,000	7,500	6,250	145	1,509	3.35	34.89	661.50	2,194.32	3.25	10.78	0	13	0.00	11.02	0.00	513.70	0.00	15.07	0.00	23.41
15	7,500	10,000	8,750	168	1,677	3.88	38.77	679.26	2,873.57	3.34	14.11	8	21	6.78	17.80	110.25	623.96	3.23	18.30	16.23	21.71
16	10,000	20,000	15,000	376	2,053	8.69	47.47	2,316.77	5,190.35	11.38	25.49	5	26	4.24	22.03	56.40	680.35	1.65	19.95	2.43	13.11
17	20,000	50,000	35,000	473	2,526	10.94	58.40	5,610.75	10,801.10	27.55	53.04	5	31	4.24	26.27	857.16	1,537.52	25.14	45.09	15.28	14.23
18	50,000	100,000	75,000	422	2,948	9.76	68.16	2,252.14	13,053.24	11.06	64.10	7	38	5.93	32.20	366.15	1,903.67	10.74	55.83	16.26	14.58
19	100,000	500,000	300,000	672	3,620	15.54	83.70	3,630.04	16,683.28	17.83	81.93	18	56	15.25	47.46	650.51	2,554.18	19.08	74.91	17.92	15.31
20	500,000	**UP**		705	4,325	16.30	100.00	3,679.90	20,363.17	18.07	100.00	62	118	52.54	100.00	855.60	3,409.78	25.09	100.00	23.25	16.74
				4,325				20,363.17				118				3,409.78				16.74	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 21 STONEEARTH(ANIMAL) BONES OR SHELLS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	363	363	6.95	6.95	811.68	811.68	3.50	3.50	5	5	3.82	3.82	235.17	235.17	5.72	5.72	28.97	28.97
2	50	100	75	132	495	2.53	9.47	32.83	844.51	0.14	3.65	1	6	0.76	4.58	59.95	295.13	1.46	7.18	182.64	34.95
3	100	200	150	137	632	2.62	12.09	33.88	878.39	0.15	3.79	0	6	0.00	4.58	0.00	295.13	0.00	7.18	0.00	33.60
4	200	300	250	115	747	2.20	14.29	64.73	943.12	0.28	4.07	0	6	0.00	4.58	0.00	295.13	0.00	7.18	0.00	31.29
5	300	500	400	196	943	3.75	18.04	133.51	1,076.63	0.58	4.65	0	6	0.00	4.58	0.00	295.13	0.00	7.18	0.00	27.41
6	500	750	625	220	1,163	4.21	22.25	184.35	1,260.98	0.80	5.44	0	6	0.00	4.58	0.00	295.13	0.00	7.18	0.00	23.40
7	750	1,000	875	169	1,332	3.23	25.49	118.03	1,379.01	0.51	5.95	0	6	0.00	4.58	0.00	295.13	0.00	7.18	0.00	21.40
8	1,000	1,500	1,250	231	1,563	4.42	29.91	286.03	1,665.04	1.23	7.19	0	6	0.00	4.58	0.00	295.13	0.00	7.18	0.00	17.72
9	1,500	2,000	1,750	199	1,762	3.81	33.72	295.28	1,960.32	1.27	8.46	0	6	0.00	4.58	0.00	295.13	0.00	7.18	0.00	15.06
10	2,000	2,500	2,250	162	1,924	3.10	36.82	301.90	2,262.22	1.30	9.77	3	9	2.29	6.87	719.65	1,014.77	17.52	24.70	238.37	44.86
11	2,500	3,000	2,750	142	2,066	2.72	39.53	396.99	2,659.21	1.71	11.48	3	12	2.29	9.16	492.88	1,507.66	12.00	36.70	124.16	56.70
12	3,000	4,000	3,500	255	2,321	4.88	44.41	529.49	3,188.70	2.29	13.77	0	12	0.00	9.16	0.00	1,507.66	0.00	36.70	0.00	47.28
13	4,000	5,000	4,500	133	2,454	2.54	46.96	382.09	3,570.79	1.65	15.42	0	12	0.00	9.16	0.00	1,507.66	0.00	36.70	0.00	42.22
14	5,000	7,500	6,250	281	2,735	5.38	52.33	1,080.50	4,651.29	4.67	20.08	4	16	3.05	12.21	69.09	1,576.75	1.68	38.38	6.39	33.90
15	7,500	10,000	8,750	156	2,891	2.99	55.32	824.20	5,475.49	3.56	23.64	0	16	0.00	12.21	0.00	1,576.75	0.00	38.38	0.00	28.80
16	10,000	20,000	15,000	397	3,288	7.60	62.92	1,676.45	7,151.95	7.24	30.88	7	23	5.34	17.56	120.56	1,697.31	2.93	41.32	7.19	23.73
17	20,000	50,000	35,000	587	3,875	11.23	74.15	4,846.54	11,998.49	20.93	51.81	34	57	25.95	43.51	1,423.91	3,121.22	34.66	75.98	29.38	26.01
18	50,000	100,000	75,000	421	4,296	8.06	82.20	3,601.75	15,600.24	15.55	67.36	13	70	9.92	53.44	333.58	3,454.80	8.12	84.10	9.26	22.15
19	100,000	500,000	300,000	628	4,924	12.02	94.22	4,124.09	19,724.33	17.81	85.16	29	99	22.14	75.57	633.44	4,088.24	15.42	99.51	15.36	20.73
20	500,000	**UP**		302	5,226	5.78	100.00	3,436.43	23,160.76	14.84	100.00	32	131	24.43	100.00	19.95	4,108.19	0.49	100.00	0.58	17.74
				5,226				23,160.76				131				4,108.19				17.74	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 22 METALS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,320	2,320	12.04	12.04	3,968.04	3,968.04	4.49	4.49	10	10	2.60	2.60	3,406.19	3,406.19	7.08	7.08	85.84	85.84
2	50	100	75	399	2,719	2.07	14.11	165.65	4,133.69	0.19	4.67	1	11	0.26	2.86	0.54	3,406.73	0.00	7.08	0.32	82.41
3	100	200	150	561	3,280	2.91	17.03	283.46	4,417.14	0.32	4.99	0	11	0.00	2.86	0.00	3,406.73	0.00	7.08	0.00	77.13
4	200	300	250	376	3,656	1.95	18.98	200.64	4,617.78	0.23	5.22	1	12	0.26	3.12	12.58	3,419.31	0.03	7.11	6.27	74.05
5	300	500	400	683	4,339	3.55	22.52	443.78	5,061.56	0.50	5.72	7	19	1.82	4.94	240.75	3,660.06	0.50	7.61	54.25	72.31
6	500	750	625	659	4,998	3.42	25.94	576.49	5,638.06	0.65	6.37	9	28	2.34	7.27	321.16	3,981.22	0.67	8.28	55.71	70.61
7	750	1,000	875	659	5,657	3.42	29.36	637.23	6,275.29	0.72	7.09	3	31	0.78	8.05	66.47	4,047.69	0.14	8.42	10.43	64.50
8	1,000	1,500	1,250	863	6,520	4.48	33.84	845.93	7,121.22	0.96	8.05	5	36	1.30	9.35	174.15	4,221.84	0.36	8.78	20.59	59.29
9	1,500	2,000	1,750	661	7,181	3.43	37.27	1,066.46	8,187.68	1.21	9.26	8	44	2.08	11.43	577.97	4,799.81	1.20	9.98	54.20	58.62
10	2,000	2,500	2,250	519	7,700	2.69	39.97	1,166.49	9,354.17	1.32	10.57	9	53	2.34	13.77	192.29	4,992.10	0.40	10.38	16.48	53.37
11	2,500	3,000	2,750	523	8,223	2.71	42.68	943.52	10,297.69	1.07	11.64	0	53	0.00	13.77	0.00	4,992.10	0.00	10.38	0.00	48.48
12	3,000	4,000	3,500	790	9,013	4.10	46.78	2,280.81	12,578.50	2.58	14.22	10	63	2.60	16.36	3,619.08	8,611.18	7.53	17.91	158.67	68.46
13	4,000	5,000	4,500	626	9,639	3.25	50.03	2,400.71	14,979.21	2.71	16.93	9	72	2.34	18.70	1,532.88	10,144.06	3.19	21.09	63.85	67.72
14	5,000	7,500	6,250	1,104	10,743	5.73	55.76	2,867.99	17,847.20	3.24	20.17	7	79	1.82	20.52	6,797.19	16,941.25	14.13	35.23	237.00	94.92
15	7,500	10,000	8,750	841	11,584	4.37	60.13	5,918.72	23,765.92	6.69	26.86	11	90	2.86	23.38	1,285.89	18,227.14	2.67	37.90	21.73	76.69
16	10,000	20,000	15,000	1,917	13,501	9.95	70.08	12,781.92	36,547.84	14.45	41.31	25	115	6.49	29.87	14,836.73	33,063.87	30.85	68.75	116.08	90.47
17	20,000	50,000	35,000	2,140	15,641	11.11	81.19	18,175.53	54,723.37	20.55	61.86	73	188	18.96	48.83	2,397.19	35,461.07	4.98	73.74	13.19	64.80
18	50,000	100,000	75,000	1,258	16,899	6.53	87.72	15,216.37	69,939.74	17.20	79.06	55	243	14.29	63.12	9,692.30	45,153.37	20.15	93.89	63.70	64.56
19	100,000	500,000	300,000	1,679	18,578	8.72	96.43	12,600.42	82,540.17	14.24	93.30	76	319	19.74	82.86	2,652.29	47,805.66	5.52	99.40	21.05	57.92
20	500,000	**UP**		687	19,265	3.57	100.00	5,925.19	88,465.36	6.70	100.00	66	385	17.14	100.00	286.28	48,091.94	0.60	100.00	4.83	54.36
				19,265				88,465.36				385				48,091.94				54.36	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 23 CHIMECALS/OIL/GAS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,636	2,636	8.05	8.05	9,009.29	9,009.29	3.91	3.91	37	37	4.09	4.09	1,790.01	1,790.01	1.84	1.84	19.87	19.87
2	50	100	75	293	2,929	0.90	8.95	294.13	9,303.42	0.13	4.04	2	39	0.22	4.31	72.55	1,862.56	0.07	1.92	24.66	20.02
3	100	200	150	450	3,379	1.37	10.32	445.91	9,749.33	0.19	4.23	3	42	0.33	4.64	150.05	2,012.61	0.15	2.07	33.65	20.64
4	200	300	250	387	3,766	1.18	11.50	401.07	10,150.40	0.17	4.41	0	42	0.00	4.64	0.00	2,012.61	0.00	2.07	0.00	19.83
5	300	500	400	810	4,576	2.47	13.98	924.17	11,074.57	0.40	4.81	7	49	0.77	5.41	1,401.65	3,414.26	1.44	3.52	151.67	30.83
6	500	750	625	774	5,350	2.36	16.34	1,016.54	12,091.12	0.44	5.25	1	50	0.11	5.52	17.35	3,431.62	0.02	3.53	1.71	28.38
7	750	1,000	875	1,017	6,367	3.11	19.45	1,897.05	13,988.17	0.82	6.07	6	56	0.66	6.19	3,041.79	6,473.41	3.13	6.67	160.34	46.28
8	1,000	1,500	1,250	1,378	7,745	4.21	23.66	2,912.49	16,900.66	1.26	7.34	21	77	2.32	8.51	3,349.01	9,822.42	3.45	10.12	114.99	58.12
9	1,500	2,000	1,750	1,242	8,987	3.79	27.45	4,453.91	21,354.57	1.93	9.27	18	95	1.99	10.50	1,074.91	10,897.33	1.11	11.22	24.13	51.03
10	2,000	2,500	2,250	1,040	10,027	3.18	30.63	3,507.89	24,862.46	1.52	10.79	19	114	2.10	12.60	776.27	11,673.60	0.80	12.02	22.13	46.95
11	2,500	3,000	2,750	1,005	11,032	3.07	33.70	3,461.87	28,324.33	1.50	12.29	9	123	0.99	13.59	335.21	12,008.82	0.35	12.37	9.68	42.40
12	3,000	4,000	3,500	1,566	12,598	4.78	38.49	7,335.99	35,660.33	3.18	15.48	14	137	1.55	15.14	3,546.30	15,555.12	3.65	16.02	48.34	43.62
13	4,000	5,000	4,500	1,328	13,926	4.06	42.54	7,296.71	42,957.03	3.17	18.64	31	168	3.43	18.56	3,116.15	18,671.27	3.21	19.23	42.71	43.46
14	5,000	7,500	6,250	2,391	16,317	7.30	49.85	16,240.41	59,197.45	7.05	25.69	61	229	6.74	25.30	8,819.00	27,490.27	9.08	28.32	54.30	46.44
15	7,500	10,000	8,750	1,904	18,221	5.82	55.66	14,991.27	74,188.72	6.51	32.20	33	262	3.65	28.95	1,121.36	28,611.63	1.16	29.47	7.48	38.57
16	10,000	20,000	15,000	4,216	22,437	12.88	68.54	39,923.31	114,112.03	17.33	49.53	107	369	11.82	40.77	28,395.89	57,007.51	29.25	58.72	71.13	49.96
17	20,000	50,000	35,000	4,385	26,822	13.40	81.94	48,517.07	162,629.10	21.06	70.59	132	501	14.59	55.36	15,223.50	72,231.01	15.68	74.40	31.38	44.41
18	50,000	100,000	75,000	2,121	28,943	6.48	88.42	17,999.28	180,628.38	7.81	78.40	141	642	15.58	70.94	22,600.29	94,831.30	23.28	97.68	125.56	52.50
19	100,000	500,000	300,000	2,623	31,566	8.01	96.43	21,817.90	202,446.28	9.47	87.87	153	795	16.91	87.85	1,529.82	96,361.12	1.58	99.26	7.01	47.60
20	500,000	**UP**		1,168	32,734	3.57	100.00	27,953.60	230,399.88	12.13	100.00	110	905	12.15	100.00	723.17	97,084.30	0.74	100.00	2.59	42.14
				32,734				230,399.88				905				97,084.30				42.14	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 24 TEXTILES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,144	2,144	7.32	7.32	4,565.75	4,565.75	3.59	3.59	48	48	6.54	6.54	1,132.14	1,132.14	3.38	3.38	24.80	24.80
2	50	100	75	768	2,912	2.62	9.94	286.63	4,852.37	0.23	3.81	0	48	0.00	6.54	0.00	1,132.14	0.00	3.38	0.00	23.33
3	100	200	150	1,200	4,112	4.09	14.03	632.10	5,484.47	0.50	4.31	3	51	0.41	6.95	195.09	1,327.22	0.58	3.96	30.86	24.20
4	200	300	250	1,247	5,359	4.25	18.29	854.51	6,338.98	0.67	4.98	4	55	0.54	7.49	240.82	1,568.05	0.72	4.68	28.18	24.74
5	300	500	400	1,719	7,078	5.87	24.15	1,654.08	7,993.06	1.30	6.28	10	65	1.36	8.86	419.97	1,988.02	1.25	5.93	25.39	24.87
6	500	750	625	1,324	8,402	4.52	28.67	1,909.26	9,902.32	1.50	7.78	2	67	0.27	9.13	4.37	1,992.39	0.01	5.94	0.23	20.12
7	750	1,000	875	1,396	9,798	4.76	33.43	2,293.54	12,195.86	1.80	9.58	8	75	1.09	10.22	203.17	2,195.55	0.61	6.55	8.86	18.00
8	1,000	1,500	1,250	1,558	11,356	5.32	38.75	3,389.23	15,585.09	2.66	12.24	11	86	1.50	11.72	383.86	2,579.41	1.15	7.70	11.33	16.55
9	1,500	2,000	1,750	1,201	12,557	4.10	42.85	3,440.56	19,025.65	2.70	14.94	11	97	1.50	13.22	246.10	2,825.51	0.73	8.43	7.15	14.85
10	2,000	2,500	2,250	792	13,349	2.70	45.55	2,443.63	21,469.29	1.92	16.86	4	101	0.54	13.76	38.75	2,864.26	0.12	8.55	1.59	13.34
11	2,500	3,000	2,750	780	14,129	2.66	48.21	2,777.63	24,246.91	2.18	19.04	14	115	1.91	15.67	2,626.97	5,491.23	7.84	16.38	94.58	22.65
12	3,000	4,000	3,500	996	15,125	3.40	51.61	1,451.52	25,698.44	1.14	20.18	3	118	0.41	16.08	50.20	5,541.43	0.15	16.53	3.46	21.56
13	4,000	5,000	4,500	769	15,894	2.62	54.23	3,696.29	29,394.73	2.90	23.08	11	129	1.50	17.57	213.80	5,755.23	0.64	17.17	5.78	19.58
14	5,000	7,500	6,250	1,335	17,229	4.56	58.79	7,409.08	36,803.81	5.82	28.90	20	149	2.72	20.30	1,683.19	7,438.42	5.02	22.19	22.72	20.21
15	7,500	10,000	8,750	1,171	18,400	4.00	62.78	7,296.85	44,100.66	5.73	34.63	19	168	2.59	22.89	608.49	8,046.91	1.82	24.01	8.34	18.25
16	10,000	20,000	15,000	2,274	20,674	7.76	70.54	17,131.12	61,231.78	13.45	48.08	102	270	13.90	36.78	5,857.00	13,903.91	17.47	41.48	34.19	22.71
17	20,000	50,000	35,000	3,256	23,930	11.11	81.65	28,396.11	89,627.90	22.30	70.38	183	453	24.93	61.72	12,809.38	26,713.29	38.21	79.69	45.11	29.80
18	50,000	100,000	75,000	1,954	25,884	6.67	88.32	10,588.31	100,216.21	8.31	78.70	106	559	14.44	76.16	3,537.22	30,250.51	10.55	90.25	33.41	30.19
19	100,000	500,000	300,000	2,452	28,336	8.37	96.69	20,263.89	120,480.10	15.91	94.61	158	717	21.53	97.68	3,158.80	33,409.31	9.42	99.67	15.59	27.73
20	500,000	**UP**		971	29,307	3.31	100.00	6,864.20	127,344.30	5.39	100.00	17	734	2.32	100.00	110.14	33,519.45	0.33	100.00	1.60	26.32
				29,307				127,344.30				734				33,519.45				26.32	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,540	1,540	7.30	7.30	4,456.27	4,456.27	4.10	4.10	28	28	4.21	4.21	580.49	580.49	1.61	1.61	13.03	13.03
2	50	100	75	391	1,931	1.85	9.15	209.50	4,665.77	0.19	4.30	0	28	0.00	4.21	0.00	580.49	0.00	1.61	0.00	12.44
3	100	200	150	612	2,543	2.90	12.05	486.30	5,152.06	0.45	4.75	0	28	0.00	4.21	0.00	580.49	0.00	1.61	0.00	11.27
4	200	300	250	584	3,127	2.77	14.82	514.54	5,666.61	0.47	5.22	2	30	0.30	4.51	1.31	581.80	0.00	1.62	0.26	10.27
5	300	500	400	956	4,083	4.53	19.35	983.28	6,649.88	0.91	6.13	3	33	0.45	4.96	79.41	661.21	0.22	1.84	8.08	9.94
6	500	750	625	792	4,875	3.75	23.11	1,374.46	8,024.34	1.27	7.39	0	33	0.00	4.96	0.00	661.21	0.00	1.84	0.00	8.24
7	750	1,000	875	889	5,764	4.21	27.32	1,527.46	9,551.80	1.41	8.80	3	36	0.45	5.41	53.73	714.94	0.15	1.99	3.52	7.48
8	1,000	1,500	1,250	1,045	6,809	4.95	32.27	2,133.81	11,685.61	1.97	10.76	2	38	0.30	5.71	58.07	773.01	0.16	2.15	2.72	6.62
9	1,500	2,000	1,750	988	7,797	4.68	36.96	2,939.19	14,624.80	2.71	13.47	7	45	1.05	6.77	1,222.29	1,995.30	3.40	5.54	41.59	13.64
10	2,000	2,500	2,250	658	8,455	3.12	40.07	2,179.22	16,804.02	2.01	15.48	8	53	1.20	7.97	1,812.46	3,807.76	5.04	10.58	83.17	22.66
11	2,500	3,000	2,750	584	9,039	2.77	42.84	2,576.87	19,380.89	2.37	17.85	4	57	0.60	8.57	9.68	3,817.44	0.03	10.61	0.38	19.70
12	3,000	4,000	3,500	975	10,014	4.62	47.46	4,006.17	23,387.07	3.69	21.54	14	71	2.11	10.68	955.35	4,772.78	2.65	13.26	23.85	20.41
13	4,000	5,000	4,500	731	10,745	3.46	50.93	1,196.09	24,583.15	1.10	22.64	34	105	5.11	15.79	1,488.59	6,261.38	4.14	17.40	124.46	25.47
14	5,000	7,500	6,250	1,261	12,006	5.98	56.91	7,919.60	32,502.75	7.29	29.94	18	123	2.71	18.50	1,005.66	7,267.04	2.79	20.20	12.70	22.36
15	7,500	10,000	8,750	916	12,922	4.34	61.25	6,632.24	39,134.99	6.11	36.05	51	174	7.67	26.17	2,182.56	9,449.60	6.07	26.26	32.91	24.15
16	10,000	20,000	15,000	2,077	14,999	9.84	71.09	16,652.54	55,787.53	15.34	51.39	74	248	11.13	37.29	12,452.49	21,902.09	34.61	60.87	74.78	39.26
17	20,000	50,000	35,000	2,637	17,636	12.50	83.59	23,287.28	79,074.81	21.45	72.84	128	376	19.25	56.54	1,433.86	23,335.95	3.98	64.85	6.16	29.51
18	50,000	100,000	75,000	1,374	19,010	6.51	90.10	11,650.87	90,725.68	10.73	83.57	120	496	18.05	74.59	7,534.40	30,870.35	20.94	85.79	64.67	34.03
19	100,000	500,000	300,000	1,643	20,653	7.79	97.89	10,839.22	101,564.90	9.98	93.55	136	632	20.45	95.04	4,887.39	35,757.74	13.58	99.37	45.09	35.21
20	500,000	**UP**		445	21,098	2.11	100.00	7,001.04	108,565.94	6.45	100.00	33	665	4.96	100.00	226.10	35,983.84	0.63	100.00	3.23	33.14
				21,098				108,565.94				665				35,983.84				33.14	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 26 WOOD BAMBOOS AND RATTAN

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,639	1,639	10.16	10.16	4,018.03	4,018.03	3.73	3.73	35	35	6.04	6.04	7,096.14	7,096.14	15.47	15.47	176.61	176.61
2	50	100	75	604	2,243	3.75	13.91	376.04	4,394.07	0.35	4.08	0	35	0.00	6.04	0.00	7,096.14	0.00	15.47	0.00	161.49
3	100	200	150	676	2,919	4.19	18.10	697.21	5,091.29	0.65	4.73	4	39	0.69	6.74	102.59	7,198.73	0.22	15.70	14.71	141.39
4	200	300	250	523	3,442	3.24	21.34	824.73	5,916.02	0.77	5.49	7	46	1.21	7.94	320.81	7,519.54	0.70	16.40	38.90	127.10
5	300	500	400	626	4,068	3.88	25.22	1,125.33	7,041.35	1.04	6.54	8	54	1.38	9.33	143.29	7,662.84	0.31	16.71	12.73	108.83
6	500	750	625	538	4,606	3.34	28.56	1,169.00	8,210.35	1.09	7.62	2	56	0.35	9.67	15.47	7,678.30	0.03	16.74	1.32	93.52
7	750	1,000	875	485	5,091	3.01	31.57	1,453.61	9,663.96	1.35	8.97	3	59	0.52	10.19	264.30	7,942.60	0.58	17.32	18.18	82.19
8	1,000	1,500	1,250	718	5,809	4.45	36.02	3,229.59	12,893.56	3.00	11.97	11	70	1.90	12.09	672.08	8,614.68	1.47	18.79	20.81	66.81
9	1,500	2,000	1,750	595	6,404	3.69	39.71	2,080.88	14,974.43	1.93	13.90	22	92	3.80	15.89	1,745.24	10,359.92	3.81	22.59	83.87	69.18
10	2,000	2,500	2,250	428	6,832	2.65	42.36	1,999.35	16,973.79	1.86	15.76	10	102	1.73	17.62	259.62	10,619.54	0.57	23.16	12.99	62.56
11	2,500	3,000	2,750	401	7,233	2.49	44.85	2,162.74	19,136.52	2.01	17.77	16	118	2.76	20.38	1,469.88	12,089.42	3.21	26.36	67.96	63.17
12	3,000	4,000	3,500	630	7,863	3.91	48.76	4,033.81	23,170.33	3.75	21.51	11	129	1.90	22.28	873.43	12,962.85	1.90	28.27	21.65	55.95
13	4,000	5,000	4,500	618	8,481	3.83	52.59	4,617.10	27,787.42	4.29	25.80	20	149	3.45	25.73	1,731.56	14,694.42	3.78	32.04	37.50	52.88
14	5,000	7,500	6,250	1,082	9,563	6.71	59.30	7,283.09	35,070.51	6.76	32.56	41	190	7.08	32.82	6,638.88	21,333.30	14.48	46.52	91.15	60.83
15	7,500	10,000	8,750	783	10,346	4.86	64.15	6,694.94	41,765.45	6.22	38.78	31	221	5.35	38.17	5,117.47	26,450.77	11.16	57.68	76.44	63.33
16	10,000	20,000	15,000	1,701	12,047	10.55	74.70	16,818.47	58,583.93	15.61	54.39	71	292	12.26	50.43	4,287.88	30,738.64	9.35	67.03	25.50	52.47
17	20,000	50,000	35,000	1,959	14,006	12.15	86.85	20,501.04	79,084.97	19.03	73.42	112	404	19.34	69.78	6,657.25	37,395.89	14.52	81.55	32.47	47.29
18	50,000	100,000	75,000	1,096	15,102	6.80	93.64	8,262.11	87,347.08	7.67	81.09	107	511	18.48	88.26	6,630.17	44,026.06	14.46	96.01	80.25	50.40
19	100,000	500,000	300,000	845	15,947	5.24	98.88	7,389.79	94,736.87	6.86	87.95	61	572	10.54	98.79	1,818.46	45,844.52	3.97	99.98	24.61	48.39
20	500,000	**UP**		180	16,127	1.12	100.00	12,974.31	107,711.17	12.05	100.00	7	579	1.21	100.00	11.10	45,855.62	0.02	100.00	0.09	42.57
				16,127				107,711.17				579				45,855.62				42.57	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11,170	11,170	7.30	7.30	8,098.06	8,098.06	2.97	2.97	114	114	3.73	3.73	1,290.14	1,290.14	2.14	2.14	15.93	15.93
2	50	100	75	13,320	24,490	8.71	16.02	871.11	8,969.17	0.32	3.29	17	131	0.56	4.29	119.32	1,409.46	0.20	2.34	13.70	15.71
3	100	200	150	32,317	56,807	21.13	37.15	3,031.83	12,001.00	1.11	4.40	67	198	2.19	6.48	541.18	1,950.64	0.90	3.24	17.85	16.25
4	200	300	250	13,233	70,040	8.65	45.80	2,075.98	14,076.98	0.76	5.16	34	232	1.11	7.59	479.45	2,430.10	0.80	4.03	23.10	17.26
5	300	500	400	12,518	82,558	8.19	53.99	1,408.13	15,485.11	0.52	5.68	75	307	2.45	10.04	984.00	3,414.10	1.63	5.67	69.88	22.05
6	500	750	625	7,322	89,880	4.79	58.78	2,865.65	18,350.76	1.05	6.73	28	335	0.92	10.96	1,186.85	4,600.96	1.97	7.64	41.42	25.07
7	750	1,000	875	5,007	94,887	3.27	62.05	2,492.35	20,843.11	0.91	7.65	14	349	0.46	11.42	990.78	5,591.73	1.64	9.28	39.75	26.83
8	1,000	1,500	1,250	6,032	100,919	3.94	66.00	3,798.58	24,641.69	1.39	9.04	30	379	0.98	12.40	1,008.23	6,599.97	1.67	10.95	26.54	26.78
9	1,500	2,000	1,750	3,643	104,562	2.38	68.38	3,294.38	27,936.07	1.21	10.25	25	404	0.82	13.22	794.78	7,394.75	1.32	12.27	24.13	26.47
10	2,000	2,500	2,250	3,629	108,191	2.37	70.75	3,258.58	31,194.65	1.20	11.44	24	428	0.79	14.00	2,602.28	9,997.03	4.32	16.59	79.86	32.05
11	2,500	3,000	2,750	3,216	111,407	2.10	72.86	3,190.95	34,385.60	1.17	12.61	12	440	0.39	14.39	652.13	10,649.16	1.08	17.67	20.44	30.97
12	3,000	4,000	3,500	3,970	115,377	2.60	75.45	5,291.43	39,677.04	1.94	14.56	24	464	0.79	15.18	576.11	11,225.27	0.96	18.63	10.89	28.29
13	4,000	5,000	4,500	2,383	117,760	1.56	77.01	6,327.85	46,004.88	2.32	16.88	43	507	1.41	16.58	1,629.69	12,854.96	2.70	21.33	25.75	27.94
14	5,000	7,500	6,250	3,819	121,579	2.50	79.51	12,101.24	58,106.13	4.44	21.32	79	586	2.58	19.17	2,414.60	15,269.57	4.01	25.34	19.95	26.28
15	7,500	10,000	8,750	2,488	124,067	1.63	81.14	8,876.12	66,982.24	3.26	24.57	107	693	3.50	22.67	2,028.46	17,298.03	3.37	28.71	22.85	25.82
16	10,000	20,000	15,000	5,205	129,272	3.40	84.54	17,483.27	84,465.52	6.41	30.99	191	884	6.25	28.92	6,620.04	23,918.06	10.99	39.69	37.86	28.32
17	20,000	50,000	35,000	8,230	137,502	5.38	89.92	32,873.86	117,339.38	12.06	43.05	422	1,306	13.80	42.72	26,636.01	50,554.07	44.20	83.90	81.02	43.08
18	50,000	100,000	75,000	5,572	143,074	3.64	93.57	37,183.92	154,523.30	13.64	56.69	390	1,696	12.76	55.48	3,061.21	53,615.28	5.08	88.98	8.23	34.70
19	100,000	500,000	300,000	7,551	150,625	4.94	98.50	53,420.33	207,943.64	19.60	76.28	919	2,615	30.06	85.54	6,351.16	59,966.45	10.54	99.52	11.89	28.84
20	500,000	**UP**		2,287	152,912	1.50	100.00	64,650.48	272,594.12	23.72	100.00	442	3,057	14.46	100.00	290.36	60,256.81	0.48	100.00	0.45	22.10
				152,912				272,594.12				3,057				60,256.81				22.10	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	279	279	5.64	5.64	982.11	982.11	3.92	3.92	10	10	9.26	9.26	167.59	167.59	4.56	4.56	17.06	17.06
2	50	100	75	99	378	2.00	7.64	9.59	991.70	0.04	3.96	0	10	0.00	9.26	0.00	167.59	0.00	4.56	0.00	16.90
3	100	200	150	110	488	2.22	9.86	62.36	1,054.06	0.25	4.21	0	10	0.00	9.26	0.00	167.59	0.00	4.56	0.00	15.90
4	200	300	250	128	616	2.59	12.45	75.20	1,129.26	0.30	4.51	1	11	0.93	10.19	0.00	167.59	0.00	4.56	0.00	14.84
5	300	500	400	109	725	2.20	14.65	88.29	1,217.56	0.35	4.86	2	13	1.85	12.04	0.18	167.77	0.00	4.57	0.20	13.78
6	500	750	625	117	842	2.36	17.01	168.98	1,386.54	0.67	5.53	0	13	0.00	12.04	0.00	167.77	0.00	4.57	0.00	12.10
7	750	1,000	875	132	974	2.67	19.68	233.33	1,619.86	0.93	6.46	0	13	0.00	12.04	0.00	167.77	0.00	4.57	0.00	10.36
8	1,000	1,500	1,250	185	1,159	3.74	23.42	420.65	2,040.51	1.68	8.14	0	13	0.00	12.04	0.00	167.77	0.00	4.57	0.00	8.22
9	1,500	2,000	1,750	188	1,347	3.80	27.22	501.47	2,541.98	2.00	10.14	0	13	0.00	12.04	0.00	167.77	0.00	4.57	0.00	6.60
10	2,000	2,500	2,250	118	1,465	2.38	29.60	458.54	3,000.52	1.83	11.97	0	13	0.00	12.04	0.00	167.77	0.00	4.57	0.00	5.59
11	2,500	3,000	2,750	143	1,608	2.89	32.49	261.18	3,261.70	1.04	13.02	2	15	1.85	13.89	3.41	171.18	0.09	4.66	1.30	5.25
12	3,000	4,000	3,500	175	1,783	3.54	36.03	1,019.98	4,281.69	4.07	17.09	0	15	0.00	13.89	0.00	171.18	0.00	4.66	0.00	4.00
13	4,000	5,000	4,500	117	1,900	2.36	38.39	325.88	4,607.56	1.30	18.39	0	15	0.00	13.89	0.00	171.18	0.00	4.66	0.00	3.72
14	5,000	7,500	6,250	190	2,090	3.84	42.23	1,565.43	6,173.00	6.25	24.63	0	15	0.00	13.89	0.00	171.18	0.00	4.66	0.00	2.77
15	7,500	10,000	8,750	126	2,216	2.55	44.78	1,401.40	7,574.40	5.59	30.23	0	15	0.00	13.89	0.00	171.18	0.00	4.66	0.00	2.26
16	10,000	20,000	15,000	291	2,507	5.88	50.66	2,475.61	10,050.01	9.88	40.11	17	32	15.74	29.63	82.31	253.49	2.24	6.90	3.32	2.52
17	20,000	50,000	35,000	591	3,098	11.94	62.60	3,560.31	13,610.32	14.21	54.32	16	48	14.81	44.44	443.85	697.34	12.08	18.98	12.47	5.12
18	50,000	100,000	75,000	411	3,509	8.30	70.90	3,097.83	16,708.15	12.36	66.68	13	61	12.04	56.48	2,116.11	2,813.45	57.60	76.58	68.31	16.84
19	100,000	500,000	300,000	921	4,430	18.61	89.51	4,693.13	21,401.28	18.73	85.41	31	92	28.70	85.19	774.59	3,588.04	21.08	97.66	16.50	16.77
20	500,000	**UP**		519	4,949	10.49	100.00	3,656.82	25,058.10	14.59	100.00	16	108	14.81	100.00	85.87	3,673.91	2.34	100.00	2.35	14.66
				4,949				25,058.10				108				3,673.91				14.66	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 29 TRNSPORT AND TRAFIC CONSTRUCTION FIRMS MASS COMI

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	325,428	325,428	14.28	14.28	103,288.08	103,288.08	3.53	3.53	422	422	2.14	2.14	32,281.85	32,281.85	5.72	5.72	31.25	31.25
2	50	100	75	201,635	527,063	8.85	23.13	24,009.49	127,297.57	0.82	4.35	298	720	1.51	3.66	5,024.73	37,306.59	0.89	6.61	20.93	29.31
3	100	200	150	324,326	851,389	14.23	37.36	70,117.63	197,415.21	2.40	6.75	487	1,207	2.47	6.13	10,878.70	48,185.29	1.93	8.53	15.51	24.41
4	200	300	250	187,457	1,038,846	8.23	45.59	57,646.92	255,062.13	1.97	8.72	342	1,549	1.74	7.87	9,495.11	57,680.40	1.68	10.21	16.47	22.61
5	300	500	400	262,311	1,301,157	11.51	57.10	109,950.52	365,012.65	3.76	12.48	611	2,160	3.11	10.98	21,512.96	79,193.37	3.81	14.02	19.57	21.70
6	500	750	625	177,374	1,478,531	7.78	64.88	106,484.68	471,497.33	3.64	16.12	653	2,813	3.32	14.30	29,214.09	108,407.46	5.17	19.20	27.44	22.99
7	750	1,000	875	158,821	1,637,352	6.97	71.85	136,860.52	608,357.85	4.68	20.80	1,190	4,003	6.05	20.34	24,970.08	133,377.54	4.42	23.62	18.24	21.92
8	1,000	1,500	1,250	180,226	1,817,578	7.91	79.76	186,362.39	794,720.24	6.37	27.17	3,736	7,739	18.99	39.33	53,655.10	187,032.64	9.50	33.12	28.79	23.53
9	1,500	2,000	1,750	86,567	1,904,145	3.80	83.56	129,539.17	924,259.41	4.43	31.60	1,264	9,003	6.42	45.75	27,214.06	214,246.70	4.82	37.94	21.01	23.18
10	2,000	2,500	2,250	49,622	1,953,767	2.18	85.74	91,437.21	1,015,696.61	3.13	34.73	586	9,589	2.98	48.73	24,801.42	239,048.12	4.39	42.33	27.12	23.54
11	2,500	3,000	2,750	37,736	1,991,503	1.66	87.39	87,393.86	1,103,090.48	2.99	37.71	420	10,009	2.13	50.87	26,298.10	265,346.22	4.66	46.99	30.09	24.05
12	3,000	4,000	3,500	44,182	2,035,685	1.94	89.33	123,964.71	1,227,055.19	4.24	41.95	552	10,561	2.81	53.67	26,144.08	291,490.30	4.63	51.62	21.09	23.76
13	4,000	5,000	4,500	29,801	2,065,486	1.31	90.64	106,429.35	1,333,484.54	3.64	45.59	382	10,943	1.94	55.61	21,606.62	313,096.92	3.83	55.44	20.30	23.48
14	5,000	7,500	6,250	40,073	2,105,559	1.76	92.40	163,102.68	1,496,587.21	5.58	51.17	610	11,553	3.10	58.71	40,247.68	353,344.60	7.13	62.57	24.68	23.61
15	7,500	10,000	8,750	26,135	2,131,694	1.15	93.55	133,385.93	1,629,973.14	4.56	55.73	597	12,150	3.03	61.75	28,817.47	382,162.07	5.10	67.67	21.60	23.45
16	10,000	20,000	15,000	43,879	2,175,573	1.93	95.47	266,500.00	1,896,473.14	9.11	64.84	895	13,045	4.55	66.30	69,491.71	451,653.77	12.31	79.98	26.08	23.82
17	20,000	50,000	35,000	46,285	2,221,858	2.03	97.50	510,183.75	2,406,656.90	17.44	82.28	1,221	14,266	6.21	72.50	47,359.99	499,013.76	8.39	88.37	9.28	20.73
18	50,000	100,000	75,000	20,562	2,242,420	0.90	98.41	232,258.44	2,638,915.34	7.94	90.22	740	15,006	3.76	76.26	34,684.56	533,698.32	6.14	94.51	14.93	20.22
19	100,000	500,000	300,000	30,484	2,272,904	1.34	99.74	226,092.87	2,865,008.21	7.73	97.95	1,880	16,886	9.55	85.82	29,048.38	562,746.70	5.14	99.65	12.85	19.64
20	500,000	**UP**		5,834	2,278,738	0.26	100.00	59,923.22	2,924,931.43	2.05	100.00	2,791	19,677	14.18	100.00	1,957.53	564,704.23	0.35	100.00	3.27	19.31
					2,278,738				2,924,931.43				19,677				564,704.23				19.31

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 30 KINA

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	72	72	8.35	8.35	19.00	19.00	0.42	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	12	84	1.39	9.74	3.52	22.52	0.08	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	78	162	9.05	18.79	80.44	102.96	1.76	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	41	203	4.76	23.55	34.68	137.64	0.76	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	53	256	6.15	29.70	58.30	195.94	1.27	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	31	287	3.60	33.29	49.94	245.88	1.09	5.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	29	316	3.36	36.66	80.38	326.26	1.76	7.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	53	369	6.15	42.81	161.73	487.99	3.54	10.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	52	421	6.03	48.84	320.87	808.86	7.01	17.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	60	481	6.96	55.80	350.47	1,159.33	7.66	25.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	43	524	4.99	60.79	246.82	1,406.15	5.40	30.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	37	561	4.29	65.08	167.77	1,573.91	3.67	34.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	52	613	6.03	71.11	256.11	1,830.02	5.60	40.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	114	727	13.23	84.34	717.82	2,547.84	15.69	55.70	3	3	100.00	100.00	168.19	168.19	100.00	100.00	23.43	6.60
15	7,500	10,000	8,750	47	774	5.45	89.79	428.39	2,976.24	9.37	65.07	0	3	0.00	100.00	0.00	168.19	0.00	100.00	0.00	5.65
16	10,000	20,000	15,000	40	814	4.64	94.43	798.32	3,774.56	17.45	82.52	0	3	0.00	100.00	0.00	168.19	0.00	100.00	0.00	4.46
17	20,000	50,000	35,000	27	841	3.13	97.56	525.63	4,300.19	11.49	94.01	0	3	0.00	100.00	0.00	168.19	0.00	100.00	0.00	3.91
18	50,000	100,000	75,000	13	854	1.51	99.07	228.84	4,529.03	5.00	99.01	0	3	0.00	100.00	0.00	168.19	0.00	100.00	0.00	3.71
19	100,000	500,000	300,000	8	862	0.93	100.00	45.21	4,574.24	0.99	100.00	0	3	0.00	100.00	0.00	168.19	0.00	100.00	0.00	3.68
20	500,000	**UP**		0	862	0.00	100.00	0.00	4,574.24	0.00	100.00	0	3	0.00	100.00	0.00	168.19	0.00	100.00	0.00	3.68
					862				4,574.24				3				168.19				3.68

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 31 PERKEBUNAN SERAT

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,595	1,595	37.49	37.49	3,865.09	3,865.09	26.47	26.47	13	13	25.49	25.49	393.00	393.00	38.66	38.66	10.17	10.17
2	50	100	75	260	1,855	6.11	43.61	266.47	4,131.57	1.82	28.29	1	14	1.96	27.45	60.48	453.48	5.95	44.61	22.70	10.98
3	100	200	150	194	2,049	4.56	48.17	89.77	4,221.34	0.61	28.91	0	14	0.00	27.45	0.00	453.48	0.00	44.61	0.00	10.74
4	200	300	250	99	2,148	2.33	50.49	47.51	4,268.85	0.33	29.23	0	14	0.00	27.45	0.00	453.48	0.00	44.61	0.00	10.62
5	300	500	400	114	2,262	2.68	53.17	55.94	4,324.79	0.38	29.61	1	15	1.96	29.41	91.33	544.81	8.99	53.60	163.26	12.60
6	500	750	625	77	2,339	1.81	54.98	26.65	4,351.44	0.18	29.80	0	15	0.00	29.41	0.00	544.81	0.00	53.60	0.00	12.52
7	750	1,000	875	48	2,387	1.13	56.11	26.03	4,377.47	0.18	29.97	0	15	0.00	29.41	0.00	544.81	0.00	53.60	0.00	12.45
8	1,000	1,500	1,250	121	2,508	2.84	58.96	57.06	4,434.53	0.39	30.36	0	15	0.00	29.41	0.00	544.81	0.00	53.60	0.00	12.29
9	1,500	2,000	1,750	85	2,593	2.00	60.95	50.33	4,484.86	0.34	30.71	0	15	0.00	29.41	0.00	544.81	0.00	53.60	0.00	12.15
10	2,000	2,500	2,250	77	2,670	1.81	62.76	120.34	4,605.20	0.82	31.53	1	16	1.96	31.37	8.10	552.91	0.80	54.40	6.73	12.01
11	2,500	3,000	2,750	78	2,748	1.83	64.60	108.02	4,713.22	0.74	32.27	0	16	0.00	31.37	0.00	552.91	0.00	54.40	0.00	11.73
12	3,000	4,000	3,500	69	2,817	1.62	66.22	134.56	4,847.78	0.92	33.19	0	16	0.00	31.37	0.00	552.91	0.00	54.40	0.00	11.41
13	4,000	5,000	4,500	30	2,847	0.71	66.93	94.07	4,941.85	0.64	33.84	0	16	0.00	31.37	0.00	552.91	0.00	54.40	0.00	11.19
14	5,000	7,500	6,250	140	2,987	3.29	70.22	367.83	5,309.68	2.52	36.36	2	18	3.92	35.29	3.20	556.11	0.31	54.71	0.87	10.47
15	7,500	10,000	8,750	74	3,061	1.74	71.96	364.38	5,674.06	2.50	38.85	4	22	7.84	43.14	105.39	661.50	10.37	65.08	28.92	11.66
16	10,000	20,000	15,000	175	3,236	4.11	76.07	812.47	6,486.53	5.56	44.42	3	25	5.88	49.02	0.67	662.17	0.07	65.15	0.08	10.21
17	20,000	50,000	35,000	420	3,656	9.87	85.94	1,901.68	8,388.21	13.02	57.44	5	30	9.80	58.82	1.97	664.14	0.19	65.34	0.10	7.92
18	50,000	100,000	75,000	297	3,953	6.98	92.92	1,680.76	10,068.96	11.51	68.95	4	34	7.84	66.67	3.63	667.77	0.36	65.70	0.22	6.63
19	100,000	500,000	300,000	273	4,226	6.42	99.34	2,402.33	12,471.29	16.45	85.40	14	48	27.45	94.12	342.61	1,010.38	33.71	99.40	14.26	8.10
20	500,000	**UP**		28	4,254	0.66	100.00	2,132.79	14,604.08	14.60	100.00	3	51	5.88	100.00	6.06	1,016.44	0.60	100.00	0.28	6.96
				4,254				14,604.08				51				1,016.44				6.96	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 32 REKREASI DAN TEMPAT BERLIBUR

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	1,000	1,500	1,250	1	1	100.00	100.00	4.79	4.79	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	1,500	2,000	1,750	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	2,000	2,500	2,250	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	2,500	3,000	2,750	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	3,000	4,000	3,500	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	4,000	5,000	4,500	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	5,000	7,500	6,250	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	7,500	10,000	8,750	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	10,000	20,000	15,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	20,000	50,000	35,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	50,000	100,000	75,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	100,000	500,000	300,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	500,000	**UP**		0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				4.79				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	530	530	41.93	41.93	164.94	164.94	4.36	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	157	687	12.42	54.35	37.17	202.10	0.98	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	32	719	2.53	56.88	31.04	233.14	0.82	6.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	16	735	1.27	58.15	4.39	237.54	0.12	6.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	109	844	8.62	66.77	35.49	273.02	0.94	7.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	854	0.79	67.56	36.12	309.15	0.96	8.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	859	0.40	67.96	9.24	318.38	0.24	8.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	16	875	1.27	69.22	50.37	368.75	1.33	9.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	886	0.87	70.09	109.08	477.83	2.89	12.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	890	0.32	70.41	20.24	498.07	0.54	13.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	891	0.08	70.49	7.92	505.99	0.21	13.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	894	0.24	70.73	19.83	525.82	0.52	13.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	897	0.24	70.97	2.89	528.71	0.08	13.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	17	914	1.34	72.31	190.57	719.29	5.04	19.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	15	929	1.19	73.50	132.43	851.71	3.50	22.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	39	968	3.09	76.58	324.68	1,176.39	8.59	31.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	52	1,020	4.11	80.70	781.43	1,957.82	20.68	51.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	105	1,125	8.31	89.00	432.16	2,389.98	11.44	63.24	9	9	42.86	42.86	1.42	1.42	20.80	20.80	0.33	0.06
19	100,000	500,000	300,000	120	1,245	9.49	98.50	998.28	3,388.26	26.42	89.66	12	21	57.14	100.00	5.39	6.81	79.20	100.00	0.54	0.20
20	500,000	**UP**		19	1,264	1.50	100.00	390.88	3,779.14	10.34	100.00	0	21	0.00	100.00	0.00	6.81	0.00	100.00	0.00	0.18
					1,264				3,779.14				21				6.81				0.18
	GRAND TOTAL				2,571,062.0				3,951,556.4				26,434.0				897,879.44				

3.4 ALL OCCUPATION

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 20 MINING (UNDERGROUND OR ABOVE GROUND) OF

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.27	2.27	0.15	0.15	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	4	6.82	9.09	0.13	0.28	0.11	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	2.27	11.36	0.39	0.67	0.34	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	2.27	13.64	0.47	1.15	0.41	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	2.27	15.91	0.75	1.89	0.64	1.62	2	2	14.29	14.29	141.75	141.75	28.26	28.26	18980.21	7486.50
6	500	750	625	1	8	2.27	18.18	1.48	3.38	1.27	2.89	0	2	0.00	14.29	0.00	141.75	0.00	28.26	0.00	4199.27
7	750	1,000	875	1	9	2.27	20.45	0.68	4.06	0.58	3.47	0	2	0.00	14.29	0.00	141.75	0.00	28.26	0.00	3493.35
8	1,000	1,500	1,250	1	10	2.27	22.73	1.88	5.93	1.61	5.08	0	2	0.00	14.29	0.00	141.75	0.00	28.26	0.00	2388.43
9	1,500	2,000	1,750	1	11	2.27	25.00	0.68	6.61	0.58	5.66	0	2	0.00	14.29	0.00	141.75	0.00	28.26	0.00	2144.12
10	2,000	2,500	2,250	1	12	2.27	27.27	3.61	10.22	3.09	8.75	0	2	0.00	14.29	0.00	141.75	0.00	28.26	0.00	1386.72
11	2,500	3,000	2,750	1	13	2.27	29.55	0.47	10.69	0.40	9.16	0	2	0.00	14.29	0.00	141.75	0.00	28.26	0.00	1325.40
12	3,000	4,000	3,500	1	14	2.27	31.82	1.02	11.72	0.88	10.03	0	2	0.00	14.29	0.00	141.75	0.00	28.26	0.00	1209.70
13	4,000	5,000	4,500	1	15	2.27	34.09	10.32	22.03	8.83	18.86	0	2	0.00	14.29	0.00	141.75	0.00	28.26	0.00	643.34
14	5,000	7,500	6,250	2	17	4.55	38.64	1.44	23.47	1.23	20.09	0	2	0.00	14.29	0.00	141.75	0.00	28.26	0.00	603.96
15	7,500	10,000	8,750	4	21	9.09	47.73	30.10	53.57	25.77	45.86	4	6	28.57	42.86	98.24	239.99	19.58	47.84	326.40	448.01
16	10,000	20,000	15,000	6	27	13.64	61.36	46.75	100.32	40.02	85.88	1	7	7.14	50.00	0.04	240.03	0.01	47.85	0.09	239.27
17	20,000	50,000	35,000	7	34	15.91	77.27	2.56	102.87	2.19	88.07	0	7	0.00	50.00	0.00	240.03	0.00	47.85	0.00	233.32
18	50,000	100,000	75,000	6	40	13.64	90.91	0.36	103.24	0.31	88.38	0	7	0.00	50.00	0.00	240.03	0.00	47.85	0.00	232.50
19	100,000	500,000	300,000	2	42	4.55	95.45	0.51	103.75	0.44	88.82	0	7	0.00	50.00	0.00	240.03	0.00	47.85	0.00	231.36
20	500,000	**UP**		2	44	4.55	100.00	13.06	116.81	11.18	100.00	7	14	50.00	100.00	261.64	501.67	52.15	100.00	2003.36	429.49
				44				116.81				14				501.67				429.49	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	2.11	2.11	1.84	1.84	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	13	22	3.05	5.16	0.13	1.97	0.01	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	27	1.17	6.34	0.08	2.05	0.01	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	34	1.64	7.98	0.76	2.81	0.08	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	38	0.94	8.92	0.73	3.54	0.08	0.36	1	1	6.67	6.67	1.34	1.34	0.28	0.28	182.17	37.73
6	500	750	625	5	43	1.17	10.09	0.77	4.31	0.08	0.44	0	1	0.00	6.67	0.00	1.34	0.00	0.28	0.00	31.00
7	750	1,000	875	2	45	0.47	10.56	2.07	6.37	0.21	0.65	0	1	0.00	6.67	0.00	1.34	0.00	0.28	0.00	20.96
8	1,000	1,500	1,250	11	56	2.58	13.15	3.20	9.57	0.33	0.98	0	1	0.00	6.67	0.00	1.34	0.00	0.28	0.00	13.96
9	1,500	2,000	1,750	4	60	0.94	14.08	3.46	13.03	0.36	1.34	0	1	0.00	6.67	0.00	1.34	0.00	0.28	0.00	10.25
10	2,000	2,500	2,250	1	61	0.23	14.32	1.16	14.19	0.12	1.46	0	1	0.00	6.67	0.00	1.34	0.00	0.28	0.00	9.41
11	2,500	3,000	2,750	2	63	0.47	14.79	3.06	17.25	0.31	1.77	0	1	0.00	6.67	0.00	1.34	0.00	0.28	0.00	7.74
12	3,000	4,000	3,500	5	68	1.17	15.96	2.20	15.05	0.23	1.55	0	1	0.00	6.67	0.00	1.34	0.00	0.28	0.00	8.87
13	4,000	5,000	4,500	9	77	2.11	18.08	4.78	19.83	0.49	2.04	0	1	0.00	6.67	0.00	1.34	0.00	0.28	0.00	6.73
14	5,000	7,500	6,250	11	88	2.58	20.66	14.18	34.01	1.46	3.49	0	1	0.00	6.67	0.00	1.34	0.00	0.28	0.00	3.93
15	7,500	10,000	8,750	10	98	2.35	23.00	29.60	63.61	3.04	6.53	0	1	0.00	6.67	0.00	1.34	0.00	0.28	0.00	2.10
16	10,000	20,000	15,000	40	138	9.39	32.39	106.75	170.37	10.96	17.49	0	1	0.00	6.67	0.00	1.34	0.00	0.28	0.00	0.78
17	20,000	50,000	35,000	23	161	5.40	37.79	1.76	172.13	0.18	17.68	0	1	0.00	6.67	0.00	1.34	0.00	0.28	0.00	0.78
18	50,000	100,000	75,000	30	191	7.04	44.84	122.98	295.11	12.63	30.30	0	1	0.00	6.67	0.00	1.34	0.00	0.28	0.00	0.45
19	100,000	500,000	300,000	66	257	15.49	60.33	369.02	664.13	37.89	68.20	0	1	0.00	6.67	0.00	1.34	0.00	0.28	0.00	0.20
20	500,000	**UP**		169	426	39.67	100.00	309.69	973.81	31.80	100.00	14	15	93.33	100.00	468.40	469.74	99.72	100.00	151.25	48.24
				426				973.81				15				469.74				48.24	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 201 ALUMUNIUM WORKS (FOUNDRIES)

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	153	153	31.35	31.35	67.58	67.58	5.23	5.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	159	1.23	32.58	0.56	68.15	0.04	5.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	170	2.25	34.84	23.93	92.07	1.85	7.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	175	1.02	35.86	0.22	92.29	0.02	7.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	186	2.25	38.11	10.86	103.15	0.84	7.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	193	1.43	39.55	15.52	118.67	1.20	9.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	206	2.66	42.21	10.94	129.61	0.85	10.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	214	1.64	43.85	4.52	134.13	0.35	10.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	219	1.02	44.88	5.71	139.85	0.44	10.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	222	0.61	45.49	6.70	146.55	0.52	11.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	230	1.64	47.13	25.31	171.85	1.96	13.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	236	1.23	48.36	19.59	191.44	1.52	14.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	238	0.41	48.77	7.60	199.04	0.59	15.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	249	2.25	51.02	63.89	262.93	4.95	20.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	256	1.43	52.46	78.83	341.76	6.10	26.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	39	295	7.99	60.45	198.73	540.49	15.39	41.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	40	335	8.20	68.65	178.37	718.86	13.81	55.66	2	2	18.18	18.18	47.30	47.30	11.66	11.66	26.52	6.58
18	50,000	100,000	75,000	30	365	6.15	74.80	160.32	879.18	12.41	68.07	3	5	27.27	45.45	357.18	404.48	88.03	99.69	222.79	46.01
19	100,000	500,000	300,000	80	445	16.39	91.19	323.04	1,202.22	25.01	93.08	4	9	36.36	81.82	1.21	405.69	0.30	99.99	0.37	33.74
20	500,000	**UP**		43	488	8.81	100.00	89.32	1,291.54	6.92	100.00	2	11	18.18	100.00	0.05	405.74	0.01	100.00	0.06	31.42
				488				1,291.54				11				405.74				31.42	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 202 IRON MINES BLAST FURNACES IRON FOUNDRIES IRON WORKS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	7.23	7.23	26.99	26.99	34.01	34.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	1.20	8.43	0.19	26.80	0.24	33.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	11	4.82	13.25	0.85	27.65	1.08	34.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	12	1.20	14.46	1.13	28.79	1.43	36.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	14	2.41	16.87	1.35	27.43	1.71	34.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	19	6.02	22.89	8.05	35.48	10.14	44.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	20	1.20	24.10	0.92	36.40	1.16	45.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	29	10.84	34.94	15.30	21.10	19.28	26.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	37	9.64	44.58	20.32	0.78	25.61	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	38	1.20	45.78	4.98	5.76	6.28	7.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	39	1.20	46.99	18.97	13.21	23.90	16.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	18	57	21.69	68.67	17.28	4.07	21.77	5.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	58	1.20	69.88	0.06	4.13	0.08	5.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	67	10.84	80.72	19.96	24.09	25.16	30.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	68	1.20	81.93	5.43	29.52	6.85	37.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	69	1.20	83.13	7.10	36.63	8.95	46.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	70	1.20	84.34	17.50	54.13	22.05	68.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	71	1.20	85.54	17.71	71.84	22.32	90.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	77	7.23	92.77	7.31	79.15	9.22	99.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		6	83	7.23	100.00	0.20	79.35	0.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				83				79.35				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2020 IRON MINES (UNDERGROUND

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	8.70	8.70	9.58	9.58	2.83	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	1.45	10.14	0.06	9.64	0.02	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	10	4.35	14.49	0.35	9.99	0.10	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	14	5.80	20.29	24.27	34.26	7.18	10.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	17	4.35	24.64	0.86	35.12	0.26	10.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	21	5.80	30.43	0.76	35.88	0.22	10.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	22	1.45	31.88	0.07	35.95	0.02	10.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	23	1.45	33.33	0.83	36.78	0.25	10.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	24	1.45	34.78	1.40	38.18	0.41	11.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	25	1.45	36.23	3.38	41.56	1.00	12.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	26	1.45	37.68	2.10	43.66	0.62	12.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	32	8.70	46.38	7.49	51.15	2.22	15.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	33	1.45	47.83	0.12	51.27	0.04	15.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	35	2.90	50.72	20.35	71.62	6.02	21.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	36	1.45	52.17	11.60	83.22	3.43	24.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	38	2.90	55.07	31.43	114.65	9.29	33.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	41	4.35	59.42	40.99	155.64	12.12	46.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	42	1.45	60.87	7.02	162.66	2.08	48.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	43	1.45	62.32	0.58	163.24	0.17	48.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		26	69	37.68	100.00	174.93	338.17	51.73	100.00	4	4	100.00	100.00	19.54	19.54	100.00	100.00	11.17	5.78
				69				338.17				4				19.54				5.78	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2021 BLAST FURNACES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	3.57	3.57	6.13	6.13	0.66	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	14	0.97	4.55	0.12	6.01	0.01	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	20	1.95	6.49	0.52	6.53	0.06	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	23	0.97	7.47	0.20	6.33	0.02	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	30	2.27	9.74	2.22	8.55	0.24	0.92	1	1	7.69	7.69	24.09	24.09	2.66	2.66	1086.37	281.83
6	500	750	625	2	32	0.65	10.39	0.97	9.52	0.10	1.02	0	1	0.00	7.69	0.00	24.09	0.00	2.66	0.00	253.16
7	750	1,000	875	9	41	2.92	13.31	3.81	13.33	0.41	1.43	0	1	0.00	7.69	0.00	24.09	0.00	2.66	0.00	180.74
8	1,000	1,500	1,250	3	44	0.97	14.29	1.05	14.38	0.11	1.54	0	1	0.00	7.69	0.00	24.09	0.00	2.66	0.00	167.57
9	1,500	2,000	1,750	5	49	1.62	15.91	4.84	19.22	0.52	2.06	2	3	15.38	23.08	276.88	300.97	30.55	33.21	5716.16	1565.80
10	2,000	2,500	2,250	3	52	0.97	16.88	3.00	22.23	0.32	2.38	0	3	0.00	23.08	0.00	300.97	0.00	33.21	0.00	1354.15
11	2,500	3,000	2,750	6	58	1.95	18.83	8.72	30.94	0.93	3.31	0	3	0.00	23.08	0.00	300.97	0.00	33.21	0.00	972.62
12	3,000	4,000	3,500	5	63	1.62	20.45	13.62	44.56	1.46	4.77	0	3	0.00	23.08	0.00	300.97	0.00	33.21	0.00	675.37
13	4,000	5,000	4,500	11	74	3.57	24.03	9.01	53.57	0.96	5.74	0	3	0.00	23.08	0.00	300.97	0.00	33.21	0.00	561.83
14	5,000	7,500	6,250	9	83	2.92	26.95	25.45	79.02	2.73	8.46	0	3	0.00	23.08	0.00	300.97	0.00	33.21	0.00	380.90
15	7,500	10,000	8,750	2	85	0.65	27.60	13.91	92.93	1.49	9.95	0	3	0.00	23.08	0.00	300.97	0.00	33.21	0.00	323.87
16	10,000	20,000	15,000	13	98	4.22	31.82	34.65	127.58	3.71	13.66	0	3	0.00	23.08	0.00	300.97	0.00	33.21	0.00	235.90
17	20,000	50,000	35,000	32	130	10.39	42.21	211.62	339.20	22.66	36.33	0	3	0.00	23.08	0.00	300.97	0.00	33.21	0.00	88.73
18	50,000	100,000	75,000	31	161	10.06	52.27	213.36	552.56	22.85	59.18	0	3	0.00	23.08	0.00	300.97	0.00	33.21	0.00	54.47
19	100,000	500,000	300,000	54	215	17.53	69.81	187.87	740.44	20.12	79.30	10	13	76.92	100.00	605.26	906.24	66.79	100.00	322.17	122.39
20	500,000	**UP**		93	308	30.19	100.00	193.24	933.68	20.70	100.00	0	13	0.00	100.00	0.00	906.24	0.00	100.00	0.00	97.06
				308				933.68				13				906.24				97.06	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2022 IRON FOUNDRIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	1.26	1.26	14.50	14.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	7.45	8.71	85.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				8.71				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2028 MIXED

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.45	3.45	0.10	0.10	0.57	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.45	6.90	0.52	0.62	2.91	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.45	10.34	9.48	8.86	53.43	49.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.45	13.79	6.39	2.47	36.01	13.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.45	17.24	2.88	0.41	16.24	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.45	20.69	0.67	1.08	3.79	6.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	3.45	24.14	0.37	1.45	2.09	8.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	3.45	27.59	2.58	1.13	14.54	6.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	3.45	31.03	0.00	1.13	0.00	6.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	3.45	34.48	0.42	0.71	2.36	4.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	3.45	37.93	0.63	0.08	3.54	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	3.45	41.38	0.00	0.08	0.00	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	3.45	44.83	5.21	5.12	29.36	28.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	3.45	48.28	0.57	5.70	3.22	32.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	3.45	51.72	15.43	21.13	87.00	119.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	3.45	55.17	0.33	20.80	1.87	117.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	3.45	58.62	0.29	21.09	1.62	118.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	18	3.45	62.07	0.07	21.16	0.41	119.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		11	29	37.93	100.00	3.42	17.74	19.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				29				17.74				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 203 STEELWORKS AND ROLLING MILLS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	33	33	5.00	5.00	114.47	114.47	1.75	1.75	2	2	5.41	5.41	13.49	13.49	1.34	1.34	11.78	11.78
2	50	100	75	7	40	1.06	6.06	0.91	115.38	0.01	1.77	0	2	0.00	5.41	0.00	13.49	0.00	1.34	0.00	11.69
3	100	200	150	19	59	2.88	8.94	2.38	117.76	0.04	1.81	0	2	0.00	5.41	0.00	13.49	0.00	1.34	0.00	11.45
4	200	300	250	12	71	1.82	10.76	16.25	134.01	0.25	2.05	0	2	0.00	5.41	0.00	13.49	0.00	1.34	0.00	10.07
5	300	500	400	22	93	3.33	14.09	13.86	147.88	0.21	2.27	3	5	8.11	13.51	6.86	20.35	0.68	2.02	49.49	13.76
6	500	750	625	22	115	3.33	17.42	15.42	163.30	0.24	2.50	0	5	0.00	13.51	0.00	20.35	0.00	2.02	0.00	12.46
7	750	1,000	875	19	134	2.88	20.30	19.54	182.83	0.30	2.80	1	6	2.70	16.22	45.91	66.26	4.55	6.56	235.00	36.24
8	1,000	1,500	1,250	30	164	4.55	24.85	38.19	221.03	0.59	3.39	0	6	0.00	16.22	0.00	66.26	0.00	6.56	0.00	29.98
9	1,500	2,000	1,750	19	183	2.88	27.73	36.90	257.92	0.57	3.95	0	6	0.00	16.22	0.00	66.26	0.00	6.56	0.00	25.69
10	2,000	2,500	2,250	11	194	1.67	29.39	41.57	299.50	0.64	4.59	0	6	0.00	16.22	0.00	66.26	0.00	6.56	0.00	22.12
11	2,500	3,000	2,750	13	207	1.97	31.36	0.33	299.82	0.01	4.60	0	6	0.00	16.22	0.00	66.26	0.00	6.56	0.00	22.10
12	3,000	4,000	3,500	16	223	2.42	33.79	49.25	349.08	0.76	5.35	0	6	0.00	16.22	0.00	66.26	0.00	6.56	0.00	18.98
13	4,000	5,000	4,500	17	240	2.58	36.36	75.51	424.59	1.16	6.51	0	6	0.00	16.22	0.00	66.26	0.00	6.56	0.00	15.61
14	5,000	7,500	6,250	25	265	3.79	40.15	155.62	580.21	2.39	8.89	0	6	0.00	16.22	0.00	66.26	0.00	6.56	0.00	11.42
15	7,500	10,000	8,750	39	304	5.91	46.06	325.10	905.31	4.98	13.88	0	6	0.00	16.22	0.00	66.26	0.00	6.56	0.00	7.32
16	10,000	20,000	15,000	66	370	10.00	56.06	464.18	1,369.48	7.12	20.99	0	6	0.00	16.22	0.00	66.26	0.00	6.56	0.00	4.84
17	20,000	50,000	35,000	59	429	8.94	65.00	3,352.81	4,722.29	51.40	72.39	3	9	8.11	24.32	809.86	876.12	80.21	86.77	24.15	18.55
18	50,000	100,000	75,000	66	495	10.00	75.00	628.45	5,350.74	9.63	82.02	1	10	2.70	27.03	1.97	878.09	0.20	86.96	0.31	16.41
19	100,000	500,000	300,000	95	590	14.39	89.39	446.61	5,797.35	6.85	88.87	1	11	2.70	29.73	37.75	915.84	3.74	90.70	8.45	15.80
20	500,000	**UP**		70	660	10.61	100.00	726.24	6,523.59	11.13	100.00	26	37	70.27	100.00	93.88	1,009.73	9.30	100.00	12.93	15.48
					660				6,523.59				37				1,009.73				15.48

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	3.03	3.03	0.62	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	484.74	487.77	99.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	487.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	487.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	487.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	487.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	487.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	487.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	487.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	487.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	487.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	487.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	487.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	487.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	487.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	487.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	487.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	487.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				487.77				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	12.50	12.50	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	6.25	18.75	0.89	0.89	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	6.25	25.00	0.37	1.26	0.12	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	6.25	31.25	0.42	1.68	0.13	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	6.25	37.50	0.12	1.80	0.04	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	6.25	43.75	0.00	1.80	0.00	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	6.25	50.00	5.83	7.63	1.86	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	6.25	56.25	2.87	10.50	0.91	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	6.25	62.50	16.20	26.70	5.16	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	6.25	68.75	10.12	36.82	3.22	11.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	6.25	75.00	34.57	71.39	11.01	22.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	6.25	81.25	41.88	113.26	13.34	36.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	6.25	87.50	114.02	227.28	36.32	72.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	6.25	93.75	59.32	286.61	18.90	91.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	6.25	100.00	27.32	313.93	8.70	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	313.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	313.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	313.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	313.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	16	0.00	100.00	0.00	313.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				16				313.93				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2042 TRANSPORT INSTALLATIONS FOR PETROLIUM (INCLUDING PIPELINES)

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.85	0.85	1.71	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	1.65	2.50	3.34	5.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	35.72	38.22	72.08	77.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	11.34	49.56	22.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	49.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	49.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	49.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	49.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	49.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	49.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	49.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	49.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	49.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	49.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	49.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	49.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	49.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	49.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	49.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					4				49.56				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	9.09	9.09	0.33	0.33	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	17	0.57	9.66	1.13	1.46	0.20	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	18	0.57	10.23	1.53	0.07	0.27	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	23	2.84	13.07	7.49	7.56	1.32	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	36	59	20.45	33.52	35.06	27.50	6.19	4.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	62	1.70	35.23	17.50	45.00	3.09	7.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	63	0.57	35.80	3.31	48.31	0.58	8.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	64	0.57	36.36	1.23	49.54	0.22	8.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	65	0.57	36.93	3.26	52.80	0.58	9.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	66	0.57	37.50	7.19	59.99	1.27	10.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	70	2.27	39.77	24.12	84.10	4.26	14.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	20	90	11.36	51.14	31.11	115.22	5.49	20.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	40	130	22.73	73.86	91.63	206.85	16.17	36.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	12	142	6.82	80.68	86.46	293.31	15.26	51.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	146	2.27	82.95	46.43	339.73	8.19	59.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	148	1.14	84.09	19.10	358.83	3.37	63.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	151	1.70	85.80	12.13	370.96	2.14	65.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	11	162	6.25	92.05	53.33	424.29	9.41	74.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	8	170	4.55	96.59	74.74	499.03	13.19	88.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		6	176	3.41	100.00	67.55	566.58	11.92	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				176				566.58				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.22	1.22	0.03	0.03	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	1.22	2.44	0.04	0.07	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	1.22	3.66	0.77	0.84	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	1.22	4.88	1.34	2.19	0.07	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	1.22	6.10	1.99	4.18	0.10	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	1.22	7.32	0.33	4.51	0.02	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	1.22	8.54	0.76	5.27	0.04	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	1.22	9.76	0.40	5.67	0.02	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	1.22	10.98	0.63	6.30	0.03	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	1.22	12.20	1.09	7.39	0.05	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	1.22	13.41	0.99	8.38	0.05	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	1.22	14.63	10.17	18.55	0.50	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	1.22	15.85	0.00	18.55	0.00	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	16	3.66	19.51	22.70	41.25	1.12	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	18	34	21.95	41.46	215.99	257.24	10.63	12.66	1	1	100.00	100.00	13.43	13.43	100.00	100.00	6.22	5.22
17	20,000	50,000	35,000	18	52	21.95	63.41	219.62	476.86	10.81	23.47	0	1	0.00	100.00	0.00	13.43	0.00	100.00	0.00	2.82
18	50,000	100,000	75,000	7	59	8.54	71.95	132.65	609.51	6.53	30.00	0	1	0.00	100.00	0.00	13.43	0.00	100.00	0.00	2.20
19	100,000	500,000	300,000	19	78	23.17	95.12	810.26	1,419.77	39.89	69.89	0	1	0.00	100.00	0.00	13.43	0.00	100.00	0.00	0.95
20	500,000	**UP**		4	82	4.88	100.00	611.66	2,031.42	30.11	100.00	0	1	0.00	100.00	0.00	13.43	0.00	100.00	0.00	0.66
				82				2,031.42				1				13.43				0.66	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2045 TERMINALS FOR CRUDE OIL

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	2	28.57	28.57	0.41	0.41	6.71	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	14.29	42.86	0.00	0.41	0.05	6.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	14.29	57.14	0.00	0.41	0.05	6.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	14.29	71.43	1.81	2.22	29.73	36.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	14.29	85.71	2.31	4.53	38.02	74.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	14.29	100.00	1.55	6.08	25.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	6.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	6.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	6.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	6.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	6.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	6.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	6.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	6.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	6.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	6.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	6.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	6.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	7	0.00	100.00	0.00	6.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					7				6.08				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2046 TERMINALS FOR LIQUEFIED GASES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	4.40	4.40	11.27	11.27	1.49	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	12	8.79	13.19	0.43	11.69	0.06	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	13	1.10	14.29	0.48	12.18	0.06	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	14	1.10	15.38	0.90	13.07	0.12	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	16	2.20	17.58	0.09	13.16	0.01	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	19	3.30	20.88	1.44	14.60	0.19	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	20	1.10	21.98	1.75	16.36	0.23	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	22	2.20	24.18	0.01	16.37	0.00	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	24	2.20	26.37	0.28	16.66	0.04	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	25	1.10	27.47	0.00	16.66	0.00	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	27	2.20	29.67	10.10	26.75	1.33	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	30	3.30	32.97	9.50	36.25	1.25	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	31	1.10	34.07	7.50	43.75	0.99	5.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	33	2.20	36.26	25.07	68.82	3.31	9.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	44	12.09	48.35	117.37	186.18	15.48	24.56	4	4	100.00	100.00	12.01	12.01	100.00	100.00	10.23	6.45
16	10,000	20,000	15,000	5	49	5.49	53.85	61.77	247.95	8.15	32.70	0	4	0.00	100.00	0.00	12.01	0.00	100.00	0.00	4.84
17	20,000	50,000	35,000	1	50	1.10	54.95	0.00	247.95	0.00	32.70	0	4	0.00	100.00	0.00	12.01	0.00	100.00	0.00	4.84
18	50,000	100,000	75,000	7	57	7.69	62.64	233.12	481.07	30.75	63.45	0	4	0.00	100.00	0.00	12.01	0.00	100.00	0.00	2.50
19	100,000	500,000	300,000	17	74	18.68	81.32	110.38	591.45	14.56	78.01	0	4	0.00	100.00	0.00	12.01	0.00	100.00	0.00	2.03
20	500,000	**UP**		17	91	18.68	100.00	166.74	758.19	21.99	100.00	0	4	0.00	100.00	0.00	12.01	0.00	100.00	0.00	1.58
					91				758.19				4				12.01				1.58

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2047 TERMINALS FOR OTHER PRODUCTS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.56	0.56	7.77	7.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	6.65	7.21	92.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				7.21				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2049 OFF SHORE FACILITIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.36	0.36	7.46	7.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	6	71.43	85.71	1.40	1.75	29.29	36.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	14.29	100.00	3.02	4.77	63.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	7	0.00	100.00	0.00	4.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	7	0.00	100.00	0.00	4.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	7	0.00	100.00	0.00	4.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	4.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	4.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	4.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	4.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	4.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	4.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	4.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	4.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	4.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	4.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	4.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	4.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	7	0.00	100.00	0.00	4.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					7				4.77				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 205 MINES NOT OTHERWISE CLASSIFIED

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	6.45	6.45	3.14	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	10.23	16.68	4.98	8.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	188.62	205.30	91.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	205.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	205.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	205.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	205.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	205.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	205.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	205.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	205.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	205.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	205.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	205.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	205.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	205.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	205.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	205.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	205.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					3				205.30				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2051 EXTRATION AND PROCESSING ABOVE GROUND

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.01	1.01	2.05	2.05	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.01	2.02	0.30	2.36	0.03	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	4	2.02	4.04	0.80	3.16	0.08	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	1.01	5.05	0.01	3.16	0.00	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	1.01	6.06	0.96	4.12	0.10	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	1.01	7.07	0.01	4.13	0.00	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	1.01	8.08	0.09	4.22	0.01	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	15	7.07	15.15	4.58	8.80	0.49	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	17	2.02	17.17	3.46	12.27	0.37	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	18	1.01	18.18	0.51	12.78	0.05	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	19	1.01	19.19	0.09	12.87	0.01	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	22	3.03	22.22	7.29	20.16	0.77	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	23	1.01	23.23	0.01	20.16	0.00	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	26	3.03	26.26	15.79	35.96	1.67	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	33	7.07	33.33	8.60	44.55	0.91	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	40	7.07	40.40	13.82	58.37	1.46	6.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	18	58	18.18	58.59	187.31	245.67	19.85	26.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	67	9.09	67.68	28.68	274.35	3.04	29.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	15	82	15.15	82.83	69.89	344.25	7.41	36.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		17	99	17.17	100.00	599.49	943.74	63.52	100.00	6	6	100.00	100.00	10.79	10.79	100.00	100.00	1.80	1.14
				99				943.74				6				10.79				1.14	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2052 EXTRATION AND PROCESSING BELOW GROUND

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.23	0.23	0.42	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	1.37	1.60	2.55	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	5.72	7.32	10.60	13.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	6.58	13.91	12.20	25.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	8.15	22.06	15.11	40.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	9.38	31.44	17.39	58.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	22.52	53.96	41.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	53.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	53.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	53.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	53.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	53.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	53.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	53.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	53.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	53.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	53.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	53.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	7	0.00	100.00	0.00	53.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					7				53.96				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2058 MIXED

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	8.70	8.70	2.25	2.25	1.45	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	4	8.70	17.39	0.32	2.57	0.21	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	4.35	21.74	0.59	3.16	0.38	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	8	13.04	34.78	1.82	4.98	1.17	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	4.35	39.13	5.89	10.87	3.79	7.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	4.35	43.48	15.78	26.65	10.15	17.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	4.35	47.83	13.10	39.75	8.43	25.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	4.35	52.17	48.74	88.49	31.37	56.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	4.35	56.52	0.00	88.49	0.00	56.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	4.35	60.87	0.00	88.49	0.00	56.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	4.35	65.22	2.70	91.19	1.74	58.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	16	4.35	69.57	1.47	92.66	0.94	59.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	17	4.35	73.91	5.33	97.99	3.43	63.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	18	4.35	78.26	2.90	100.89	1.86	64.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	19	4.35	82.61	0.00	100.89	0.00	64.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	20	4.35	86.96	23.96	124.84	15.42	80.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	21	4.35	91.30	2.33	127.17	1.50	81.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	23	8.70	100.00	28.23	155.40	18.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	23	0.00	100.00	0.00	155.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	23	0.00	100.00	0.00	155.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				23				155.40				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	0.91	0.91	0.54	0.54	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	0.91	1.82	0.47	1.01	0.10	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	0.91	2.73	1.41	2.42	0.29	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	0.91	3.64	2.86	5.27	0.59	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	0.91	4.55	2.00	7.27	0.41	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	0.91	5.45	2.90	10.17	0.60	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	0.91	6.36	0.76	10.93	0.16	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	0.91	7.27	0.38	11.31	0.08	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	0.91	8.18	1.90	13.21	0.39	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	0.91	9.09	5.03	18.24	1.04	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	0.91	10.00	3.77	22.01	0.78	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	0.91	10.91	1.77	23.78	0.37	4.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	0.91	11.82	4.14	27.92	0.86	5.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	0.91	12.73	6.01	33.92	1.24	7.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	0.91	13.64	0.70	34.62	0.14	7.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	21	36	19.09	32.73	124.09	158.71	25.66	32.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	23	59	20.91	53.64	190.33	349.04	39.35	72.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	35	94	31.82	85.45	110.49	459.53	22.85	95.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	16	110	14.55	100.00	24.10	483.64	4.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	110	0.00	100.00	0.00	483.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				110				483.64				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 207 HARD COAL AND LIGNITE EXTRACTION ASPHALT MINES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	1.94	1.94	9.47	9.47	2.19	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	0.97	2.91	1.93	11.40	0.45	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	0.97	3.88	3.76	15.16	0.87	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	0.97	4.85	5.31	9.85	1.23	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	0.97	5.83	5.63	4.22	1.30	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	0.97	6.80	5.63	9.85	1.30	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	0.97	7.77	5.62	15.46	1.30	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	0.97	8.74	0.00	15.46	0.00	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	0.97	9.71	7.77	23.23	1.80	5.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	0.97	10.68	11.30	11.93	2.62	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	0.97	11.65	11.30	23.23	2.62	5.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	0.97	12.62	11.30	11.93	2.62	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	0.97	13.59	0.75	12.69	0.17	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	0.97	14.56	11.28	23.97	2.61	5.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	0.97	15.53	0.00	23.97	0.00	5.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	18	1.94	17.48	0.00	23.97	0.00	5.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	18	36	17.48	34.95	39.36	63.32	9.12	14.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	20	56	19.42	54.37	14.90	78.22	3.45	18.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	16	72	15.53	69.90	27.29	50.93	6.32	11.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		31	103	30.10	100.00	380.79	431.73	88.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				103				431.73				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2071 EXTRATION AND PROCESSING OF HARD COAL ABOVE GROUND

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	61	61	4.83	4.83	62.05	62.05	2.38	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	14	75	1.11	5.94	0.69	62.74	0.03	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	89	1.11	7.05	1.66	64.41	0.06	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	21	110	1.66	8.72	3.93	68.33	0.15	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	17	127	1.35	10.06	10.94	79.28	0.42	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	16	143	1.27	11.33	8.82	88.10	0.34	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	152	0.71	12.04	7.79	95.89	0.30	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	27	179	2.14	14.18	38.05	133.94	1.46	5.14	1	1	11.11	11.11	3.39	3.39	6.29	6.29	8.90	2.53
9	1,500	2,000	1,750	16	195	1.27	15.45	55.65	189.59	2.14	7.28	0	1	0.00	11.11	0.00	3.39	0.00	6.29	0.00	1.79
10	2,000	2,500	2,250	15	210	1.19	16.64	56.49	246.08	2.17	9.44	0	1	0.00	11.11	0.00	3.39	0.00	6.29	0.00	1.38
11	2,500	3,000	2,750	37	247	2.93	19.57	34.98	281.05	1.34	10.79	0	1	0.00	11.11	0.00	3.39	0.00	6.29	0.00	1.20
12	3,000	4,000	3,500	15	262	1.19	20.76	60.50	341.56	2.32	13.11	0	1	0.00	11.11	0.00	3.39	0.00	6.29	0.00	0.99
13	4,000	5,000	4,500	27	289	2.14	22.90	29.36	312.19	1.13	11.98	0	1	0.00	11.11	0.00	3.39	0.00	6.29	0.00	1.08
14	5,000	7,500	6,250	33	322	2.61	25.52	79.49	391.69	3.05	15.03	0	1	0.00	11.11	0.00	3.39	0.00	6.29	0.00	0.86
15	7,500	10,000	8,750	65	387	5.15	30.67	100.40	291.28	3.85	11.18	0	1	0.00	11.11	0.00	3.39	0.00	6.29	0.00	1.16
16	10,000	20,000	15,000	122	509	9.67	40.33	697.35	988.63	26.76	37.94	1	2	11.11	22.22	42.02	45.41	78.09	84.39	6.03	4.59
17	20,000	50,000	35,000	197	706	15.61	55.94	740.18	1,728.81	28.41	66.35	0	2	0.00	22.22	0.00	45.41	0.00	84.39	0.00	2.63
18	50,000	100,000	75,000	144	850	11.41	67.35	468.18	2,196.99	17.97	84.31	3	5	33.33	55.56	7.00	52.41	13.02	97.40	1.50	2.39
19	100,000	500,000	300,000	223	1,073	17.67	85.02	308.14	2,505.14	11.83	96.14	1	6	11.11	66.67	0.11	52.51	0.20	97.60	0.03	2.10
20	500,000	**UP**		189	1,262	14.98	100.00	100.64	2,605.77	3.86	100.00	3	9	33.33	100.00	1.29	53.81	2.40	100.00	1.28	2.06
				1,262				2,605.77				9				53.81				2.06	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2072 EXTRATION AND PROCESSING OF COAL BELOW GROUND

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	7.14	7.14	0.01	0.01	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	7.14	14.29	0.08	0.09	0.11	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	7.14	21.43	0.14	0.23	0.19	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	7.14	28.57	0.01	0.24	0.02	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	7.14	35.71	0.01	0.25	0.02	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	7.14	42.86	10.06	10.31	14.38	14.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	7.14	50.00	0.01	10.32	0.02	14.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	7.14	57.14	0.87	11.19	1.25	16.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	7.14	64.29	10.12	21.31	14.47	30.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	7.14	71.43	23.36	44.67	33.39	63.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	7.14	78.57	0.12	44.80	0.18	64.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	7.14	85.71	24.46	69.26	34.97	99.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	7.14	92.86	0.43	69.69	0.62	99.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	7.14	100.00	0.26	69.95	0.37	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	69.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	69.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	69.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	69.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	14	0.00	100.00	0.00	69.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				14				69.95				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2073 HARD COAL COKING PLANTS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.50	2.50	0.48	0.48	0.38	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	2.50	5.00	1.61	2.09	1.26	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	2.50	7.50	2.82	4.91	2.20	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	2.50	10.00	2.27	7.17	1.77	5.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	2.50	12.50	0.20	7.37	0.15	5.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	2.50	15.00	0.11	7.48	0.08	5.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	2.50	17.50	0.20	7.68	0.16	5.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	2.50	20.00	0.22	7.90	0.17	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	2.50	22.50	0.22	8.11	0.17	6.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	2.50	25.00	0.27	8.39	0.21	6.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	2.50	27.50	0.32	8.70	0.25	6.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	2.50	30.00	0.27	8.97	0.21	7.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	2.50	32.50	0.27	9.25	0.21	7.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	2.50	35.00	0.32	9.56	0.25	7.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	2.50	37.50	0.27	9.83	0.21	7.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	16	2.50	40.00	0.36	10.19	0.28	7.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	17	2.50	42.50	0.36	10.55	0.28	8.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	18	2.50	45.00	0.44	10.99	0.34	8.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	12	30	30.00	75.00	13.75	24.73	10.72	19.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		10	40	25.00	100.00	103.45	128.19	80.71	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				40				128.19				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2074 MANUFACTURE OF HARD COAL BRIQUITTES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	8.00	8.00	1.22	1.22	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	8	2.67	10.67	0.09	1.13	0.02	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	9	1.33	12.00	0.12	1.02	0.03	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	1.33	13.33	0.00	1.02	0.00	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	11	1.33	14.67	0.00	1.02	0.00	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	12	1.33	16.00	1.69	0.68	0.42	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	13	1.33	17.33	1.19	1.87	0.29	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	14	1.33	18.67	1.60	3.47	0.39	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	15	1.33	20.00	1.82	5.29	0.45	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	18	4.00	24.00	0.98	6.27	0.24	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	27	12.00	36.00	1.29	4.98	0.32	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	28	1.33	37.33	6.35	1.36	1.57	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	30	2.67	40.00	7.22	5.86	1.78	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	37	9.33	49.33	65.62	71.47	16.19	17.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	39	2.67	52.00	0.59	72.07	0.15	17.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	45	8.00	60.00	55.68	127.74	13.74	31.52	2	2	50.00	50.00	0.91	0.91	12.77	12.77	1.63	0.71
17	20,000	50,000	35,000	2	47	2.67	62.67	0.00	127.74	0.00	31.52	0	2	0.00	50.00	0.00	0.91	0.00	12.77	0.00	0.71
18	50,000	100,000	75,000	10	57	13.33	76.00	26.97	154.71	6.65	38.18	0	2	0.00	50.00	0.00	0.91	0.00	12.77	0.00	0.59
19	100,000	500,000	300,000	13	70	17.33	93.33	115.65	270.36	28.54	66.72	2	4	50.00	100.00	6.18	7.09	87.23	100.00	5.35	2.62
20	500,000	**UP**		5	75	6.67	100.00	134.85	405.21	33.28	100.00	0	4	0.00	100.00	0.00	7.09	0.00	100.00	0.00	1.75
				75				405.21				4				7.09				1.75	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2078 MIXED

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

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

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 208 SALT MINES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.23	3.23	0.06	0.06	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.23	6.45	0.06	0.12	0.12	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.23	9.68	0.31	0.44	0.61	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.23	12.90	0.09	0.53	0.18	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	8	12.90	25.81	0.83	1.36	1.62	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	12	12.90	38.71	0.98	2.34	1.92	4.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	19	22.58	61.29	2.19	4.53	4.29	8.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	20	3.23	64.52	0.50	5.03	0.97	9.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	23	9.68	74.19	2.31	7.34	4.53	14.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	24	3.23	77.42	3.72	11.06	7.27	21.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	25	3.23	80.65	2.48	13.53	4.85	26.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	26	3.23	83.87	2.48	16.01	4.85	31.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	27	3.23	87.10	12.38	28.39	24.25	55.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	28	3.23	90.32	2.67	31.06	5.22	60.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	31	9.68	100.00	20.02	51.08	39.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	31	0.00	100.00	0.00	51.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	31	0.00	100.00	0.00	51.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	31	0.00	100.00	0.00	51.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	31	0.00	100.00	0.00	51.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				31				51.08				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.00	5.00	0.32	0.32	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.00	10.00	0.00	0.32	0.00	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.00	15.00	0.06	0.39	0.07	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.00	20.00	0.97	1.36	1.04	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.00	25.00	2.48	3.84	2.66	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.00	30.00	3.89	7.73	4.16	8.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.00	35.00	0.00	7.73	0.00	8.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.00	40.00	2.82	10.55	3.02	11.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	5.00	45.00	5.04	15.59	5.39	16.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	5.00	50.00	3.50	19.09	3.74	20.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	5.00	55.00	4.05	23.14	4.34	24.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	5.00	60.00	3.37	26.51	3.60	28.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	16	20.00	80.00	29.35	55.87	31.39	59.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	18	10.00	90.00	14.51	70.37	15.52	75.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	19	5.00	95.00	22.99	93.36	24.59	99.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	20	5.00	100.00	0.13	93.49	0.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	20	0.00	100.00	0.00	93.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	93.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	20	0.00	100.00	0.00	93.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					20				93.49				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2082 SALT EXTRACTION FROM SEA

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	17.24	17.24	2.35	2.35	1.54	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	7	6.90	24.14	0.11	2.46	0.07	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	3.45	27.59	1.19	3.65	0.78	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	3.45	31.03	0.36	4.01	0.23	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	12	10.34	41.38	1.11	5.12	0.73	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	14	6.90	48.28	8.65	13.77	5.65	9.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	15	3.45	51.72	0.83	14.60	0.54	9.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	17	6.90	58.62	0.87	15.47	0.57	10.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	18	3.45	62.07	1.68	17.15	1.10	11.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	19	3.45	65.52	1.77	18.92	1.16	12.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	20	3.45	68.97	3.25	22.17	2.13	14.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	21	3.45	72.41	10.14	32.31	6.63	21.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	22	3.45	75.86	20.00	52.31	13.08	34.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	23	3.45	79.31	26.05	78.35	17.04	51.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	24	3.45	82.76	23.02	101.37	15.05	66.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	25	3.45	86.21	20.00	121.37	13.08	79.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	29	13.79	100.00	31.52	152.89	20.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	29	0.00	100.00	0.00	152.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	29	0.00	100.00	0.00	152.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	29	0.00	100.00	0.00	152.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					29				152.89				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 209 PEAT EXTRACTION PEAT PROCESSING

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	9.09	9.09	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	9.09	18.18	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	9.09	27.27	32.45	32.45	43.94	43.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	9.09	36.36	15.78	48.23	21.37	65.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	9.09	45.45	15.58	63.80	21.09	86.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	9.09	54.55	12.62	76.43	17.10	103.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	9.09	63.64	3.22	79.65	4.36	107.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	9.09	72.73	1.98	81.63	2.69	110.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	9.09	81.82	0.00	81.63	0.00	110.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	9.09	90.91	7.79	73.84	10.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	9.09	100.00	0.00	73.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	73.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	73.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	73.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	73.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	73.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	73.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	73.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	11	0.00	100.00	0.00	73.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				11				73.84				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 21 STONEEARTH(ANIMAL) BONES OR SHELLS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.00	5.00	0.35	0.35	0.31	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.00	10.00	0.61	0.95	0.54	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.00	15.00	0.58	1.53	0.51	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.00	20.00	2.46	4.00	2.18	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.00	25.00	3.77	7.76	3.34	6.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.00	30.00	2.37	10.13	2.10	8.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.00	35.00	7.18	17.31	6.35	15.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.00	40.00	6.90	24.21	6.11	21.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	5.00	45.00	10.19	34.40	9.02	30.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	5.00	50.00	2.11	36.51	1.87	32.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	5.00	55.00	1.20	37.71	1.06	33.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	5.00	60.00	1.35	39.05	1.19	34.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	5.00	65.00	1.40	40.45	1.24	35.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	5.00	70.00	0.00	40.45	0.00	35.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	5.00	75.00	27.17	67.62	24.05	59.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	5.00	80.00	20.00	87.62	17.71	77.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	18	10.00	90.00	25.33	112.96	22.43	100.00	2	2	100.00	100.00	146.30	146.30	100.00	100.00	577.45	129.51
19	100,000	500,000	300,000	2	20	10.00	100.00	0.00	112.96	0.00	100.00	0	2	0.00	100.00	0.00	146.30	0.00	100.00	0.00	129.51
20	500,000	**UP**		0	20	0.00	100.00	0.00	112.96	0.00	100.00	0	2	0.00	100.00	0.00	146.30	0.00	100.00	0.00	129.51
				20				112.96				2				146.30				129.51	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 210 STONE GRAVEL AND SAND EXTRACTION INSTALATIONS

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	21	21	6.34	6.34	45.16	45.16	1.70	1.70	1	1	20.00	20.00	1.31	1.31	1.08	1.08	2.90	2.90
2	50	100	75	2	23	0.60	6.95	0.15	45.31	0.01	1.71	0	1	0.00	20.00	0.00	1.31	0.00	1.08	0.00	2.89
3	100	200	150	5	28	1.51	8.46	1.60	46.91	0.06	1.77	0	1	0.00	20.00	0.00	1.31	0.00	1.08	0.00	2.79
4	200	300	250	4	32	1.21	9.67	0.96	47.88	0.04	1.81	0	1	0.00	20.00	0.00	1.31	0.00	1.08	0.00	2.74
5	300	500	400	18	50	5.44	15.11	12.24	60.12	0.46	2.27	0	1	0.00	20.00	0.00	1.31	0.00	1.08	0.00	2.18
6	500	750	625	16	66	4.83	19.94	4.62	64.74	0.17	2.44	0	1	0.00	20.00	0.00	1.31	0.00	1.08	0.00	2.02
7	750	1,000	875	9	75	2.72	22.66	6.30	71.05	0.24	2.68	0	1	0.00	20.00	0.00	1.31	0.00	1.08	0.00	1.84
8	1,000	1,500	1,250	20	95	6.04	28.70	35.14	106.19	1.32	4.00	0	1	0.00	20.00	0.00	1.31	0.00	1.08	0.00	1.23
9	1,500	2,000	1,750	14	109	4.23	32.93	18.40	124.59	0.69	4.70	0	1	0.00	20.00	0.00	1.31	0.00	1.08	0.00	1.05
10	2,000	2,500	2,250	15	124	4.53	37.46	37.65	162.24	1.42	6.12	0	1	0.00	20.00	0.00	1.31	0.00	1.08	0.00	0.81
11	2,500	3,000	2,750	9	133	2.72	40.18	19.08	181.32	0.72	6.84	0	1	0.00	20.00	0.00	1.31	0.00	1.08	0.00	0.72
12	3,000	4,000	3,500	17	150	5.14	45.32	81.42	262.74	3.07	9.91	0	1	0.00	20.00	0.00	1.31	0.00	1.08	0.00	0.50
13	4,000	5,000	4,500	18	168	5.44	50.76	39.15	301.89	1.48	11.38	0	1	0.00	20.00	0.00	1.31	0.00	1.08	0.00	0.43
14	5,000	7,500	6,250	22	190	6.65	57.40	101.38	403.26	3.82	15.20	0	1	0.00	20.00	0.00	1.31	0.00	1.08	0.00	0.33
15	7,500	10,000	8,750	17	207	5.14	62.54	70.36	473.62	2.65	17.86	0	1	0.00	20.00	0.00	1.31	0.00	1.08	0.00	0.28
16	10,000	20,000	15,000	37	244	11.18	73.72	208.55	682.17	7.86	25.72	3	4	60.00	80.00	115.39	116.70	94.84	95.91	55.33	17.11
17	20,000	50,000	35,000	37	281	11.18	84.89	227.33	909.50	8.57	34.29	0	4	0.00	80.00	0.00	116.70	0.00	95.91	0.00	12.83
18	50,000	100,000	75,000	20	301	6.04	90.94	1,142.24	2,051.74	43.07	77.36	1	5	20.00	100.00	4.97	121.67	4.09	100.00	0.44	5.93
19	100,000	500,000	300,000	25	326	7.55	98.49	176.15	2,227.89	6.64	84.00	0	5	0.00	100.00	0.00	121.67	0.00	100.00	0.00	5.46
20	500,000	**UP**		5	331	1.51	100.00	424.28	2,652.18	16.00	100.00	0	5	0.00	100.00	0.00	121.67	0.00	100.00	0.00	4.59
					331				2,652.18				5				121.67				4.59

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 211 CEMENT CHALK LIME AND GYPSUM WORKS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	4.24	4.24	0.29	0.29	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	13	0.35	4.59	0.00	0.29	0.00	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	14	0.35	4.95	0.05	0.35	0.02	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	20	2.12	7.07	0.98	1.33	0.30	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	21	0.35	7.42	0.03	1.36	0.01	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	32	3.89	11.31	13.50	14.87	4.12	4.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	44	4.24	15.55	0.46	15.33	0.14	4.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	54	3.53	19.08	2.57	17.90	0.78	5.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	62	2.83	21.91	1.69	19.59	0.52	5.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	15	77	5.30	27.21	1.02	20.61	0.31	6.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	78	0.35	27.56	0.05	20.66	0.02	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	29	107	10.25	37.81	19.63	40.30	5.99	12.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	113	2.12	39.93	5.70	46.00	1.74	14.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	123	3.53	43.46	2.53	48.53	0.77	14.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	125	0.71	44.17	15.22	63.76	4.65	19.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	28	153	9.89	54.06	50.11	113.87	15.30	34.77	1	1	16.67	16.67	5.13	5.13	72.06	72.06	10.23	4.50
17	20,000	50,000	35,000	11	164	3.89	57.95	7.22	121.09	2.21	36.97	0	1	0.00	16.67	0.00	5.13	0.00	72.06	0.00	4.23
18	50,000	100,000	75,000	17	181	6.01	63.96	73.95	195.04	22.58	59.56	0	1	0.00	16.67	0.00	5.13	0.00	72.06	0.00	2.63
19	100,000	500,000	300,000	62	243	21.91	85.87	69.15	264.19	21.11	80.67	0	1	0.00	16.67	0.00	5.13	0.00	72.06	0.00	1.94
20	500,000	**UP**		40	283	14.13	100.00	63.31	327.50	19.33	100.00	5	6	83.33	100.00	1.99	7.11	27.94	100.00	3.14	2.17
				283				327.50				6				7.11				2.17	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2111 CHALK LIME AND PLASTER WORK KIESELGUHR KILNS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	12.50	12.50	0.02	0.02	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	12.50	25.00	0.03	0.05	0.44	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	12.50	37.50	0.08	0.13	1.07	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	12.50	50.00	0.12	0.26	1.68	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	12.50	62.50	0.14	0.39	1.86	5.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	12.50	75.00	0.22	0.61	2.92	8.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	12.50	87.50	4.19	4.80	56.75	65.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	12.50	100.00	2.58	7.39	34.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	7.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	7.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	7.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	7.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	7.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	7.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	7.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	7.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	7.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	7.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	8	0.00	100.00	0.00	7.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					8				7.39				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2112 CEMENT FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	0.48	0.48	0.02	0.02	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	0.48	0.97	0.06	0.05	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	0.48	1.45	0.20	0.15	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	0.48	1.93	0.20	0.35	0.02	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	0.48	2.42	0.25	0.61	0.03	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	0.48	2.90	0.25	0.86	0.03	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	0.48	3.38	0.37	1.23	0.04	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	0.48	3.86	0.47	1.71	0.06	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	11	1.45	5.31	5.32	7.03	0.63	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	16	2.42	7.73	1.39	8.42	0.16	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	19	1.45	9.18	0.00	8.42	0.00	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	20	39	9.66	18.84	2.27	10.70	0.27	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	46	3.38	22.22	1.34	12.03	0.16	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	15	61	7.25	29.47	2.52	14.56	0.30	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	62	0.48	29.95	0.00	14.56	0.00	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	72	4.83	34.78	11.52	26.08	1.36	3.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	14	86	6.76	41.55	3.50	22.58	0.41	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	20	106	9.66	51.21	64.61	87.19	7.63	10.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	31	137	14.98	66.18	373.17	460.36	44.08	54.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		70	207	33.82	100.00	386.12	846.48	45.61	100.00	5	5	100.00	100.00	0.29	0.29	100.00	100.00	0.08	0.03
				207				846.48				5				0.29				0.03	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 21121 CEMENT FACTORIES WITH

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	18	18	3.06	3.06	30.34	30.34	3.73	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	23	0.85	3.91	0.26	30.60	0.03	3.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	32	1.53	5.44	0.45	31.05	0.06	3.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	14	46	2.38	7.82	2.30	33.35	0.28	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	57	1.87	9.69	0.16	33.51	0.02	4.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	66	1.53	11.22	0.45	33.96	0.06	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	23	89	3.91	15.14	1.64	35.60	0.20	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	31	120	5.27	20.41	8.51	44.12	1.05	5.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	41	161	6.97	27.38	12.45	56.57	1.53	6.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	25	186	4.25	31.63	5.78	62.35	0.71	7.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	11	197	1.87	33.50	4.11	66.45	0.50	8.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	38	235	6.46	39.97	14.35	80.80	1.76	9.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	29	264	4.93	44.90	4.84	85.64	0.60	10.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	35	299	5.95	50.85	41.12	126.76	5.05	15.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	15	314	2.55	53.40	6.53	133.29	0.80	16.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	49	363	8.33	61.73	145.85	279.14	17.93	34.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	34	397	5.78	67.52	239.31	39.82	29.42	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	30	427	5.10	72.62	90.98	130.80	11.18	16.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	94	521	15.99	88.61	583.25	714.05	71.70	87.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		67	588	11.39	100.00	99.38	813.43	12.22	100.00	5	5	100.00	100.00	1.37	1.37	100.00	100.00	1.37	0.17
				588				813.43				5				1.37				0.17	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 21122 CEMENT FACTORIES WITHOUT

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	4.08	4.08	13.55	13.55	4.96	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	12	16	12.24	16.33	1.21	14.76	0.44	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	23	7.14	23.47	2.80	17.55	1.02	6.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	26	3.06	26.53	1.07	18.62	0.39	6.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	33	7.14	33.67	3.33	21.96	1.22	8.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	39	6.12	39.80	4.81	26.77	1.76	9.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	44	5.10	44.90	4.50	31.27	1.65	11.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	45	1.02	45.92	0.19	31.46	0.07	11.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	47	2.04	47.96	4.42	35.88	1.62	13.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	48	1.02	48.98	2.12	38.00	0.78	13.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	52	4.08	53.06	13.22	51.21	4.84	18.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	55	3.06	56.12	11.40	62.62	4.17	22.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	56	1.02	57.14	2.33	64.94	0.85	23.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	57	1.02	58.16	5.06	70.00	1.85	25.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	59	2.04	60.20	18.79	88.79	6.87	32.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	66	7.14	67.35	36.61	125.39	13.40	45.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	69	3.06	70.41	7.39	132.78	2.70	48.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	11	80	11.22	81.63	122.00	254.78	44.64	93.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	11	91	11.22	92.86	10.00	264.78	3.66	96.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		7	98	7.14	100.00	8.49	273.27	3.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				98				273.27				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2113 CEMENT AND PLASTER GOODS UNFIRED STONEWARE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	88	88	7.05	7.05	105.25	105.25	2.07	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	41	129	3.28	10.33	3.86	109.11	0.08	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	41	170	3.28	13.61	12.39	121.50	0.24	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	25	195	2.00	15.61	10.86	132.36	0.21	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	67	262	5.36	20.98	32.19	164.55	0.63	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	90	352	7.21	28.18	68.73	233.27	1.35	4.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	49	401	3.92	32.11	32.22	265.50	0.63	5.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	60	461	4.80	36.91	61.31	326.80	1.20	6.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	57	518	4.56	41.47	70.88	397.69	1.39	7.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	42	560	3.36	44.84	60.45	458.14	1.19	8.99	3	3	10.34	10.34	719.65	719.65	50.99	50.99	1190.41	157.08
11	2,500	3,000	2,750	44	604	3.52	48.36	41.51	499.65	0.81	9.81	3	6	10.34	20.69	492.88	1,212.53	34.93	85.92	1187.26	242.67
12	3,000	4,000	3,500	70	674	5.60	53.96	92.30	591.96	1.81	11.62	0	6	0.00	20.69	0.00	1,212.53	0.00	85.92	0.00	204.83
13	4,000	5,000	4,500	32	706	2.56	56.53	85.95	677.91	1.69	13.30	0	6	0.00	20.69	0.00	1,212.53	0.00	85.92	0.00	178.86
14	5,000	7,500	6,250	54	760	4.32	60.85	154.67	832.58	3.04	16.34	2	8	6.90	27.59	47.53	1,260.06	3.37	89.29	30.73	151.35
15	7,500	10,000	8,750	28	788	2.24	63.09	158.82	991.39	3.12	19.46	0	8	0.00	27.59	0.00	1,260.06	0.00	89.29	0.00	127.10
16	10,000	20,000	15,000	83	871	6.65	69.74	433.91	1,425.30	8.52	27.97	3	11	10.34	37.93	0.05	1,260.11	0.00	89.29	0.01	88.41
17	20,000	50,000	35,000	156	1,027	12.49	82.23	1,662.45	3,087.75	32.62	60.59	8	19	27.59	65.52	38.92	1,299.03	2.76	92.05	2.34	42.07
18	50,000	100,000	75,000	91	1,118	7.29	89.51	759.87	3,847.62	14.91	75.51	2	21	6.90	72.41	108.97	1,408.00	7.72	99.77	14.34	36.59
19	100,000	500,000	300,000	103	1,221	8.25	97.76	625.37	4,472.99	12.27	87.78	7	28	24.14	96.55	3.08	1,411.07	0.22	99.99	0.49	31.55
20	500,000	**UP**		28	1,249	2.24	100.00	622.74	5,095.73	12.22	100.00	1	29	3.45	100.00	0.16	1,411.24	0.01	100.00	0.03	27.69
				1,249				5,095.73				29				1,411.24				27.69	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2114 FALSE TEETH PRODUCTION

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	22.22	22.22	0.02	0.02	0.33	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	11.11	33.33	0.80	0.82	10.83	11.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	11.11	44.44	0.45	1.27	6.12	17.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	11.11	55.56	0.79	2.06	10.69	27.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	11.11	66.67	0.64	2.70	8.67	36.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	11.11	77.78	1.43	4.12	19.37	56.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	11.11	88.89	3.24	7.36	44.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	11.11	100.00	0.00	7.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	9	0.00	100.00	0.00	7.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	9	0.00	100.00	0.00	7.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	7.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	7.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	7.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	7.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	7.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	7.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	7.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	7.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	7.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	9	0.00	100.00	0.00	7.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				7.36				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2118 OTHERS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	0.21	0.21	1.44	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	0.00	0.21	0.00	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	0.34	0.55	2.33	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	7.30	7.85	50.18	53.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	6.70	14.55	46.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	14.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	14.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	14.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	14.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	14.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	14.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	14.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	14.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	14.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	14.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	14.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	14.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	14.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	5	0.00	100.00	0.00	14.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				14.55				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.92	1.92	0.07	0.07	0.32	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	3	3.85	5.77	0.31	0.38	1.51	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	1.92	7.69	0.69	1.07	3.33	5.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	1.92	9.62	0.39	1.46	1.87	7.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	1.92	11.54	0.97	2.43	4.68	11.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	1.92	13.46	1.72	4.15	8.29	20.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	10	5.77	19.23	1.73	5.87	8.32	28.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	17	13.46	32.69	15.71	21.59	75.76	104.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	20	5.77	38.46	10.62	32.20	51.19	155.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	22	3.85	42.31	4.56	36.77	22.00	177.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	29	13.46	55.77	38.70	75.47	186.58	363.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	30	1.92	57.69	4.11	79.58	19.83	383.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	31	1.92	59.62	2.98	82.55	14.34	398.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	32	1.92	61.54	2.98	85.53	14.34	412.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	35	5.77	67.31	19.85	105.38	95.69	508.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	43	15.38	82.69	153.49	48.11	740.04	231.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	44	1.92	84.62	35.64	12.47	171.83	60.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	45	1.92	86.54	3.86	8.61	18.63	41.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	7	52	13.46	100.00	29.35	20.74	141.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	52	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					52				20.74				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2121 ASBESTOS BOARDASBESTOS FIBRESTONE SLABCONCRETE SLAB

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	23	23	5.20	5.20	65.09	65.09	3.88	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	32	2.04	7.24	0.50	65.59	0.03	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	13	45	2.94	10.18	3.28	68.87	0.20	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	13	58	2.94	13.12	10.47	79.34	0.62	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	23	81	5.20	18.33	42.02	121.36	2.50	7.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	27	108	6.11	24.43	27.22	148.58	1.62	8.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	15	123	3.39	27.83	15.43	164.00	0.92	9.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	28	151	6.33	34.16	48.52	212.53	2.89	12.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	14	165	3.17	37.33	31.58	244.10	1.88	14.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	15	180	3.39	40.72	42.60	286.70	2.54	17.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	190	2.26	42.99	43.35	330.06	2.58	19.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	19	209	4.30	47.29	63.52	393.58	3.79	23.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	213	0.90	48.19	25.21	418.79	1.50	24.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	33	246	7.47	55.66	262.67	681.46	15.66	40.62	1	1	7.69	7.69	9.07	9.07	1.31	1.31	3.45	1.33
15	7,500	10,000	8,750	22	268	4.98	60.63	111.92	793.39	6.67	47.29	0	1	0.00	7.69	0.00	9.07	0.00	1.31	0.00	1.14
16	10,000	20,000	15,000	22	290	4.98	65.61	229.18	1,022.57	13.66	60.95	0	1	0.00	7.69	0.00	9.07	0.00	1.31	0.00	0.89
17	20,000	50,000	35,000	69	359	15.61	81.22	481.53	1,504.10	28.70	89.65	1	2	7.69	15.38	25.95	35.02	3.74	5.05	5.39	2.33
18	50,000	100,000	75,000	36	395	8.14	89.37	618.58	885.52	36.87	52.78	1	3	7.69	23.08	53.47	88.49	7.70	12.75	8.64	9.99
19	100,000	500,000	300,000	36	431	8.14	97.51	729.19	1,614.71	43.46	96.25	10	13	76.92	100.00	605.56	694.05	87.25	100.00	83.04	42.98
20	500,000	**UP**		11	442	2.49	100.00	62.97	1,677.68	3.75	100.00	0	13	0.00	100.00	0.00	694.05	0.00	100.00	0.00	41.37
				442				1,677.68				13				694.05				41.37	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.49	0.49	1.69	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	1.98	2.47	6.81	8.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	2.42	4.90	8.33	16.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	24.20	29.09	83.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				29.09				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2123 MINERAL WOOL

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	50.00	50.00	10.75	10.75	13.69	13.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	16.67	66.67	34.44	45.18	43.88	57.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	16.67	83.33	30.21	75.40	38.50	96.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	16.67	100.00	3.09	78.49	3.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	6	0.00	100.00	0.00	78.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	6	0.00	100.00	0.00	78.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	6	0.00	100.00	0.00	78.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	78.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	78.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	78.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	78.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	78.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	78.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	78.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	78.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	78.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	78.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	78.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	78.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	6	0.00	100.00	0.00	78.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				78.49				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 213 BRICK AND TILE WORKS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	7.14	7.14	2.54	2.54	6.92	6.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	3.57	10.71	0.14	2.69	0.39	7.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	3.57	14.29	0.00	2.69	0.00	7.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	3.57	17.86	1.20	3.88	3.26	10.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	9	14.29	32.14	2.13	6.01	5.79	16.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	3.57	35.71	1.21	7.22	3.29	19.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	3.57	39.29	1.96	9.18	5.33	24.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	3.57	42.86	3.40	12.58	9.26	34.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	3.57	46.43	0.18	12.76	0.48	34.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	3.57	50.00	2.63	15.39	7.17	41.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	3.57	53.57	11.98	27.37	32.60	74.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	16	3.57	57.14	0.00	27.37	0.00	74.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	17	3.57	60.71	0.12	27.50	0.34	74.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	18	3.57	64.29	0.00	27.50	0.00	74.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	19	3.57	67.86	2.27	29.77	6.17	81.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	20	3.57	71.43	0.14	29.91	0.39	81.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	21	3.57	75.00	2.27	32.17	6.17	87.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	22	3.57	78.57	0.62	32.79	1.68	89.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	28	21.43	100.00	3.96	36.75	10.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	28	0.00	100.00	0.00	36.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				28				36.75				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2131 FACTORIES WHICH ONLY HAVE TUNNEL KLINS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	33	33	21.15	21.15	3.33	3.33	1.38	1.38	1	1	50.00	50.00	35.15	35.15	36.96	36.96	1055.88	1055.88
2	50	100	75	27	60	17.31	38.46	2.69	6.02	1.11	2.49	1	2	50.00	100.00	59.95	95.10	63.04	100.00	2231.94	1581.07
3	100	200	150	29	89	18.59	57.05	4.12	10.13	1.70	4.19	0	2	0.00	100.00	0.00	95.10	0.00	100.00	0.00	938.51
4	200	300	250	11	100	7.05	64.10	1.79	11.93	0.74	4.93	0	2	0.00	100.00	0.00	95.10	0.00	100.00	0.00	797.45
5	300	500	400	9	109	5.77	69.87	5.02	16.95	2.08	7.01	0	2	0.00	100.00	0.00	95.10	0.00	100.00	0.00	561.06
6	500	750	625	4	113	2.56	72.44	2.06	19.01	0.85	7.86	0	2	0.00	100.00	0.00	95.10	0.00	100.00	0.00	500.23
7	750	1,000	875	4	117	2.56	75.00	0.86	18.15	0.36	7.51	0	2	0.00	100.00	0.00	95.10	0.00	100.00	0.00	523.98
8	1,000	1,500	1,250	6	123	3.85	78.85	1.07	19.22	0.44	7.95	0	2	0.00	100.00	0.00	95.10	0.00	100.00	0.00	494.72
9	1,500	2,000	1,750	1	124	0.64	79.49	1.32	20.54	0.55	8.50	0	2	0.00	100.00	0.00	95.10	0.00	100.00	0.00	462.93
10	2,000	2,500	2,250	1	125	0.64	80.13	2.13	22.68	0.88	9.38	0	2	0.00	100.00	0.00	95.10	0.00	100.00	0.00	419.39
11	2,500	3,000	2,750	1	126	0.64	80.77	0.00	22.68	0.00	9.38	0	2	0.00	100.00	0.00	95.10	0.00	100.00	0.00	419.39
12	3,000	4,000	3,500	1	127	0.64	81.41	9.61	32.28	3.97	13.35	0	2	0.00	100.00	0.00	95.10	0.00	100.00	0.00	294.58
13	4,000	5,000	4,500	1	128	0.64	82.05	0.00	32.28	0.00	13.35	0	2	0.00	100.00	0.00	95.10	0.00	100.00	0.00	294.58
14	5,000	7,500	6,250	1	129	0.64	82.69	3.36	35.65	1.39	14.75	0	2	0.00	100.00	0.00	95.10	0.00	100.00	0.00	266.78
15	7,500	10,000	8,750	1	130	0.64	83.33	7.18	42.83	2.97	17.72	0	2	0.00	100.00	0.00	95.10	0.00	100.00	0.00	222.05
16	10,000	20,000	15,000	7	137	4.49	87.82	67.26	110.09	27.82	45.54	0	2	0.00	100.00	0.00	95.10	0.00	100.00	0.00	86.39
17	20,000	50,000	35,000	12	149	7.69	95.51	82.66	192.75	34.19	79.73	0	2	0.00	100.00	0.00	95.10	0.00	100.00	0.00	49.34
18	50,000	100,000	75,000	3	152	1.92	97.44	15.69	208.44	6.49	86.22	0	2	0.00	100.00	0.00	95.10	0.00	100.00	0.00	45.63
19	100,000	500,000	300,000	4	156	2.56	100.00	33.31	241.75	13.78	100.00	0	2	0.00	100.00	0.00	95.10	0.00	100.00	0.00	39.34
20	500,000	**UP**		0	156	0.00	100.00	0.00	241.75	0.00	100.00	0	2	0.00	100.00	0.00	95.10	0.00	100.00	0.00	39.34
					156				241.75				2				95.10				39.34

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	7.46	7.46	14.46	14.46	3.00	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	20	2.49	9.95	0.08	14.54	0.02	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	28	3.98	13.93	4.91	19.45	1.02	4.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	33	2.49	16.42	2.70	22.14	0.56	4.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	34	0.50	16.92	0.00	22.15	0.00	4.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	37	1.49	18.41	0.65	22.79	0.13	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	40	1.49	19.90	0.52	22.27	0.11	4.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	46	2.99	22.89	3.14	25.41	0.65	5.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	48	1.00	23.88	5.06	30.47	1.05	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	49	0.50	24.38	0.31	30.78	0.06	6.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	54	2.49	26.87	16.05	46.83	3.32	9.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	57	1.49	28.36	2.27	49.10	0.47	10.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	58	0.50	28.86	2.94	52.04	0.61	10.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	65	3.48	32.34	9.16	61.20	1.90	12.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	68	1.49	33.83	9.52	70.71	1.97	14.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	21	89	10.45	44.28	51.83	122.55	10.74	25.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	37	126	18.41	62.69	153.94	276.48	31.89	57.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	56	182	27.86	90.55	145.25	421.73	30.09	87.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	19	201	9.45	100.00	60.96	482.69	12.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	201	0.00	100.00	0.00	482.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				201				482.69				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	22	22	9.61	9.61	28.62	28.62	5.13	5.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	23	0.44	10.04	0.04	28.66	0.01	5.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	24	0.44	10.48	0.00	28.66	0.00	5.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	25	0.44	10.92	0.00	28.66	0.00	5.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	30	2.18	13.10	1.41	30.07	0.25	5.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	34	1.75	14.85	0.89	30.96	0.16	5.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	41	3.06	17.90	5.86	36.83	1.05	6.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	45	1.75	19.65	2.30	39.13	0.41	7.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	54	3.93	23.58	1.39	40.52	0.25	7.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	56	0.87	24.45	3.96	44.48	0.71	7.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	11	67	4.80	29.26	6.47	50.95	1.16	9.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	70	1.31	30.57	0.11	51.06	0.02	9.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	72	0.87	31.44	4.46	55.52	0.80	9.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	12	84	5.24	36.68	19.71	75.23	3.53	13.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	12	96	5.24	41.92	19.74	94.97	3.54	17.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	13	109	5.68	47.60	41.43	136.40	7.42	24.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	58	167	25.33	72.93	76.91	213.31	13.77	38.20	9	9	100.00	100.00	126.20	126.20	100.00	100.00	164.09	59.16
18	50,000	100,000	75,000	33	200	14.41	87.34	120.67	333.97	21.61	59.81	0	9	0.00	100.00	0.00	126.20	0.00	100.00	0.00	37.79
19	100,000	500,000	300,000	25	225	10.92	98.25	219.97	553.94	39.39	99.20	0	9	0.00	100.00	0.00	126.20	0.00	100.00	0.00	22.78
20	500,000	**UP**		4	229	1.75	100.00	4.46	558.40	0.80	100.00	0	9	0.00	100.00	0.00	126.20	0.00	100.00	0.00	22.60
				229				558.40				9				126.20				22.60	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 21331 MANUFACTURE OF TRANSPARENT GLAAS: USING ELECTRICITY

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.21	0.21	2.06	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	0.66	0.87	6.57	8.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	2.22	3.10	21.97	30.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	7.02	10.11	69.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				10.11				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 214 PORCELAIN EARTHENWARE STONEWARE POTTERY AND CLAY REFRACTORIE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.27	1.27	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.27	2.53	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	1.27	3.80	0.17	0.17	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	1.27	5.06	0.85	0.69	0.07	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	1.27	6.33	0.02	0.71	0.00	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	7	2.53	8.86	0.64	0.07	0.05	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	9	2.53	11.39	0.76	0.69	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	15	7.59	18.99	0.98	1.68	0.08	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	17	2.53	21.52	0.77	2.44	0.06	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	19	2.53	24.05	1.11	1.34	0.09	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	20	1.27	25.32	1.25	2.59	0.10	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	24	5.06	30.38	4.58	7.17	0.37	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	26	2.53	32.91	1.63	5.54	0.13	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	27	1.27	34.18	0.30	5.24	0.02	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	29	2.53	36.71	5.62	0.38	0.45	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	34	6.33	43.04	28.39	28.77	2.28	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	13	47	16.46	59.49	31.06	59.83	2.49	4.80	2	2	50.00	50.00	41.60	41.60	99.47	99.47	133.92	69.52
18	50,000	100,000	75,000	5	52	6.33	65.82	6.58	66.41	0.53	5.33	0	2	0.00	50.00	0.00	41.60	0.00	99.47	0.00	62.63
19	100,000	500,000	300,000	23	75	29.11	94.94	125.42	191.83	10.07	15.40	2	4	50.00	100.00	0.22	41.82	0.53	100.00	0.18	21.80
20	500,000	**UP**		4	79	5.06	100.00	1,053.95	1,245.78	84.60	100.00	0	4	0.00	100.00	0.00	41.82	0.00	100.00	0.00	3.36
				79				1,245.78				4				41.82				3.36	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2141 FACTORIES WHICH ONLY HAVE TUNNEL KILNS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	31	31	17.71	17.71	8.49	8.49	1.03	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	34	1.71	19.43	0.30	8.79	0.04	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	35	0.57	20.00	0.24	9.03	0.03	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	38	1.71	21.71	1.07	10.10	0.13	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	46	4.57	26.29	4.10	14.21	0.50	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	48	1.14	27.43	1.73	15.93	0.21	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	49	0.57	28.00	0.67	16.60	0.08	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	52	1.71	29.71	6.03	22.63	0.73	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	54	1.14	30.86	3.50	26.14	0.42	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	55	0.57	31.43	3.55	29.69	0.43	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	56	0.57	32.00	2.08	31.77	0.25	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	59	1.71	33.71	9.76	41.52	1.18	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	64	2.86	36.57	19.24	60.76	2.33	7.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	70	3.43	40.00	49.18	109.94	5.96	13.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	10	80	5.71	45.71	38.89	148.83	4.71	18.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	15	95	8.57	54.29	118.65	267.48	14.38	32.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	22	117	12.57	66.86	92.04	359.53	11.16	43.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	126	5.14	72.00	311.16	670.69	37.72	81.29	1	1	5.56	5.56	0.50	0.50	1.59	1.59	0.16	0.08
19	100,000	500,000	300,000	30	156	17.14	89.14	111.66	782.34	13.53	94.83	10	11	55.56	61.11	24.58	25.09	77.61	79.20	22.01	3.21
20	500,000	**UP**		19	175	10.86	100.00	42.68	825.03	5.17	100.00	7	18	38.89	100.00	6.59	31.67	20.80	100.00	15.43	3.84
				175				825.03				18				31.67				3.84	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2142 FACTORIES WITH OTHER TYPES OF KILNS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	3.50	3.50	17.20	17.20	0.91	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	16	1.59	5.10	0.34	17.54	0.02	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	17	0.32	5.41	0.16	17.70	0.01	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	21	1.27	6.69	13.47	31.17	0.71	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	23	0.64	7.32	0.79	31.96	0.04	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	27	1.27	8.60	4.21	36.17	0.22	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	30	0.96	9.55	1.97	38.14	0.10	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	39	2.87	12.42	12.61	50.75	0.66	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	41	0.64	13.06	5.70	56.45	0.30	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	47	1.91	14.97	14.24	70.69	0.75	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	55	2.55	17.52	12.30	82.98	0.65	4.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	61	1.91	19.43	14.60	97.59	0.77	5.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	70	2.87	22.29	12.02	109.61	0.63	5.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	80	3.18	25.48	25.25	134.86	1.33	7.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	13	93	4.14	29.62	26.33	161.19	1.39	8.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	28	121	8.92	38.54	255.25	416.44	13.43	21.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	38	159	12.10	50.64	318.30	734.75	16.75	38.65	5	5	33.33	33.33	212.59	212.59	95.30	95.30	66.79	28.93
18	50,000	100,000	75,000	41	200	13.06	63.69	387.70	1,122.44	20.40	59.05	1	6	6.67	40.00	0.92	213.51	0.41	95.72	0.24	19.02
19	100,000	500,000	300,000	87	287	27.71	91.40	401.06	1,523.50	21.10	80.15	0	6	0.00	40.00	0.00	213.51	0.00	95.72	0.00	14.01
20	500,000	**UP**		27	314	8.60	100.00	377.29	1,900.79	19.85	100.00	9	15	60.00	100.00	9.56	223.07	4.28	100.00	2.53	11.74
				314				1,900.79				15				223.07				11.74	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 215 GLASS WORKS GLASS BLOWING PLANTS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	11.11	11.11	0.50	0.50	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	11.11	22.22	8.43	8.93	1.31	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	11.11	33.33	4.66	13.59	0.72	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	11.11	44.44	608.22	621.81	94.15	96.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	11.11	55.56	1.41	620.40	0.22	96.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	11.11	66.67	2.29	622.68	0.35	96.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	11.11	77.78	1.00	623.68	0.15	96.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	11.11	88.89	18.02	641.71	2.79	99.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	9	11.11	100.00	4.31	646.02	0.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	646.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	646.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	646.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	646.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	646.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	646.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	646.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	646.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	646.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	9	0.00	100.00	0.00	646.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				646.02				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	3.50	3.50	383.45	383.45	24.01	24.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	0.70	4.20	0.33	383.78	0.02	24.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	0.70	4.90	2.33	386.11	0.15	24.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	0.70	5.59	1.31	387.42	0.08	24.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	10	1.40	6.99	2.25	389.67	0.14	24.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	14	2.80	9.79	0.03	389.70	0.00	24.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	17	2.10	11.89	0.02	389.71	0.00	24.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	21	2.80	14.69	0.05	389.76	0.00	24.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	24	2.10	16.78	3.18	392.94	0.20	24.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	25	0.70	17.48	9.19	402.13	0.58	25.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	26	0.70	18.18	6.37	408.50	0.40	25.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	33	4.90	23.08	27.76	436.26	1.74	27.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	35	1.40	24.48	10.01	446.28	0.63	27.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	42	4.90	29.37	111.58	334.69	6.99	20.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	44	1.40	30.77	29.08	363.77	1.82	22.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	18	62	12.59	43.36	315.30	48.47	19.75	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	18	80	12.59	55.94	659.34	707.81	41.29	44.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	17	97	11.89	67.83	514.30	1,222.11	32.21	76.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	35	132	24.48	92.31	127.88	1,349.99	8.01	84.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		11	143	7.69	100.00	246.81	1,596.81	15.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				143				1,596.81				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	32	32	16.93	16.93	24.22	24.22	3.64	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	34	1.06	17.99	0.00	24.22	0.00	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	38	2.12	20.11	0.71	24.92	0.11	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	41	1.59	21.69	0.53	25.45	0.08	3.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	48	3.70	25.40	1.35	26.81	0.20	4.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	59	5.82	31.22	11.02	37.83	1.66	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	67	4.23	35.45	8.09	45.92	1.22	6.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	78	5.82	41.27	9.75	55.67	1.46	8.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	90	6.35	47.62	20.92	76.58	3.14	11.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	94	2.12	49.74	8.74	85.33	1.31	12.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	96	1.06	50.79	6.40	91.72	0.96	13.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	103	3.70	54.50	23.03	114.75	3.46	17.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	108	2.65	57.14	33.06	147.81	4.97	22.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	17	125	8.99	66.14	68.22	216.03	10.25	32.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	132	3.70	69.84	32.66	248.69	4.91	37.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	18	150	9.52	79.37	135.29	383.98	20.33	57.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	17	167	8.99	88.36	150.38	534.36	22.59	80.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	173	3.17	91.53	24.81	559.17	3.73	84.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	10	183	5.29	96.83	68.28	627.45	10.26	94.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		6	189	3.17	100.00	38.13	665.57	5.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				189				665.57				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2158 MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	3	9.68	9.68	5.12	5.12	2.87	2.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	5	6.45	16.13	0.92	6.04	0.51	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	7	6.45	22.58	3.70	9.73	2.07	5.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	10	9.68	32.26	0.10	9.83	0.06	5.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	3.23	35.48	3.23	13.06	1.81	7.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	3.23	38.71	1.20	11.87	0.67	6.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	13	3.23	41.94	1.20	13.06	0.67	7.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	14	3.23	45.16	22.88	35.94	12.82	20.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	15	3.23	48.39	10.74	46.68	6.02	26.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	3.23	51.61	0.01	46.69	0.00	26.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	17	3.23	54.84	0.01	46.69	0.00	26.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	18	3.23	58.06	3.00	49.69	1.68	27.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	24	19.35	77.42	108.66	158.35	60.88	88.72	1	1	100.00	100.00	12.48	12.48	100.00	100.00	11.49	7.88
15	7,500	10,000	8,750	1	25	3.23	80.65	22.63	180.98	12.68	101.40	0	1	0.00	100.00	0.00	12.48	0.00	100.00	0.00	6.90
16	10,000	20,000	15,000	1	26	3.23	83.87	0.00	180.98	0.00	101.40	0	1	0.00	100.00	0.00	12.48	0.00	100.00	0.00	6.90
17	20,000	50,000	35,000	2	28	6.45	90.32	4.75	176.23	2.66	98.74	0	1	0.00	100.00	0.00	12.48	0.00	100.00	0.00	7.08
18	50,000	100,000	75,000	3	31	9.68	100.00	2.25	178.48	1.26	100.00	0	1	0.00	100.00	0.00	12.48	0.00	100.00	0.00	6.99
19	100,000	500,000	300,000	0	31	0.00	100.00	0.00	178.48	0.00	100.00	0	1	0.00	100.00	0.00	12.48	0.00	100.00	0.00	6.99
20	500,000	**UP**		0	31	0.00	100.00	0.00	178.48	0.00	100.00	0	1	0.00	100.00	0.00	12.48	0.00	100.00	0.00	6.99
					31				178.48				1				12.48				6.99

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 216 GLASS PROCESSING AND MIRRO FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	13.27	13.27	13.12	13.12	1.67	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	19	6.12	19.39	12.70	25.82	1.62	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	23	4.08	23.47	0.42	26.24	0.05	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	27	4.08	27.55	3.79	30.04	0.48	3.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	29	2.04	29.59	1.92	31.96	0.24	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	31	2.04	31.63	14.85	46.80	1.89	5.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	34	3.06	34.69	3.68	50.48	0.47	6.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	40	6.12	40.82	14.70	65.18	1.87	8.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	44	4.08	44.90	9.83	75.01	1.25	9.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	45	1.02	45.92	5.82	80.83	0.74	10.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	47	2.04	47.96	14.29	95.11	1.82	12.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	49	2.04	50.00	19.26	114.38	2.45	14.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	51	2.04	52.04	3.27	117.65	0.42	14.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	57	6.12	58.16	67.10	184.75	8.54	23.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	61	4.08	62.24	71.86	256.61	9.15	32.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	18	79	18.37	80.61	166.32	422.93	21.17	53.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	88	9.18	89.80	126.98	549.91	16.16	69.99	1	1	16.67	16.67	0.63	0.63	3.30	3.30	0.50	0.11
18	50,000	100,000	75,000	7	95	7.14	96.94	192.87	742.77	24.55	94.54	5	6	83.33	100.00	18.45	19.08	96.70	100.00	9.57	2.57
19	100,000	500,000	300,000	3	98	3.06	100.00	42.88	785.65	5.46	100.00	0	6	0.00	100.00	0.00	19.08	0.00	100.00	0.00	2.43
20	500,000	**UP**		0	98	0.00	100.00	0.00	785.65	0.00	100.00	0	6	0.00	100.00	0.00	19.08	0.00	100.00	0.00	2.43
					98				785.65				6				19.08				2.43

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 217 PRECIOUS STONE WORKSHOPS AND PROCESSING PLANT

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.13	3.13	0.04	0.04	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.13	6.25	0.01	0.05	0.01	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	4	6.25	12.50	0.18	0.22	0.29	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	3.13	15.63	0.53	0.76	0.88	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	9	12.50	28.13	0.59	1.35	0.98	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	11	6.25	34.38	0.03	1.38	0.05	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	3.13	37.50	2.56	3.94	4.23	6.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	3.13	40.63	0.00	3.94	0.00	6.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	20	21.88	62.50	5.54	9.49	9.16	15.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	22	6.25	68.75	4.60	14.09	7.60	23.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	25	9.38	78.13	7.24	21.33	11.95	35.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	26	3.13	81.25	1.16	22.49	1.92	37.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	27	3.13	84.38	2.58	25.07	4.26	41.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	30	9.38	93.75	27.10	52.17	44.76	86.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	31	3.13	96.88	7.50	59.67	12.39	98.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	32	3.13	100.00	0.88	60.55	1.45	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	32	0.00	100.00	0.00	60.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	32	0.00	100.00	0.00	60.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	32	0.00	100.00	0.00	60.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				32				60.55				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 218 EMERY AND ABRASIVE MATERIALS FACTORIES

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	10.87	10.87	6.64	6.64	1.21	1.21	3	3	27.27	27.27	198.71	198.71	16.89	16.89	2993.43	2993.43
2	50	100	75	1	6	2.17	13.04	0.04	6.68	0.01	1.22	0	3	0.00	27.27	0.00	198.71	0.00	16.89	0.00	2973.61
3	100	200	150	1	7	2.17	15.22	0.01	6.70	0.00	1.23	0	3	0.00	27.27	0.00	198.71	0.00	16.89	0.00	2967.41
4	200	300	250	4	11	8.70	23.91	0.28	6.97	0.05	1.28	0	3	0.00	27.27	0.00	198.71	0.00	16.89	0.00	2850.21
5	300	500	400	6	17	13.04	36.96	0.92	7.89	0.17	1.44	0	3	0.00	27.27	0.00	198.71	0.00	16.89	0.00	2517.23
6	500	750	625	1	18	2.17	39.13	7.61	15.50	1.39	2.84	0	3	0.00	27.27	0.00	198.71	0.00	16.89	0.00	1281.88
7	750	1,000	875	1	19	2.17	41.30	16.59	32.09	3.03	5.87	0	3	0.00	27.27	0.00	198.71	0.00	16.89	0.00	619.30
8	1,000	1,500	1,250	1	20	2.17	43.48	1.12	33.21	0.21	6.08	0	3	0.00	27.27	0.00	198.71	0.00	16.89	0.00	598.37
9	1,500	2,000	1,750	1	21	2.17	45.65	10.19	43.40	1.86	7.94	0	3	0.00	27.27	0.00	198.71	0.00	16.89	0.00	457.89
10	2,000	2,500	2,250	1	22	2.17	47.83	63.74	107.14	11.66	19.61	0	3	0.00	27.27	0.00	198.71	0.00	16.89	0.00	185.47
11	2,500	3,000	2,750	1	23	2.17	50.00	8.04	115.18	1.47	21.08	0	3	0.00	27.27	0.00	198.71	0.00	16.89	0.00	172.53
12	3,000	4,000	3,500	1	24	2.17	52.17	16.97	132.15	3.11	24.18	0	3	0.00	27.27	0.00	198.71	0.00	16.89	0.00	150.37
13	4,000	5,000	4,500	1	25	2.17	54.35	6.43	138.58	1.18	25.36	2	5	18.18	45.45	183.17	381.88	15.57	32.45	2846.70	275.56
14	5,000	7,500	6,250	1	26	2.17	56.52	11.90	150.49	2.18	27.54	4	9	36.36	81.82	397.43	779.31	33.77	66.23	3338.70	517.86
15	7,500	10,000	8,750	1	27	2.17	58.70	1.29	151.77	0.24	27.77	2	11	18.18	100.00	397.43	1,176.73	33.77	100.00	30882.96	775.33
16	10,000	20,000	15,000	1	28	2.17	60.87	5.41	157.18	0.99	28.76	0	11	0.00	100.00	0.00	1,176.73	0.00	100.00	0.00	748.64
17	20,000	50,000	35,000	8	36	17.39	78.26	58.69	215.87	10.74	39.50	0	11	0.00	100.00	0.00	1,176.73	0.00	100.00	0.00	545.11
18	50,000	100,000	75,000	5	41	10.87	89.13	140.67	356.54	25.74	65.25	0	11	0.00	100.00	0.00	1,176.73	0.00	100.00	0.00	330.04
19	100,000	500,000	300,000	5	46	10.87	100.00	189.92	546.47	34.75	100.00	0	11	0.00	100.00	0.00	1,176.73	0.00	100.00	0.00	215.34
20	500,000	**UP**		0	46	0.00	100.00	0.00	546.47	0.00	100.00	0	11	0.00	100.00	0.00	1,176.73	0.00	100.00	0.00	215.34
				46				546.47				11				1,176.73				215.34	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 219 TARCOATED CHIPPINGS MANUFACTUREASPHALT AND ROOFING FELT

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	20	20	10.53	10.53	39.07	39.07	2.75	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	28	4.21	14.74	5.13	44.21	0.36	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	32	2.11	16.84	0.90	45.10	0.06	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	36	2.11	18.95	6.31	51.42	0.44	3.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	14	50	7.37	26.32	20.59	72.01	1.45	5.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	58	4.21	30.53	23.89	95.90	1.68	6.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	69	5.79	36.32	35.29	131.19	2.48	9.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	80	5.79	42.11	48.72	179.91	3.42	12.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	13	93	6.84	48.95	78.51	258.42	5.52	18.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	14	107	7.37	56.32	89.69	348.11	6.30	24.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	16	123	8.42	64.74	136.88	484.99	9.62	34.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	14	137	7.37	72.11	116.92	601.91	8.22	42.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	143	3.16	75.26	116.68	718.59	8.20	50.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	25	168	13.16	88.42	211.94	930.53	14.89	65.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	175	3.68	92.11	152.70	1,083.24	10.73	76.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	180	2.63	94.74	104.08	1,187.31	7.31	83.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	187	3.68	98.42	147.11	1,334.42	10.34	93.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	188	0.53	98.95	75.08	1,409.50	5.28	99.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	190	1.05	100.00	13.57	1,423.08	0.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	190	0.00	100.00	0.00	1,423.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				190				1,423.08				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 22 METALS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.18	1.18	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	1.18	2.35	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	1.18	3.53	0.27	0.27	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	1.18	4.71	0.86	1.13	0.32	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	8	4.71	9.41	2.74	3.87	1.03	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	1.18	10.59	1.29	5.17	0.49	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	13	4.71	15.29	5.48	10.64	2.06	4.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	17	4.71	20.00	9.55	20.19	3.59	7.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	22	5.88	25.88	2.55	22.74	0.96	8.54	4	4	66.67	66.67	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	23	1.18	27.06	3.78	26.52	1.42	9.96	0	4	0.00	66.67	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	31	9.41	36.47	16.47	43.00	6.19	16.15	0	4	0.00	66.67	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	34	3.53	40.00	2.44	45.44	0.92	17.06	0	4	0.00	66.67	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	39	5.88	45.88	16.63	62.07	6.25	23.31	0	4	0.00	66.67	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	45	7.06	52.94	15.32	77.39	5.76	29.07	0	4	0.00	66.67	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	14	59	16.47	69.41	30.49	107.89	11.45	40.52	0	4	0.00	66.67	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	13	72	15.29	84.71	49.76	157.64	18.69	59.21	0	4	0.00	66.67	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	79	8.24	92.94	57.55	215.19	21.61	80.82	0	4	0.00	66.67	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	85	7.06	100.00	51.07	266.26	19.18	100.00	2	6	33.33	100.00	70.17	70.17	100.00	100.00	137.40	26.36
20	500,000	**UP**		0	85	0.00	100.00	0.00	266.26	0.00	100.00	0	6	0.00	100.00	0.00	70.17	0.00	100.00	0.00	26.36
				85				266.26				6				70.17				26.36	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	25.00	25.00	0.09	0.09	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	6.25	31.25	0.16	0.24	0.13	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	6.25	37.50	0.19	0.43	0.15	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	6.25	43.75	0.54	0.98	0.45	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	6.25	50.00	0.70	1.67	0.57	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	6.25	56.25	1.79	3.46	1.47	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	6.25	62.50	1.23	4.69	1.01	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	6.25	68.75	3.18	7.87	2.61	6.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	6.25	75.00	5.32	13.20	4.37	10.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	6.25	81.25	18.69	31.89	15.36	26.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	6.25	87.50	20.44	52.33	16.80	43.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	6.25	93.75	39.48	91.81	32.44	75.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	16	6.25	100.00	29.88	121.69	24.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	16	0.00	100.00	0.00	121.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	121.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	121.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	121.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	121.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	121.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	16	0.00	100.00	0.00	121.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				16				121.69				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	120	120	5.95	5.95	244.35	244.35	2.28	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	30	150	1.49	7.43	5.01	249.36	0.05	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	39	189	1.93	9.37	4.48	253.84	0.04	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	44	233	2.18	11.55	3.81	257.65	0.04	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	70	303	3.47	15.01	22.71	280.36	0.21	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	63	366	3.12	18.14	33.32	313.68	0.31	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	106	472	5.25	23.39	95.48	409.16	0.89	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	97	569	4.81	28.20	82.99	492.15	0.77	4.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	79	648	3.91	32.11	17.07	509.22	0.16	4.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	44	692	2.18	34.29	62.91	572.13	0.59	5.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	46	738	2.28	36.57	79.52	651.64	0.74	6.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	105	843	5.20	41.77	176.04	827.69	1.64	7.71	1	1	2.70	2.70	14.57	14.57	0.10	0.10	8.28	1.76
13	4,000	5,000	4,500	72	915	3.57	45.34	152.79	980.48	1.42	9.14	3	4	8.11	10.81	472.20	486.77	3.19	3.28	309.04	49.65
14	5,000	7,500	6,250	146	1,061	7.23	52.58	392.18	1,372.66	3.65	12.79	0	4	0.00	10.81	0.00	486.77	0.00	3.28	0.00	35.46
15	7,500	10,000	8,750	80	1,141	3.96	56.54	414.64	1,787.30	3.86	16.65	4	8	10.81	21.62	67.39	554.15	0.45	3.74	16.25	31.00
16	10,000	20,000	15,000	191	1,332	9.46	66.01	1,556.37	3,343.67	14.50	31.15	6	14	16.22	37.84	13,980.72	14,534.88	94.32	98.06	898.29	434.70
17	20,000	50,000	35,000	263	1,595	13.03	79.04	1,844.55	5,188.22	17.19	48.34	5	19	13.51	51.35	10.24	14,545.11	0.07	98.13	0.56	280.35
18	50,000	100,000	75,000	131	1,726	6.49	85.53	1,159.86	6,348.07	10.81	59.15	1	20	2.70	54.05	146.74	14,691.85	0.99	99.12	12.65	231.44
19	100,000	500,000	300,000	214	1,940	10.60	96.13	2,154.37	8,502.44	20.07	79.22	16	36	43.24	97.30	130.22	14,822.08	0.88	100.00	6.04	174.33
20	500,000	**UP**		78	2,018	3.87	100.00	2,230.13	10,732.57	20.78	100.00	1	37	2.70	100.00	0.30	14,822.38	0.00	100.00	0.01	138.11
				2,018				10,732.57				37				14,822.38				138.11	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2202 METAL POWDER FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	6.99	6.99	78.55	78.55	6.98	6.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	18	2.69	9.68	10.39	88.93	0.92	7.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	26	4.30	13.98	5.10	94.03	0.45	8.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	29	1.61	15.59	3.24	97.27	0.29	8.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	39	5.38	20.97	9.91	107.18	0.88	9.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	14	53	7.53	28.49	27.46	134.64	2.44	11.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	64	5.91	34.41	15.84	150.48	1.41	13.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	15	79	8.06	42.47	43.39	193.87	3.85	17.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	87	4.30	46.77	30.54	224.41	2.71	19.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	98	5.91	52.69	37.25	261.66	3.31	23.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	107	4.84	57.53	37.69	299.35	3.35	26.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	111	2.15	59.68	13.45	312.80	1.19	27.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	117	3.23	62.90	71.08	383.87	6.31	34.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	13	130	6.99	69.89	133.56	517.43	11.86	45.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	139	4.84	74.73	37.01	554.44	3.29	49.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	13	152	6.99	81.72	233.22	787.67	20.71	69.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	21	173	11.29	93.01	198.76	986.43	17.65	87.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	11	184	5.91	98.92	115.05	1,101.48	10.22	97.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	186	1.08	100.00	24.61	1,126.08	2.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	186	0.00	100.00	0.00	1,126.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				186				1,126.08				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2203 MIXED

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	4.67	4.67	20.83	20.83	1.87	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	0.93	5.61	0.76	21.59	0.07	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	0.93	6.54	0.48	22.06	0.04	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	9	1.87	8.41	1.44	23.51	0.13	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	16	6.54	14.95	5.40	28.91	0.48	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	23	6.54	21.50	3.30	32.21	0.30	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	28	4.67	26.17	2.65	34.86	0.24	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	40	11.21	37.38	11.09	45.95	0.99	4.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	13	53	12.15	49.53	28.05	74.01	2.51	6.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	58	4.67	54.21	12.63	86.64	1.13	7.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	63	4.67	58.88	18.25	104.89	1.63	9.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	73	9.35	68.22	53.79	158.67	4.82	14.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	74	0.93	69.16	5.56	164.24	0.50	14.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	80	5.61	74.77	51.19	215.42	4.58	19.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	83	2.80	77.57	32.18	247.61	2.88	22.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	92	8.41	85.98	95.29	342.90	8.53	30.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	96	3.74	89.72	295.74	638.64	26.49	57.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	99	2.80	92.52	4.06	642.70	0.36	57.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	105	5.61	98.13	211.49	854.19	18.94	76.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		2	107	1.87	100.00	262.39	1,116.58	23.50	100.00	3	3	100.00	100.00	1.49	1.49	100.00	100.00	0.57	0.13
				107				1,116.58				3				1.49				0.13	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 221 INDUSTRIAL, MINING AND COMMERCIAL MACHINERY,WITHOUT MELTING

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	1.59	1.59	16.93	16.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	1.26	2.86	13.41	30.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	3.28	6.14	34.83	65.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	3.28	9.42	34.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	9.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	9.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	9.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	9.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	9.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	9.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	9.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	9.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	9.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	9.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	9.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	9.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	9.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	9.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	9.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					4				9.42				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	28	28	4.58	4.58	30.78	30.78	1.01	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	17	45	2.78	7.36	2.30	33.07	0.08	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	57	1.96	9.33	1.55	34.63	0.05	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	66	1.47	10.80	2.51	37.14	0.08	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	25	91	4.09	14.89	12.17	49.31	0.40	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	20	111	3.27	18.17	6.24	55.54	0.20	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	28	139	4.58	22.75	20.59	76.14	0.67	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	19	158	3.11	25.86	17.22	93.36	0.56	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	18	176	2.95	28.81	19.57	112.93	0.64	3.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	22	198	3.60	32.41	40.42	153.34	1.32	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	23	221	3.76	36.17	31.17	184.52	1.02	6.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	20	241	3.27	39.44	57.32	241.84	1.88	7.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	11	252	1.80	41.24	26.81	268.64	0.88	8.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	37	289	6.06	47.30	124.44	393.08	4.08	12.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	35	324	5.73	53.03	198.45	591.53	6.50	19.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	82	406	13.42	66.45	420.67	1,012.20	13.78	33.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	74	480	12.11	78.56	665.39	1,677.60	21.80	54.96	3	3	12.50	12.50	4.51	4.51	0.31	0.31	0.68	0.27
18	50,000	100,000	75,000	39	519	6.38	84.94	184.58	1,862.18	6.05	61.01	10	13	41.67	54.17	974.91	979.41	67.56	67.87	528.17	52.60
19	100,000	500,000	300,000	70	589	11.46	96.40	697.10	2,559.28	22.84	83.85	9	22	37.50	91.67	463.75	1,443.17	32.14	100.01	66.53	56.39
20	500,000	**UP**		22	611	3.60	100.00	492.92	3,052.20	16.15	100.00	2	24	8.33	100.00	0.09	1,443.08	0.01	100.00	0.02	47.28
				611				3,052.20				24				1,443.08				47.28	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 22111 MECHANICAL ENGINEERING WITHOUTANY MELTING OF METALS

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,131	1,131	16.68	16.68	1,221.49	1,221.49	4.82	4.82	7	7	6.25	6.25	2,814.91	2,814.91	28.67	28.67	230.45	230.45
2	50	100	75	174	1,305	2.57	19.24	68.17	1,289.66	0.27	5.09	0	7	0.00	6.25	0.00	2,814.91	0.00	28.67	0.00	218.27
3	100	200	150	226	1,531	3.33	22.58	126.97	1,416.63	0.50	5.59	0	7	0.00	6.25	0.00	2,814.91	0.00	28.67	0.00	198.71
4	200	300	250	146	1,677	2.15	24.73	51.73	1,468.36	0.20	5.80	1	8	0.89	7.14	12.58	2,827.49	0.13	28.80	24.31	192.56
5	300	500	400	277	1,954	4.08	28.82	135.21	1,603.57	0.53	6.33	2	10	1.79	8.93	17.71	2,845.20	0.18	28.98	13.10	177.43
6	500	750	625	199	2,153	2.93	31.75	161.33	1,764.90	0.64	6.97	5	15	4.46	13.39	117.93	2,963.13	1.20	30.18	73.10	167.89
7	750	1,000	875	214	2,367	3.16	34.91	115.70	1,880.60	0.46	7.42	1	16	0.89	14.29	7.73	2,970.85	0.08	30.26	6.68	157.97
8	1,000	1,500	1,250	254	2,621	3.75	38.65	21.59	1,859.01	0.09	7.34	3	19	2.68	16.96	106.39	3,077.24	1.08	31.34	492.83	165.53
9	1,500	2,000	1,750	213	2,834	3.14	41.79	241.32	2,100.33	0.95	8.29	5	24	4.46	21.43	519.18	3,596.42	5.29	36.63	215.14	171.23
10	2,000	2,500	2,250	152	2,986	2.24	44.03	300.45	2,400.78	1.19	9.48	0	24	0.00	21.43	0.00	3,596.42	0.00	36.63	0.00	149.80
11	2,500	3,000	2,750	141	3,127	2.08	46.11	33.83	2,434.61	0.13	9.61	0	24	0.00	21.43	0.00	3,596.42	0.00	36.63	0.00	147.72
12	3,000	4,000	3,500	183	3,310	2.70	48.81	475.92	2,910.53	1.88	11.49	3	27	2.68	24.11	104.45	3,700.87	1.06	37.69	21.95	127.15
13	4,000	5,000	4,500	186	3,496	2.74	51.56	387.44	3,297.98	1.53	13.02	2	29	1.79	25.89	80.08	3,780.94	0.82	38.51	20.67	114.64
14	5,000	7,500	6,250	355	3,851	5.24	56.79	624.90	3,922.87	2.47	15.49	0	29	0.00	25.89	0.00	3,780.94	0.00	38.51	0.00	96.38
15	7,500	10,000	8,750	255	4,106	3.76	60.55	1,342.22	5,265.09	5.30	20.78	0	29	0.00	25.89	0.00	3,780.94	0.00	38.51	0.00	71.81
16	10,000	20,000	15,000	572	4,678	8.44	68.99	2,609.37	7,874.46	10.30	31.09	6	35	5.36	31.25	679.03	4,459.97	6.92	45.42	26.02	56.64
17	20,000	50,000	35,000	759	5,437	11.19	80.18	5,337.56	13,212.02	21.07	52.16	15	50	13.39	44.64	113.88	4,573.85	1.16	46.58	2.13	34.62
18	50,000	100,000	75,000	485	5,922	7.15	87.33	6,057.27	19,269.30	23.91	76.07	11	61	9.82	54.46	4,066.32	8,640.17	41.41	87.99	67.13	44.84
19	100,000	500,000	300,000	693	6,615	10.22	97.55	3,801.99	23,071.28	15.01	91.08	25	86	22.32	76.79	962.22	9,602.39	9.80	97.79	25.31	41.62
20	500,000	**UP**		166	6,781	2.45	100.00	2,260.74	25,332.02	8.92	100.00	26	112	23.21	100.00	216.94	9,819.32	2.21	100.00	9.60	38.76
				6,781				25,332.02				112				9,819.32				38.76	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	60	60	7.68	7.68	67.08	67.08	2.60	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	29	89	3.71	11.40	5.16	72.23	0.20	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	62	151	7.94	19.33	31.47	103.70	1.22	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	36	187	4.61	23.94	23.71	127.41	0.92	4.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	47	234	6.02	29.96	37.55	164.95	1.46	6.40	4	4	14.29	14.29	220.60	220.60	20.45	20.45	587.53	133.73
6	500	750	625	46	280	5.89	35.85	49.48	214.43	1.92	8.32	4	8	14.29	28.57	203.23	423.83	18.84	39.29	410.73	197.65
7	750	1,000	875	40	320	5.12	40.97	45.46	259.89	1.76	10.08	0	8	0.00	28.57	0.00	423.83	0.00	39.29	0.00	163.08
8	1,000	1,500	1,250	37	357	4.74	45.71	31.81	291.70	1.23	11.32	0	8	0.00	28.57	0.00	423.83	0.00	39.29	0.00	145.29
9	1,500	2,000	1,750	22	379	2.82	48.53	28.92	320.63	1.12	12.44	0	8	0.00	28.57	0.00	423.83	0.00	39.29	0.00	132.19
10	2,000	2,500	2,250	17	396	2.18	50.70	34.31	354.93	1.33	13.77	0	8	0.00	28.57	0.00	423.83	0.00	39.29	0.00	119.41
11	2,500	3,000	2,750	24	420	3.07	53.78	35.70	390.64	1.38	15.15	0	8	0.00	28.57	0.00	423.83	0.00	39.29	0.00	108.50
12	3,000	4,000	3,500	22	442	2.82	56.59	84.30	474.94	3.27	18.42	0	8	0.00	28.57	0.00	423.83	0.00	39.29	0.00	89.24
13	4,000	5,000	4,500	24	466	3.07	59.67	78.90	553.84	3.06	21.48	0	8	0.00	28.57	0.00	423.83	0.00	39.29	0.00	76.53
14	5,000	7,500	6,250	32	498	4.10	63.76	123.55	677.39	4.79	26.28	0	8	0.00	28.57	0.00	423.83	0.00	39.29	0.00	62.57
15	7,500	10,000	8,750	34	532	4.35	68.12	153.20	830.59	5.94	32.22	1	9	3.57	32.14	1.72	425.55	0.16	39.45	1.12	51.23
16	10,000	20,000	15,000	67	599	8.58	76.70	456.15	1,286.74	17.70	49.92	1	10	3.57	35.71	4.31	429.86	0.40	39.85	0.94	33.41
17	20,000	50,000	35,000	80	679	10.24	86.94	353.79	1,640.53	13.72	63.64	10	20	35.71	71.43	196.43	626.29	18.21	58.06	55.52	38.18
18	50,000	100,000	75,000	51	730	6.53	93.47	524.21	2,164.75	20.34	83.98	7	27	25.00	96.43	452.43	1,078.72	41.94	100.00	86.31	49.83
19	100,000	500,000	300,000	34	764	4.35	97.82	274.67	2,439.42	10.66	94.63	0	27	0.00	96.43	0.00	1,078.72	0.00	100.00	0.00	44.22
20	500,000	**UP**		17	781	2.18	100.00	138.40	2,577.82	5.37	100.00	1	28	3.57	100.00	0.00	1,078.72	0.00	100.00	0.00	41.85
				781				2,577.82				28				1,078.72				41.85	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2212 ENAMELLING AND ZINCING PLANTS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	35	35	10.84	10.84	112.38	112.38	4.52	4.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	13	48	4.02	14.86	2.97	115.35	0.12	4.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	58	3.10	17.96	11.89	127.24	0.48	5.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	63	1.55	19.50	4.34	131.58	0.17	5.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	13	76	4.02	23.53	15.66	147.24	0.63	5.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	85	2.79	26.32	18.69	165.93	0.75	6.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	92	2.17	28.48	15.37	181.30	0.62	7.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	60	152	18.58	47.06	49.45	230.75	1.99	9.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	162	3.10	50.15	39.84	270.59	1.60	10.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	164	0.62	50.77	32.12	302.72	1.29	12.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	170	1.86	52.63	48.99	351.71	1.97	14.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	11	181	3.41	56.04	59.15	410.86	2.38	16.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	10	191	3.10	59.13	98.61	509.47	3.96	20.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	15	206	4.64	63.78	233.66	743.14	9.39	29.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	29	235	8.98	72.76	173.54	916.68	6.97	36.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	35	270	10.84	83.59	404.17	1,320.85	16.24	53.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	28	298	8.67	92.26	506.69	1,827.54	20.36	73.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	16	314	4.95	97.21	294.92	2,122.46	11.85	85.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	8	322	2.48	99.69	363.73	2,486.19	14.62	99.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		1	323	0.31	100.00	2.54	2,488.74	0.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				323				2,488.74				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2213 GALVANISINGANODISING

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	25	25	8.71	8.71	182.42	182.42	90.48	90.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	28	1.05	9.76	0.32	182.74	0.16	90.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	35	2.44	12.20	0.78	183.52	0.39	91.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	41	2.09	14.29	1.64	185.16	0.81	91.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	57	5.57	19.86	7.40	192.57	3.67	95.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	69	4.18	24.04	8.68	201.25	4.30	99.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	82	4.53	28.57	15.97	217.22	7.92	107.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	17	99	5.92	34.49	26.88	244.10	13.33	121.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	107	2.79	37.28	21.05	265.14	10.44	131.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	12	119	4.18	41.46	31.61	296.75	15.68	147.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	13	132	4.53	45.99	32.97	329.72	16.35	163.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	27	159	9.41	55.40	122.16	451.88	60.59	224.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	162	1.05	56.45	18.34	470.22	9.10	233.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	17	179	5.92	62.37	87.10	557.32	43.20	276.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	185	2.09	64.46	74.22	631.54	36.81	313.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	48	233	16.72	81.18	433.92	1,065.46	215.22	528.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	27	260	9.41	90.59	244.92	1,310.37	121.48	649.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	10	270	3.48	94.08	102.98	1,413.36	51.08	701.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	8	278	2.79	96.86	109.51	1,522.87	54.32	755.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		9	287	3.14	100.00	1,321.26	201.61	655.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				287				201.61				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2214 METAL/STEEL FURNITURE FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	49	49	7.09	7.09	328.90	328.90	8.53	8.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	25	74	3.62	10.71	3.83	332.73	0.10	8.63	1	1	14.29	14.29	0.54	0.54	0.10	0.10	14.04	0.16
3	100	200	150	25	99	3.62	14.33	6.74	339.47	0.17	8.80	0	1	0.00	14.29	0.00	0.54	0.00	0.10	0.00	0.16
4	200	300	250	10	109	1.45	15.77	12.82	352.28	0.33	9.13	0	1	0.00	14.29	0.00	0.54	0.00	0.10	0.00	0.15
5	300	500	400	24	133	3.47	19.25	27.74	380.02	0.72	9.85	1	2	14.29	28.57	2.44	2.98	0.43	0.53	8.79	0.78
6	500	750	625	35	168	5.07	24.31	40.42	420.44	1.05	10.90	0	2	0.00	28.57	0.00	2.98	0.00	0.53	0.00	0.71
7	750	1,000	875	21	189	3.04	27.35	33.33	453.76	0.86	11.77	0	2	0.00	28.57	0.00	2.98	0.00	0.53	0.00	0.66
8	1,000	1,500	1,250	35	224	5.07	32.42	71.86	525.62	1.86	13.63	0	2	0.00	28.57	0.00	2.98	0.00	0.53	0.00	0.57
9	1,500	2,000	1,750	33	257	4.78	37.19	123.91	649.53	3.21	16.84	0	2	0.00	28.57	0.00	2.98	0.00	0.53	0.00	0.46
10	2,000	2,500	2,250	21	278	3.04	40.23	103.80	753.33	2.69	19.53	0	2	0.00	28.57	0.00	2.98	0.00	0.53	0.00	0.40
11	2,500	3,000	2,750	43	321	6.22	46.45	147.35	900.68	3.82	23.35	0	2	0.00	28.57	0.00	2.98	0.00	0.53	0.00	0.33
12	3,000	4,000	3,500	42	363	6.08	52.53	131.38	1,032.07	3.41	26.76	1	3	14.29	42.86	20.85	23.83	3.71	4.24	15.87	2.31
13	4,000	5,000	4,500	44	407	6.37	58.90	192.08	1,224.15	4.98	31.74	0	3	0.00	42.86	0.00	23.83	0.00	4.24	0.00	1.95
14	5,000	7,500	6,250	44	451	6.37	65.27	287.90	1,512.05	7.46	39.21	0	3	0.00	42.86	0.00	23.83	0.00	4.24	0.00	1.58
15	7,500	10,000	8,750	40	491	5.79	71.06	290.01	1,802.06	7.52	46.72	0	3	0.00	42.86	0.00	23.83	0.00	4.24	0.00	1.32
16	10,000	20,000	15,000	91	582	13.17	84.23	911.01	2,713.07	23.62	70.35	0	3	0.00	42.86	0.00	23.83	0.00	4.24	0.00	0.88
17	20,000	50,000	35,000	64	646	9.26	93.49	733.93	3,447.00	19.03	89.38	0	3	0.00	42.86	0.00	23.83	0.00	4.24	0.00	0.69
18	50,000	100,000	75,000	28	674	4.05	97.54	132.68	3,579.68	3.44	92.82	0	3	0.00	42.86	0.00	23.83	0.00	4.24	0.00	0.67
19	100,000	500,000	300,000	13	687	1.88	99.42	175.06	3,754.74	4.54	97.36	4	7	57.14	100.00	538.65	562.48	95.76	100.00	307.69	14.98
20	500,000	**UP**		4	691	0.58	100.00	101.99	3,856.73	2.64	100.00	0	7	0.00	100.00	0.00	562.48	0.00	100.00	0.00	14.58
					691				3,856.73				7				562.48				14.58

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2215 METAL/STEEL MATTRESSES MANUFACTURING

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	26	26	3.87	3.87	49.76	49.76	1.00	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	30	0.60	4.47	0.20	49.96	0.00	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	41	1.64	6.11	15.51	65.47	0.31	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	53	1.79	7.90	29.92	95.39	0.60	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	28	81	4.17	12.07	32.21	127.59	0.65	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	94	1.94	14.01	13.91	141.51	0.28	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	105	1.64	15.65	39.62	181.12	0.80	3.64	2	2	25.00	25.00	58.74	58.74	22.33	22.33	148.28	32.43
8	1,000	1,500	1,250	24	129	3.58	19.23	65.54	246.66	1.32	4.95	2	4	25.00	50.00	67.77	126.51	25.76	48.10	103.40	51.29
9	1,500	2,000	1,750	25	154	3.73	22.95	69.64	316.30	1.40	6.35	1	5	12.50	62.50	4.13	130.64	1.57	49.67	5.93	41.30
10	2,000	2,500	2,250	13	167	1.94	24.89	65.87	382.17	1.32	7.68	2	7	25.00	87.50	130.12	260.76	49.47	99.14	197.53	68.23
11	2,500	3,000	2,750	20	187	2.98	27.87	65.87	448.03	1.32	9.00	0	7	0.00	87.50	0.00	260.76	0.00	99.14	0.00	58.20
12	3,000	4,000	3,500	59	246	8.79	36.66	343.88	791.91	6.91	15.91	0	7	0.00	87.50	0.00	260.76	0.00	99.14	0.00	32.93
13	4,000	5,000	4,500	43	289	6.41	43.07	274.48	1,066.40	5.51	21.42	0	7	0.00	87.50	0.00	260.76	0.00	99.14	0.00	24.45
14	5,000	7,500	6,250	58	347	8.64	51.71	368.68	1,435.08	7.41	28.83	0	7	0.00	87.50	0.00	260.76	0.00	99.14	0.00	18.17
15	7,500	10,000	8,750	53	400	7.90	59.61	295.95	1,731.03	5.94	34.77	0	7	0.00	87.50	0.00	260.76	0.00	99.14	0.00	15.06
16	10,000	20,000	15,000	88	488	13.11	72.73	777.85	2,508.89	15.62	50.39	1	8	12.50	100.00	2.27	263.03	0.86	100.00	0.29	10.48
17	20,000	50,000	35,000	136	624	20.27	93.00	1,447.28	3,956.16	29.07	79.46	0	8	0.00	100.00	0.00	263.03	0.00	100.00	0.00	6.65
18	50,000	100,000	75,000	29	653	4.32	97.32	565.69	4,521.85	11.36	90.83	0	8	0.00	100.00	0.00	263.03	0.00	100.00	0.00	5.82
19	100,000	500,000	300,000	15	668	2.24	99.55	180.11	4,701.96	3.62	94.44	0	8	0.00	100.00	0.00	263.03	0.00	100.00	0.00	5.59
20	500,000	**UP**		3	671	0.45	100.00	276.58	4,978.54	5.56	100.00	0	8	0.00	100.00	0.00	263.03	0.00	100.00	0.00	5.28
				671				4,978.54				8				263.03				5.28	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2218 MIXED

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	4.00	4.00	222.71	222.71	12.54	12.54	2	2	28.57	28.57	586.84	586.84	99.41	99.41	263.50	263.50
2	50	100	75	1	10	0.44	4.44	0.39	223.10	0.02	12.57	0	2	0.00	28.57	0.00	586.84	0.00	99.41	0.00	263.04
3	100	200	150	1	11	0.44	4.89	0.50	223.59	0.03	12.59	0	2	0.00	28.57	0.00	586.84	0.00	99.41	0.00	262.46
4	200	300	250	12	23	5.33	10.22	5.42	229.01	0.31	12.90	0	2	0.00	28.57	0.00	586.84	0.00	99.41	0.00	256.25
5	300	500	400	3	26	1.33	11.56	27.02	256.03	1.52	14.42	0	2	0.00	28.57	0.00	586.84	0.00	99.41	0.00	229.21
6	500	750	625	14	40	6.22	17.78	30.69	286.72	1.73	16.15	0	2	0.00	28.57	0.00	586.84	0.00	99.41	0.00	204.67
7	750	1,000	875	9	49	4.00	21.78	24.00	310.72	1.35	17.50	0	2	0.00	28.57	0.00	586.84	0.00	99.41	0.00	188.86
8	1,000	1,500	1,250	14	63	6.22	28.00	29.20	339.93	1.64	19.15	0	2	0.00	28.57	0.00	586.84	0.00	99.41	0.00	172.64
9	1,500	2,000	1,750	19	82	8.44	36.44	42.08	382.01	2.37	21.52	0	2	0.00	28.57	0.00	586.84	0.00	99.41	0.00	153.62
10	2,000	2,500	2,250	3	85	1.33	37.78	17.18	399.19	0.97	22.49	0	2	0.00	28.57	0.00	586.84	0.00	99.41	0.00	147.01
11	2,500	3,000	2,750	4	89	1.78	39.56	34.58	433.77	1.95	24.43	0	2	0.00	28.57	0.00	586.84	0.00	99.41	0.00	135.29
12	3,000	4,000	3,500	10	99	4.44	44.00	60.66	494.44	3.42	27.85	0	2	0.00	28.57	0.00	586.84	0.00	99.41	0.00	118.69
13	4,000	5,000	4,500	8	107	3.56	47.56	100.41	594.85	5.66	33.51	0	2	0.00	28.57	0.00	586.84	0.00	99.41	0.00	98.65
14	5,000	7,500	6,250	16	123	7.11	54.67	103.96	698.81	5.86	39.36	0	2	0.00	28.57	0.00	586.84	0.00	99.41	0.00	83.98
15	7,500	10,000	8,750	20	143	8.89	63.56	263.77	962.59	14.86	54.22	0	2	0.00	28.57	0.00	586.84	0.00	99.41	0.00	60.96
16	10,000	20,000	15,000	22	165	9.78	73.33	132.48	1,095.07	7.46	61.68	4	6	57.14	85.71	1.60	588.44	0.27	99.69	1.21	53.74
17	20,000	50,000	35,000	40	205	17.78	91.11	305.49	1,400.56	17.21	78.89	0	6	0.00	85.71	0.00	588.44	0.00	99.69	0.00	42.01
18	50,000	100,000	75,000	2	207	0.89	92.00	251.64	1,652.20	14.17	93.07	0	6	0.00	85.71	0.00	588.44	0.00	99.69	0.00	35.62
19	100,000	500,000	300,000	14	221	6.22	98.22	103.63	1,755.83	5.84	98.90	1	7	14.29	100.00	1.86	590.30	0.31	100.00	1.79	33.62
20	500,000	**UP**		4	225	1.78	100.00	19.47	1,775.30	1.10	100.00	0	7	0.00	100.00	0.00	590.30	0.00	100.00	0.00	33.25
				225				1,775.30				7				590.30				33.25	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 222 MANUFACTURE OF ELECTRICAL APPARATUS ACCUMULATORS AND DRY BAT

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	0.02	0.02	0.46	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	3.75	3.77	97.33	97.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	0.09	3.85	2.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	3.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	3.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	3.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	3.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	3.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	3.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	3.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	3.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	3.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	3.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	3.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	3.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	3.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	3.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	3.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	3.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				3.85				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2221 MANUFACTURE ASSEMBLY AND REPAIR OF ELECTRICAL MACHINES

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	140	140	7.79	7.79	350.26	350.26	4.20	4.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	26	166	1.45	9.23	4.29	354.55	0.05	4.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	51	217	2.84	12.07	22.56	377.11	0.27	4.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	44	261	2.45	14.52	30.62	407.73	0.37	4.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	68	329	3.78	18.30	31.15	438.88	0.37	5.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	71	400	3.95	22.25	50.84	489.72	0.61	5.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	79	479	4.39	26.64	92.19	581.91	1.11	6.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	111	590	6.17	32.81	137.34	719.25	1.65	8.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	71	661	3.95	36.76	146.01	865.27	1.75	10.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	59	720	3.28	40.04	134.59	999.86	1.61	11.98	3	3	15.79	15.79	62.17	62.17	0.55	0.55	46.19	6.22
11	2,500	3,000	2,750	57	777	3.17	43.21	114.60	1,114.46	1.37	13.36	0	3	0.00	15.79	0.00	62.17	0.00	0.55	0.00	5.58
12	3,000	4,000	3,500	117	894	6.51	49.72	294.87	1,409.33	3.53	16.89	3	6	15.79	31.58	3,268.37	3,330.54	28.82	29.36	1108.41	236.32
13	4,000	5,000	4,500	69	963	3.84	53.56	235.30	1,644.63	2.82	19.71	0	6	0.00	31.58	0.00	3,330.54	0.00	29.36	0.00	202.51
14	5,000	7,500	6,250	105	1,068	5.84	59.40	566.94	2,211.57	6.80	26.51	7	13	36.84	68.42	6,797.19	10,127.73	59.93	89.29	1198.93	457.94
15	7,500	10,000	8,750	71	1,139	3.95	63.35	416.80	2,628.37	5.00	31.51	4	17	21.05	89.47	1,214.54	11,342.28	10.71	100.00	291.40	431.53
16	10,000	20,000	15,000	188	1,327	10.46	73.80	1,451.60	4,079.97	17.40	48.90	0	17	0.00	89.47	0.00	11,342.28	0.00	100.00	0.00	278.00
17	20,000	50,000	35,000	164	1,491	9.12	82.93	1,757.58	5,837.55	21.07	69.97	0	17	0.00	89.47	0.00	11,342.28	0.00	100.00	0.00	194.30
18	50,000	100,000	75,000	90	1,581	5.01	87.93	1,230.40	7,067.95	14.75	84.72	0	17	0.00	89.47	0.00	11,342.28	0.00	100.00	0.00	160.47
19	100,000	500,000	300,000	158	1,739	8.79	96.72	1,315.32	8,383.27	15.77	100.49	0	17	0.00	89.47	0.00	11,342.28	0.00	100.00	0.00	135.30
20	500,000	**UP**		59	1,798	3.28	100.00	40.58	8,342.69	0.49	100.00	2	19	10.53	100.00	0.05	11,342.33	0.00	100.00	0.12	135.96
				1,798				8,342.69				19				11,342.33				135.96	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2222 ACCUMULATOR AND DRY BATTERY FACTORIES

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	145	145	42.77	42.77	6.10	6.10	0.93	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	146	0.29	43.07	4.91	11.01	0.75	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	148	0.59	43.66	0.04	11.05	0.01	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	149	0.29	43.95	0.13	11.18	0.02	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	151	0.59	44.54	0.03	11.20	0.00	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	162	3.24	47.79	1.51	12.72	0.23	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	163	0.29	48.08	0.06	12.77	0.01	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	166	0.88	48.97	0.67	13.44	0.10	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	170	1.18	50.15	3.79	17.23	0.58	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	176	1.77	51.92	3.85	21.09	0.59	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	184	2.36	54.28	6.00	27.09	0.92	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	186	0.59	54.87	0.28	27.37	0.04	4.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	193	2.06	56.93	16.68	44.05	2.55	6.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	200	2.06	59.00	0.39	44.44	0.06	6.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	209	2.65	61.65	10.96	55.40	1.68	8.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	35	244	10.32	71.98	219.27	274.67	33.57	42.06	2	2	25.00	25.00	20.27	20.27	2.14	2.14	9.24	7.38
17	20,000	50,000	35,000	36	280	10.62	82.60	108.99	383.66	16.69	58.75	4	6	50.00	75.00	920.46	940.73	97.37	99.51	844.50	245.20
18	50,000	100,000	75,000	28	308	8.26	90.86	84.88	468.55	13.00	71.74	0	6	0.00	75.00	0.00	940.73	0.00	99.51	0.00	200.77
19	100,000	500,000	300,000	26	334	7.67	98.53	94.48	563.03	14.47	86.21	0	6	0.00	75.00	0.00	940.73	0.00	99.51	0.00	167.08
20	500,000	**UP**		5	339	1.47	100.00	90.06	653.09	13.79	100.00	2	8	25.00	100.00	4.63	945.36	0.49	100.00	5.14	144.75
				339				653.09				8				945.36				144.75	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2223 MANUFACTURE OF MEASURING EQUIPMENT PHOTOGRAPHIC APPARATUS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	2.05	2.05	23.36	23.36	1.89	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	0.34	2.39	0.00	23.36	0.00	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	9	0.68	3.07	0.00	23.36	0.00	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	0.34	3.41	0.19	23.55	0.02	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	16	2.05	5.46	1.54	25.09	0.12	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	23	2.39	7.85	2.36	27.45	0.19	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	32	3.07	10.92	0.79	28.24	0.06	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	46	4.78	15.70	18.66	46.90	1.51	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	52	2.05	17.75	12.35	59.25	1.00	4.80	2	2	100.00	100.00	54.66	54.66	100.00	100.00	442.54	92.25
10	2,000	2,500	2,250	2	54	0.68	18.43	2.15	61.40	0.17	4.98	0	2	0.00	100.00	0.00	54.66	0.00	100.00	0.00	89.02
11	2,500	3,000	2,750	14	68	4.78	23.21	22.73	84.13	1.84	6.82	0	2	0.00	100.00	0.00	54.66	0.00	100.00	0.00	64.97
12	3,000	4,000	3,500	4	72	1.37	24.57	19.97	104.10	1.62	8.44	0	2	0.00	100.00	0.00	54.66	0.00	100.00	0.00	52.51
13	4,000	5,000	4,500	6	78	2.05	26.62	426.65	530.75	34.60	43.04	0	2	0.00	100.00	0.00	54.66	0.00	100.00	0.00	10.30
14	5,000	7,500	6,250	25	103	8.53	35.15	63.18	593.93	5.12	48.16	0	2	0.00	100.00	0.00	54.66	0.00	100.00	0.00	9.20
15	7,500	10,000	8,750	3	106	1.02	36.18	30.51	624.44	2.47	50.64	0	2	0.00	100.00	0.00	54.66	0.00	100.00	0.00	8.75
16	10,000	20,000	15,000	41	147	13.99	50.17	165.95	790.39	13.46	64.09	0	2	0.00	100.00	0.00	54.66	0.00	100.00	0.00	6.92
17	20,000	50,000	35,000	40	187	13.65	63.82	147.33	937.72	11.95	76.04	0	2	0.00	100.00	0.00	54.66	0.00	100.00	0.00	5.83
18	50,000	100,000	75,000	32	219	10.92	74.74	93.71	1,031.43	7.60	83.64	0	2	0.00	100.00	0.00	54.66	0.00	100.00	0.00	5.30
19	100,000	500,000	300,000	46	265	15.70	90.44	177.96	1,209.39	14.43	98.07	0	2	0.00	100.00	0.00	54.66	0.00	100.00	0.00	4.52
20	500,000	**UP**		28	293	9.56	100.00	23.80	1,233.19	1.93	100.00	0	2	0.00	100.00	0.00	54.66	0.00	100.00	0.00	4.43
				293				1,233.19				2				54.66				4.43	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2228 MIXED

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	21	21	28.38	28.38	0.42	0.42	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	22	1.35	29.73	0.03	0.44	0.01	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	25	4.05	33.78	0.70	1.14	0.19	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	28	4.05	37.84	1.35	2.49	0.36	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	30	2.70	40.54	0.78	3.27	0.21	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	34	5.41	45.95	11.43	14.69	3.07	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	37	4.05	50.00	8.17	22.86	2.19	6.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	39	2.70	52.70	28.90	51.76	7.76	13.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	42	4.05	56.76	10.81	62.58	2.90	16.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	45	4.05	60.81	12.23	74.81	3.29	20.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	47	2.70	63.51	5.54	80.35	1.49	21.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	48	1.35	64.86	0.00	80.35	0.00	21.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	52	5.41	70.27	22.98	103.33	6.17	27.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	54	2.70	72.97	9.28	112.61	2.49	30.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	56	2.70	75.68	17.16	129.78	4.61	34.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	62	8.11	83.78	116.37	246.14	31.26	66.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	63	1.35	85.14	0.25	246.39	0.07	66.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	72	12.16	97.30	113.23	359.62	30.42	96.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	73	1.35	98.65	7.94	367.56	2.13	98.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		1	74	1.35	100.00	4.71	372.27	1.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				74				372.27				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 223 CABLE AND WIRE FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	8.33	8.33	1.17	1.17	3.79	3.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	8.33	16.67	1.17	2.33	3.79	7.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	8.33	25.00	0.00	2.33	0.00	7.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	8.33	33.33	1.05	1.28	3.41	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	8.33	41.67	2.71	1.43	8.82	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	8.33	50.00	0.01	1.43	0.02	4.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	8.33	58.33	1.90	3.34	6.19	10.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	8.33	66.67	14.06	17.40	45.75	56.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	8.33	75.00	10.52	27.92	34.21	90.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	8.33	83.33	2.24	30.16	7.30	98.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	8.33	91.67	0.00	30.16	0.00	98.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	8.33	100.00	0.58	30.74	1.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	30.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	30.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	30.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	30.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	30.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	30.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	12	0.00	100.00	0.00	30.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					12				30.74				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2231 WIRE FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	31	31	9.45	9.45	52.54	52.54	1.36	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	34	0.91	10.37	2.20	54.75	0.06	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	37	0.91	11.28	1.41	56.15	0.04	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	41	1.22	12.50	0.25	56.40	0.01	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	49	2.44	14.94	0.98	57.38	0.03	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	53	1.22	16.16	1.19	58.57	0.03	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	56	0.91	17.07	9.46	68.04	0.25	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	70	4.27	21.34	31.20	99.24	0.81	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	80	3.05	24.39	9.44	108.68	0.24	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	83	0.91	25.30	8.05	116.72	0.21	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	88	1.52	26.83	8.64	125.36	0.22	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	18	106	5.49	32.32	23.28	148.65	0.60	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	10	116	3.05	35.37	34.00	182.65	0.88	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	26	142	7.93	43.29	84.66	267.30	2.19	6.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	16	158	4.88	48.17	103.91	371.21	2.69	9.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	35	193	10.67	58.84	236.72	607.93	6.13	15.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	52	245	15.85	74.70	810.69	1,418.62	20.99	36.74	2	2	25.00	25.00	137.51	137.51	20.91	20.91	16.96	9.69
18	50,000	100,000	75,000	32	277	9.76	84.45	1,970.97	3,389.60	51.04	87.78	3	5	37.50	62.50	57.28	194.79	8.71	29.62	2.91	5.75
19	100,000	500,000	300,000	32	309	9.76	94.21	215.86	3,605.45	5.59	93.37	3	8	37.50	100.00	462.73	657.52	70.38	100.00	214.37	18.24
20	500,000	**UP**		19	328	5.79	100.00	256.20	3,861.65	6.63	100.00	0	8	0.00	100.00	0.00	657.52	0.00	100.00	0.00	17.03
				328				3,861.65				8				657.52				17.03	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2232 CABLE FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	49	49	8.81	8.81	151.03	151.03	6.00	6.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	53	0.72	9.53	0.17	151.20	0.01	6.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	63	1.80	11.33	0.45	151.65	0.02	6.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	67	0.72	12.05	0.61	152.25	0.02	6.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	75	1.44	13.49	2.27	154.52	0.09	6.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	76	0.18	13.67	0.01	154.53	0.00	6.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	86	1.80	15.47	23.75	178.27	0.94	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	95	1.62	17.09	8.86	187.14	0.35	7.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	103	1.44	18.53	12.65	199.79	0.50	7.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	20	123	3.60	22.12	13.20	212.98	0.52	8.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	129	1.08	23.20	9.61	222.60	0.38	8.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	37	166	6.65	29.86	78.73	301.33	3.13	11.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	21	187	3.78	33.63	23.33	324.67	0.93	12.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	195	1.44	35.07	41.22	365.88	1.64	14.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	23	218	4.14	39.21	76.90	442.78	3.05	17.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	62	280	11.15	50.36	348.63	791.42	13.84	31.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	60	340	10.79	61.15	555.21	1,346.62	22.05	53.47	14	14	43.75	43.75	132.71	132.71	80.89	80.89	23.90	9.86
18	50,000	100,000	75,000	63	403	11.33	72.48	541.23	1,887.85	21.49	74.96	0	14	0.00	43.75	0.00	132.71	0.00	80.89	0.00	7.03
19	100,000	500,000	300,000	81	484	14.57	87.05	475.78	2,363.63	18.89	93.85	4	18	12.50	56.25	7.92	140.64	4.83	85.72	1.67	5.95
20	500,000	**UP**		72	556	12.95	100.00	154.83	2,518.46	6.15	100.00	14	32	43.75	100.00	23.42	164.05	14.28	100.00	15.13	6.51
				556				2,518.46				32				164.05				6.51	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2233 NAILSSCREWSBOLTS AND NUTS FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	20	20	10.00	10.00	122.35	122.35	9.53	9.53	1	1	14.29	14.29	4.45	4.45	8.37	8.37	3.63	3.63
2	50	100	75	2	22	1.00	11.00	0.00	122.35	0.00	9.53	0	1	0.00	14.29	0.00	4.45	0.00	8.37	0.00	3.63
3	100	200	150	3	25	1.50	12.50	0.35	122.70	0.03	9.56	0	1	0.00	14.29	0.00	4.45	0.00	8.37	0.00	3.62
4	200	300	250	1	26	0.50	13.00	0.16	122.86	0.01	9.57	0	1	0.00	14.29	0.00	4.45	0.00	8.37	0.00	3.62
5	300	500	400	3	29	1.50	14.50	5.45	128.30	0.42	10.00	0	1	0.00	14.29	0.00	4.45	0.00	8.37	0.00	3.46
6	500	750	625	5	34	2.50	17.00	4.19	132.49	0.33	10.32	0	1	0.00	14.29	0.00	4.45	0.00	8.37	0.00	3.35
7	750	1,000	875	6	40	3.00	20.00	7.81	140.30	0.61	10.93	0	1	0.00	14.29	0.00	4.45	0.00	8.37	0.00	3.17
8	1,000	1,500	1,250	2	42	1.00	21.00	2.52	142.82	0.20	11.13	0	1	0.00	14.29	0.00	4.45	0.00	8.37	0.00	3.11
9	1,500	2,000	1,750	11	53	5.50	26.50	17.68	160.50	1.38	12.50	0	1	0.00	14.29	0.00	4.45	0.00	8.37	0.00	2.77
10	2,000	2,500	2,250	5	58	2.50	29.00	8.83	169.33	0.69	13.19	0	1	0.00	14.29	0.00	4.45	0.00	8.37	0.00	2.63
11	2,500	3,000	2,750	7	65	3.50	32.50	20.82	190.16	1.62	14.82	0	1	0.00	14.29	0.00	4.45	0.00	8.37	0.00	2.34
12	3,000	4,000	3,500	8	73	4.00	36.50	23.06	213.21	1.80	16.61	0	1	0.00	14.29	0.00	4.45	0.00	8.37	0.00	2.08
13	4,000	5,000	4,500	8	81	4.00	40.50	27.11	240.32	2.11	18.72	2	3	28.57	42.86	46.05	50.50	86.67	95.03	169.88	21.01
14	5,000	7,500	6,250	15	96	7.50	48.00	112.13	352.45	8.74	27.46	0	3	0.00	42.86	0.00	50.50	0.00	95.03	0.00	14.33
15	7,500	10,000	8,750	15	111	7.50	55.50	120.18	472.63	9.36	36.82	0	3	0.00	42.86	0.00	50.50	0.00	95.03	0.00	10.68
16	10,000	20,000	15,000	33	144	16.50	72.00	238.08	710.71	18.55	55.37	0	3	0.00	42.86	0.00	50.50	0.00	95.03	0.00	7.11
17	20,000	50,000	35,000	26	170	13.00	85.00	252.74	963.46	19.69	75.06	0	3	0.00	42.86	0.00	50.50	0.00	95.03	0.00	5.24
18	50,000	100,000	75,000	12	182	6.00	91.00	53.25	1,016.70	4.15	79.21	0	3	0.00	42.86	0.00	50.50	0.00	95.03	0.00	4.97
19	100,000	500,000	300,000	18	200	9.00	100.00	266.81	1,283.51	20.79	100.00	4	7	57.14	100.00	2.64	53.14	4.97	100.00	0.99	4.14
20	500,000	**UP**		0	200	0.00	100.00	0.00	1,283.51	0.00	100.00	0	7	0.00	100.00	0.00	53.14	0.00	100.00	0.00	4.14
				200				1,283.51				7				53.14				4.14	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2238 MIXED

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	8.70	8.70	22.15	22.15	7.41	7.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	1.45	10.14	0.16	22.31	0.05	7.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	1.45	11.59	0.19	22.50	0.06	7.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	1.45	13.04	0.12	22.62	0.04	7.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	15	8.70	21.74	9.71	32.34	3.25	10.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	19	5.80	27.54	2.52	34.86	0.84	11.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	21	2.90	30.43	0.64	35.50	0.21	11.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	23	2.90	33.33	3.93	39.44	1.32	13.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	24	1.45	34.78	2.01	41.45	0.67	13.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	26	2.90	37.68	7.09	48.54	2.37	16.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	30	5.80	43.48	4.24	44.31	1.42	14.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	32	2.90	46.38	2.52	46.83	0.84	15.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	33	1.45	47.83	3.94	50.77	1.32	16.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	34	1.45	49.28	4.18	54.95	1.40	18.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	37	4.35	53.62	12.86	67.81	4.30	22.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	43	8.70	62.32	56.16	123.97	18.79	41.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	49	8.70	71.01	93.63	217.60	31.33	72.82	2	2	100.00	100.00	732.08	732.08	100.00	100.00	781.86	336.43
18	50,000	100,000	75,000	1	50	1.45	72.46	1.85	219.45	0.62	73.44	0	2	0.00	100.00	0.00	732.08	0.00	100.00	0.00	333.60
19	100,000	500,000	300,000	19	69	27.54	100.00	79.38	298.83	26.56	100.00	0	2	0.00	100.00	0.00	732.08	0.00	100.00	0.00	244.98
20	500,000	**UP**		0	69	0.00	100.00	0.00	298.83	0.00	100.00	0	2	0.00	100.00	0.00	732.08	0.00	100.00	0.00	244.98
					69				298.83				2				732.08				244.98

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2241 VEHICLE CONSTRUTION PLANTS INCLUDING BICYCLE AND BECAK

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17	17	7.23	7.23	116.01	116.01	9.43	9.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	26	3.83	11.06	1.60	117.61	0.13	9.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	32	2.55	13.62	0.62	118.23	0.05	9.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	36	1.70	15.32	1.83	120.06	0.15	9.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	37	0.43	15.74	10.09	130.15	0.82	10.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	43	2.55	18.30	5.28	135.43	0.43	11.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	48	2.13	20.43	0.39	135.82	0.03	11.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	57	3.83	24.26	10.75	146.57	0.87	11.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	64	2.98	27.23	27.39	173.97	2.23	14.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	17	81	7.23	34.47	22.73	196.70	1.85	15.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	90	3.83	38.30	23.81	220.51	1.94	17.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	96	2.55	40.85	62.02	282.53	5.04	22.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	105	3.83	44.68	22.00	304.53	1.79	24.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	21	126	8.94	53.62	101.88	406.41	8.28	33.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	15	141	6.38	60.00	66.25	472.66	5.39	38.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	32	173	13.62	73.62	176.46	649.12	14.34	52.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	22	195	9.36	82.98	211.98	861.10	17.23	69.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	18	213	7.66	90.64	208.05	1,069.15	16.91	86.90	2	2	100.00	100.00	809.51	809.51	100.00	100.00	389.10	75.72
19	100,000	500,000	300,000	21	234	8.94	99.57	155.48	1,224.63	12.64	99.54	0	2	0.00	100.00	0.00	809.51	0.00	100.00	0.00	66.10
20	500,000	**UP**		1	235	0.43	100.00	5.64	1,230.27	0.46	100.00	0	2	0.00	100.00	0.00	809.51	0.00	100.00	0.00	65.80
					235				1,230.27				2				809.51				65.80

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2242 CONSTRUCTION OF RAILWAY CARRIAGES AND LOCOMOTIVES

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	5.26	5.26	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	5.26	10.53	0.66	0.66	0.50	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	5.26	15.79	0.13	0.53	0.10	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	5.26	21.05	0.45	0.99	0.34	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	5.26	26.32	0.24	1.22	0.18	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	5.26	31.58	3.42	4.65	2.57	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	5.26	36.84	4.82	9.47	3.61	7.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	5.26	42.11	5.69	15.15	4.26	11.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	5.26	47.37	5.82	20.97	4.36	15.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	5.26	52.63	9.42	30.39	7.06	22.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	5.26	57.89	5.45	35.84	4.08	26.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	5.26	63.16	27.32	63.16	20.48	47.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	5.26	68.42	27.09	90.24	20.31	67.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	5.26	73.68	0.00	90.24	0.00	67.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	5.26	78.95	12.53	102.77	9.39	77.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	16	5.26	84.21	16.99	119.77	12.74	89.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	17	5.26	89.47	13.65	133.42	10.23	100.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	18	5.26	94.74	13.65	119.77	10.23	89.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	19	5.26	100.00	13.63	133.39	10.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	19	0.00	100.00	0.00	133.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					19				133.39				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2243 AIRCRAFT CONSTRUCTION PLANTS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	12.50	12.50	0.51	0.51	8.01	8.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	12.50	25.00	0.99	1.50	15.45	23.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	12.50	37.50	2.09	3.59	32.77	56.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	12.50	50.00	1.24	4.82	19.36	75.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	12.50	62.50	1.00	5.82	15.68	91.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	12.50	75.00	0.08	5.91	1.30	92.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	12.50	87.50	0.09	5.99	1.38	93.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	12.50	100.00	0.39	6.38	6.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	6.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	6.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	6.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	6.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	6.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	6.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	6.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	6.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	6.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	6.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	6.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	8	0.00	100.00	0.00	6.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					8				6.38				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2244 SHIP CONSTRUCTIONNAVAL SHIPYARDS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	33	33	9.02	9.02	27.37	27.37	1.68	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	41	2.19	11.20	4.91	32.28	0.30	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	51	2.73	13.93	5.90	38.18	0.36	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	53	0.55	14.48	1.34	39.52	0.08	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	64	3.01	17.49	10.48	49.99	0.64	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	32	96	8.74	26.23	9.38	59.37	0.57	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	14	110	3.83	30.05	10.51	69.88	0.64	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	13	123	3.55	33.61	34.18	104.06	2.09	6.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	134	3.01	36.61	18.28	122.34	1.12	7.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	13	147	3.55	40.16	22.89	145.23	1.40	8.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	157	2.73	42.90	24.83	170.06	1.52	10.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	17	174	4.64	47.54	26.46	196.52	1.62	12.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	177	0.82	48.36	12.54	209.06	0.77	12.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	20	197	5.46	53.83	86.36	295.42	5.29	18.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	18	215	4.92	58.74	102.31	397.73	6.26	24.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	41	256	11.20	69.95	250.63	648.36	15.34	39.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	35	291	9.56	79.51	298.17	946.53	18.25	57.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	31	322	8.47	87.98	363.76	1,310.29	22.26	80.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	29	351	7.92	95.90	265.69	1,575.98	16.26	96.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		15	366	4.10	100.00	57.98	1,633.96	3.55	100.00	1	1	100.00	100.00	1.31	1.31	100.00	100.00	2.26	0.08
				366				1,633.96				1				1.31				0.08	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2245 VEHICLE ASSEMBLING PLANTS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	56	56	8.48	8.48	187.55	187.55	13.04	13.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	59	0.45	8.94	23.23	210.78	1.61	14.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	62	0.45	9.39	25.42	236.20	1.77	16.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	68	0.91	10.30	0.06	236.26	0.00	16.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	78	1.52	11.82	0.29	236.54	0.02	16.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	17	95	2.58	14.39	3.53	240.08	0.25	16.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	22	117	3.33	17.73	5.87	245.95	0.41	17.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	25	142	3.79	21.52	6.94	252.88	0.48	17.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	33	175	5.00	26.52	13.12	266.01	0.91	18.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	18	193	2.73	29.24	11.51	277.52	0.80	19.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	14	207	2.12	31.36	7.51	285.03	0.52	19.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	25	232	3.79	35.15	21.91	306.93	1.52	21.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	18	250	2.73	37.88	24.85	282.09	1.73	19.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	34	284	5.15	43.03	62.90	344.99	4.37	23.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	31	315	4.70	47.73	57.57	402.57	4.00	27.98	2	2	5.26	5.26	2.24	2.24	0.11	0.11	3.89	0.56
16	10,000	20,000	15,000	61	376	9.24	56.97	131.04	533.60	9.11	37.09	0	2	0.00	5.26	0.00	2.24	0.00	0.11	0.00	0.42
17	20,000	50,000	35,000	73	449	11.06	68.03	53.64	587.24	3.73	40.82	12	14	31.58	36.84	344.45	346.69	17.33	17.44	642.15	59.04
18	50,000	100,000	75,000	37	486	5.61	73.64	258.55	845.79	17.97	58.79	6	20	15.79	52.63	1,601.88	1,948.57	80.59	98.03	619.56	230.38
19	100,000	500,000	300,000	52	538	7.88	81.52	280.19	1,125.99	19.48	78.27	4	24	10.53	63.16	0.84	1,949.41	0.04	98.08	0.30	173.13
20	500,000	**UP**		122	660	18.48	100.00	312.66	1,438.65	21.73	100.00	14	38	36.84	100.00	38.23	1,987.64	1.92	100.00	12.23	138.16
				660				1,438.65				38				1,987.64				138.16	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2248 MIXED

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.22	2.22	5.05	5.05	2.39	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	3	4.44	6.67	0.19	5.24	0.09	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	2.22	8.89	0.26	5.50	0.12	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	2.22	11.11	0.30	5.80	0.14	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	8	6.67	17.78	3.95	9.75	1.87	4.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	15	15.56	33.33	22.12	31.88	10.45	15.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	16	2.22	35.56	0.86	32.74	0.41	15.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	19	6.67	42.22	3.54	36.28	1.67	17.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	20	2.22	44.44	0.00	36.28	0.00	17.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	22	4.44	48.89	1.30	37.58	0.61	17.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	23	2.22	51.11	3.19	40.77	1.51	19.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	24	2.22	53.33	3.43	44.20	1.62	20.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	26	4.44	57.78	4.13	48.33	1.95	22.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	31	11.11	68.89	28.13	76.46	13.28	36.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	36	11.11	80.00	32.57	109.03	15.38	51.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	40	8.89	88.89	29.35	138.38	13.86	65.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	41	2.22	91.11	30.22	168.60	14.27	79.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	44	6.67	97.78	42.44	211.04	20.04	99.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	45	2.22	100.00	0.73	211.77	0.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	45	0.00	100.00	0.00	211.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				45				211.77				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 225 MANUFACTURE AND OR ASSEMBLY OF TELECOMUNICATION OR COMPUTER

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.26	5.26	0.08	0.08	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.26	10.53	0.19	0.27	0.05	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.26	15.79	0.86	1.14	0.21	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.26	21.05	1.95	3.09	0.47	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.26	26.32	4.17	7.26	1.01	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.26	31.58	2.55	9.81	0.62	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.26	36.84	10.57	20.38	2.56	4.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.26	42.11	15.00	35.38	3.63	8.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	5.26	47.37	24.21	59.59	5.85	14.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	5.26	52.63	20.00	79.59	4.83	19.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	5.26	57.89	48.83	128.42	11.80	31.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	5.26	63.16	48.83	177.25	11.80	42.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	5.26	68.42	48.83	226.07	11.80	54.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	5.26	73.68	26.93	253.01	6.51	61.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	5.26	78.95	21.94	274.95	5.30	66.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	5.26	84.21	28.13	303.08	6.80	73.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	5.26	89.47	11.99	315.07	2.90	76.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	18	5.26	94.74	29.48	344.55	7.13	83.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		1	19	5.26	100.00	69.19	413.74	16.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				19				413.74				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2251 MANUFACTURE AND OR ASSEMBLY OF TELECOMUNICATION APPARATUS

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	2.33	2.33	40.87	40.87	1.39	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	17	4.28	6.61	27.24	68.11	0.93	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	21	1.56	8.17	0.66	68.77	0.02	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	26	1.95	10.12	1.98	70.75	0.07	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	30	1.56	11.67	1.28	72.04	0.04	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	15	45	5.84	17.51	5.61	77.65	0.19	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	52	2.72	20.23	15.76	93.41	0.54	3.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	58	2.33	22.57	10.71	104.12	0.37	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	65	2.72	25.29	17.63	121.75	0.60	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	14	79	5.45	30.74	56.04	177.80	1.91	6.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	14	93	5.45	36.19	31.51	209.30	1.08	7.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	98	1.95	38.13	11.20	220.50	0.38	7.53	2	2	100.00	100.00	210.83	210.83	100.00	100.00	1882.35	95.61
13	4,000	5,000	4,500	1	99	0.39	38.52	7.50	228.00	0.26	7.78	0	2	0.00	100.00	0.00	210.83	0.00	100.00	0.00	92.47
14	5,000	7,500	6,250	16	115	6.23	44.75	80.98	308.98	2.76	10.55	0	2	0.00	100.00	0.00	210.83	0.00	100.00	0.00	68.23
15	7,500	10,000	8,750	11	126	4.28	49.03	1,250.70	1,559.69	42.69	53.23	0	2	0.00	100.00	0.00	210.83	0.00	100.00	0.00	13.52
16	10,000	20,000	15,000	22	148	8.56	57.59	143.99	1,703.68	4.91	58.15	0	2	0.00	100.00	0.00	210.83	0.00	100.00	0.00	12.38
17	20,000	50,000	35,000	44	192	17.12	74.71	838.97	2,542.64	28.63	86.78	0	2	0.00	100.00	0.00	210.83	0.00	100.00	0.00	8.29
18	50,000	100,000	75,000	17	209	6.61	81.32	169.88	2,712.53	5.80	92.58	0	2	0.00	100.00	0.00	210.83	0.00	100.00	0.00	7.77
19	100,000	500,000	300,000	30	239	11.67	93.00	134.50	2,847.03	4.59	97.17	0	2	0.00	100.00	0.00	210.83	0.00	100.00	0.00	7.41
20	500,000	**UP**		18	257	7.00	100.00	82.88	2,929.91	2.83	100.00	0	2	0.00	100.00	0.00	210.83	0.00	100.00	0.00	7.20
				257				2,929.91				2				210.83				7.20	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2252 MANUFACTURE AND OR ASSEMBLY OF COMPUTER APPARATUS

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	211	211	67.63	67.63	11.89	11.89	2.53	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	15	226	4.81	72.44	2.35	14.23	0.50	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	18	244	5.77	78.21	5.21	19.44	1.11	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	248	1.28	79.49	1.50	20.94	0.32	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	250	0.64	80.13	1.47	22.41	0.31	4.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	256	1.92	82.05	5.16	27.58	1.10	5.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	260	1.28	83.33	6.64	34.22	1.41	7.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	268	2.56	85.90	22.00	56.21	4.67	11.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	269	0.32	86.22	0.21	56.00	0.04	11.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	274	1.60	87.82	17.00	73.00	3.61	15.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	279	1.60	89.42	13.47	86.47	2.86	18.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	282	0.96	90.38	9.75	96.23	2.07	20.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	287	1.60	91.99	15.02	111.24	3.19	23.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	289	0.64	92.63	14.46	125.71	3.07	26.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	292	0.96	93.59	19.67	145.37	4.18	30.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	299	2.24	95.83	106.63	252.00	22.66	53.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	301	0.64	96.47	57.82	309.83	12.29	65.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	303	0.64	97.12	69.66	379.49	14.80	80.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	9	312	2.88	100.00	91.16	470.65	19.37	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	312	0.00	100.00	0.00	470.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					312				470.65				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2253 MANUFACTURE OF INTEGRATED (IC) FROM CHIPS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.17	2.17	0.03	0.03	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	4	6.52	8.70	0.11	0.07	0.04	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	7	6.52	15.22	4.56	4.63	1.58	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	2.17	17.39	0.03	4.66	0.01	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	2.17	19.57	18.61	23.28	6.45	8.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	2.17	21.74	1.28	24.56	0.44	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	2.17	23.91	0.00	24.56	0.00	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	2.17	26.09	4.22	28.78	1.46	9.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	2.17	28.26	10.97	39.75	3.80	13.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	2.17	30.43	4.13	43.88	1.43	15.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	2.17	32.61	10.54	54.41	3.65	18.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	16	2.17	34.78	25.19	79.60	8.73	27.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	17	2.17	36.96	2.13	77.47	0.74	26.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	18	2.17	39.13	21.61	99.09	7.49	34.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	19	2.17	41.30	0.29	99.37	0.10	34.42	1	1	11.11	11.11	631.51	631.51	26.02	26.02	221460.00	635.50
16	10,000	20,000	15,000	1	20	2.17	43.48	0.01	99.38	0.00	34.43	0	1	0.00	11.11	0.00	631.51	0.00	26.02	0.00	635.43
17	20,000	50,000	35,000	6	26	13.04	56.52	47.93	147.31	16.60	51.03	4	5	44.44	55.56	623.42	1,254.93	25.69	51.71	1300.72	851.88
18	50,000	100,000	75,000	5	31	10.87	67.39	29.50	176.81	10.22	61.25	4	9	44.44	100.00	1,171.70	2,426.63	48.29	100.00	3971.85	1372.43
19	100,000	500,000	300,000	5	36	10.87	78.26	16.33	160.48	5.66	55.59	0	9	0.00	100.00	0.00	2,426.63	0.00	100.00	0.00	1512.10
20	500,000	**UP**		10	46	21.74	100.00	128.19	288.67	44.41	100.00	0	9	0.00	100.00	0.00	2,426.63	0.00	100.00	0.00	840.63
				46				288.67				9				2,426.63				840.63	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	6.25	6.25	1.07	1.07	1.65	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	6.25	12.50	0.99	2.06	1.53	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	6.25	18.75	1.32	3.38	2.04	5.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	6.25	25.00	0.83	4.21	1.28	6.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	6.25	31.25	18.00	22.21	27.85	34.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	6.25	37.50	3.31	25.52	5.13	39.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	6.25	43.75	4.31	29.83	6.66	46.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	6.25	50.00	3.91	33.74	6.05	52.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	6.25	56.25	3.91	37.65	6.05	58.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	6.25	62.50	8.62	46.27	13.33	71.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	6.25	68.75	4.99	51.26	7.72	79.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	6.25	75.00	4.99	56.24	7.72	87.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	6.25	81.25	4.99	61.23	7.72	94.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	6.25	87.50	1.04	62.28	1.61	96.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	6.25	93.75	1.12	63.39	1.73	98.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	6.25	100.00	1.25	64.64	1.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	64.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	64.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	16	0.00	100.00	0.00	64.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				16				64.64				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2261 RADIO AND TELEVISION RECEIVER FACTORIESAUDIO VIDEO RECORDER

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	9.58	9.58	117.42	117.42	10.55	10.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	17	0.60	10.18	0.06	117.48	0.01	10.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	20	1.80	11.98	0.26	117.74	0.02	10.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	21	0.60	12.57	0.00	117.74	0.00	10.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	26	2.99	15.57	1.90	119.64	0.17	10.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	30	2.40	17.96	1.72	121.36	0.15	10.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	32	1.20	19.16	7.29	128.65	0.66	11.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	38	3.59	22.75	21.03	149.68	1.89	13.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	43	2.99	25.75	10.25	159.92	0.92	14.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	51	4.79	30.54	5.16	165.08	0.46	14.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	55	2.40	32.93	7.87	172.95	0.71	15.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	65	5.99	38.92	15.11	188.06	1.36	16.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	72	4.19	43.11	15.60	203.66	1.40	18.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	80	4.79	47.90	53.25	256.91	4.79	23.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	85	2.99	50.90	35.82	292.73	3.22	26.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	33	118	19.76	70.66	229.75	522.48	20.65	46.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	19	137	11.38	82.04	280.87	803.35	25.24	72.20	1	1	100.00	100.00	14.16	14.16	100.00	100.00	5.04	1.76
18	50,000	100,000	75,000	8	145	4.79	86.83	57.72	861.06	5.19	77.39	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	1.64
19	100,000	500,000	300,000	13	158	7.78	94.61	175.92	1,036.99	15.81	93.20	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	1.37
20	500,000	**UP**		9	167	5.39	100.00	75.71	1,112.70	6.80	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	1.27
				167				1,112.70				1				14.16				1.27	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	9.42	9.42	5.49	5.49	0.53	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	14	0.72	10.14	0.25	5.74	0.02	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	16	1.45	11.59	0.58	6.32	0.06	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	17	0.72	12.32	0.56	6.89	0.05	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	21	2.90	15.22	2.69	9.58	0.26	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	27	4.35	19.57	39.20	48.78	3.80	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	28	0.72	20.29	1.29	50.07	0.12	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	36	5.80	26.09	13.02	63.09	1.26	6.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	41	3.62	29.71	35.86	98.95	3.48	9.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	49	5.80	35.51	22.28	121.23	2.16	11.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	52	2.17	37.68	13.26	134.49	1.29	13.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	57	3.62	41.30	26.66	161.15	2.59	15.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	11	68	7.97	49.28	54.85	216.00	5.32	20.95	2	2	22.22	22.22	934.55	934.55	65.84	65.84	1703.84	432.66
14	5,000	7,500	6,250	10	78	7.25	56.52	65.15	281.15	6.32	27.27	0	2	0.00	22.22	0.00	934.55	0.00	65.84	0.00	332.40
15	7,500	10,000	8,750	14	92	10.14	66.67	101.78	382.93	9.87	37.14	0	2	0.00	22.22	0.00	934.55	0.00	65.84	0.00	244.05
16	10,000	20,000	15,000	20	112	14.49	81.16	225.95	608.88	21.91	59.05	3	5	33.33	55.56	84.59	1,019.15	5.96	71.80	37.44	167.38
17	20,000	50,000	35,000	6	118	4.35	85.51	146.82	755.70	14.24	73.29	0	5	0.00	55.56	0.00	1,019.15	0.00	71.80	0.00	134.86
18	50,000	100,000	75,000	11	129	7.97	93.48	99.77	855.47	9.68	82.96	4	9	44.44	100.00	400.29	1,419.43	28.20	100.00	401.21	165.92
19	100,000	500,000	300,000	7	136	5.07	98.55	122.41	977.88	11.87	94.83	0	9	0.00	100.00	0.00	1,419.43	0.00	100.00	0.00	145.15
20	500,000	**UP**		2	138	1.45	100.00	53.27	1,031.15	5.17	100.00	0	9	0.00	100.00	0.00	1,419.43	0.00	100.00	0.00	137.66
				138				1,031.15				9				1,419.43				137.66	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 227 LIGHT BULB FACTORIES MANUFACTURE OF ELECTRONIC TUBES

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	8.89	8.89	56.72	56.72	8.02	8.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	21	2.78	11.67	0.16	56.88	0.02	8.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	13	34	7.22	18.89	0.78	57.66	0.11	8.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	36	1.11	20.00	15.84	73.50	2.24	10.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	41	2.78	22.78	3.86	77.36	0.55	10.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	45	2.22	25.00	0.82	78.18	0.12	11.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	49	2.22	27.22	2.43	80.61	0.34	11.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	58	5.00	32.22	7.88	88.49	1.11	12.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	67	5.00	37.22	14.48	102.97	2.05	14.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	70	1.67	38.89	19.66	122.63	2.78	17.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	75	2.78	41.67	26.12	148.75	3.69	21.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	83	4.44	46.11	16.14	164.89	2.28	23.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	88	2.78	48.89	7.06	171.95	1.00	24.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	21	109	11.67	60.56	50.93	222.88	7.20	31.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	117	4.44	65.00	45.73	268.61	6.47	37.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	17	134	9.44	74.44	214.05	482.66	30.27	68.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	143	5.00	79.44	74.40	557.07	10.52	78.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	19	162	10.56	90.00	35.05	592.11	4.96	83.73	4	4	100.00	100.00	11.25	11.25	100.00	100.00	32.10	1.90
19	100,000	500,000	300,000	8	170	4.44	94.44	42.05	634.16	5.95	89.68	0	4	0.00	100.00	0.00	11.25	0.00	100.00	0.00	1.77
20	500,000	**UP**		10	180	5.56	100.00	73.00	707.16	10.32	100.00	0	4	0.00	100.00	0.00	11.25	0.00	100.00	0.00	1.59
				180				707.16				4				11.25				1.59	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 228 WATCHES AND CLOCKS AND THEIR COMPONENT PARTS FACTORIES

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	7.14	7.14	0.91	0.91	1.07	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	7.14	14.29	3.08	3.99	3.60	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	7.14	21.43	1.64	5.63	1.92	6.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	7.14	28.57	3.65	9.27	4.27	10.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	7.14	35.71	18.23	27.50	21.34	32.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	7.14	42.86	1.54	29.04	1.80	33.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	7.14	50.00	11.53	40.57	13.49	47.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	7.14	57.14	3.96	44.53	4.63	52.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	7.14	64.29	5.12	49.65	6.00	58.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	7.14	71.43	3.06	52.71	3.58	61.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	7.14	78.57	12.81	65.52	14.99	76.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	7.14	85.71	7.69	73.20	9.00	85.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	7.14	92.86	4.59	77.79	5.37	91.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	7.14	100.00	7.64	85.43	8.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	85.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	85.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	85.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	85.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	14	0.00	100.00	0.00	85.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				14				85.43				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 229 METAL JEWELLERY AND PRECIOUS METAL GOODS FACTORIES

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	4.17	4.17	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	4.17	8.33	0.23	0.23	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	4.17	12.50	0.49	0.72	0.34	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	4.17	16.67	0.34	1.06	0.24	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	4.17	20.83	0.00	1.06	0.00	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	4.17	25.00	0.00	1.06	0.00	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	4.17	29.17	1.40	2.46	0.98	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	9	8.33	37.50	3.51	5.97	2.45	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	11	8.33	45.83	4.68	10.65	3.27	7.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	15	16.67	62.50	6.50	17.14	4.54	11.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	17	8.33	70.83	0.00	17.14	0.00	11.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	18	4.17	75.00	6.43	23.58	4.49	16.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	19	4.17	79.17	6.15	29.73	4.30	20.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	20	4.17	83.33	14.62	44.34	10.21	30.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	21	4.17	87.50	34.74	79.08	24.27	55.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	22	4.17	91.67	27.62	106.70	19.30	74.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	23	4.17	95.83	18.20	124.91	12.72	87.28	3	3	42.86	42.86	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	24	4.17	100.00	18.20	143.11	12.72	100.00	4	7	57.14	100.00	11.28	11.28	100.00	100.00	61.94	7.88
19	100,000	500,000	300,000	0	24	0.00	100.00	0.00	143.11	0.00	100.00	0	7	0.00	100.00	0.00	11.28	0.00	100.00	0.00	7.88
20	500,000	**UP**		0	24	0.00	100.00	0.00	143.11	0.00	100.00	0	7	0.00	100.00	0.00	11.28	0.00	100.00	0.00	7.88
				24				143.11				7				11.28				7.88	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2299 OTHER INDUSTRIES IN MAIN CATEGORY 22

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	24	24	7.97	7.97	111.66	111.66	33.85	33.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	27	1.00	8.97	0.53	112.19	0.16	34.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	16	43	5.32	14.29	2.63	114.82	0.80	34.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	45	0.66	14.95	0.26	115.08	0.08	34.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	51	1.99	16.94	1.25	116.33	0.38	35.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	15	66	4.98	21.93	9.13	125.46	2.77	38.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	78	3.99	25.91	11.70	137.15	3.55	41.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	21	99	6.98	32.89	57.04	194.20	17.29	58.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	111	3.99	36.88	41.01	235.21	12.43	71.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	17	128	5.65	42.52	41.89	277.10	12.70	83.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	17	145	5.65	48.17	26.59	303.69	8.06	92.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	154	2.99	51.16	17.84	321.53	5.41	97.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	23	177	7.64	58.80	82.58	404.11	25.03	122.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	24	201	7.97	66.78	1,196.39	792.28	362.64	240.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	13	214	4.32	71.10	58.04	734.24	17.59	222.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	31	245	10.30	81.40	236.84	497.39	71.79	150.77	2	2	100.00	100.00	63.94	63.94	100.00	100.00	26.99	12.85
17	20,000	50,000	35,000	16	261	5.32	86.71	201.73	295.67	61.15	89.62	0	2	0.00	100.00	0.00	63.94	0.00	100.00	0.00	21.62
18	50,000	100,000	75,000	15	276	4.98	91.69	145.43	150.24	44.08	45.54	0	2	0.00	100.00	0.00	63.94	0.00	100.00	0.00	42.56
19	100,000	500,000	300,000	23	299	7.64	99.34	419.10	268.86	127.03	81.50	0	2	0.00	100.00	0.00	63.94	0.00	100.00	0.00	23.78
20	500,000	**UP**		2	301	0.66	100.00	61.05	329.91	18.50	100.00	0	2	0.00	100.00	0.00	63.94	0.00	100.00	0.00	19.38
				301				329.91				2				63.94				19.38	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 23 CHIMECALS/OIL/GAS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.78	2.78	0.13	0.13	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.78	5.56	0.34	0.47	0.15	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.78	8.33	0.49	0.96	0.22	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.78	11.11	0.99	1.95	0.45	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.78	13.89	1.11	3.06	0.50	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.78	16.67	2.12	5.19	0.96	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	2.78	19.44	0.44	5.63	0.20	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	2.78	22.22	2.14	7.77	0.97	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	2.78	25.00	0.38	8.15	0.17	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	12	8.33	33.33	3.32	11.47	1.50	5.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	2.78	36.11	1.79	13.26	0.81	6.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	17	11.11	47.22	5.22	18.48	2.36	8.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	18	2.78	50.00	2.39	20.86	1.08	9.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	19	2.78	52.78	1.55	22.42	0.70	10.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	24	13.89	66.67	6.58	28.99	2.97	13.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	11	35	30.56	97.22	175.30	204.30	79.29	92.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	36	2.78	100.00	16.80	221.10	7.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	36	0.00	100.00	0.00	221.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	36	0.00	100.00	0.00	221.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					36				221.10				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 230 GENERAL CHEMICAL

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	2.71	2.71	5.40	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	16.34	19.05	32.55	37.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	31.14	50.19	62.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	50.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	50.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	50.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	50.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	50.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	50.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	50.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	50.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	50.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	50.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	50.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	50.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	50.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	50.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	50.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	50.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				50.19				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2300 CHEMICAL PRODUCT PHARMACEUTICAL PRODUCTS

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	6.67	6.67	4.26	4.26	5.86	5.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	6.67	13.33	5.42	9.68	7.45	13.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	6.67	20.00	0.73	10.41	1.00	14.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	6.67	26.67	0.76	11.17	1.04	15.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	6.67	33.33	0.76	11.93	1.04	16.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	6.67	40.00	0.00	11.93	0.00	16.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	6.67	46.67	0.00	11.93	0.00	16.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	6.67	53.33	40.10	52.02	55.13	71.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	6.67	60.00	1.68	53.71	2.31	73.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	6.67	66.67	2.27	55.97	3.12	76.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	6.67	73.33	4.61	60.58	6.34	83.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	6.67	80.00	6.22	66.81	8.56	91.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	6.67	86.67	0.01	66.81	0.01	91.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	6.67	93.33	0.01	66.82	0.01	91.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	6.67	100.00	5.91	72.73	8.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	72.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	72.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	72.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	15	0.00	100.00	0.00	72.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					15				72.73				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 23001 GENERAL CHEMICAL PRODUCT FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	3.86	3.86	48.90	48.90	3.15	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	10	0.43	4.29	0.31	49.20	0.02	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	11	0.43	4.72	0.03	49.24	0.00	3.18	2	2	9.09	9.09	15.42	15.42	1.62	1.62	51259.07	31.33
4	200	300	250	1	12	0.43	5.15	0.00	49.24	0.00	3.18	0	2	0.00	9.09	0.00	15.42	0.00	1.62	0.00	31.33
5	300	500	400	1	13	0.43	5.58	0.17	49.41	0.01	3.19	0	2	0.00	9.09	0.00	15.42	0.00	1.62	0.00	31.22
6	500	750	625	6	19	2.58	8.15	0.72	50.13	0.05	3.23	0	2	0.00	9.09	0.00	15.42	0.00	1.62	0.00	30.77
7	750	1,000	875	7	26	3.00	11.16	2.49	52.62	0.16	3.39	0	2	0.00	9.09	0.00	15.42	0.00	1.62	0.00	29.31
8	1,000	1,500	1,250	4	30	1.72	12.88	2.18	54.81	0.14	3.54	0	2	0.00	9.09	0.00	15.42	0.00	1.62	0.00	28.14
9	1,500	2,000	1,750	2	32	0.86	13.73	8.99	63.80	0.58	4.12	0	2	0.00	9.09	0.00	15.42	0.00	1.62	0.00	24.18
10	2,000	2,500	2,250	5	37	2.15	15.88	12.26	76.05	0.79	4.91	0	2	0.00	9.09	0.00	15.42	0.00	1.62	0.00	20.28
11	2,500	3,000	2,750	3	40	1.29	17.17	5.26	81.31	0.34	5.25	0	2	0.00	9.09	0.00	15.42	0.00	1.62	0.00	18.97
12	3,000	4,000	3,500	2	42	0.86	18.03	22.79	104.10	1.47	6.71	0	2	0.00	9.09	0.00	15.42	0.00	1.62	0.00	14.82
13	4,000	5,000	4,500	2	44	0.86	18.88	4.53	108.63	0.29	7.01	0	2	0.00	9.09	0.00	15.42	0.00	1.62	0.00	14.20
14	5,000	7,500	6,250	18	62	7.73	26.61	74.90	183.53	4.83	11.84	0	2	0.00	9.09	0.00	15.42	0.00	1.62	0.00	8.40
15	7,500	10,000	8,750	6	68	2.58	29.18	48.22	231.75	3.11	14.95	0	2	0.00	9.09	0.00	15.42	0.00	1.62	0.00	6.66
16	10,000	20,000	15,000	15	83	6.44	35.62	155.22	386.97	10.01	24.96	5	7	22.73	31.82	872.42	887.84	91.70	93.32	562.04	229.43
17	20,000	50,000	35,000	41	124	17.60	53.22	457.76	844.73	29.53	54.49	0	7	0.00	31.82	0.00	887.84	0.00	93.32	0.00	105.10
18	50,000	100,000	75,000	27	151	11.59	64.81	137.54	982.27	8.87	63.36	2	9	9.09	40.91	20.26	908.10	2.13	95.45	14.73	92.45
19	100,000	500,000	300,000	50	201	21.46	86.27	225.24	1,207.50	14.53	77.89	6	15	27.27	68.18	25.95	934.05	2.73	98.18	11.52	77.35
20	500,000	**UP**		32	233	13.73	100.00	342.81	1,550.32	22.11	100.00	7	22	31.82	100.00	17.35	951.40	1.82	100.00	5.06	61.37
				233				1,550.32				22				951.40				61.37	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 230011 GENERAL CHEMICAL

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	24	24	3.61	3.61	51.70	51.70	1.07	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	26	0.30	3.92	4.93	56.63	0.10	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	30	0.60	4.52	2.08	58.71	0.04	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	37	1.05	5.57	2.97	61.68	0.06	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	44	1.05	6.63	9.61	71.30	0.20	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	54	1.51	8.13	10.13	81.43	0.21	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	62	1.20	9.34	46.82	128.24	0.97	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	31	93	4.67	14.01	56.21	184.46	1.17	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	105	1.81	15.81	55.58	240.03	1.15	4.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	17	122	2.56	18.37	31.10	271.14	0.65	5.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	129	1.05	19.43	30.73	301.87	0.64	6.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	24	153	3.61	23.04	106.02	407.89	2.20	8.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	160	1.05	24.10	31.50	439.39	0.65	9.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	33	193	4.97	29.07	224.63	664.02	4.66	13.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	22	215	3.31	32.38	139.96	803.98	2.90	16.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	86	301	12.95	45.33	909.03	1,713.01	18.86	35.53	12	12	38.71	38.71	2,310.94	2,310.94	82.67	82.67	254.22	134.90
17	20,000	50,000	35,000	122	423	18.37	63.70	898.32	2,611.33	18.63	54.17	5	17	16.13	54.84	259.10	2,570.03	9.27	91.94	28.84	98.42
18	50,000	100,000	75,000	79	502	11.90	75.60	687.03	3,298.36	14.25	68.42	0	17	0.00	54.84	0.00	2,570.03	0.00	91.94	0.00	77.92
19	100,000	500,000	300,000	103	605	15.51	91.11	929.16	4,227.52	19.27	87.69	8	25	25.81	80.65	70.08	2,640.11	2.51	94.45	7.54	62.45
20	500,000	**UP**		59	664	8.89	100.00	593.35	4,820.87	12.31	100.00	6	31	19.35	100.00	155.27	2,795.38	5.55	100.00	26.17	57.98
				664				4,820.87				31				2,795.38				57.98	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 230012 GENERAL CHEMICAL

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	18	18	3.56	3.56	93.29	93.29	2.21	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	19	0.20	3.75	0.00	93.29	0.00	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	29	1.98	5.73	1.15	94.44	0.03	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	36	1.38	7.11	6.50	100.94	0.15	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	40	0.79	7.91	2.12	103.06	0.05	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	17	57	3.36	11.26	7.05	110.11	0.17	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	67	1.98	13.24	24.62	134.73	0.58	3.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	78	2.17	15.42	44.04	178.77	1.04	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	16	94	3.16	18.58	29.72	208.49	0.70	4.94	2	2	8.33	8.33	465.70	465.70	70.84	70.84	1566.72	223.37
10	2,000	2,500	2,250	11	105	2.17	20.75	38.26	246.75	0.91	5.85	1	3	4.17	12.50	8.26	473.96	1.26	72.10	21.58	192.08
11	2,500	3,000	2,750	19	124	3.75	24.51	33.25	280.01	0.79	6.64	1	4	4.17	16.67	3.34	477.30	0.51	72.61	10.05	170.46
12	3,000	4,000	3,500	32	156	6.32	30.83	111.49	391.50	2.64	9.28	0	4	0.00	16.67	0.00	477.30	0.00	72.61	0.00	121.92
13	4,000	5,000	4,500	12	168	2.37	33.20	55.79	447.28	1.32	10.60	3	7	12.50	29.17	112.71	590.01	17.15	89.75	202.04	131.91
14	5,000	7,500	6,250	56	224	11.07	44.27	245.70	692.98	5.82	16.42	0	7	0.00	29.17	0.00	590.01	0.00	89.75	0.00	85.14
15	7,500	10,000	8,750	19	243	3.75	48.02	164.64	857.62	3.90	20.33	0	7	0.00	29.17	0.00	590.01	0.00	89.75	0.00	68.80
16	10,000	20,000	15,000	51	294	10.08	58.10	197.56	1,055.18	4.68	25.01	3	10	12.50	41.67	35.14	625.15	5.35	95.10	17.79	59.25
17	20,000	50,000	35,000	62	356	12.25	70.36	362.54	1,417.72	8.59	33.60	3	13	12.50	54.17	12.69	637.84	1.93	97.03	3.50	44.99
18	50,000	100,000	75,000	52	408	10.28	80.63	411.68	1,829.40	9.76	43.36	11	24	45.83	100.00	19.54	657.39	2.97	100.00	4.75	35.93
19	100,000	500,000	300,000	56	464	11.07	91.70	913.63	2,743.03	21.65	65.01	0	24	0.00	100.00	0.00	657.39	0.00	100.00	0.00	23.97
20	500,000	**UP**		42	506	8.30	100.00	1,476.40	4,219.43	34.99	100.00	0	24	0.00	100.00	0.00	657.39	0.00	100.00	0.00	15.58
				506				4,219.43				24				657.39				15.58	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 23002 PHARMACEUTICAL PRODUCTS FACTORIES AND MEDICATED PLASTER

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	98	98	5.95	5.95	154.71	154.71	2.14	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	12	110	0.73	6.68	1.33	156.04	0.02	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	19	129	1.15	7.84	11.23	167.27	0.16	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	16	145	0.97	8.81	11.31	178.58	0.16	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	47	192	2.86	11.66	33.57	212.15	0.47	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	28	220	1.70	13.37	28.32	240.47	0.39	3.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	27	247	1.64	15.01	13.45	253.91	0.19	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	53	300	3.22	18.23	24.84	278.75	0.34	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	48	348	2.92	21.14	49.81	328.56	0.69	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	25	373	1.52	22.66	34.98	363.54	0.48	5.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	32	405	1.94	24.61	67.12	430.66	0.93	5.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	36	441	2.19	26.79	30.97	461.62	0.43	6.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	56	497	3.40	30.19	67.01	528.63	0.93	7.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	64	561	3.89	34.08	208.22	736.85	2.88	10.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	100	661	6.08	40.16	342.57	1,079.42	4.75	14.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	189	850	11.48	51.64	755.63	1,835.05	10.47	25.42	5	5	9.09	9.09	901.02	901.02	21.42	21.42	119.24	49.10
17	20,000	50,000	35,000	224	1,074	13.61	65.25	1,567.03	3,402.08	21.71	47.13	2	7	3.64	12.73	71.24	972.26	1.69	23.11	4.55	28.58
18	50,000	100,000	75,000	193	1,267	11.73	76.97	1,209.65	4,611.73	16.76	63.89	41	48	74.55	87.27	3,197.91	4,170.17	76.02	99.14	264.37	90.43
19	100,000	500,000	300,000	285	1,552	17.31	94.29	1,647.18	6,258.92	22.82	86.70	5	53	9.09	96.36	34.55	4,204.72	0.82	99.96	2.10	67.18
20	500,000	**UP**		94	1,646	5.71	100.00	959.80	7,218.71	13.30	100.00	2	55	3.64	100.00	1.81	4,206.53	0.04	100.00	0.19	58.27
				1,646				7,218.71				55				4,206.53				58.27	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 23003 NATURAL (TRADITION) DRUGS (JAMU)

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	18	18	7.53	7.53	53.89	53.89	1.07	1.07	1	1	20.00	20.00	26.92	26.92	39.37	39.37	49.95	49.95
2	50	100	75	7	25	2.93	10.46	0.00	53.89	0.00	1.07	0	1	0.00	20.00	0.00	26.92	0.00	39.37	0.00	49.95
3	100	200	150	4	29	1.67	12.13	1.20	55.10	0.02	1.09	0	1	0.00	20.00	0.00	26.92	0.00	39.37	0.00	48.86
4	200	300	250	3	32	1.26	13.39	1.36	56.46	0.03	1.12	0	1	0.00	20.00	0.00	26.92	0.00	39.37	0.00	47.68
5	300	500	400	15	47	6.28	19.67	11.96	68.42	0.24	1.35	0	1	0.00	20.00	0.00	26.92	0.00	39.37	0.00	39.34
6	500	750	625	7	54	2.93	22.59	6.92	75.35	0.14	1.49	0	1	0.00	20.00	0.00	26.92	0.00	39.37	0.00	35.73
7	750	1,000	875	9	63	3.77	26.36	8.77	84.12	0.17	1.66	0	1	0.00	20.00	0.00	26.92	0.00	39.37	0.00	32.00
8	1,000	1,500	1,250	15	78	6.28	32.64	25.01	109.12	0.49	2.16	0	1	0.00	20.00	0.00	26.92	0.00	39.37	0.00	24.67
9	1,500	2,000	1,750	2	80	0.84	33.47	2.72	111.84	0.05	2.21	0	1	0.00	20.00	0.00	26.92	0.00	39.37	0.00	24.07
10	2,000	2,500	2,250	12	92	5.02	38.49	18.01	129.85	0.36	2.57	0	1	0.00	20.00	0.00	26.92	0.00	39.37	0.00	20.73
11	2,500	3,000	2,750	5	97	2.09	40.59	14.80	144.66	0.29	2.86	0	1	0.00	20.00	0.00	26.92	0.00	39.37	0.00	18.61
12	3,000	4,000	3,500	5	102	2.09	42.68	14.31	158.96	0.28	3.14	0	1	0.00	20.00	0.00	26.92	0.00	39.37	0.00	16.93
13	4,000	5,000	4,500	14	116	5.86	48.54	32.57	191.53	0.64	3.79	0	1	0.00	20.00	0.00	26.92	0.00	39.37	0.00	14.06
14	5,000	7,500	6,250	10	126	4.18	52.72	69.04	260.57	1.36	5.15	1	2	20.00	40.00	38.61	65.53	56.47	95.85	55.93	25.15
15	7,500	10,000	8,750	15	141	6.28	59.00	158.18	418.75	3.13	8.28	0	2	0.00	40.00	0.00	65.53	0.00	95.85	0.00	15.65
16	10,000	20,000	15,000	17	158	7.11	66.11	279.86	698.61	5.53	13.81	0	2	0.00	40.00	0.00	65.53	0.00	95.85	0.00	9.38
17	20,000	50,000	35,000	33	191	13.81	79.92	2,792.71	3,491.33	55.21	69.02	0	2	0.00	40.00	0.00	65.53	0.00	95.85	0.00	1.88
18	50,000	100,000	75,000	19	210	7.95	87.87	1,266.62	4,757.95	25.04	94.06	0	2	0.00	40.00	0.00	65.53	0.00	95.85	0.00	1.38
19	100,000	500,000	300,000	24	234	10.04	97.91	270.09	5,028.04	5.34	99.40	3	5	60.00	100.00	2.84	68.37	4.15	100.00	1.05	1.36
20	500,000	**UP**		5	239	2.09	100.00	30.27	5,058.31	0.60	100.00	0	5	0.00	100.00	0.00	68.37	0.00	100.00	0.00	1.35
				239				5,058.31				5				68.37				1.35	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 23004 INSECTICIDE AND HERBICIDE FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	2.21	2.21	120.69	120.69	6.45	6.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	10	0.25	2.46	0.05	120.73	0.00	6.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	15	1.23	3.69	1.15	121.88	0.06	6.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	17	0.49	4.18	0.35	122.23	0.02	6.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	24	1.72	5.90	0.44	122.67	0.02	6.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	26	0.49	6.39	1.00	123.66	0.05	6.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	32	1.47	7.86	27.90	151.57	1.49	8.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	44	2.95	10.81	12.90	164.47	0.69	8.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	51	1.72	12.53	1.58	166.04	0.08	8.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	56	1.23	13.76	9.85	175.89	0.53	9.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	13	69	3.19	16.95	14.75	190.64	0.79	10.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	17	86	4.18	21.13	69.08	259.72	3.69	13.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	13	99	3.19	24.32	33.69	293.41	1.80	15.69	1	1	7.69	7.69	12.60	12.60	9.85	9.85	37.40	4.29
14	5,000	7,500	6,250	43	142	10.57	34.89	150.79	444.21	8.06	23.76	1	2	7.69	15.38	1.53	14.13	1.20	11.05	1.01	3.18
15	7,500	10,000	8,750	17	159	4.18	39.07	146.70	590.91	7.85	31.60	0	2	0.00	15.38	0.00	14.13	0.00	11.05	0.00	2.39
16	10,000	20,000	15,000	53	212	13.02	52.09	301.17	892.08	16.11	47.71	1	3	7.69	23.08	1.53	15.66	1.20	12.24	0.51	1.76
17	20,000	50,000	35,000	81	293	19.90	71.99	494.08	1,386.15	26.42	74.13	2	5	15.38	38.46	87.73	103.39	68.59	80.84	17.76	7.46
18	50,000	100,000	75,000	56	349	13.76	85.75	223.43	1,609.58	11.95	86.08	8	13	61.54	100.00	24.51	127.91	19.16	100.00	10.97	7.95
19	100,000	500,000	300,000	51	400	12.53	98.28	173.70	1,783.28	9.29	95.37	0	13	0.00	100.00	0.00	127.91	0.00	100.00	0.00	7.17
20	500,000	**UP**		7	407	1.72	100.00	86.54	1,869.82	4.63	100.00	0	13	0.00	100.00	0.00	127.91	0.00	100.00	0.00	6.84
				407				1,869.82				13				127.91				6.84	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 23005 PAINT AND VARNISH FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	2.22	2.22	6.84	6.84	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	7	0.89	3.11	1.62	8.46	0.04	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	13	2.67	5.78	7.66	16.12	0.19	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	16	1.33	7.11	1.70	17.82	0.04	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	14	30	6.22	13.33	3.31	21.12	0.08	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	37	3.11	16.44	2.68	23.80	0.07	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	50	5.78	22.22	5.36	29.17	0.13	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	15	65	6.67	28.89	38.74	67.90	0.97	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	75	4.44	33.33	35.69	103.60	0.90	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	12	87	5.33	38.67	20.03	123.63	0.50	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	94	3.11	41.78	31.89	155.52	0.80	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	19	113	8.44	50.22	80.53	236.05	2.03	5.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	118	2.22	52.44	85.81	321.85	2.16	8.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	127	4.00	56.44	72.63	394.48	1.83	9.93	2	2	13.33	13.33	2,309.19	2,309.19	85.32	85.32	3179.50	585.37
15	7,500	10,000	8,750	13	140	5.78	62.22	153.43	547.91	3.86	13.79	0	2	0.00	13.33	0.00	2,309.19	0.00	85.32	0.00	421.46
16	10,000	20,000	15,000	21	161	9.33	71.56	241.41	789.32	6.08	19.87	2	4	13.33	26.67	180.37	2,489.57	6.66	91.99	74.72	315.41
17	20,000	50,000	35,000	28	189	12.44	84.00	2,160.74	2,950.06	54.38	74.25	9	13	60.00	86.67	152.65	2,642.22	5.64	97.63	7.06	89.56
18	50,000	100,000	75,000	11	200	4.89	88.89	223.25	3,173.31	5.62	79.87	2	15	13.33	100.00	64.20	2,706.42	2.37	100.00	28.76	85.29
19	100,000	500,000	300,000	18	218	8.00	96.89	349.72	3,523.03	8.80	88.67	0	15	0.00	100.00	0.00	2,706.42	0.00	100.00	0.00	76.82
20	500,000	**UP**		7	225	3.11	100.00	450.05	3,973.08	11.33	100.00	0	15	0.00	100.00	0.00	2,706.42	0.00	100.00	0.00	68.12
				225				3,973.08				15				2,706.42				68.12	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 230051 SOLVENT BASE PRODUCT

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	61	61	7.14	7.14	383.85	383.85	3.51	3.51	1	1	2.13	2.13	6.90	6.90	0.04	0.04	1.80	1.80
2	50	100	75	1	62	0.12	7.26	0.07	383.93	0.00	3.51	0	1	0.00	2.13	0.00	6.90	0.00	0.04	0.00	1.80
3	100	200	150	6	68	0.70	7.96	19.49	403.42	0.18	3.69	0	1	0.00	2.13	0.00	6.90	0.00	0.04	0.00	1.71
4	200	300	250	9	77	1.05	9.02	29.36	432.78	0.27	3.96	0	1	0.00	2.13	0.00	6.90	0.00	0.04	0.00	1.59
5	300	500	400	10	87	1.17	10.19	45.30	478.09	0.41	4.37	0	1	0.00	2.13	0.00	6.90	0.00	0.04	0.00	1.44
6	500	750	625	10	97	1.17	11.36	59.65	537.74	0.55	4.92	0	1	0.00	2.13	0.00	6.90	0.00	0.04	0.00	1.28
7	750	1,000	875	25	122	2.93	14.29	107.51	645.24	0.98	5.90	0	1	0.00	2.13	0.00	6.90	0.00	0.04	0.00	1.07
8	1,000	1,500	1,250	31	153	3.63	17.92	155.42	800.67	1.42	7.32	0	1	0.00	2.13	0.00	6.90	0.00	0.04	0.00	0.86
9	1,500	2,000	1,750	37	190	4.33	22.25	382.21	1,182.87	3.50	10.82	1	2	2.13	4.26	55.36	62.26	0.32	0.37	14.48	5.26
10	2,000	2,500	2,250	26	216	3.04	25.29	114.06	1,296.94	1.04	11.86	0	2	0.00	4.26	0.00	62.26	0.00	0.37	0.00	4.80
11	2,500	3,000	2,750	27	243	3.16	28.45	217.06	1,514.00	1.98	13.85	0	2	0.00	4.26	0.00	62.26	0.00	0.37	0.00	4.11
12	3,000	4,000	3,500	72	315	8.43	36.89	460.17	1,974.17	4.21	18.05	8	10	17.02	21.28	3,459.40	3,521.66	20.28	20.65	751.77	178.39
13	4,000	5,000	4,500	37	352	4.33	41.22	330.46	2,304.62	3.02	21.08	0	10	0.00	21.28	0.00	3,521.66	0.00	20.65	0.00	152.81
14	5,000	7,500	6,250	55	407	6.44	47.66	512.93	2,817.55	4.69	25.77	12	22	25.53	46.81	79.45	3,601.11	0.47	21.12	15.49	127.81
15	7,500	10,000	8,750	76	483	8.90	56.56	907.72	3,725.28	8.30	34.07	7	29	14.89	61.70	544.12	4,145.23	3.19	24.31	59.94	111.27
16	10,000	20,000	15,000	125	608	14.64	71.19	2,227.86	5,953.13	20.37	54.44	15	44	31.91	93.62	12,843.99	16,989.22	75.31	99.62	576.52	285.38
17	20,000	50,000	35,000	126	734	14.75	85.95	2,418.78	8,371.91	22.12	76.56	1	45	2.13	95.74	11.50	17,000.72	0.07	99.69	0.48	203.07
18	50,000	100,000	75,000	59	793	6.91	92.86	1,288.87	9,660.78	11.79	88.35	0	45	0.00	95.74	0.00	17,000.72	0.00	99.69	0.00	175.98
19	100,000	500,000	300,000	55	848	6.44	99.30	655.95	10,316.73	6.00	94.34	2	47	4.26	100.00	53.47	17,054.19	0.31	100.00	8.15	165.31
20	500,000	**UP**		6	854	0.70	100.00	618.42	10,935.16	5.66	100.00	0	47	0.00	100.00	0.00	17,054.19	0.00	100.00	0.00	155.96
				854				10,935.16				47				17,054.19				155.96	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 230052 WATER BASE PRODUCT

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	705	705	83.93	83.93	92.34	92.34	6.23	6.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	706	0.12	84.05	0.17	92.51	0.01	6.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	713	0.83	84.88	0.33	92.84	0.02	6.27	2	2	28.57	28.57	0.39	0.39	0.05	0.05	119.41	0.43
4	200	300	250	2	715	0.24	85.12	0.10	92.94	0.01	6.27	0	2	0.00	28.57	0.00	0.39	0.00	0.05	0.00	0.42
5	300	500	400	5	720	0.60	85.71	7.83	100.78	0.53	6.80	0	2	0.00	28.57	0.00	0.39	0.00	0.05	0.00	0.39
6	500	750	625	1	721	0.12	85.83	3.79	104.57	0.26	7.06	0	2	0.00	28.57	0.00	0.39	0.00	0.05	0.00	0.38
7	750	1,000	875	3	724	0.36	86.19	6.43	111.00	0.43	7.49	0	2	0.00	28.57	0.00	0.39	0.00	0.05	0.00	0.36
8	1,000	1,500	1,250	5	729	0.60	86.79	21.80	132.80	1.47	8.96	5	7	71.43	100.00	803.36	803.76	99.95	100.00	3685.37	605.26
9	1,500	2,000	1,750	4	733	0.48	87.26	12.93	145.73	0.87	9.83	0	7	0.00	100.00	0.00	803.76	0.00	100.00	0.00	551.55
10	2,000	2,500	2,250	2	735	0.24	87.50	19.19	164.92	1.30	11.13	0	7	0.00	100.00	0.00	803.76	0.00	100.00	0.00	487.36
11	2,500	3,000	2,750	1	736	0.12	87.62	0.00	164.92	0.00	11.13	0	7	0.00	100.00	0.00	803.76	0.00	100.00	0.00	487.36
12	3,000	4,000	3,500	6	742	0.71	88.33	24.12	189.04	1.63	12.76	0	7	0.00	100.00	0.00	803.76	0.00	100.00	0.00	425.17
13	4,000	5,000	4,500	3	745	0.36	88.69	14.11	203.15	0.95	13.71	0	7	0.00	100.00	0.00	803.76	0.00	100.00	0.00	395.64
14	5,000	7,500	6,250	8	753	0.95	89.64	55.85	259.00	3.77	17.48	0	7	0.00	100.00	0.00	803.76	0.00	100.00	0.00	310.33
15	7,500	10,000	8,750	2	755	0.24	89.88	22.89	281.89	1.54	19.02	0	7	0.00	100.00	0.00	803.76	0.00	100.00	0.00	285.13
16	10,000	20,000	15,000	18	773	2.14	92.02	247.11	528.99	16.68	35.70	0	7	0.00	100.00	0.00	803.76	0.00	100.00	0.00	151.94
17	20,000	50,000	35,000	43	816	5.12	97.14	551.15	1,080.15	37.19	72.89	0	7	0.00	100.00	0.00	803.76	0.00	100.00	0.00	74.41
18	50,000	100,000	75,000	10	826	1.19	98.33	225.88	1,306.02	15.24	88.13	0	7	0.00	100.00	0.00	803.76	0.00	100.00	0.00	61.54
19	100,000	500,000	300,000	13	839	1.55	99.88	142.17	1,448.20	9.59	97.73	0	7	0.00	100.00	0.00	803.76	0.00	100.00	0.00	55.50
20	500,000	**UP**		1	840	0.12	100.00	33.69	1,481.89	2.27	100.00	0	7	0.00	100.00	0.00	803.76	0.00	100.00	0.00	54.24
				840				1,481.89				7				803.76				54.24	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 23006 ACID ALKALINE FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	7.14	7.14	21.44	21.44	5.71	5.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	3.57	10.71	2.81	24.24	0.75	6.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	3.57	14.29	19.30	43.55	5.14	11.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	3.57	17.86	29.90	73.44	7.97	19.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	3.57	21.43	45.65	119.09	12.16	31.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	3.57	25.00	8.97	128.06	2.39	34.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	3.57	28.57	15.37	143.42	4.09	38.22	2	2	40.00	40.00	2.33	2.33	64.33	64.33	15.19	1.63
8	1,000	1,500	1,250	1	9	3.57	32.14	6.77	150.20	1.80	40.02	0	2	0.00	40.00	0.00	2.33	0.00	64.33	0.00	1.55
9	1,500	2,000	1,750	1	10	3.57	35.71	40.66	190.86	10.84	50.86	0	2	0.00	40.00	0.00	2.33	0.00	64.33	0.00	1.22
10	2,000	2,500	2,250	1	11	3.57	39.29	1.44	192.30	0.38	51.24	0	2	0.00	40.00	0.00	2.33	0.00	64.33	0.00	1.21
11	2,500	3,000	2,750	1	12	3.57	42.86	3.23	195.53	0.86	52.10	0	2	0.00	40.00	0.00	2.33	0.00	64.33	0.00	1.19
12	3,000	4,000	3,500	1	13	3.57	46.43	37.23	232.76	9.92	62.02	0	2	0.00	40.00	0.00	2.33	0.00	64.33	0.00	1.00
13	4,000	5,000	4,500	1	14	3.57	50.00	16.40	249.16	4.37	66.39	0	2	0.00	40.00	0.00	2.33	0.00	64.33	0.00	0.94
14	5,000	7,500	6,250	1	15	3.57	53.57	4.25	253.42	1.13	67.53	0	2	0.00	40.00	0.00	2.33	0.00	64.33	0.00	0.92
15	7,500	10,000	8,750	1	16	3.57	57.14	9.52	262.94	2.54	70.06	0	2	0.00	40.00	0.00	2.33	0.00	64.33	0.00	0.89
16	10,000	20,000	15,000	1	17	3.57	60.71	4.25	267.19	1.13	71.20	0	2	0.00	40.00	0.00	2.33	0.00	64.33	0.00	0.87
17	20,000	50,000	35,000	5	22	17.86	78.57	46.84	314.04	12.48	83.68	3	5	60.00	100.00	1.29	3.63	35.67	100.00	2.76	1.16
18	50,000	100,000	75,000	4	26	14.29	92.86	25.65	339.68	6.83	90.51	0	5	0.00	100.00	0.00	3.63	0.00	100.00	0.00	1.07
19	100,000	500,000	300,000	2	28	7.14	100.00	35.60	375.29	9.49	100.00	0	5	0.00	100.00	0.00	3.63	0.00	100.00	0.00	0.97
20	500,000	**UP**		0	28	0.00	100.00	0.00	375.29	0.00	100.00	0	5	0.00	100.00	0.00	3.63	0.00	100.00	0.00	0.97
					28				375.29				5				3.63				0.97

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 23007 CHLORIALKALI ELECTROLYSIS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	16.67	16.67	1.98	1.98	2.49	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	8.33	25.00	3.83	5.80	4.83	7.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	8.33	33.33	0.64	6.44	0.80	8.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	8.33	41.67	7.90	14.34	9.97	18.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	8.33	50.00	11.85	26.19	14.95	33.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	8.33	58.33	15.80	42.00	19.94	52.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	8.33	66.67	3.96	45.96	5.00	57.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	8.33	75.00	0.00	45.96	0.00	57.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	8.33	83.33	7.90	53.86	9.97	67.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	8.33	91.67	0.00	53.86	0.00	67.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	8.33	100.00	25.41	79.27	32.05	100.00	1	1	100.00	100.00	0.08	0.08	100.00	100.00	0.33	0.11
12	3,000	4,000	3,500	0	12	0.00	100.00	0.00	79.27	0.00	100.00	0	1	0.00	100.00	0.00	0.08	0.00	100.00	0.00	0.11
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	79.27	0.00	100.00	0	1	0.00	100.00	0.00	0.08	0.00	100.00	0.00	0.11
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	79.27	0.00	100.00	0	1	0.00	100.00	0.00	0.08	0.00	100.00	0.00	0.11
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	79.27	0.00	100.00	0	1	0.00	100.00	0.00	0.08	0.00	100.00	0.00	0.11
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	79.27	0.00	100.00	0	1	0.00	100.00	0.00	0.08	0.00	100.00	0.00	0.11
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	79.27	0.00	100.00	0	1	0.00	100.00	0.00	0.08	0.00	100.00	0.00	0.11
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	79.27	0.00	100.00	0	1	0.00	100.00	0.00	0.08	0.00	100.00	0.00	0.11
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	79.27	0.00	100.00	0	1	0.00	100.00	0.00	0.08	0.00	100.00	0.00	0.11
20	500,000	**UP**		0	12	0.00	100.00	0.00	79.27	0.00	100.00	0	1	0.00	100.00	0.00	0.08	0.00	100.00	0.00	0.11
					12				79.27				1				0.08				0.11

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 23008 AIR SEPARATION GASESEG OXYGENNITROGENHYDROGEN

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	4.17	4.17	4.80	4.80	1.63	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	4.17	8.33	0.00	4.80	0.00	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	4.17	12.50	15.11	19.91	5.12	6.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	4.17	16.67	1.63	21.54	0.55	7.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	6	8.33	25.00	1.76	23.30	0.60	7.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	4.17	29.17	2.53	25.84	0.86	8.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	4.17	33.33	2.98	28.82	1.01	9.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	4.17	37.50	8.35	37.16	2.83	12.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	4.17	41.67	4.39	41.55	1.49	14.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	4.17	45.83	17.07	58.62	5.78	19.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	4.17	50.00	17.08	75.70	5.79	25.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	4.17	54.17	30.49	106.19	10.33	35.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	4.17	58.33	12.07	118.26	4.09	40.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	18	16.67	75.00	45.35	163.61	15.36	55.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	21	12.50	87.50	40.28	203.89	13.65	69.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	22	4.17	91.67	89.90	293.79	30.46	99.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	23	4.17	95.83	0.44	294.24	0.15	99.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	24	4.17	100.00	0.95	295.18	0.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	24	0.00	100.00	0.00	295.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	24	0.00	100.00	0.00	295.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					24				295.18				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 23009 PEROXIDE MANUFACTURE APPLICATION AND STORAGE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.76	4.76	0.15	0.15	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.76	9.52	0.66	0.82	0.33	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.76	14.29	1.79	2.61	0.89	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.76	19.05	2.12	4.73	1.06	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.76	23.81	1.22	5.95	0.61	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	4.76	28.57	9.05	15.00	4.53	7.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	4.76	33.33	1.71	16.71	0.85	8.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	4.76	38.10	6.46	23.17	3.23	11.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	4.76	42.86	2.02	25.18	1.01	12.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	4.76	47.62	1.44	26.62	0.72	13.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	4.76	52.38	7.62	34.24	3.81	17.12	2	2	33.33	33.33	379.51	379.51	41.30	41.30	4980.42	1108.30
13	4,000	5,000	4,500	1	12	4.76	57.14	7.62	41.86	3.81	20.93	1	3	16.67	50.00	7.45	386.96	0.81	42.11	97.83	924.37
14	5,000	7,500	6,250	1	13	4.76	61.90	10.68	52.54	5.34	26.27	3	6	50.00	100.00	531.95	918.91	57.89	100.00	4980.42	1748.86
15	7,500	10,000	8,750	1	14	4.76	66.67	89.93	142.47	44.97	71.24	0	6	0.00	100.00	0.00	918.91	0.00	100.00	0.00	644.98
16	10,000	20,000	15,000	5	19	23.81	90.48	26.88	169.35	13.44	84.68	0	6	0.00	100.00	0.00	918.91	0.00	100.00	0.00	542.62
17	20,000	50,000	35,000	1	20	4.76	95.24	30.00	199.35	15.00	99.68	0	6	0.00	100.00	0.00	918.91	0.00	100.00	0.00	460.95
18	50,000	100,000	75,000	1	21	4.76	100.00	0.64	199.99	0.32	100.00	0	6	0.00	100.00	0.00	918.91	0.00	100.00	0.00	459.49
19	100,000	500,000	300,000	0	21	0.00	100.00	0.00	199.99	0.00	100.00	0	6	0.00	100.00	0.00	918.91	0.00	100.00	0.00	459.49
20	500,000	**UP**		0	21	0.00	100.00	0.00	199.99	0.00	100.00	0	6	0.00	100.00	0.00	918.91	0.00	100.00	0.00	459.49
				21				199.99				6				918.91				459.49	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 23010 OTHERS (EG INORGANIC SALTS)

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.57	3.57	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.57	7.14	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.57	10.71	6.17	6.17	0.63	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.57	14.29	5.74	11.91	0.59	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.57	17.86	0.00	11.91	0.00	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.57	21.43	8.92	20.83	0.92	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	3.57	25.00	99.10	119.93	10.18	12.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	3.57	28.57	114.67	234.59	11.78	24.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	3.57	32.14	19.03	253.63	1.96	26.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	3.57	35.71	0.09	253.72	0.01	26.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	3.57	39.29	5.84	259.55	0.60	26.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	3.57	42.86	0.10	259.65	0.01	26.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	3.57	46.43	0.47	260.12	0.05	26.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	3.57	50.00	3.58	263.70	0.37	27.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	18	14.29	64.29	22.36	286.06	2.30	29.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	19	3.57	67.86	33.40	319.46	3.43	32.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	22	10.71	78.57	173.94	493.40	17.87	50.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	28	21.43	100.00	479.88	973.27	49.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	28	0.00	100.00	0.00	973.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					28				973.27				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 23012 INK FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	9.43	9.43	0.05	0.05	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	11	0.94	10.38	0.37	0.42	0.10	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	16	4.72	15.09	2.96	3.38	0.82	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	17	0.94	16.04	0.03	3.41	0.01	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	21	3.77	19.81	0.08	3.49	0.02	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	27	5.66	25.47	1.60	5.09	0.44	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	32	4.72	30.19	11.10	16.19	3.06	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	33	0.94	31.13	2.25	18.44	0.62	5.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	40	6.60	37.74	4.62	23.06	1.27	6.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	42	1.89	39.62	0.19	23.25	0.05	6.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	44	1.89	41.51	4.55	27.80	1.26	7.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	53	8.49	50.00	21.23	49.04	5.86	13.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	54	0.94	50.94	10.12	59.15	2.79	16.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	62	7.55	58.49	41.53	100.68	11.45	27.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	71	8.49	66.98	56.21	156.89	15.50	43.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	11	82	10.38	77.36	73.44	230.34	20.26	63.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	11	93	10.38	87.74	80.60	310.94	22.23	85.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	101	7.55	95.28	46.67	357.61	12.87	98.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	106	4.72	100.00	4.99	362.60	1.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	106	0.00	100.00	0.00	362.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				106				362.60				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 230121 INK FACTORIES SOLVENT

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	6.69	6.69	26.81	26.81	3.04	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	17	0.42	7.11	1.08	27.89	0.12	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	18	0.42	7.53	2.16	30.04	0.24	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	19	0.42	7.95	0.30	30.35	0.03	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	23	1.67	9.62	4.42	34.77	0.50	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	28	2.09	11.72	3.34	38.11	0.38	4.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	34	2.51	14.23	6.91	45.01	0.78	5.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	48	5.86	20.08	8.86	53.87	1.00	6.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	27	75	11.30	31.38	15.96	69.83	1.81	7.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	80	2.09	33.47	13.15	82.98	1.49	9.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	11	91	4.60	38.08	29.82	112.80	3.38	12.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	97	2.51	40.59	48.07	160.88	5.45	18.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	15	112	6.28	46.86	15.57	176.44	1.76	20.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	34	146	14.23	61.09	87.72	264.16	9.94	29.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	12	158	5.02	66.11	75.67	339.84	8.58	38.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	28	186	11.72	77.82	32.38	372.22	3.67	42.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	34	220	14.23	92.05	312.01	684.23	35.37	77.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	227	2.93	94.98	56.19	740.41	6.37	83.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	10	237	4.18	99.16	136.94	877.35	15.52	99.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		2	239	0.84	100.00	4.83	882.18	0.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				239				882.18				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 230122 INK FACTORIES WATER BASE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	2.21	2.21	0.01	0.01	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	0.74	2.94	7.41	7.42	3.04	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	0.74	3.68	1.09	8.51	0.45	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	0.74	4.41	0.00	8.51	0.00	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	11	3.68	8.09	0.48	9.00	0.20	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	24	9.56	17.65	1.51	10.51	0.62	4.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	28	2.94	20.59	9.65	20.16	3.96	8.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	30	1.47	22.06	1.46	21.62	0.60	8.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	33	2.21	24.26	20.57	42.19	8.44	17.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	38	3.68	27.94	3.82	46.02	1.57	18.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	39	0.74	28.68	0.85	46.87	0.35	19.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	18	57	13.24	41.91	11.29	58.15	4.63	23.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	62	3.68	45.59	2.04	60.19	0.84	24.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	64	1.47	47.06	17.99	78.18	7.38	32.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	71	5.15	52.21	5.42	83.60	2.22	34.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	15	86	11.03	63.24	86.69	170.28	35.59	69.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	17	103	12.50	75.74	49.47	219.76	20.31	90.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	111	5.88	81.62	9.70	229.46	3.98	94.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	24	135	17.65	99.26	14.07	243.52	5.78	99.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		1	136	0.74	100.00	0.05	243.58	0.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					136				243.58				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 231 OIL PROCESSING

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	18.18	18.18	0.20	0.20	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	9.09	27.27	4.50	4.70	5.58	5.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	9.09	36.36	0.00	4.70	0.00	5.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	9.09	45.45	0.00	4.70	0.00	5.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	9.09	54.55	7.48	12.19	9.28	15.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	9.09	63.64	6.18	18.37	7.67	22.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	9.09	72.73	2.49	20.86	3.09	25.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	9.09	81.82	30.76	51.62	38.16	64.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	9.09	90.91	2.95	54.57	3.66	67.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	11	9.09	100.00	26.04	80.61	32.30	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	11	0.00	100.00	0.00	80.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	11	0.00	100.00	0.00	80.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	80.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	80.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	80.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	80.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	80.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	80.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	80.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	11	0.00	100.00	0.00	80.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				11				80.61				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2310 OIL REFINERY,

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	30.23	30.23	33.72	33.72	9.40	9.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	14	2.33	32.56	0.60	34.32	0.17	9.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	15	2.33	34.88	0.13	34.45	0.04	9.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	17	4.65	39.53	0.08	34.53	0.02	9.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	18	2.33	41.86	1.89	36.42	0.53	10.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	19	2.33	44.19	1.35	37.77	0.38	10.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	20	2.33	46.51	0.09	37.85	0.02	10.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	21	2.33	48.84	2.75	40.60	0.76	11.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	22	2.33	51.16	1.14	41.74	0.32	11.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	23	2.33	53.49	6.63	48.37	1.85	13.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	24	2.33	55.81	3.31	51.68	0.92	14.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	25	2.33	58.14	27.91	79.60	7.78	22.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	26	2.33	60.47	10.59	90.19	2.95	25.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	27	2.33	62.79	28.97	119.16	8.07	33.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	28	2.33	65.12	5.43	124.59	1.51	34.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	29	2.33	67.44	2.10	126.69	0.59	35.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	34	11.63	79.07	111.39	238.08	31.04	66.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	36	4.65	83.72	0.23	238.31	0.06	66.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	37	2.33	86.05	11.06	249.37	3.08	69.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		6	43	13.95	100.00	109.54	358.91	30.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				43				358.91				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 23101 DISTILLATION OF HYDROCARBONSATMOSPHERIC

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	0.43	0.43	0.67	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	3.01	3.44	4.70	5.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	23.51	26.95	36.64	42.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	16.67	66.67	12.99	39.94	20.25	62.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	16.67	83.33	8.71	48.65	13.57	75.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	16.67	100.00	15.51	64.16	24.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	64.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	64.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	64.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	64.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	64.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	64.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	64.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	64.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	64.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	64.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	64.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	64.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	6	0.00	100.00	0.00	64.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					6				64.16				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 23105 DEHYDROGENATION OF PARAFFINES INTO BASIC PETROCHEMICAL MATER

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

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

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

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

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2311 OTHER CHEMICAL AND

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	6.67	6.67	5.27	5.27	14.47	14.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	6.67	13.33	0.05	5.32	0.14	14.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	6.67	20.00	0.11	5.42	0.29	14.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	6.67	26.67	1.23	6.66	3.39	18.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	6.67	33.33	3.91	10.57	10.75	29.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	6.67	40.00	9.22	19.79	25.34	54.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	6.67	46.67	0.02	19.81	0.07	54.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	6.67	53.33	0.44	20.26	1.22	55.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	6.67	60.00	0.21	20.47	0.58	56.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	6.67	66.67	3.49	23.96	9.59	65.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	6.67	73.33	2.06	26.02	5.67	71.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	6.67	80.00	1.40	27.43	3.85	75.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	6.67	86.67	2.46	29.89	6.76	82.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	6.67	93.33	5.16	35.05	14.19	96.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	6.67	100.00	1.35	36.40	3.71	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	36.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	36.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	36.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	15	0.00	100.00	0.00	36.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					15				36.40				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	0.12	0.12	1.51	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	0.12	0.24	1.51	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	0.47	0.71	5.77	8.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	16.67	66.67	0.47	1.18	5.77	14.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	16.67	83.33	3.46	4.64	42.73	57.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	16.67	100.00	3.46	8.10	42.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	8.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	8.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	8.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	8.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	8.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	8.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	8.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	8.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	8.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	8.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	8.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	8.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	6	0.00	100.00	0.00	8.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					6				8.10				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 23111 HYDROGEN GENERATION FROM NATURAL GAS OF LIQUID HYDROCARBONS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.27	2.27	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	2.27	4.55	5.76	5.76	0.73	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	2.27	6.82	2.48	8.23	0.32	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	2.27	9.09	0.00	8.23	0.00	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	6	4.55	13.64	13.10	4.87	1.67	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	10	9.09	22.73	0.39	4.48	0.05	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	13	6.82	29.55	6.51	2.03	0.83	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	16	6.82	36.36	8.87	10.90	1.13	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	19	6.82	43.18	660.33	671.23	84.20	85.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	20	2.27	45.45	5.06	676.29	0.65	86.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	21	2.27	47.73	44.10	720.39	5.62	91.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	22	2.27	50.00	5.10	725.49	0.65	92.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	23	2.27	52.27	217.44	508.06	27.73	64.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	24	2.27	54.55	13.10	521.16	1.67	66.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	25	2.27	56.82	13.53	534.69	1.73	68.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	15	40	34.09	90.91	154.38	689.07	19.68	87.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	41	2.27	93.18	46.82	735.89	5.97	93.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	43	4.55	97.73	48.06	783.94	6.13	99.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	44	2.27	100.00	0.30	784.25	0.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	44	0.00	100.00	0.00	784.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				44				784.25				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 23114 OTHER PLANTS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	0.02	0.02	34.61	34.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	0.03	0.05	72.23	106.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	0.00	0.05	6.84	113.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	0.00	0.05	6.84	106.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	0.00	0.04	6.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	0.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	0.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	0.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	0.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	0.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	0.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	0.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	0.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	0.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	0.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	0.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	0.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	0.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	5	0.00	100.00	0.00	0.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				0.04				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 231142 OTHER PLANTS:WATER TREATMENT PLANTS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.42	0.42	27.60	27.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	0.20	0.62	13.13	40.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	0.57	1.18	37.52	78.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	0.33	1.51	21.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					4				1.51				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	2.35	2.35	6.46	6.46	0.33	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	0.59	2.94	1.57	8.03	0.08	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	0.59	3.53	0.86	8.89	0.04	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	0.59	4.12	1.33	10.22	0.07	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	0.59	4.71	0.60	10.82	0.03	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	12	2.35	7.06	4.17	14.99	0.21	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	16	2.35	9.41	5.76	20.74	0.30	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	24	4.71	14.12	15.53	36.27	0.80	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	26	1.18	15.29	7.56	43.83	0.39	2.25	2	2	20.00	20.00	320.88	320.88	98.75	98.75	4243.15	732.02
10	2,000	2,500	2,250	2	28	1.18	16.47	2.22	46.05	0.11	2.37	0	2	0.00	20.00	0.00	320.88	0.00	98.75	0.00	696.76
11	2,500	3,000	2,750	4	32	2.35	18.82	9.97	56.03	0.51	2.88	0	2	0.00	20.00	0.00	320.88	0.00	98.75	0.00	572.73
12	3,000	4,000	3,500	2	34	1.18	20.00	37.45	93.48	1.93	4.80	0	2	0.00	20.00	0.00	320.88	0.00	98.75	0.00	343.26
13	4,000	5,000	4,500	11	45	6.47	26.47	24.33	117.81	1.25	6.06	0	2	0.00	20.00	0.00	320.88	0.00	98.75	0.00	272.37
14	5,000	7,500	6,250	10	55	5.88	32.35	90.87	208.68	4.67	10.73	0	2	0.00	20.00	0.00	320.88	0.00	98.75	0.00	153.76
15	7,500	10,000	8,750	9	64	5.29	37.65	83.31	291.99	4.28	15.01	0	2	0.00	20.00	0.00	320.88	0.00	98.75	0.00	109.89
16	10,000	20,000	15,000	25	89	14.71	52.35	389.73	681.72	20.03	35.04	0	2	0.00	20.00	0.00	320.88	0.00	98.75	0.00	47.07
17	20,000	50,000	35,000	28	117	16.47	68.82	323.58	1,005.30	16.63	51.67	0	2	0.00	20.00	0.00	320.88	0.00	98.75	0.00	31.92
18	50,000	100,000	75,000	12	129	7.06	75.88	194.88	1,200.17	10.02	61.69	0	2	0.00	20.00	0.00	320.88	0.00	98.75	0.00	26.74
19	100,000	500,000	300,000	23	152	13.53	89.41	202.79	1,402.96	10.42	72.11	8	10	80.00	100.00	4.07	324.95	1.25	100.00	2.01	23.16
20	500,000	**UP**		18	170	10.59	100.00	542.58	1,945.54	27.89	100.00	0	10	0.00	100.00	0.00	324.95	0.00	100.00	0.00	16.70
				170				1,945.54				10				324.95				16.70	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 232 PETROCHEMICAL WORKS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	2.00	2.00	41.15	41.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	2.86	4.86	58.85	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	4.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	4.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	4.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	4.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	4.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	4.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	4.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	4.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	4.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	4.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	4.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	4.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	4.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	4.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	4.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	4.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	4.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				4.86				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	47	47	11.75	11.75	89.56	89.56	6.85	6.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	51	1.00	12.75	0.45	90.01	0.03	6.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	53	0.50	13.25	0.00	90.01	0.00	6.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	54	0.25	13.50	0.00	90.01	0.00	6.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	56	0.50	14.00	0.50	90.51	0.04	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	65	2.25	16.25	3.68	94.19	0.28	7.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	73	2.00	18.25	1.70	95.90	0.13	7.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	74	0.25	18.50	0.65	96.54	0.05	7.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	76	0.50	19.00	0.00	96.54	0.00	7.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	83	1.75	20.75	4.89	101.43	0.37	7.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	84	0.25	21.00	0.76	102.19	0.06	7.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	94	2.50	23.50	14.86	117.05	1.14	8.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	97	0.75	24.25	0.08	116.97	0.01	8.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	20	117	5.00	29.25	35.16	152.12	2.69	11.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	16	133	4.00	33.25	24.05	176.17	1.84	13.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	49	182	12.25	45.50	135.93	312.11	10.40	23.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	31	213	7.75	53.25	172.16	484.27	13.18	37.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	32	245	8.00	61.25	111.87	596.13	8.56	45.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	93	338	23.25	84.50	451.87	1,048.00	34.58	80.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		62	400	15.50	100.00	258.56	1,306.56	19.79	100.00	1	1	100.00	100.00	0.01	0.01	100.00	100.00	0.00	0.00
				400				1,306.56				1				0.01				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	17.54	17.54	30.17	30.17	8.31	8.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	11	1.75	19.30	0.29	29.88	0.08	8.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	12	1.75	21.05	0.24	29.64	0.07	8.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	13	1.75	22.81	0.88	30.52	0.24	8.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	14	1.75	24.56	1.39	31.91	0.38	8.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	15	1.75	26.32	9.09	41.01	2.51	11.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	16	1.75	28.07	0.17	41.17	0.05	11.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	17	1.75	29.82	10.37	51.54	2.86	14.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	18	1.75	31.58	9.26	60.80	2.55	16.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	19	1.75	33.33	0.58	61.37	0.16	16.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	20	1.75	35.09	12.44	73.81	3.43	20.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	21	1.75	36.84	0.49	74.30	0.13	20.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	22	1.75	38.60	5.10	79.40	1.40	21.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	23	1.75	40.35	16.07	95.47	4.43	26.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	24	1.75	42.11	36.02	131.49	9.92	36.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	27	5.26	47.37	1.25	132.74	0.34	36.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	10	37	17.54	64.91	80.03	212.77	22.05	58.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	44	12.28	77.19	73.54	286.31	20.26	78.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	8	52	14.04	91.23	36.61	322.92	10.09	88.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		5	57	8.77	100.00	40.05	362.97	11.03	100.00	1	1	100.00	100.00	0.03	0.03	100.00	100.00	0.07	0.01
				57				362.97				1				0.03				0.01	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	1.15	1.15	22.06	22.06	1.47	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	0.38	1.54	0.05	22.11	0.00	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	0.38	1.92	0.83	22.94	0.06	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	0.38	2.31	0.98	23.91	0.07	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	0.38	2.69	0.50	24.41	0.03	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	9	0.77	3.46	2.50	26.91	0.17	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	0.38	3.85	1.44	28.36	0.10	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	12	0.77	4.62	2.53	30.89	0.17	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	14	0.77	5.38	4.98	35.87	0.33	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	17	1.15	6.54	4.07	39.94	0.27	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	27	3.85	10.38	5.48	45.42	0.37	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	31	1.54	11.92	18.46	63.87	1.23	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	35	1.54	13.46	6.93	70.80	0.46	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	44	3.46	16.92	65.61	136.42	4.38	9.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	52	3.08	20.00	75.81	212.22	5.06	14.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	42	94	16.15	36.15	317.22	529.44	21.19	35.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	29	123	11.15	47.31	255.20	784.64	17.05	52.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	24	147	9.23	56.54	132.49	917.13	8.85	61.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	34	181	13.08	69.62	340.48	1,257.61	22.75	84.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		79	260	30.38	100.00	239.12	1,496.74	15.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				260				1,496.74				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	5.23	5.23	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	5.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	5.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	5.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	5.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	5.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	5.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	5.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	5.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	5.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	5.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	5.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	5.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	5.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	5.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	5.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	5.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	5.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	5.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				5.23				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	12.02	12.02	19.34	19.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	5.72	17.74	9.20	28.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	12.02	29.76	19.34	47.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	3.12	32.88	5.02	52.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	29.28	62.16	47.11	100.00	3	3	100.00	100.00	4.98	4.98	100.00	100.00	17.01	8.01
7	750	1,000	875	0	5	0.00	100.00	0.00	62.16	0.00	100.00	0	3	0.00	100.00	0.00	4.98	0.00	100.00	0.00	8.01
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	62.16	0.00	100.00	0	3	0.00	100.00	0.00	4.98	0.00	100.00	0.00	8.01
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	62.16	0.00	100.00	0	3	0.00	100.00	0.00	4.98	0.00	100.00	0.00	8.01
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	62.16	0.00	100.00	0	3	0.00	100.00	0.00	4.98	0.00	100.00	0.00	8.01
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	62.16	0.00	100.00	0	3	0.00	100.00	0.00	4.98	0.00	100.00	0.00	8.01
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	62.16	0.00	100.00	0	3	0.00	100.00	0.00	4.98	0.00	100.00	0.00	8.01
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	62.16	0.00	100.00	0	3	0.00	100.00	0.00	4.98	0.00	100.00	0.00	8.01
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	62.16	0.00	100.00	0	3	0.00	100.00	0.00	4.98	0.00	100.00	0.00	8.01
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	62.16	0.00	100.00	0	3	0.00	100.00	0.00	4.98	0.00	100.00	0.00	8.01
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	62.16	0.00	100.00	0	3	0.00	100.00	0.00	4.98	0.00	100.00	0.00	8.01
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	62.16	0.00	100.00	0	3	0.00	100.00	0.00	4.98	0.00	100.00	0.00	8.01
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	62.16	0.00	100.00	0	3	0.00	100.00	0.00	4.98	0.00	100.00	0.00	8.01
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	62.16	0.00	100.00	0	3	0.00	100.00	0.00	4.98	0.00	100.00	0.00	8.01
20	500,000	**UP**		0	5	0.00	100.00	0.00	62.16	0.00	100.00	0	3	0.00	100.00	0.00	4.98	0.00	100.00	0.00	8.01
				5				62.16				3				4.98				8.01	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2324 FERTILIZAR FACTORIES ON PETROCHEMICAL BASIS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	0.83	0.83	7.98	7.98	2.36	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	0.41	1.24	0.05	8.02	0.01	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	0.41	1.66	0.00	8.02	0.00	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	0.41	2.07	0.66	8.68	0.19	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	0.41	2.49	0.68	9.35	0.20	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	0.41	2.90	0.38	9.73	0.11	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	0.41	3.32	0.35	10.08	0.10	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	10	0.83	4.15	0.22	10.30	0.06	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	13	1.24	5.39	2.90	13.20	0.86	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	16	1.24	6.64	5.06	18.26	1.50	5.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	17	0.41	7.05	3.00	21.26	0.89	6.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	21	1.66	8.71	1.31	22.57	0.39	6.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	22	0.41	9.13	3.79	26.36	1.12	7.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	24	0.83	9.96	2.07	28.42	0.61	8.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	26	0.83	10.79	3.49	31.92	1.03	9.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	17	43	7.05	17.84	66.47	34.55	19.67	10.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	23	66	9.54	27.39	58.83	24.27	17.41	7.19	2	2	16.67	16.67	0.77	0.77	37.92	37.92	1.31	3.17
18	50,000	100,000	75,000	21	87	8.71	36.10	22.70	46.98	6.72	13.91	0	2	0.00	16.67	0.00	0.77	0.00	37.92	0.00	1.64
19	100,000	500,000	300,000	58	145	24.07	60.17	177.47	224.45	52.53	66.43	0	2	0.00	16.67	0.00	0.77	0.00	37.92	0.00	0.34
20	500,000	**UP**		96	241	39.83	100.00	113.40	337.85	33.57	100.00	10	12	83.33	100.00	1.26	2.03	62.08	100.00	1.11	0.60
				241				337.85				12				2.03				0.60	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 23241 AMMONIA PRODUCTION AND OR UREA PRODUCTION

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	2.44	2.44	5.72	5.72	0.58	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	0.49	2.93	0.05	5.77	0.01	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	12	2.93	5.85	0.87	6.64	0.09	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	14	0.98	6.83	0.61	7.25	0.06	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	22	3.90	10.73	7.02	14.27	0.72	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	26	1.95	12.68	2.10	16.37	0.21	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	32	2.93	15.61	9.07	25.44	0.92	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	20	52	9.76	25.37	30.42	55.85	3.10	5.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	58	2.93	28.29	10.59	66.45	1.08	6.77	1	1	6.67	6.67	32.02	32.02	12.38	12.38	302.26	48.19
10	2,000	2,500	2,250	4	62	1.95	30.24	11.40	77.85	1.16	7.94	0	1	0.00	6.67	0.00	32.02	0.00	12.38	0.00	41.13
11	2,500	3,000	2,750	3	65	1.46	31.71	1.09	78.94	0.11	8.05	0	1	0.00	6.67	0.00	32.02	0.00	12.38	0.00	40.57
12	3,000	4,000	3,500	6	71	2.93	34.63	14.04	92.98	1.43	9.48	0	1	0.00	6.67	0.00	32.02	0.00	12.38	0.00	34.44
13	4,000	5,000	4,500	1	72	0.49	35.12	7.10	100.08	0.72	10.20	0	1	0.00	6.67	0.00	32.02	0.00	12.38	0.00	32.00
14	5,000	7,500	6,250	13	85	6.34	41.46	80.43	180.51	8.20	18.40	4	5	26.67	33.33	0.62	32.65	0.24	12.62	0.78	18.09
15	7,500	10,000	8,750	10	95	4.88	46.34	61.24	241.75	6.24	24.64	0	5	0.00	33.33	0.00	32.65	0.00	12.62	0.00	13.50
16	10,000	20,000	15,000	13	108	6.34	52.68	32.42	274.17	3.31	27.95	0	5	0.00	33.33	0.00	32.65	0.00	12.62	0.00	11.91
17	20,000	50,000	35,000	27	135	13.17	65.85	118.48	392.65	12.08	40.03	0	5	0.00	33.33	0.00	32.65	0.00	12.62	0.00	8.31
18	50,000	100,000	75,000	12	147	5.85	71.71	56.06	448.71	5.72	45.74	0	5	0.00	33.33	0.00	32.65	0.00	12.62	0.00	7.28
19	100,000	500,000	300,000	27	174	13.17	84.88	111.33	560.04	11.35	57.09	0	5	0.00	33.33	0.00	32.65	0.00	12.62	0.00	5.83
20	500,000	**UP**		31	205	15.12	100.00	420.90	980.93	42.91	100.00	10	15	66.67	100.00	225.96	258.61	87.38	100.00	53.69	26.36
				205				980.93				15				258.61				26.36	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	6.45	6.45	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	3.23	9.68	20.66	20.66	5.71	5.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	3.23	12.90	0.38	21.04	0.10	5.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	3.23	16.13	2.51	23.54	0.69	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	3.23	19.35	4.02	27.56	1.11	7.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	3.23	22.58	9.03	36.59	2.49	10.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	3.23	25.81	5.68	42.27	1.57	11.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	3.23	29.03	0.82	43.08	0.23	11.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	3.23	32.26	20.00	63.08	5.52	17.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	3.23	35.48	34.46	97.54	9.52	26.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	3.23	38.71	8.37	105.91	2.31	29.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	3.23	41.94	14.51	120.42	4.01	33.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	3.23	45.16	6.02	126.44	1.66	34.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	3.23	48.39	4.01	130.46	1.11	36.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	3.23	51.61	0.00	130.46	0.00	36.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	17	3.23	54.84	34.46	164.92	9.52	45.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	21	12.90	67.74	75.88	240.80	20.96	66.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	27	19.35	87.10	101.66	342.46	28.08	94.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	30	9.68	96.77	19.62	362.08	5.42	100.00	4	4	100.00	100.00	8.12	8.12	100.00	100.00	41.37	2.24
20	500,000	**UP**		1	31	3.23	100.00	0.00	362.08	0.00	100.00	0	4	0.00	100.00	0.00	8.12	0.00	100.00	0.00	2.24
				31				362.08				4				8.12				2.24	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2325 SYNTHETIC RUBBER

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	6.52	6.52	23.81	23.81	6.74	6.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	2.17	8.70	40.97	64.77	11.60	18.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	2.17	10.87	1.86	66.63	0.53	18.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	2.17	13.04	6.43	73.06	1.82	20.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	2.17	15.22	1.11	74.17	0.32	21.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	2.17	17.39	2.14	72.03	0.61	20.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	2.17	19.57	1.30	73.33	0.37	20.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	2.17	21.74	1.11	74.44	0.32	21.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	2.17	23.91	7.81	82.25	2.21	23.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	15	8.70	32.61	9.12	91.37	2.58	25.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	19	8.70	41.30	9.01	100.38	2.55	28.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	20	2.17	43.48	7.22	107.60	2.05	30.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	28	17.39	60.87	42.12	149.72	11.93	42.39	5	5	71.43	71.43	178.46	178.46	65.98	65.98	423.70	119.19
14	5,000	7,500	6,250	2	30	4.35	65.22	1.83	151.55	0.52	42.91	0	5	0.00	71.43	0.00	178.46	0.00	65.98	0.00	117.75
15	7,500	10,000	8,750	2	32	4.35	69.57	25.05	176.60	7.09	50.00	0	5	0.00	71.43	0.00	178.46	0.00	65.98	0.00	101.05
16	10,000	20,000	15,000	5	37	10.87	80.43	41.31	217.91	11.70	61.70	0	5	0.00	71.43	0.00	178.46	0.00	65.98	0.00	81.89
17	20,000	50,000	35,000	2	39	4.35	84.78	2.32	220.23	0.66	62.36	2	7	28.57	100.00	92.00	270.46	34.02	100.00	3963.63	122.81
18	50,000	100,000	75,000	1	40	2.17	86.96	20.52	240.75	5.81	68.16	0	7	0.00	100.00	0.00	270.46	0.00	100.00	0.00	112.34
19	100,000	500,000	300,000	2	42	4.35	91.30	69.28	310.03	19.62	87.78	0	7	0.00	100.00	0.00	270.46	0.00	100.00	0.00	87.24
20	500,000	**UP**		4	46	8.70	100.00	43.16	353.19	12.22	100.00	0	7	0.00	100.00	0.00	270.46	0.00	100.00	0.00	76.58
				46				353.19				7				270.46				76.58	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2326 LIQUEFACTION OF NATURAL GAS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	4.03	4.03	0.16	0.16	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	0.81	4.84	0.18	0.34	0.02	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	0.81	5.65	0.26	0.60	0.02	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	0.81	6.45	0.25	0.85	0.02	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	17	7.26	13.71	5.96	6.81	0.54	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	20	2.42	16.13	2.47	9.29	0.22	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	22	1.61	17.74	1.29	10.58	0.12	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	26	3.23	20.97	6.57	17.15	0.59	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	27	0.81	21.77	1.65	18.80	0.15	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	33	4.84	26.61	10.02	28.82	0.90	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	35	1.61	28.23	3.02	31.84	0.27	2.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	38	2.42	30.65	8.27	40.11	0.75	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	14	52	11.29	41.94	53.57	93.68	4.84	8.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	60	6.45	48.39	47.25	140.93	4.26	12.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	68	6.45	54.84	67.01	207.94	6.05	18.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	21	89	16.94	71.77	265.39	473.33	23.95	42.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	10	99	8.06	79.84	141.03	614.36	12.73	55.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	104	4.03	83.87	220.67	835.03	19.92	75.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	18	122	14.52	98.39	205.18	1,040.22	18.52	93.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		2	124	1.61	100.00	67.70	1,107.92	6.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				124				1,107.92				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2327 LIQUEFATION OF PETROLIUM GASES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.28	1.28	1.75	1.75	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.28	2.56	0.39	2.14	0.06	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	1.28	3.85	1.24	3.37	0.20	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	1.28	5.13	5.02	8.39	0.80	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	1.28	6.41	2.25	10.64	0.36	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	1.28	7.69	0.02	10.67	0.00	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	1.28	8.97	5.88	16.54	0.94	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	1.28	10.26	9.99	26.54	1.60	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	1.28	11.54	13.39	39.93	2.14	6.38	2	2	100.00	100.00	68.10	68.10	100.00	100.00	508.51	170.56
10	2,000	2,500	2,250	1	10	1.28	12.82	13.64	53.57	2.18	8.56	0	2	0.00	100.00	0.00	68.10	0.00	100.00	0.00	127.13
11	2,500	3,000	2,750	1	11	1.28	14.10	16.45	70.02	2.63	11.19	0	2	0.00	100.00	0.00	68.10	0.00	100.00	0.00	97.26
12	3,000	4,000	3,500	1	12	1.28	15.38	13.29	56.73	2.12	9.07	0	2	0.00	100.00	0.00	68.10	0.00	100.00	0.00	120.04
13	4,000	5,000	4,500	1	13	1.28	16.67	7.90	64.63	1.26	10.33	0	2	0.00	100.00	0.00	68.10	0.00	100.00	0.00	105.37
14	5,000	7,500	6,250	1	14	1.28	17.95	0.09	64.72	0.01	10.34	0	2	0.00	100.00	0.00	68.10	0.00	100.00	0.00	105.23
15	7,500	10,000	8,750	1	15	1.28	19.23	17.63	82.34	2.82	13.16	0	2	0.00	100.00	0.00	68.10	0.00	100.00	0.00	82.70
16	10,000	20,000	15,000	15	30	19.23	38.46	188.61	270.96	30.14	43.30	0	2	0.00	100.00	0.00	68.10	0.00	100.00	0.00	25.13
17	20,000	50,000	35,000	12	42	15.38	53.85	59.41	330.37	9.49	52.80	0	2	0.00	100.00	0.00	68.10	0.00	100.00	0.00	20.61
18	50,000	100,000	75,000	12	54	15.38	69.23	73.58	403.95	11.76	64.56	0	2	0.00	100.00	0.00	68.10	0.00	100.00	0.00	16.86
19	100,000	500,000	300,000	11	65	14.10	83.33	76.42	480.37	12.21	76.77	0	2	0.00	100.00	0.00	68.10	0.00	100.00	0.00	14.18
20	500,000	**UP**		13	78	16.67	100.00	145.37	625.74	23.23	100.00	0	2	0.00	100.00	0.00	68.10	0.00	100.00	0.00	10.88
				78				625.74				2				68.10				10.88	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2329 LIQUEFACTION AND GASIFICATION OF COAL

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	7.69	7.69	1.90	1.90	6.19	6.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	7.69	15.38	1.78	0.12	5.80	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	7.69	23.08	1.86	1.98	6.03	6.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	7.69	30.77	1.78	3.76	5.80	12.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	7.69	38.46	1.79	5.55	5.82	18.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	7.69	46.15	1.86	7.41	6.05	24.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	7.69	53.85	1.91	9.32	6.21	30.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	7.69	61.54	1.79	7.53	5.82	24.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	7.69	69.23	22.39	29.92	72.74	97.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	7.69	76.92	22.88	52.80	74.34	171.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	7.69	84.62	21.45	74.25	69.70	241.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	7.69	92.31	22.02	52.23	71.56	169.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	7.69	100.00	21.45	30.78	69.70	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	30.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	30.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	30.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	30.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	30.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	13	0.00	100.00	0.00	30.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					13				30.78				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 233 STORAGE TANKS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	9.09	9.09	0.65	0.65	3.28	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	9.09	18.18	0.11	0.76	0.55	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	9.09	27.27	0.72	1.48	3.62	7.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	9.09	36.36	0.72	2.20	3.62	11.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	9.09	45.45	1.75	3.95	8.79	19.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	9.09	54.55	0.00	3.95	0.00	19.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	9.09	63.64	1.35	5.30	6.79	26.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	9.09	72.73	13.86	19.16	69.74	96.40	1	1	100.00	100.00	194.95	194.95	100.00	100.00	1406.57	1017.69
9	1,500	2,000	1,750	1	9	9.09	81.82	0.01	19.15	0.05	96.35	0	1	0.00	100.00	0.00	194.95	0.00	100.00	0.00	1018.18
10	2,000	2,500	2,250	1	10	9.09	90.91	0.36	19.51	1.83	98.17	0	1	0.00	100.00	0.00	194.95	0.00	100.00	0.00	999.25
11	2,500	3,000	2,750	1	11	9.09	100.00	0.36	19.87	1.83	100.00	0	1	0.00	100.00	0.00	194.95	0.00	100.00	0.00	981.01
12	3,000	4,000	3,500	0	11	0.00	100.00	0.00	19.87	0.00	100.00	0	1	0.00	100.00	0.00	194.95	0.00	100.00	0.00	981.01
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	19.87	0.00	100.00	0	1	0.00	100.00	0.00	194.95	0.00	100.00	0.00	981.01
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	19.87	0.00	100.00	0	1	0.00	100.00	0.00	194.95	0.00	100.00	0.00	981.01
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	19.87	0.00	100.00	0	1	0.00	100.00	0.00	194.95	0.00	100.00	0.00	981.01
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	19.87	0.00	100.00	0	1	0.00	100.00	0.00	194.95	0.00	100.00	0.00	981.01
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	19.87	0.00	100.00	0	1	0.00	100.00	0.00	194.95	0.00	100.00	0.00	981.01
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	19.87	0.00	100.00	0	1	0.00	100.00	0.00	194.95	0.00	100.00	0.00	981.01
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	19.87	0.00	100.00	0	1	0.00	100.00	0.00	194.95	0.00	100.00	0.00	981.01
20	500,000	**UP**		0	11	0.00	100.00	0.00	19.87	0.00	100.00	0	1	0.00	100.00	0.00	194.95	0.00	100.00	0.00	981.01
					11				19.87				1				194.95				981.01

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2331 CRUDE OIL

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	6.56	6.56	15.13	15.13	7.04	7.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	1.64	8.20	0.34	15.47	0.16	7.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	1.64	9.84	9.37	24.84	4.36	11.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	1.64	11.48	12.04	36.88	5.60	17.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	1.64	13.11	0.08	36.96	0.04	17.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	1.64	14.75	0.08	37.04	0.04	17.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	11	3.28	18.03	1.21	38.25	0.56	17.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	1.64	19.67	5.10	43.35	2.37	20.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	1.64	21.31	2.04	45.40	0.95	21.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	1.64	22.95	9.34	54.73	4.34	25.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	1.64	24.59	11.03	65.76	5.13	30.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	16	1.64	26.23	0.24	66.01	0.11	30.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	17	1.64	27.87	0.13	66.14	0.06	30.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	18	1.64	29.51	0.40	66.54	0.19	30.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	19	1.64	31.15	0.21	66.75	0.10	31.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	26	11.48	42.62	32.17	98.92	14.96	46.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	13	39	21.31	63.93	45.02	143.94	20.94	66.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	44	8.20	72.13	7.76	151.69	3.61	70.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	12	56	19.67	91.80	22.03	129.67	10.24	60.30	1	1	100.00	100.00	0.01	0.01	100.00	100.00	0.06	0.01
20	500,000	**UP**		5	61	8.20	100.00	85.36	215.03	39.70	100.00	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0.00	0.01
				61				215.03				1				0.01				0.01	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2332 OIL PRODUCTS IN TANKS LOCATED IN HARBOUR AREA

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	100	100	7.72	7.72	134.22	134.22	5.56	5.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	64	164	4.94	12.65	1.01	135.23	0.04	5.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	90	254	6.94	19.60	7.08	142.31	0.29	5.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	66	320	5.09	24.69	3.47	145.78	0.14	6.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	65	385	5.02	29.71	9.24	155.02	0.38	6.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	50	435	3.86	33.56	10.79	165.80	0.45	6.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	54	489	4.17	37.73	20.52	186.32	0.85	7.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	96	585	7.41	45.14	41.42	227.74	1.72	9.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	55	640	4.24	49.38	21.81	249.55	0.90	10.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	52	692	4.01	53.40	32.40	281.95	1.34	11.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	32	724	2.47	55.86	16.45	298.40	0.68	12.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	61	785	4.71	60.57	59.78	358.18	2.48	14.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	28	813	2.16	62.73	69.42	427.59	2.88	17.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	57	870	4.40	67.13	106.70	534.29	4.42	22.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	68	938	5.25	72.38	152.56	686.85	6.32	28.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	95	1,033	7.33	79.71	348.22	1,035.07	14.43	42.89	5	5	100.00	100.00	188.25	188.25	100.00	100.00	54.06	18.19
17	20,000	50,000	35,000	130	1,163	10.03	89.74	642.24	1,677.31	26.62	69.51	0	5	0.00	100.00	0.00	188.25	0.00	100.00	0.00	11.22
18	50,000	100,000	75,000	67	1,230	5.17	94.91	402.79	2,080.10	16.69	86.20	0	5	0.00	100.00	0.00	188.25	0.00	100.00	0.00	9.05
19	100,000	500,000	300,000	31	1,261	2.39	97.30	205.34	2,285.44	8.51	94.71	0	5	0.00	100.00	0.00	188.25	0.00	100.00	0.00	8.24
20	500,000	**UP**		35	1,296	2.70	100.00	127.62	2,413.06	5.29	100.00	0	5	0.00	100.00	0.00	188.25	0.00	100.00	0.00	7.80
				1,296				2,413.06				5				188.25				7.80	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2333 LIQUEFIED GASES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	5.23	5.23	61.92	61.92	2.93	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	15	30	5.23	10.45	3.65	65.57	0.17	3.10	1	1	12.50	12.50	5.47	5.47	6.76	6.76	149.73	8.34
3	100	200	150	12	42	4.18	14.63	11.51	77.08	0.54	3.64	0	1	0.00	12.50	0.00	5.47	0.00	6.76	0.00	7.10
4	200	300	250	2	44	0.70	15.33	3.76	80.84	0.18	3.82	0	1	0.00	12.50	0.00	5.47	0.00	6.76	0.00	6.77
5	300	500	400	15	59	5.23	20.56	12.55	93.39	0.59	4.42	0	1	0.00	12.50	0.00	5.47	0.00	6.76	0.00	5.86
6	500	750	625	15	74	5.23	25.78	18.68	112.08	0.88	5.30	1	2	12.50	25.00	17.35	22.82	21.43	28.19	92.87	20.36
7	750	1,000	875	15	89	5.23	31.01	49.27	161.35	2.33	7.63	0	2	0.00	25.00	0.00	22.82	0.00	28.19	0.00	14.15
8	1,000	1,500	1,250	7	96	2.44	33.45	25.75	187.09	1.22	8.85	0	2	0.00	25.00	0.00	22.82	0.00	28.19	0.00	12.20
9	1,500	2,000	1,750	6	102	2.09	35.54	10.47	197.56	0.49	9.34	0	2	0.00	25.00	0.00	22.82	0.00	28.19	0.00	11.55
10	2,000	2,500	2,250	15	117	5.23	40.77	53.74	251.30	2.54	11.88	0	2	0.00	25.00	0.00	22.82	0.00	28.19	0.00	9.08
11	2,500	3,000	2,750	8	125	2.79	43.55	47.07	298.37	2.23	14.11	0	2	0.00	25.00	0.00	22.82	0.00	28.19	0.00	7.65
12	3,000	4,000	3,500	11	136	3.83	47.39	109.02	407.40	5.16	19.26	0	2	0.00	25.00	0.00	22.82	0.00	28.19	0.00	5.60
13	4,000	5,000	4,500	13	149	4.53	51.92	113.40	520.79	5.36	24.63	0	2	0.00	25.00	0.00	22.82	0.00	28.19	0.00	4.38
14	5,000	7,500	6,250	39	188	13.59	65.51	345.08	865.87	16.32	40.94	0	2	0.00	25.00	0.00	22.82	0.00	28.19	0.00	2.64
15	7,500	10,000	8,750	26	214	9.06	74.56	297.07	1,162.94	14.05	54.99	4	6	50.00	75.00	37.23	60.05	45.98	74.17	12.53	5.16
16	10,000	20,000	15,000	40	254	13.94	88.50	494.89	1,657.83	23.40	78.39	0	6	0.00	75.00	0.00	60.05	0.00	74.17	0.00	3.62
17	20,000	50,000	35,000	15	269	5.23	93.73	209.48	1,867.30	9.91	88.30	0	6	0.00	75.00	0.00	60.05	0.00	74.17	0.00	3.22
18	50,000	100,000	75,000	7	276	2.44	96.17	165.53	2,032.83	7.83	96.12	0	6	0.00	75.00	0.00	60.05	0.00	74.17	0.00	2.95
19	100,000	500,000	300,000	7	283	2.44	98.61	19.92	2,052.75	0.94	97.06	0	6	0.00	75.00	0.00	60.05	0.00	74.17	0.00	2.93
20	500,000	**UP**		4	287	1.39	100.00	62.09	2,114.83	2.94	100.00	2	8	25.00	100.00	20.92	80.97	25.83	100.00	33.69	3.83
					287				2,114.83				8				80.97				3.83

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2334 PIPELINE FOR CHEMICAL PRODUCTS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	17.65	17.65	0.04	0.04	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	5.88	23.53	0.76	0.80	0.33	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	5.88	29.41	29.41	30.21	12.91	13.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	5.88	35.29	25.26	55.47	11.09	24.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	5.88	41.18	3.91	59.38	1.72	26.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	5.88	47.06	11.57	70.95	5.08	31.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	5.88	52.94	38.11	109.06	16.73	47.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	5.88	58.82	27.95	137.02	12.27	60.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	5.88	64.71	54.03	191.05	23.72	83.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	5.88	70.59	31.60	222.65	13.87	97.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	5.88	76.47	0.09	222.73	0.04	97.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	5.88	82.35	0.03	222.77	0.01	97.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	5.88	88.24	4.25	227.01	1.86	99.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	5.88	94.12	0.21	227.22	0.09	99.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	5.88	100.00	0.56	227.78	0.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	17	0.00	100.00	0.00	227.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	17	0.00	100.00	0.00	227.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	17	0.00	100.00	0.00	227.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	227.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	17	0.00	100.00	0.00	227.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				17				227.78				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	3.25	3.25	8.16	8.16	0.69	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	0.81	4.07	18.17	26.32	1.53	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	0.81	4.88	0.48	26.80	0.04	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	8	1.63	6.50	0.05	26.85	0.00	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	11	2.44	8.94	2.10	28.95	0.18	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	12	0.81	9.76	1.40	30.35	0.12	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	13	0.81	10.57	3.90	34.25	0.33	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	18	4.07	14.63	7.14	41.38	0.60	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	19	0.81	15.45	2.83	44.22	0.24	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	20	0.81	16.26	2.43	46.65	0.21	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	24	3.25	19.51	9.90	56.54	0.84	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	28	3.25	22.76	12.61	69.15	1.07	5.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	30	1.63	24.39	14.36	83.51	1.21	7.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	40	8.13	32.52	71.48	154.99	6.04	13.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	47	5.69	38.21	57.17	212.16	4.83	17.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	50	2.44	40.65	33.22	245.38	2.81	20.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	16	66	13.01	53.66	304.05	549.43	25.69	46.42	1	1	33.33	33.33	0.34	0.34	69.38	69.38	0.11	0.06
18	50,000	100,000	75,000	16	82	13.01	66.67	247.83	797.26	20.94	67.35	0	1	0.00	33.33	0.00	0.34	0.00	69.38	0.00	0.04
19	100,000	500,000	300,000	37	119	30.08	96.75	335.12	1,132.38	28.31	95.66	2	3	66.67	100.00	0.15	0.49	30.62	100.00	0.04	0.04
20	500,000	**UP**		4	123	3.25	100.00	51.33	1,183.71	4.34	100.00	0	3	0.00	100.00	0.00	0.49	0.00	100.00	0.00	0.04
				123				1,183.71				3				0.49				0.04	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 234 MANUFACTURE OF PLASTIC ARTICLES FOAM PLASTICS SYNTHETIC RESI

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.03	3.03	0.56	0.56	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.03	6.06	0.89	1.45	0.47	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.03	9.09	1.34	2.79	0.72	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.03	12.12	1.40	4.19	0.75	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.03	15.15	2.23	6.43	1.19	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.03	18.18	2.99	9.42	1.60	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	3.03	21.21	4.28	13.70	2.28	7.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	3.03	24.24	2.57	16.26	1.37	8.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	3.03	27.27	5.23	21.49	2.79	11.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	3.03	30.30	12.51	34.00	6.67	18.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	3.03	33.33	16.96	50.96	9.05	27.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	3.03	36.36	0.00	50.96	0.00	27.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	3.03	39.39	0.00	50.96	0.00	27.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	20	21.21	60.61	41.44	92.39	22.11	49.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	23	9.09	69.70	11.24	103.63	6.00	55.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	30	21.21	90.91	53.18	156.81	28.37	83.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	33	9.09	100.00	30.62	187.43	16.34	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	33	0.00	100.00	0.00	187.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	33	0.00	100.00	0.00	187.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				33				187.43				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2341 MANUFACTURE OF PLASTIC ARTICLES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,172	1,172	6.47	6.47	5,346.83	5,346.83	4.73	4.73	29	29	7.86	7.86	1,179.28	1,179.28	2.82	2.82	22.06	22.06
2	50	100	75	135	1,307	0.75	7.22	198.67	5,545.50	0.18	4.91	1	30	0.27	8.13	67.08	1,246.36	0.16	2.98	33.76	22.48
3	100	200	150	214	1,521	1.18	8.40	289.03	5,834.53	0.26	5.16	0	30	0.00	8.13	0.00	1,246.36	0.00	2.98	0.00	21.36
4	200	300	250	202	1,723	1.12	9.52	217.93	6,052.46	0.19	5.35	0	30	0.00	8.13	0.00	1,246.36	0.00	2.98	0.00	20.59
5	300	500	400	458	2,181	2.53	12.05	619.56	6,672.02	0.55	5.90	4	34	1.08	9.21	1,389.13	2,635.49	3.32	6.29	224.21	39.50
6	500	750	625	455	2,636	2.51	14.56	696.85	7,368.87	0.62	6.52	0	34	0.00	9.21	0.00	2,635.49	0.00	6.29	0.00	35.77
7	750	1,000	875	641	3,277	3.54	18.10	1,169.14	8,538.01	1.03	7.55	6	40	1.63	10.84	3,041.79	5,677.28	7.26	13.56	260.17	66.49
8	1,000	1,500	1,250	850	4,127	4.70	22.80	1,776.48	10,314.49	1.57	9.12	15	55	4.07	14.91	2,545.40	8,222.68	6.08	19.64	143.28	79.72
9	1,500	2,000	1,750	826	4,953	4.56	27.36	2,136.31	12,450.81	1.89	11.01	12	67	3.25	18.16	200.96	8,423.64	0.48	20.12	9.41	67.66
10	2,000	2,500	2,250	675	5,628	3.73	31.09	2,291.55	14,742.36	2.03	13.04	5	72	1.36	19.51	201.79	8,625.43	0.48	20.60	8.81	58.51
11	2,500	3,000	2,750	660	6,288	3.65	34.74	2,279.01	17,021.37	2.02	15.06	5	77	1.36	20.87	254.18	8,879.60	0.61	21.21	11.15	52.17
12	3,000	4,000	3,500	966	7,254	5.34	40.07	4,419.25	21,440.62	3.91	18.96	6	83	1.63	22.49	86.90	8,966.51	0.21	21.41	1.97	41.82
13	4,000	5,000	4,500	875	8,129	4.83	44.91	4,464.94	25,905.55	3.95	22.91	9	92	2.44	24.93	1,657.80	10,624.31	3.96	25.37	37.13	41.01
14	5,000	7,500	6,250	1,557	9,686	8.60	53.51	9,842.57	35,748.12	8.71	31.62	35	127	9.49	34.42	5,729.77	16,354.08	13.68	39.06	58.21	45.75
15	7,500	10,000	8,750	1,189	10,875	6.57	60.08	9,089.80	44,837.92	8.04	39.66	14	141	3.79	38.21	457.75	16,811.83	1.09	40.15	5.04	37.49
16	10,000	20,000	15,000	2,536	13,411	14.01	74.09	22,008.35	66,846.27	19.47	59.13	40	181	10.84	49.05	8,960.89	25,772.72	21.40	61.55	40.72	38.56
17	20,000	50,000	35,000	2,422	15,833	13.38	87.47	22,390.60	89,236.87	19.81	78.93	79	260	21.41	70.46	12,030.33	37,803.05	28.73	90.28	53.73	42.36
18	50,000	100,000	75,000	1,059	16,892	5.85	93.32	5,717.72	94,954.59	5.06	83.99	46	306	12.47	82.93	2,698.08	40,501.14	6.44	96.72	47.19	42.65
19	100,000	500,000	300,000	1,065	17,957	5.88	99.20	9,164.94	104,119.54	8.11	92.10	55	361	14.91	97.83	1,209.64	41,710.78	2.89	99.61	13.20	40.06
20	500,000	**UP**		145	18,102	0.80	100.00	8,934.79	113,054.32	7.90	100.00	8	369	2.17	100.00	161.82	41,872.60	0.39	100.00	1.81	37.04
				18,102				113,054.32				369				41,872.60				37.04	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2342 MANUFACTURE AND PROCESSING OF FOAM PLASTICS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	83	83	5.95	5.95	1,449.75	1,449.75	4.57	4.57	5	5	10.42	10.42	575.36	575.36	3.00	3.00	39.69	39.69
2	50	100	75	12	95	0.86	6.81	37.26	1,487.00	0.12	4.68	0	5	0.00	10.42	0.00	575.36	0.00	3.00	0.00	38.69
3	100	200	150	6	101	0.43	7.23	29.85	1,516.85	0.09	4.78	1	6	2.08	12.50	149.66	725.02	0.78	3.78	501.38	47.80
4	200	300	250	19	120	1.36	8.60	30.82	1,547.68	0.10	4.88	0	6	0.00	12.50	0.00	725.02	0.00	3.78	0.00	46.85
5	300	500	400	25	145	1.79	10.39	77.66	1,625.33	0.24	5.12	0	6	0.00	12.50	0.00	725.02	0.00	3.78	0.00	44.61
6	500	750	625	37	182	2.65	13.04	68.94	1,694.28	0.22	5.34	0	6	0.00	12.50	0.00	725.02	0.00	3.78	0.00	42.79
7	750	1,000	875	45	227	3.22	16.26	180.57	1,874.84	0.57	5.91	0	6	0.00	12.50	0.00	725.02	0.00	3.78	0.00	38.67
8	1,000	1,500	1,250	42	269	3.01	19.27	281.54	2,156.38	0.89	6.79	0	6	0.00	12.50	0.00	725.02	0.00	3.78	0.00	33.62
9	1,500	2,000	1,750	52	321	3.72	22.99	518.21	2,674.59	1.63	8.43	0	6	0.00	12.50	0.00	725.02	0.00	3.78	0.00	27.11
10	2,000	2,500	2,250	46	367	3.30	26.29	438.35	3,112.94	1.38	9.81	12	18	25.00	37.50	565.71	1,290.73	2.95	6.73	129.05	41.46
11	2,500	3,000	2,750	50	417	3.58	29.87	325.76	3,438.70	1.03	10.83	2	20	4.17	41.67	46.18	1,336.91	0.24	6.97	14.18	38.88
12	3,000	4,000	3,500	97	514	6.95	36.82	1,039.65	4,478.35	3.28	14.11	0	20	0.00	41.67	0.00	1,336.91	0.00	6.97	0.00	29.85
13	4,000	5,000	4,500	65	579	4.66	41.48	982.53	5,460.88	3.10	17.20	5	25	10.42	52.08	1,126.76	2,463.67	5.87	12.84	114.68	45.11
14	5,000	7,500	6,250	153	732	10.96	52.44	2,460.36	7,921.24	7.75	24.96	3	28	6.25	58.33	555.57	3,019.24	2.89	15.73	22.58	38.12
15	7,500	10,000	8,750	92	824	6.59	59.03	2,032.21	9,953.45	6.40	31.36	6	34	12.50	70.83	14.16	3,033.40	0.07	15.81	0.70	30.48
16	10,000	20,000	15,000	218	1,042	15.62	74.64	4,991.12	14,944.57	15.72	47.08	2	36	4.17	75.00	132.45	3,165.85	0.69	16.50	2.65	21.18
17	20,000	50,000	35,000	242	1,284	17.34	91.98	6,441.33	21,385.89	20.29	67.38	1	37	2.08	77.08	192.91	3,358.76	1.01	17.50	2.99	15.71
18	50,000	100,000	75,000	48	1,332	3.44	95.42	1,809.07	23,194.96	5.70	73.08	11	48	22.92	100.00	15,833.68	19,192.44	82.50	100.00	875.24	82.74
19	100,000	500,000	300,000	27	1,359	1.93	97.35	1,055.74	24,250.71	3.33	76.40	0	48	0.00	100.00	0.00	19,192.44	0.00	100.00	0.00	79.14
20	500,000	**UP**		37	1,396	2.65	100.00	7,489.53	31,740.23	23.60	100.00	0	48	0.00	100.00	0.00	19,192.44	0.00	100.00	0.00	60.47
				1,396				31,740.23				48				19,192.44				60.47	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2343 MANUFACTURE OF SYNTHETIC ADHESIVES ALSO CALLED SYNTHETIC RES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.88	5.88	1.60	1.60	2.32	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.88	11.76	10.11	11.71	14.63	16.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.88	17.65	4.51	16.23	6.53	23.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.88	23.53	1.08	17.31	1.57	25.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.88	29.41	5.42	22.72	7.84	32.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.88	35.29	0.02	22.74	0.02	32.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.88	41.18	0.19	22.93	0.28	33.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.88	47.06	0.96	23.89	1.38	34.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	5.88	52.94	0.80	24.68	1.15	35.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	5.88	58.82	0.08	24.76	0.12	35.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	5.88	64.71	0.96	25.73	1.39	37.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	5.88	70.59	0.47	26.20	0.68	37.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	5.88	76.47	27.32	53.51	39.53	77.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	5.88	82.35	4.82	58.33	6.97	84.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	5.88	88.24	5.46	63.79	7.90	92.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	5.88	94.12	5.22	69.01	7.55	99.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	5.88	100.00	0.09	69.10	0.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	69.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	17	0.00	100.00	0.00	69.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					17				69.10				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 23431 USING INFLAMMABLE/COMBUSTIBLE UNDER TARIFF CODE 2343

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	6.25	6.25	26.88	26.88	0.70	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	9	1.79	8.04	0.52	27.40	0.01	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	10	0.89	8.93	0.95	28.35	0.02	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	0.89	9.82	0.06	28.41	0.00	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	12	0.89	10.71	3.02	31.44	0.08	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	13	0.89	11.61	0.00	31.44	0.00	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	14	0.89	12.50	8.89	40.33	0.23	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	15	0.89	13.39	2.43	42.76	0.06	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	17	1.79	15.18	19.63	62.39	0.51	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	18	0.89	16.07	2.02	64.41	0.05	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	19	0.89	16.96	8.09	72.50	0.21	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	22	2.68	19.64	33.84	106.33	0.88	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	25	2.68	22.32	40.10	146.43	1.04	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	31	5.36	27.68	176.05	322.48	4.58	8.40	2	2	25.00	25.00	100.20	100.20	43.21	43.21	56.92	31.07
15	7,500	10,000	8,750	4	35	3.57	31.25	54.96	377.44	1.43	9.83	0	2	0.00	25.00	0.00	100.20	0.00	43.21	0.00	26.55
16	10,000	20,000	15,000	20	55	17.86	49.11	414.68	792.12	10.80	20.62	0	2	0.00	25.00	0.00	100.20	0.00	43.21	0.00	12.65
17	20,000	50,000	35,000	26	81	23.21	72.32	921.65	1,713.77	23.99	44.62	4	6	50.00	75.00	124.46	224.66	53.67	96.88	13.50	13.11
18	50,000	100,000	75,000	12	93	10.71	83.04	313.11	2,026.87	8.15	52.77	1	7	12.50	87.50	3.62	228.27	1.56	98.44	1.16	11.26
19	100,000	500,000	300,000	15	108	13.39	96.43	488.47	2,515.35	12.72	65.48	1	8	12.50	100.00	3.62	231.89	1.56	100.00	0.74	9.22
20	500,000	**UP**		4	112	3.57	100.00	1,325.84	3,841.19	34.52	100.00	0	8	0.00	100.00	0.00	231.89	0.00	100.00	0.00	6.04
				112				3,841.19				8				231.89				6.04	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 23432 USING LIQUID METHANOLWATER AND AIR CONTINUOUS PROCESS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.47	1.47	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.47	2.94	1.34	1.34	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	1.47	4.41	5.58	6.92	0.48	0.60	1	1	8.33	8.33	2.90	2.90	3.60	3.60	52.07	41.98
4	200	300	250	1	4	1.47	5.88	3.24	10.16	0.28	0.88	0	1	0.00	8.33	0.00	2.90	0.00	3.60	0.00	28.59
5	300	500	400	1	5	1.47	7.35	0.39	10.54	0.03	0.92	0	1	0.00	8.33	0.00	2.90	0.00	3.60	0.00	27.53
6	500	750	625	1	6	1.47	8.82	0.32	10.86	0.03	0.94	0	1	0.00	8.33	0.00	2.90	0.00	3.60	0.00	26.73
7	750	1,000	875	1	7	1.47	10.29	1.60	12.47	0.14	1.08	0	1	0.00	8.33	0.00	2.90	0.00	3.60	0.00	23.29
8	1,000	1,500	1,250	14	21	20.59	30.88	19.48	31.95	1.69	2.77	0	1	0.00	8.33	0.00	2.90	0.00	3.60	0.00	9.09
9	1,500	2,000	1,750	1	22	1.47	32.35	0.71	32.66	0.06	2.84	0	1	0.00	8.33	0.00	2.90	0.00	3.60	0.00	8.89
10	2,000	2,500	2,250	4	26	5.88	38.24	24.39	57.05	2.12	4.95	0	1	0.00	8.33	0.00	2.90	0.00	3.60	0.00	5.09
11	2,500	3,000	2,750	1	27	1.47	39.71	0.08	57.13	0.01	4.96	0	1	0.00	8.33	0.00	2.90	0.00	3.60	0.00	5.08
12	3,000	4,000	3,500	1	28	1.47	41.18	3.30	60.43	0.29	5.25	0	1	0.00	8.33	0.00	2.90	0.00	3.60	0.00	4.80
13	4,000	5,000	4,500	1	29	1.47	42.65	0.69	61.12	0.06	5.31	0	1	0.00	8.33	0.00	2.90	0.00	3.60	0.00	4.75
14	5,000	7,500	6,250	1	30	1.47	44.12	0.42	61.53	0.04	5.34	0	1	0.00	8.33	0.00	2.90	0.00	3.60	0.00	4.72
15	7,500	10,000	8,750	1	31	1.47	45.59	2.74	64.27	0.24	5.58	0	1	0.00	8.33	0.00	2.90	0.00	3.60	0.00	4.52
16	10,000	20,000	15,000	4	35	5.88	51.47	14.91	79.18	1.30	6.88	0	1	0.00	8.33	0.00	2.90	0.00	3.60	0.00	3.67
17	20,000	50,000	35,000	15	50	22.06	73.53	52.53	131.71	4.56	11.44	0	1	0.00	8.33	0.00	2.90	0.00	3.60	0.00	2.20
18	50,000	100,000	75,000	1	51	1.47	75.00	70.15	201.86	6.09	17.53	0	1	0.00	8.33	0.00	2.90	0.00	3.60	0.00	1.44
19	100,000	500,000	300,000	15	66	22.06	97.06	244.67	446.52	21.25	38.78	9	10	75.00	83.33	69.20	66.30	85.89	82.28	28.29	14.85
20	500,000	**UP**		2	68	2.94	100.00	704.87	1,151.40	61.22	100.00	2	12	16.67	100.00	14.27	80.58	17.72	100.00	2.03	7.00
				68				1,151.40				12				80.58				7.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 235 MANUFACTURE OF ARTIFICIAL FIBRES (PETROCHEMICAL FEEDSTOCK)

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	20	20	6.37	6.37	41.34	41.34	2.09	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	22	0.64	7.01	0.43	41.77	0.02	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	23	0.32	7.32	0.37	42.14	0.02	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	24	0.32	7.64	0.61	42.75	0.03	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	31	2.23	9.87	5.32	48.07	0.27	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	34	0.96	10.83	2.99	51.06	0.15	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	39	1.59	12.42	12.53	63.58	0.63	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	49	3.18	15.61	18.34	81.93	0.93	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	58	2.87	18.47	22.81	104.74	1.15	5.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	66	2.55	21.02	19.89	124.63	1.01	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	75	2.87	23.89	45.91	170.54	2.32	8.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	84	2.87	26.75	47.88	218.42	2.42	11.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	90	1.91	28.66	111.65	330.07	5.65	16.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	101	3.50	32.17	77.78	407.85	3.94	20.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	110	2.87	35.03	91.38	499.23	4.63	25.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	47	157	14.97	50.00	358.95	858.19	18.17	43.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	38	195	12.10	62.10	515.85	1,374.04	26.11	69.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	15	210	4.78	66.88	162.37	1,536.40	8.22	77.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	47	257	14.97	81.85	286.70	1,823.10	14.51	92.27	9	9	18.37	18.37	7.29	7.29	8.59	8.59	2.54	0.40
20	500,000	**UP**		57	314	18.15	100.00	152.67	1,975.78	7.73	100.00	40	49	81.63	100.00	77.62	84.91	91.41	100.00	50.84	4.30
				314				1,975.78				49				84.91				4.30	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	31	31	6.49	6.49	17.72	17.72	3.45	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	33	0.42	6.90	0.08	17.80	0.02	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	36	0.63	7.53	1.72	19.52	0.34	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	40	0.84	8.37	0.41	19.93	0.08	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	46	1.26	9.62	3.47	23.40	0.68	4.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	49	0.63	10.25	1.18	24.57	0.23	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	53	0.84	11.09	1.58	26.15	0.31	5.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	15	68	3.14	14.23	11.75	37.90	2.29	7.38	1	1	2.00	2.00	0.25	0.25	0.44	0.44	2.09	0.65
9	1,500	2,000	1,750	5	73	1.05	15.27	10.06	47.96	1.96	9.34	0	1	0.00	2.00	0.00	0.25	0.00	0.44	0.00	0.51
10	2,000	2,500	2,250	4	77	0.84	16.11	2.24	50.19	0.44	9.78	1	2	2.00	4.00	0.52	0.77	0.94	1.38	23.31	1.53
11	2,500	3,000	2,750	3	80	0.63	16.74	4.66	54.85	0.91	10.69	0	2	0.00	4.00	0.00	0.77	0.00	1.38	0.00	1.40
12	3,000	4,000	3,500	5	85	1.05	17.78	9.67	64.53	1.88	12.57	0	2	0.00	4.00	0.00	0.77	0.00	1.38	0.00	1.19
13	4,000	5,000	4,500	11	96	2.30	20.08	38.93	103.45	7.58	20.16	7	9	14.00	18.00	1.78	2.55	3.20	4.58	4.58	2.46
14	5,000	7,500	6,250	11	107	2.30	22.38	60.77	164.22	11.84	32.00	0	9	0.00	18.00	0.00	2.55	0.00	4.58	0.00	1.55
15	7,500	10,000	8,750	20	127	4.18	26.57	74.06	238.28	14.43	46.43	0	9	0.00	18.00	0.00	2.55	0.00	4.58	0.00	1.07
16	10,000	20,000	15,000	21	148	4.39	30.96	179.79	418.07	35.03	81.46	0	9	0.00	18.00	0.00	2.55	0.00	4.58	0.00	0.61
17	20,000	50,000	35,000	87	235	18.20	49.16	709.17	291.10	138.17	56.72	0	9	0.00	18.00	0.00	2.55	0.00	4.58	0.00	0.88
18	50,000	100,000	75,000	31	266	6.49	55.65	81.43	209.67	15.86	40.85	4	13	8.00	26.00	1.27	3.82	2.28	6.86	1.56	1.82
19	100,000	500,000	300,000	81	347	16.95	72.59	251.81	42.14	49.06	8.21	20	33	40.00	66.00	5.07	8.89	9.11	15.97	2.01	21.09
20	500,000	**UP**		131	478	27.41	100.00	471.11	513.25	91.79	100.00	17	50	34.00	100.00	46.76	55.65	84.03	100.00	9.93	10.84
				478				513.25				50				55.65				10.84	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2371 MANUFACTURE OF SOAPS DETERGENTS AND POLISHES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	35	35	5.54	5.54	148.22	148.22	4.76	4.76	1	1	8.33	8.33	1.55	1.55	3.09	3.09	1.04	1.04
2	50	100	75	7	42	1.11	6.65	4.80	143.42	0.15	4.61	0	1	0.00	8.33	0.00	1.55	0.00	3.09	0.00	1.08
3	100	200	150	9	51	1.42	8.07	1.51	141.91	0.05	4.56	0	1	0.00	8.33	0.00	1.55	0.00	3.09	0.00	1.09
4	200	300	250	7	58	1.11	9.18	0.36	142.27	0.01	4.57	0	1	0.00	8.33	0.00	1.55	0.00	3.09	0.00	1.09
5	300	500	400	20	78	3.16	12.34	11.49	153.76	0.37	4.94	0	1	0.00	8.33	0.00	1.55	0.00	3.09	0.00	1.01
6	500	750	625	14	92	2.22	14.56	12.20	165.95	0.39	5.33	0	1	0.00	8.33	0.00	1.55	0.00	3.09	0.00	0.93
7	750	1,000	875	23	115	3.64	18.20	25.38	191.34	0.82	6.15	0	1	0.00	8.33	0.00	1.55	0.00	3.09	0.00	0.81
8	1,000	1,500	1,250	19	134	3.01	21.20	33.68	225.02	1.08	7.23	0	1	0.00	8.33	0.00	1.55	0.00	3.09	0.00	0.69
9	1,500	2,000	1,750	15	149	2.37	23.58	28.98	254.00	0.93	8.16	0	1	0.00	8.33	0.00	1.55	0.00	3.09	0.00	0.61
10	2,000	2,500	2,250	12	161	1.90	25.47	27.50	281.49	0.88	9.05	0	1	0.00	8.33	0.00	1.55	0.00	3.09	0.00	0.55
11	2,500	3,000	2,750	16	177	2.53	28.01	22.73	304.22	0.73	9.78	0	1	0.00	8.33	0.00	1.55	0.00	3.09	0.00	0.51
12	3,000	4,000	3,500	30	207	4.75	32.75	49.56	353.78	1.59	11.37	0	1	0.00	8.33	0.00	1.55	0.00	3.09	0.00	0.44
13	4,000	5,000	4,500	11	218	1.74	34.49	57.15	410.93	1.84	13.21	0	1	0.00	8.33	0.00	1.55	0.00	3.09	0.00	0.38
14	5,000	7,500	6,250	33	251	5.22	39.72	128.79	539.72	4.14	17.34	0	1	0.00	8.33	0.00	1.55	0.00	3.09	0.00	0.29
15	7,500	10,000	8,750	33	284	5.22	44.94	133.89	673.61	4.30	21.65	0	1	0.00	8.33	0.00	1.55	0.00	3.09	0.00	0.23
16	10,000	20,000	15,000	70	354	11.08	56.01	345.57	1,019.18	11.11	32.75	0	1	0.00	8.33	0.00	1.55	0.00	3.09	0.00	0.15
17	20,000	50,000	35,000	84	438	13.29	69.30	535.37	1,554.56	17.21	49.96	2	3	16.67	25.00	34.43	35.98	68.69	71.77	6.43	2.31
18	50,000	100,000	75,000	27	465	4.27	73.58	854.78	2,409.34	27.47	77.43	0	3	0.00	25.00	0.00	35.98	0.00	71.77	0.00	1.49
19	100,000	500,000	300,000	96	561	15.19	88.77	259.97	2,669.31	8.35	85.78	9	12	75.00	100.00	14.15	50.13	28.23	100.00	5.44	1.88
20	500,000	**UP**		71	632	11.23	100.00	442.40	3,111.71	14.22	100.00	0	12	0.00	100.00	0.00	50.13	0.00	100.00	0.00	1.61
				632				3,111.71				12				50.13				1.61	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2372 MANUFACTURE OF ETHERIC OILSESSENCESPERFUMES AND COSMETIC

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	46	46	5.02	5.02	298.69	298.69	5.53	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	51	0.55	5.57	6.67	305.35	0.12	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	17	68	1.86	7.42	7.43	312.78	0.14	5.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	73	0.55	7.97	1.18	313.96	0.02	5.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	19	92	2.07	10.04	22.63	336.59	0.42	6.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	29	121	3.17	13.21	15.78	352.38	0.29	6.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	24	145	2.62	15.83	22.18	374.56	0.41	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	30	175	3.28	19.10	52.18	426.73	0.97	7.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	22	197	2.40	21.51	61.44	488.18	1.14	9.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	29	226	3.17	24.67	80.35	568.53	1.49	10.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	28	254	3.06	27.73	97.89	666.42	1.81	12.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	48	302	5.24	32.97	149.19	815.62	2.76	15.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	41	343	4.48	37.45	138.99	954.61	2.57	17.66	1	1	10.00	10.00	26.04	26.04	0.92	0.92	18.73	2.73
14	5,000	7,500	6,250	42	385	4.59	42.03	245.70	1,200.31	4.55	22.21	1	2	10.00	20.00	4.05	30.09	0.14	1.07	1.65	2.51
15	7,500	10,000	8,750	38	423	4.15	46.18	153.75	1,354.06	2.84	25.05	0	2	0.00	20.00	0.00	30.09	0.00	1.07	0.00	2.22
16	10,000	20,000	15,000	141	564	15.39	61.57	924.93	2,278.99	17.11	42.17	0	2	0.00	20.00	0.00	30.09	0.00	1.07	0.00	1.32
17	20,000	50,000	35,000	114	678	12.45	74.02	742.14	3,021.13	13.73	55.90	2	4	20.00	40.00	2,066.94	2,097.03	73.19	74.25	278.51	69.41
18	50,000	100,000	75,000	88	766	9.61	83.62	443.03	3,464.16	8.20	64.09	6	10	60.00	100.00	727.17	2,824.19	25.75	100.00	164.14	81.53
19	100,000	500,000	300,000	134	900	14.63	98.25	867.10	4,331.26	16.04	80.14	0	10	0.00	100.00	0.00	2,824.19	0.00	100.00	0.00	65.20
20	500,000	**UP**		16	916	1.75	100.00	1,073.62	5,404.88	19.86	100.00	0	10	0.00	100.00	0.00	2,824.19	0.00	100.00	0.00	52.25
				916				5,404.88				10				2,824.19				52.25	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2373 MANUFACTURE OF GLATINE NON SYNTHETIC ADHESIVES STARCHES

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	7.10	7.10	44.76	44.76	2.30	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	13	0.59	7.69	0.18	44.94	0.01	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	14	0.59	8.28	2.31	47.25	0.12	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	17	1.78	10.06	1.12	48.37	0.06	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	28	6.51	16.57	16.01	64.38	0.82	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	35	4.14	20.71	12.23	76.61	0.63	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	15	50	8.88	29.59	28.72	105.33	1.48	5.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	17	67	10.06	39.64	51.67	157.00	2.66	8.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	79	7.10	46.75	174.38	331.38	8.96	17.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	90	6.51	53.25	60.24	391.62	3.10	20.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	12	102	7.10	60.36	40.53	432.14	2.08	22.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	107	2.96	63.31	21.45	453.59	1.10	23.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	111	2.37	65.68	11.26	464.85	0.58	23.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	12	123	7.10	72.78	129.20	594.05	6.64	30.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	130	4.14	76.92	113.16	707.21	5.81	36.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	139	5.33	82.25	190.12	897.33	9.77	46.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	19	158	11.24	93.49	529.57	1,426.89	27.21	73.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	165	4.14	97.63	134.33	1,561.23	6.90	80.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	169	2.37	100.00	384.86	1,946.08	19.78	100.00	2	2	100.00	100.00	11.47	11.47	100.00	100.00	2.98	0.59
20	500,000	**UP**		0	169	0.00	100.00	0.00	1,946.08	0.00	100.00	0	2	0.00	100.00	0.00	11.47	0.00	100.00	0.00	0.59
					169				1,946.08				2				11.47				0.59

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.94	2.94	0.92	0.92	0.81	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.94	5.88	4.80	5.72	4.21	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.94	8.82	5.25	10.97	4.60	9.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.94	11.76	1.23	12.20	1.08	10.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.94	14.71	0.26	12.46	0.23	10.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.94	17.65	0.78	13.24	0.68	11.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	2.94	20.59	0.26	13.50	0.23	11.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	2.94	23.53	0.05	13.55	0.05	11.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	2.94	26.47	0.02	13.57	0.02	11.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	2.94	29.41	1.54	15.10	1.35	13.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	15	14.71	44.12	11.40	26.50	10.00	23.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	16	2.94	47.06	0.29	26.79	0.25	23.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	17	2.94	50.00	0.86	27.66	0.76	24.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	21	11.76	61.76	5.14	32.80	4.51	28.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	24	8.82	70.59	25.69	58.49	22.52	51.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	30	17.65	88.24	13.74	72.23	12.04	63.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	31	2.94	91.18	0.19	72.42	0.17	63.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	34	8.82	100.00	41.65	114.06	36.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	34	0.00	100.00	0.00	114.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					34				114.06				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	6.03	6.03	66.77	66.77	6.70	6.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	8	0.86	6.90	3.80	70.57	0.38	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	9	0.86	7.76	0.00	70.57	0.00	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	0.86	8.62	0.15	70.72	0.01	7.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	11	0.86	9.48	2.73	73.45	0.27	7.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	12	0.86	10.34	15.20	88.65	1.52	8.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	17	4.31	14.66	15.30	103.95	1.53	10.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	18	0.86	15.52	5.54	109.49	0.56	10.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	25	6.03	21.55	21.43	130.92	2.15	13.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	31	5.17	26.72	27.40	158.32	2.75	15.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	32	0.86	27.59	11.40	169.72	1.14	17.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	38	5.17	32.76	30.83	200.55	3.09	20.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	42	3.45	36.21	12.64	213.19	1.27	21.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	48	5.17	41.38	106.15	319.34	10.65	32.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	13	61	11.21	52.59	60.07	379.41	6.03	38.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	69	6.90	59.48	192.78	572.18	19.34	57.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	27	96	23.28	82.76	231.75	803.93	23.25	80.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	104	6.90	89.66	123.63	927.56	12.40	93.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	12	116	10.34	100.00	69.20	996.76	6.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	116	0.00	100.00	0.00	996.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					116				996.76				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 23742 USING INFLAMMABLE/COMBUSTIBLE PRODUCING COMBUSTIBLE FINAL

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.75	1.75	18.20	18.20	2.63	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	1.75	3.51	0.52	17.68	0.08	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	5	5.26	8.77	3.29	14.39	0.47	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	7	3.51	12.28	0.68	13.72	0.10	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	1.75	14.04	0.79	12.93	0.11	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	1.75	15.79	5.37	7.56	0.77	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	11	3.51	19.30	11.36	3.80	1.64	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	1.75	21.05	0.14	3.95	0.02	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	1.75	22.81	15.59	19.54	2.25	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	1.75	24.56	4.58	24.11	0.66	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	23	15.79	40.35	34.67	58.79	5.00	8.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	29	10.53	50.88	30.21	89.00	4.36	12.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	30	1.75	52.63	17.07	106.07	2.46	15.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	33	5.26	57.89	40.79	146.86	5.88	21.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	35	3.51	61.40	123.43	270.28	17.81	39.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	43	14.04	75.44	213.38	483.66	30.79	69.78	3	3	33.33	33.33	11.50	11.50	69.04	69.04	5.39	2.38
18	50,000	100,000	75,000	2	45	3.51	78.95	89.16	572.82	12.86	82.64	0	3	0.00	33.33	0.00	11.50	0.00	69.04	0.00	2.01
19	100,000	500,000	300,000	12	57	21.05	100.00	120.29	693.12	17.36	100.00	6	9	66.67	100.00	5.16	16.66	30.96	100.00	4.29	2.40
20	500,000	**UP**		0	57	0.00	100.00	0.00	693.12	0.00	100.00	0	9	0.00	100.00	0.00	16.66	0.00	100.00	0.00	2.40
				57				693.12				9				16.66				2.40	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2378 MIXED

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	14.29	14.29	42.27	42.27	10.68	10.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	4.76	19.05	0.25	42.52	0.06	10.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	4.76	23.81	2.85	45.37	0.72	11.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	4.76	28.57	17.96	63.33	4.54	16.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	4.76	33.33	0.57	62.76	0.14	15.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	4.76	38.10	15.37	78.13	3.88	19.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	4.76	42.86	1.45	79.58	0.37	20.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	4.76	47.62	3.84	83.42	0.97	21.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	4.76	52.38	5.80	89.22	1.47	22.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	4.76	57.14	25.44	114.66	6.43	28.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	4.76	61.90	5.41	120.07	1.37	30.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	4.76	66.67	44.00	164.07	11.12	41.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	4.76	71.43	14.06	178.13	3.55	45.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	4.76	76.19	46.44	224.57	11.73	56.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	4.76	80.95	47.81	272.37	12.08	68.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	18	4.76	85.71	0.00	272.37	0.00	68.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	19	4.76	90.48	37.03	309.40	9.36	78.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	21	9.52	100.00	86.33	395.73	21.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	21	0.00	100.00	0.00	395.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	21	0.00	100.00	0.00	395.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				21				395.73				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 238 CHEMICAL FERTILIZER FACTORIES (CONVENTIONAL)

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	3.50	3.50	21.62	21.62	1.57	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	18	2.80	6.29	18.36	39.98	1.34	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	22	1.40	7.69	6.18	46.17	0.45	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	23	0.35	8.04	0.73	46.90	0.05	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	30	2.45	10.49	7.55	54.45	0.55	3.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	37	2.45	12.94	5.62	60.07	0.41	4.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	15	52	5.24	18.18	9.47	69.54	0.69	5.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	56	1.40	19.58	10.79	80.33	0.79	5.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	62	2.10	21.68	17.85	98.18	1.30	7.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	72	3.50	25.17	31.68	129.86	2.31	9.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	79	2.45	27.62	13.62	143.48	0.99	10.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	87	2.80	30.42	28.50	171.98	2.07	12.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	17	104	5.94	36.36	51.31	223.29	3.74	16.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	114	3.50	39.86	94.62	317.91	6.89	23.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	120	2.10	41.96	40.78	358.69	2.97	26.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	33	153	11.54	53.50	444.65	803.33	32.37	58.48	8	8	25.81	25.81	852.68	852.68	91.06	91.06	191.77	106.14
17	20,000	50,000	35,000	53	206	18.53	72.03	332.48	1,135.81	24.20	82.68	11	19	35.48	61.29	73.61	926.30	7.86	98.93	22.14	81.55
18	50,000	100,000	75,000	26	232	9.09	81.12	100.21	1,236.02	7.29	89.97	9	28	29.03	90.32	10.06	936.35	1.07	100.00	10.03	75.76
19	100,000	500,000	300,000	24	256	8.39	89.51	103.99	1,340.02	7.57	97.54	0	28	0.00	90.32	0.00	936.35	0.00	100.00	0.00	69.88
20	500,000	**UP**		30	286	10.49	100.00	33.75	1,373.77	2.46	100.00	3	31	9.68	100.00	0.00	936.36	0.00	100.00	0.01	68.16
				286				1,373.77				31				936.36				68.16	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 239 POWDERS EXPLOSIVES MATCHES AND FIREWORK FACTORIES

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.76	4.76	0.10	0.10	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.76	9.52	0.67	0.77	0.10	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.76	14.29	0.67	1.43	0.10	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.76	19.05	1.50	2.94	0.23	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.76	23.81	0.00	2.94	0.00	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	4.76	28.57	10.99	13.92	1.67	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	4.76	33.33	13.82	27.75	2.10	4.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	12	23.81	57.14	30.69	58.44	4.65	8.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	4.76	61.90	37.26	95.70	5.65	14.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	4.76	66.67	0.00	95.70	0.00	14.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	4.76	71.43	9.19	104.89	1.39	15.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	16	4.76	76.19	63.71	168.60	9.66	25.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	17	4.76	80.95	126.14	294.74	19.13	44.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	18	4.76	85.71	0.00	294.74	0.00	44.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	19	4.76	90.48	174.00	468.74	26.38	71.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	20	4.76	95.24	156.62	625.36	23.75	94.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	21	4.76	100.00	34.20	659.56	5.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	21	0.00	100.00	0.00	659.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	21	0.00	100.00	0.00	659.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				21				659.56				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2399 OTHER INDUSTRIES IN MAIN CATEGORY 23

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	1.47	1.47	0.93	0.93	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	6	2.94	4.41	2.16	3.08	0.12	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	10	2.94	7.35	18.78	21.86	1.05	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	0.74	8.09	6.88	28.74	0.38	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	12	0.74	8.82	7.40	36.14	0.41	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	13	0.74	9.56	7.40	43.53	0.41	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	14	0.74	10.29	3.17	46.70	0.18	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	20	4.41	14.71	29.89	76.59	1.66	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	21	0.74	15.44	16.31	92.90	0.91	5.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	22	0.74	16.18	21.75	114.65	1.21	6.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	13	35	9.56	25.74	40.31	154.96	2.24	8.62	1	1	100.00	100.00	31.51	31.51	100.00	100.00	78.17	20.34
12	3,000	4,000	3,500	4	39	2.94	28.68	54.52	209.49	3.03	11.66	0	1	0.00	100.00	0.00	31.51	0.00	100.00	0.00	15.04
13	4,000	5,000	4,500	9	48	6.62	35.29	183.72	393.21	10.23	21.88	0	1	0.00	100.00	0.00	31.51	0.00	100.00	0.00	8.01
14	5,000	7,500	6,250	12	60	8.82	44.12	120.47	513.67	6.70	28.59	0	1	0.00	100.00	0.00	31.51	0.00	100.00	0.00	6.13
15	7,500	10,000	8,750	5	65	3.68	47.79	9.03	522.70	0.50	29.09	0	1	0.00	100.00	0.00	31.51	0.00	100.00	0.00	6.03
16	10,000	20,000	15,000	20	85	14.71	62.50	423.21	945.91	23.55	52.65	0	1	0.00	100.00	0.00	31.51	0.00	100.00	0.00	3.33
17	20,000	50,000	35,000	15	100	11.03	73.53	567.60	1,513.52	31.59	84.24	0	1	0.00	100.00	0.00	31.51	0.00	100.00	0.00	2.08
18	50,000	100,000	75,000	1	101	0.74	74.26	15.19	1,528.70	0.85	85.08	0	1	0.00	100.00	0.00	31.51	0.00	100.00	0.00	2.06
19	100,000	500,000	300,000	3	104	2.21	76.47	8.23	1,536.94	0.46	85.54	0	1	0.00	100.00	0.00	31.51	0.00	100.00	0.00	2.05
20	500,000	**UP**		32	136	23.53	100.00	259.77	1,796.71	14.46	100.00	0	1	0.00	100.00	0.00	31.51	0.00	100.00	0.00	1.75
				136				1,796.71				1				31.51				1.75	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 24 TEXTILES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.03	1.03	0.27	0.27	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	1.03	2.06	0.03	0.30	0.02	0.17	1	1	14.29	14.29	21.22	21.22	19.27	19.27	67275.23	7036.75
4	200	300	250	4	6	4.12	6.19	1.10	1.40	0.63	0.80	0	1	0.00	14.29	0.00	21.22	0.00	19.27	0.00	1518.67
5	300	500	400	3	9	3.09	9.28	3.39	4.79	1.94	2.74	0	1	0.00	14.29	0.00	21.22	0.00	19.27	0.00	443.12
6	500	750	625	8	17	8.25	17.53	5.30	10.09	3.03	5.78	0	1	0.00	14.29	0.00	21.22	0.00	19.27	0.00	210.39
7	750	1,000	875	14	31	14.43	31.96	10.96	21.04	6.28	12.06	0	1	0.00	14.29	0.00	21.22	0.00	19.27	0.00	100.83
8	1,000	1,500	1,250	16	47	16.49	48.45	15.18	36.23	8.70	20.75	1	2	14.29	28.57	83.89	105.11	76.18	95.45	552.52	290.14
9	1,500	2,000	1,750	5	52	5.15	53.61	7.04	43.27	4.03	24.79	0	2	0.00	28.57	0.00	105.11	0.00	95.45	0.00	242.93
10	2,000	2,500	2,250	5	57	5.15	58.76	7.65	50.91	4.38	29.17	0	2	0.00	28.57	0.00	105.11	0.00	95.45	0.00	206.45
11	2,500	3,000	2,750	3	60	3.09	61.86	2.23	53.14	1.28	30.44	0	2	0.00	28.57	0.00	105.11	0.00	95.45	0.00	197.78
12	3,000	4,000	3,500	7	67	7.22	69.07	15.90	69.04	9.11	39.55	0	2	0.00	28.57	0.00	105.11	0.00	95.45	0.00	152.24
13	4,000	5,000	4,500	1	68	1.03	70.10	1.90	70.94	1.09	40.64	0	2	0.00	28.57	0.00	105.11	0.00	95.45	0.00	148.16
14	5,000	7,500	6,250	5	73	5.15	75.26	14.64	85.58	8.38	49.03	1	3	14.29	42.86	0.04	105.15	0.04	95.48	0.28	122.87
15	7,500	10,000	8,750	7	80	7.22	82.47	21.56	107.14	12.35	61.38	0	3	0.00	42.86	0.00	105.15	0.00	95.48	0.00	98.14
16	10,000	20,000	15,000	8	88	8.25	90.72	29.07	136.21	16.66	78.03	4	7	57.14	100.00	4.97	110.12	4.52	100.00	17.11	80.85
17	20,000	50,000	35,000	4	92	4.12	94.85	30.82	167.03	17.66	95.69	0	7	0.00	100.00	0.00	110.12	0.00	100.00	0.00	65.93
18	50,000	100,000	75,000	1	93	1.03	95.88	4.53	171.56	2.60	98.28	0	7	0.00	100.00	0.00	110.12	0.00	100.00	0.00	64.19
19	100,000	500,000	300,000	2	95	2.06	97.94	0.11	171.67	0.06	98.35	0	7	0.00	100.00	0.00	110.12	0.00	100.00	0.00	64.15
20	500,000	**UP**		2	97	2.06	100.00	2.89	174.56	1.65	100.00	0	7	0.00	100.00	0.00	110.12	0.00	100.00	0.00	63.09
				97				174.56				7				110.12				63.09	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 240 SPINNING MILLS PRE SPINNING PROCESS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	0.42	0.42	3.75	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	6.14	6.56	55.23	58.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	1.19	7.75	10.75	69.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	3.12	10.87	28.07	97.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	0.24	11.11	2.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	11.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	11.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	11.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	11.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	11.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	11.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	11.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	11.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	11.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	11.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	11.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	11.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	11.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	5	0.00	100.00	0.00	11.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				11.11				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2401 SPINNING MILLSPRE SPINNING : ANIMAL FIBRES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	18.18	18.18	4.12	4.12	7.89	7.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	9.09	27.27	0.00	4.12	0.00	7.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	9.09	36.36	13.73	17.85	26.31	34.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	9.09	45.45	2.75	20.60	5.26	39.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	9.09	54.55	2.74	23.34	5.25	44.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	9.09	63.64	2.74	20.60	5.25	39.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	9.09	72.73	19.05	39.65	36.49	75.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	9.09	81.82	11.87	51.52	22.74	98.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	9.09	90.91	0.28	51.80	0.54	99.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	11	9.09	100.00	0.40	52.20	0.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	11	0.00	100.00	0.00	52.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	11	0.00	100.00	0.00	52.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	52.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	52.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	52.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	52.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	52.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	52.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	52.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	11	0.00	100.00	0.00	52.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					11				52.20				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2402 SPINNING MILLSPRE SPINNING : VEGETABLE AND CELLULOSE FIBRES

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	73	73	8.16	8.16	63.84	63.84	2.67	2.67	2	2	5.71	5.71	11.73	11.73	4.99	4.99	18.37	18.37
2	50	100	75	1	74	0.11	8.27	0.02	63.87	0.00	2.67	0	2	0.00	5.71	0.00	11.73	0.00	4.99	0.00	18.37
3	100	200	150	5	79	0.56	8.83	5.40	69.27	0.23	2.90	0	2	0.00	5.71	0.00	11.73	0.00	4.99	0.00	16.93
4	200	300	250	3	82	0.34	9.16	3.28	72.55	0.14	3.04	0	2	0.00	5.71	0.00	11.73	0.00	4.99	0.00	16.17
5	300	500	400	5	87	0.56	9.72	2.15	74.70	0.09	3.13	0	2	0.00	5.71	0.00	11.73	0.00	4.99	0.00	15.70
6	500	750	625	9	96	1.01	10.73	24.83	99.53	1.04	4.17	0	2	0.00	5.71	0.00	11.73	0.00	4.99	0.00	11.79
7	750	1,000	875	1	97	0.11	10.84	0.22	99.75	0.01	4.17	0	2	0.00	5.71	0.00	11.73	0.00	4.99	0.00	11.76
8	1,000	1,500	1,250	12	109	1.34	12.18	3.52	103.27	0.15	4.32	0	2	0.00	5.71	0.00	11.73	0.00	4.99	0.00	11.36
9	1,500	2,000	1,750	19	128	2.12	14.30	6.66	109.93	0.28	4.60	0	2	0.00	5.71	0.00	11.73	0.00	4.99	0.00	10.67
10	2,000	2,500	2,250	4	132	0.45	14.75	5.95	115.88	0.25	4.85	0	2	0.00	5.71	0.00	11.73	0.00	4.99	0.00	10.12
11	2,500	3,000	2,750	5	137	0.56	15.31	27.72	143.60	1.16	6.01	0	2	0.00	5.71	0.00	11.73	0.00	4.99	0.00	8.17
12	3,000	4,000	3,500	10	147	1.12	16.42	21.77	165.36	0.91	6.92	0	2	0.00	5.71	0.00	11.73	0.00	4.99	0.00	7.09
13	4,000	5,000	4,500	15	162	1.68	18.10	29.98	195.35	1.25	8.18	0	2	0.00	5.71	0.00	11.73	0.00	4.99	0.00	6.00
14	5,000	7,500	6,250	34	196	3.80	21.90	21.07	216.41	0.88	9.06	0	2	0.00	5.71	0.00	11.73	0.00	4.99	0.00	5.42
15	7,500	10,000	8,750	24	220	2.68	24.58	37.11	253.52	1.55	10.61	0	2	0.00	5.71	0.00	11.73	0.00	4.99	0.00	4.63
16	10,000	20,000	15,000	110	330	12.29	36.87	469.23	722.75	19.64	30.25	4	6	11.43	17.14	15.17	26.90	6.45	11.44	3.23	3.72
17	20,000	50,000	35,000	137	467	15.31	52.18	271.32	994.07	11.35	41.60	7	13	20.00	37.14	25.94	52.84	11.03	22.47	9.56	5.32
18	50,000	100,000	75,000	59	526	6.59	58.77	181.16	1,175.23	7.58	49.18	6	19	17.14	54.29	93.08	145.92	39.57	62.04	51.38	12.42
19	100,000	500,000	300,000	182	708	20.34	79.11	583.78	1,759.01	24.43	73.62	15	34	42.86	97.14	89.12	235.04	37.89	99.93	15.27	13.36
20	500,000	**UP**		187	895	20.89	100.00	630.43	2,389.44	26.38	100.00	1	35	2.86	100.00	0.16	235.20	0.07	100.00	0.03	9.84
				895				2,389.44				35				235.20				9.84	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	31	31	3.34	3.34	8.30	8.30	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	35	0.43	3.78	4.53	12.83	0.08	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	37	0.22	3.99	3.18	16.01	0.06	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	40	0.32	4.31	1.40	17.41	0.03	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	13	53	1.40	5.72	2.92	20.33	0.05	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	15	68	1.62	7.34	8.24	28.58	0.15	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	79	1.19	8.52	13.85	42.42	0.25	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	21	100	2.27	10.79	13.85	56.27	0.25	1.01	3	3	10.71	10.71	196.69	196.69	13.67	13.67	1420.22	349.53
9	1,500	2,000	1,750	3	103	0.32	11.11	12.24	68.51	0.22	1.24	0	3	0.00	10.71	0.00	196.69	0.00	13.67	0.00	287.09
10	2,000	2,500	2,250	27	130	2.91	14.02	25.71	94.22	0.46	1.70	0	3	0.00	10.71	0.00	196.69	0.00	13.67	0.00	208.76
11	2,500	3,000	2,750	5	135	0.54	14.56	5.52	99.74	0.10	1.80	0	3	0.00	10.71	0.00	196.69	0.00	13.67	0.00	197.20
12	3,000	4,000	3,500	26	161	2.80	17.37	33.97	133.71	0.61	2.41	0	3	0.00	10.71	0.00	196.69	0.00	13.67	0.00	147.10
13	4,000	5,000	4,500	22	183	2.37	19.74	53.17	186.87	0.96	3.37	0	3	0.00	10.71	0.00	196.69	0.00	13.67	0.00	105.25
14	5,000	7,500	6,250	46	229	4.96	24.70	87.82	274.70	1.58	4.95	0	3	0.00	10.71	0.00	196.69	0.00	13.67	0.00	71.60
15	7,500	10,000	8,750	34	263	3.67	28.37	91.96	366.65	1.66	6.61	5	8	17.86	28.57	301.89	498.58	20.98	34.65	328.29	135.98
16	10,000	20,000	15,000	57	320	6.15	34.52	221.49	588.15	4.00	10.61	15	23	53.57	82.14	843.22	1,341.80	58.60	93.25	380.70	228.14
17	20,000	50,000	35,000	144	464	15.53	50.05	576.52	1,164.66	10.40	21.01	1	24	3.57	85.71	5.34	1,347.14	0.37	93.62	0.93	115.67
18	50,000	100,000	75,000	92	556	9.92	59.98	286.14	1,450.81	5.16	26.17	2	26	7.14	92.86	1.38	1,348.52	0.10	93.72	0.48	92.95
19	100,000	500,000	300,000	265	821	28.59	88.57	2,660.50	4,111.30	47.99	74.16	2	28	7.14	100.00	90.38	1,438.91	6.28	100.00	3.40	35.00
20	500,000	**UP**		106	927	11.43	100.00	1,432.73	5,544.04	25.84	100.00	0	28	0.00	100.00	0.00	1,438.91	0.00	100.00	0.00	25.95
				927				5,544.04				28				1,438.91				25.95	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	30	30	4.60	4.60	24.19	24.19	1.44	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	33	0.46	5.06	0.81	25.00	0.05	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	36	0.46	5.52	0.52	25.52	0.03	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	38	0.31	5.83	0.84	26.36	0.05	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	44	0.92	6.75	3.02	29.38	0.18	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	50	0.92	7.67	7.79	37.17	0.46	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	53	0.46	8.13	4.12	41.29	0.24	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	58	0.77	8.90	6.57	47.86	0.39	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	66	1.23	10.12	23.56	71.42	1.40	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	69	0.46	10.58	10.17	81.59	0.60	4.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	77	1.23	11.81	9.92	91.51	0.59	5.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	83	0.92	12.73	17.39	108.90	1.03	6.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	17	100	2.61	15.34	54.02	162.92	3.21	9.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	26	126	3.99	19.33	67.57	230.50	4.01	13.69	2	2	8.70	8.70	1.16	1.16	0.55	0.55	1.71	0.50
15	7,500	10,000	8,750	33	159	5.06	24.39	92.17	322.67	5.47	19.16	5	7	21.74	30.43	172.82	173.98	82.22	82.77	187.49	53.92
16	10,000	20,000	15,000	51	210	7.82	32.21	255.62	578.29	15.18	34.35	4	11	17.39	47.83	0.96	174.94	0.46	83.23	0.38	30.25
17	20,000	50,000	35,000	168	378	25.77	57.98	428.30	1,006.59	25.44	59.78	2	13	8.70	56.52	0.21	175.15	0.10	83.33	0.05	17.40
18	50,000	100,000	75,000	158	536	24.23	82.21	166.03	1,172.62	9.86	69.64	10	23	43.48	100.00	35.04	210.19	16.67	100.00	21.11	17.92
19	100,000	500,000	300,000	70	606	10.74	92.94	243.53	1,416.15	14.46	84.11	0	23	0.00	100.00	0.00	210.19	0.00	100.00	0.00	14.84
20	500,000	**UP**		46	652	7.06	100.00	267.57	1,683.72	15.89	100.00	0	23	0.00	100.00	0.00	210.19	0.00	100.00	0.00	12.48
				652				1,683.72				23				210.19				12.48	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 241 WEAVING PRE WEAVING PROCESS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	4.17	4.17	1.22	1.22	2.55	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	4.17	8.33	0.00	1.22	0.00	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	4.17	12.50	1.28	2.49	2.67	5.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	4.17	16.67	0.02	2.51	0.05	5.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	4.17	20.83	1.86	4.37	3.90	9.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	4.17	25.00	0.05	4.32	0.11	9.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	4.17	29.17	4.75	9.07	9.95	19.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	4.17	33.33	0.06	9.13	0.12	19.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	4.17	37.50	0.09	9.21	0.18	19.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	4.17	41.67	2.28	11.49	4.79	24.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	4.17	45.83	0.16	11.66	0.34	24.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	4.17	50.00	2.14	13.80	4.49	28.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	4.17	54.17	5.23	19.03	10.97	39.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	4.17	58.33	1.96	21.00	4.12	44.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	4.17	62.50	1.76	22.75	3.68	47.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	16	4.17	66.67	4.36	27.12	9.15	56.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	17	4.17	70.83	0.36	27.48	0.76	57.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	18	4.17	75.00	2.49	29.97	5.22	62.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	24	25.00	100.00	17.73	47.70	37.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	24	0.00	100.00	0.00	47.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					24				47.70				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2411 WEAVINGPRE WEAVING PROCESSES:ANIMAL FIBRES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	11.11	11.11	0.07	0.07	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	11.11	22.22	0.16	0.24	0.57	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	11.11	33.33	4.04	4.27	14.08	14.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	11.11	44.44	4.04	8.31	14.08	28.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	11.11	55.56	4.04	12.34	14.08	43.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	11.11	66.67	8.07	20.42	28.15	71.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	11.11	77.78	4.92	25.33	17.15	88.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	11.11	88.89	3.10	28.43	10.81	99.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	9	11.11	100.00	0.24	28.67	0.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	28.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	28.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	28.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	28.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	28.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	28.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	28.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	28.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	28.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	9	0.00	100.00	0.00	28.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				28.67				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2412 WEAVINGPRE WEAVING PROCESSES:VEGETABLE AND CELLULOSE FIBRES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	30	30	4.88	4.88	74.94	74.94	1.42	1.42	1	1	6.67	6.67	1.34	1.34	2.82	2.82	1.79	1.79
2	50	100	75	8	38	1.30	6.18	0.47	75.41	0.01	1.43	0	1	0.00	6.67	0.00	1.34	0.00	2.82	0.00	1.78
3	100	200	150	2	40	0.33	6.50	2.14	77.55	0.04	1.47	0	1	0.00	6.67	0.00	1.34	0.00	2.82	0.00	1.73
4	200	300	250	2	42	0.33	6.83	0.71	78.26	0.01	1.48	0	1	0.00	6.67	0.00	1.34	0.00	2.82	0.00	1.71
5	300	500	400	12	54	1.95	8.78	3.84	82.10	0.07	1.56	0	1	0.00	6.67	0.00	1.34	0.00	2.82	0.00	1.63
6	500	750	625	17	71	2.76	11.54	5.26	87.35	0.10	1.66	0	1	0.00	6.67	0.00	1.34	0.00	2.82	0.00	1.54
7	750	1,000	875	10	81	1.63	13.17	7.28	94.63	0.14	1.79	0	1	0.00	6.67	0.00	1.34	0.00	2.82	0.00	1.42
8	1,000	1,500	1,250	14	95	2.28	15.45	6.66	101.29	0.13	1.92	0	1	0.00	6.67	0.00	1.34	0.00	2.82	0.00	1.32
9	1,500	2,000	1,750	8	103	1.30	16.75	39.47	140.76	0.75	2.67	0	1	0.00	6.67	0.00	1.34	0.00	2.82	0.00	0.95
10	2,000	2,500	2,250	10	113	1.63	18.37	18.18	158.94	0.34	3.01	0	1	0.00	6.67	0.00	1.34	0.00	2.82	0.00	0.84
11	2,500	3,000	2,750	19	132	3.09	21.46	23.46	182.40	0.44	3.46	0	1	0.00	6.67	0.00	1.34	0.00	2.82	0.00	0.74
12	3,000	4,000	3,500	20	152	3.25	24.72	65.33	247.73	1.24	4.70	0	1	0.00	6.67	0.00	1.34	0.00	2.82	0.00	0.54
13	4,000	5,000	4,500	17	169	2.76	27.48	65.37	313.10	1.24	5.94	0	1	0.00	6.67	0.00	1.34	0.00	2.82	0.00	0.43
14	5,000	7,500	6,250	25	194	4.07	31.54	57.28	370.37	1.09	7.02	0	1	0.00	6.67	0.00	1.34	0.00	2.82	0.00	0.36
15	7,500	10,000	8,750	57	251	9.27	40.81	135.12	505.50	2.56	9.59	0	1	0.00	6.67	0.00	1.34	0.00	2.82	0.00	0.27
16	10,000	20,000	15,000	88	339	14.31	55.12	445.21	950.71	8.44	18.03	1	2	6.67	13.33	15.59	16.93	32.79	35.61	3.50	1.78
17	20,000	50,000	35,000	138	477	22.44	77.56	3,741.55	4,692.26	70.96	88.99	12	14	80.00	93.33	29.85	46.78	62.80	98.41	0.80	1.00
18	50,000	100,000	75,000	70	547	11.38	88.94	268.54	4,960.79	5.09	94.09	0	14	0.00	93.33	0.00	46.78	0.00	98.41	0.00	0.94
19	100,000	500,000	300,000	59	606	9.59	98.54	309.77	5,270.56	5.87	99.96	1	15	6.67	100.00	0.76	47.54	1.59	100.00	0.24	0.90
20	500,000	**UP**		9	615	1.46	100.00	2.06	5,272.62	0.04	100.00	0	15	0.00	100.00	0.00	47.54	0.00	100.00	0.00	0.90
				615				5,272.62				15				47.54				0.90	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2413 WEAVINGPRE WEAVING PROCESSES:SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	32	32	2.99	2.99	143.55	143.55	2.01	2.01	10	10	14.71	14.71	491.63	491.63	47.49	47.49	342.48	342.48
2	50	100	75	10	42	0.93	3.93	1.01	144.56	0.01	2.03	0	10	0.00	14.71	0.00	491.63	0.00	47.49	0.00	340.10
3	100	200	150	18	60	1.68	5.61	6.35	150.91	0.09	2.12	0	10	0.00	14.71	0.00	491.63	0.00	47.49	0.00	325.78
4	200	300	250	11	71	1.03	6.64	4.11	155.02	0.06	2.18	2	12	2.94	17.65	39.96	531.59	3.86	51.35	971.83	342.92
5	300	500	400	21	92	1.96	8.60	16.51	171.53	0.23	2.41	0	12	0.00	17.65	0.00	531.59	0.00	51.35	0.00	309.91
6	500	750	625	22	114	2.06	10.65	11.39	182.92	0.16	2.57	0	12	0.00	17.65	0.00	531.59	0.00	51.35	0.00	290.61
7	750	1,000	875	20	134	1.87	12.52	25.36	208.28	0.36	2.92	0	12	0.00	17.65	0.00	531.59	0.00	51.35	0.00	255.23
8	1,000	1,500	1,250	24	158	2.24	14.77	22.63	230.91	0.32	3.24	0	12	0.00	17.65	0.00	531.59	0.00	51.35	0.00	230.21
9	1,500	2,000	1,750	12	170	1.12	15.89	21.05	251.96	0.30	3.54	0	12	0.00	17.65	0.00	531.59	0.00	51.35	0.00	210.98
10	2,000	2,500	2,250	5	175	0.47	16.36	15.18	267.14	0.21	3.75	0	12	0.00	17.65	0.00	531.59	0.00	51.35	0.00	198.99
11	2,500	3,000	2,750	25	200	2.34	18.69	34.99	302.14	0.49	4.24	0	12	0.00	17.65	0.00	531.59	0.00	51.35	0.00	175.95
12	3,000	4,000	3,500	51	251	4.77	23.46	106.19	408.33	1.49	5.73	0	12	0.00	17.65	0.00	531.59	0.00	51.35	0.00	130.19
13	4,000	5,000	4,500	22	273	2.06	25.51	60.59	468.92	0.85	6.58	0	12	0.00	17.65	0.00	531.59	0.00	51.35	0.00	113.36
14	5,000	7,500	6,250	56	329	5.23	30.75	158.68	627.60	2.23	8.81	6	18	8.82	26.47	91.11	622.71	8.80	60.15	57.42	99.22
15	7,500	10,000	8,750	64	393	5.98	36.73	1,136.08	1,763.68	15.95	24.76	0	18	0.00	26.47	0.00	622.71	0.00	60.15	0.00	35.31
16	10,000	20,000	15,000	149	542	13.93	50.65	873.17	2,636.85	12.26	37.01	15	33	22.06	48.53	181.76	804.46	17.56	77.70	20.82	30.51
17	20,000	50,000	35,000	203	745	18.97	69.63	1,335.33	3,972.18	18.74	55.76	10	43	14.71	63.24	110.82	915.28	10.70	88.41	8.30	23.04
18	50,000	100,000	75,000	108	853	10.09	79.72	372.09	4,344.27	5.22	60.98	10	53	14.71	77.94	17.13	932.41	1.65	90.06	4.60	21.46
19	100,000	500,000	300,000	168	1,021	15.70	95.42	2,212.62	6,556.89	31.06	92.04	15	68	22.06	100.00	102.91	1,035.31	9.94	100.00	4.65	15.79
20	500,000	**UP**		49	1,070	4.58	100.00	567.43	7,124.32	7.96	100.00	0	68	0.00	100.00	0.00	1,035.31	0.00	100.00	0.00	14.53
				1,070				7,124.32				68				1,035.31				14.53	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19	19	4.38	4.38	24.90	24.90	0.74	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	23	0.92	5.30	5.55	30.45	0.16	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	25	0.46	5.76	1.28	31.73	0.04	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	26	0.23	5.99	0.04	31.69	0.00	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	35	2.07	8.06	24.50	56.19	0.72	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	48	3.00	11.06	7.77	63.96	0.23	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	53	1.15	12.21	8.73	72.69	0.26	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	18	71	4.15	16.36	3.52	76.21	0.10	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	77	1.38	17.74	9.96	86.18	0.29	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	88	2.53	20.28	26.38	112.55	0.78	3.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	25	113	5.76	26.04	63.62	176.17	1.88	5.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	11	124	2.53	28.57	37.09	213.26	1.10	6.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	12	136	2.76	31.34	14.85	228.11	0.44	6.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	25	161	5.76	37.10	124.84	352.95	3.69	10.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	27	188	6.22	43.32	71.08	424.03	2.10	12.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	57	245	13.13	56.45	479.84	903.88	14.18	26.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	59	304	13.59	70.05	492.05	1,395.92	14.54	41.24	1	1	25.00	25.00	0.15	0.15	1.58	1.58	0.03	0.01
18	50,000	100,000	75,000	30	334	6.91	76.96	209.12	1,605.04	6.18	47.42	2	3	50.00	75.00	9.41	9.56	96.28	97.87	4.50	0.60
19	100,000	500,000	300,000	57	391	13.13	90.09	1,245.02	2,850.06	36.78	84.20	1	4	25.00	100.00	0.21	9.77	2.13	100.00	0.02	0.34
20	500,000	**UP**		43	434	9.91	100.00	534.64	3,384.70	15.80	100.00	0	4	0.00	100.00	0.00	9.77	0.00	100.00	0.00	0.29
				434				3,384.70				4				9.77				0.29	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	9.09	9.09	0.16	0.16	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	9.09	18.18	0.43	0.60	0.91	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	9.09	27.27	7.92	8.51	16.73	17.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	9.09	36.36	0.52	9.03	1.09	19.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	9.09	45.45	0.24	9.27	0.52	19.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	9.09	54.55	19.67	28.94	41.56	61.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	9.09	63.64	10.61	39.55	22.42	83.59	26	26	100.00	100.00	276.46	276.46	100.00	100.00	2605.85	699.07
9	1,500	2,000	1,750	1	8	9.09	72.73	1.65	41.19	3.48	87.06	0	26	0.00	100.00	0.00	276.46	0.00	100.00	0.00	671.15
10	2,000	2,500	2,250	1	9	9.09	81.82	1.62	42.81	3.42	90.48	0	26	0.00	100.00	0.00	276.46	0.00	100.00	0.00	645.78
11	2,500	3,000	2,750	1	10	9.09	90.91	1.21	44.02	2.56	93.04	0	26	0.00	100.00	0.00	276.46	0.00	100.00	0.00	628.00
12	3,000	4,000	3,500	1	11	9.09	100.00	3.29	47.31	6.96	100.00	0	26	0.00	100.00	0.00	276.46	0.00	100.00	0.00	584.33
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	47.31	0.00	100.00	0	26	0.00	100.00	0.00	276.46	0.00	100.00	0.00	584.33
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	47.31	0.00	100.00	0	26	0.00	100.00	0.00	276.46	0.00	100.00	0.00	584.33
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	47.31	0.00	100.00	0	26	0.00	100.00	0.00	276.46	0.00	100.00	0.00	584.33
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	47.31	0.00	100.00	0	26	0.00	100.00	0.00	276.46	0.00	100.00	0.00	584.33
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	47.31	0.00	100.00	0	26	0.00	100.00	0.00	276.46	0.00	100.00	0.00	584.33
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	47.31	0.00	100.00	0	26	0.00	100.00	0.00	276.46	0.00	100.00	0.00	584.33
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	47.31	0.00	100.00	0	26	0.00	100.00	0.00	276.46	0.00	100.00	0.00	584.33
20	500,000	**UP**		0	11	0.00	100.00	0.00	47.31	0.00	100.00	0	26	0.00	100.00	0.00	276.46	0.00	100.00	0.00	584.33
				11				47.31				26				276.46				584.33	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2421 ANIMAL FIBRES (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	7.69	7.69	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	3.85	11.54	2.04	2.04	3.41	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	3.85	15.38	0.00	2.04	0.00	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	3.85	19.23	0.00	2.04	0.00	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	3.85	23.08	2.39	4.43	4.00	7.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	3.85	26.92	3.11	7.54	5.21	12.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	3.85	30.77	0.00	7.54	0.00	12.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	3.85	34.62	0.92	8.46	1.54	14.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	11	7.69	42.31	2.76	11.22	4.62	18.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	3.85	46.15	0.00	11.22	0.00	18.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	3.85	50.00	8.55	2.67	14.30	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	3.85	53.85	8.55	5.88	14.30	9.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	3.85	57.69	12.75	18.63	21.32	31.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	3.85	61.54	12.75	31.37	21.32	52.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	20	15.38	76.92	58.21	26.84	97.37	44.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	24	15.38	92.31	32.18	59.02	53.83	98.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	25	3.85	96.15	0.30	59.32	0.50	99.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	26	3.85	100.00	0.46	59.78	0.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	26	0.00	100.00	0.00	59.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	26	0.00	100.00	0.00	59.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					26				59.78				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	6.74	6.74	58.34	58.34	7.16	7.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	14	0.52	7.25	0.31	58.65	0.04	7.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	15	0.52	7.77	0.12	58.76	0.01	7.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	21	3.11	10.88	2.85	61.62	0.35	7.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	24	1.55	12.44	4.26	65.88	0.52	8.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	26	1.04	13.47	0.26	66.14	0.03	8.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	27	0.52	13.99	1.39	67.52	0.17	8.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	34	3.63	17.62	1.24	68.76	0.15	8.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	39	2.59	20.21	13.00	81.76	1.60	10.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	45	3.11	23.32	15.41	97.16	1.89	11.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	52	3.63	26.94	21.27	118.43	2.61	14.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	53	0.52	27.46	2.69	121.12	0.33	14.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	54	0.52	27.98	0.32	121.43	0.04	14.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	62	4.15	32.12	19.25	140.68	2.36	17.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	19	81	9.84	41.97	60.90	201.58	7.48	24.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	15	96	7.77	49.74	117.32	318.90	14.40	39.15	3	3	11.11	11.11	659.94	659.94	41.75	41.75	562.51	206.94
17	20,000	50,000	35,000	39	135	20.21	69.95	197.92	516.82	24.30	63.45	4	7	14.81	25.93	66.46	726.40	4.20	45.95	33.58	140.55
18	50,000	100,000	75,000	23	158	11.92	81.87	166.86	683.69	20.49	83.93	0	7	0.00	25.93	0.00	726.40	0.00	45.95	0.00	106.25
19	100,000	500,000	300,000	35	193	18.13	100.00	130.88	814.57	16.07	100.00	20	27	74.07	100.00	854.44	1,580.84	54.05	100.00	652.83	194.07
20	500,000	**UP**		0	193	0.00	100.00	0.00	814.57	0.00	100.00	0	27	0.00	100.00	0.00	1,580.84	0.00	100.00	0.00	194.07
				193				814.57				27				1,580.84				194.07	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2423 SYNTHETIC FIBRES (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	24	24	3.98	3.98	45.53	45.53	1.30	1.30	2	2	10.00	10.00	0.81	0.81	0.02	0.02	1.78	1.78
2	50	100	75	4	28	0.66	4.64	0.05	45.47	0.00	1.30	0	2	0.00	10.00	0.00	0.81	0.00	0.02	0.00	1.78
3	100	200	150	3	31	0.50	5.14	31.18	76.65	0.89	2.19	0	2	0.00	10.00	0.00	0.81	0.00	0.02	0.00	1.05
4	200	300	250	1	32	0.17	5.31	0.37	77.02	0.01	2.20	0	2	0.00	10.00	0.00	0.81	0.00	0.02	0.00	1.05
5	300	500	400	1	33	0.17	5.47	1.11	78.13	0.03	2.23	0	2	0.00	10.00	0.00	0.81	0.00	0.02	0.00	1.03
6	500	750	625	4	37	0.66	6.14	13.86	91.99	0.40	2.63	0	2	0.00	10.00	0.00	0.81	0.00	0.02	0.00	0.88
7	750	1,000	875	4	41	0.66	6.80	7.12	99.11	0.20	2.83	0	2	0.00	10.00	0.00	0.81	0.00	0.02	0.00	0.82
8	1,000	1,500	1,250	8	49	1.33	8.13	7.94	107.04	0.23	3.06	0	2	0.00	10.00	0.00	0.81	0.00	0.02	0.00	0.76
9	1,500	2,000	1,750	7	56	1.16	9.29	5.10	112.15	0.15	3.21	0	2	0.00	10.00	0.00	0.81	0.00	0.02	0.00	0.72
10	2,000	2,500	2,250	8	64	1.33	10.61	7.71	119.86	0.22	3.43	0	2	0.00	10.00	0.00	0.81	0.00	0.02	0.00	0.67
11	2,500	3,000	2,750	22	86	3.65	14.26	9.84	129.70	0.28	3.71	0	2	0.00	10.00	0.00	0.81	0.00	0.02	0.00	0.62
12	3,000	4,000	3,500	17	103	2.82	17.08	44.82	174.52	1.28	4.99	0	2	0.00	10.00	0.00	0.81	0.00	0.02	0.00	0.46
13	4,000	5,000	4,500	8	111	1.33	18.41	43.12	217.65	1.23	6.22	0	2	0.00	10.00	0.00	0.81	0.00	0.02	0.00	0.37
14	5,000	7,500	6,250	27	138	4.48	22.89	75.24	292.89	2.15	8.37	0	2	0.00	10.00	0.00	0.81	0.00	0.02	0.00	0.28
15	7,500	10,000	8,750	19	157	3.15	26.04	81.90	374.79	2.34	10.72	0	2	0.00	10.00	0.00	0.81	0.00	0.02	0.00	0.22
16	10,000	20,000	15,000	52	209	8.62	34.66	271.63	646.42	7.77	18.48	10	12	50.00	60.00	1,236.58	1,237.39	23.66	23.67	455.24	191.42
17	20,000	50,000	35,000	128	337	21.23	55.89	1,173.29	1,819.71	33.55	52.03	4	16	20.00	80.00	2,524.98	3,762.37	48.31	71.98	215.20	206.76
18	50,000	100,000	75,000	95	432	15.75	71.64	355.73	2,175.45	10.17	62.20	4	20	20.00	100.00	1,464.28	5,226.64	28.02	100.00	411.62	240.26
19	100,000	500,000	300,000	102	534	16.92	88.56	1,233.92	3,409.37	35.28	97.48	0	20	0.00	100.00	0.00	5,226.64	0.00	100.00	0.00	153.30
20	500,000	**UP**		69	603	11.44	100.00	88.25	3,497.62	2.52	100.00	0	20	0.00	100.00	0.00	5,226.64	0.00	100.00	0.00	149.43
				603				3,497.62				20				5,226.64				149.43	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2428 MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	1.72	1.72	10.25	10.25	0.49	0.49	2	2	11.76	11.76	237.39	237.39	8.11	8.11	2315.18	2315.18
2	50	100	75	1	6	0.34	2.06	0.11	10.36	0.01	0.49	0	2	0.00	11.76	0.00	237.39	0.00	8.11	0.00	2290.34
3	100	200	150	1	7	0.34	2.41	0.25	10.61	0.01	0.50	0	2	0.00	11.76	0.00	237.39	0.00	8.11	0.00	2236.80
4	200	300	250	1	8	0.34	2.75	0.00	10.62	0.00	0.50	0	2	0.00	11.76	0.00	237.39	0.00	8.11	0.00	2235.99
5	300	500	400	5	13	1.72	4.47	5.18	15.80	0.25	0.75	0	2	0.00	11.76	0.00	237.39	0.00	8.11	0.00	1502.51
6	500	750	625	2	15	0.69	5.15	0.12	15.92	0.01	0.76	0	2	0.00	11.76	0.00	237.39	0.00	8.11	0.00	1490.92
7	750	1,000	875	4	19	1.37	6.53	5.46	21.38	0.26	1.02	0	2	0.00	11.76	0.00	237.39	0.00	8.11	0.00	1110.20
8	1,000	1,500	1,250	10	29	3.44	9.97	20.82	42.20	0.99	2.00	0	2	0.00	11.76	0.00	237.39	0.00	8.11	0.00	562.51
9	1,500	2,000	1,750	11	40	3.78	13.75	24.27	66.47	1.15	3.16	0	2	0.00	11.76	0.00	237.39	0.00	8.11	0.00	357.15
10	2,000	2,500	2,250	6	46	2.06	15.81	11.95	78.42	0.57	3.72	0	2	0.00	11.76	0.00	237.39	0.00	8.11	0.00	302.72
11	2,500	3,000	2,750	4	50	1.37	17.18	22.29	100.71	1.06	4.78	0	2	0.00	11.76	0.00	237.39	0.00	8.11	0.00	235.72
12	3,000	4,000	3,500	21	71	7.22	24.40	64.92	165.63	3.08	7.86	0	2	0.00	11.76	0.00	237.39	0.00	8.11	0.00	143.33
13	4,000	5,000	4,500	8	79	2.75	27.15	68.43	234.06	3.25	11.11	0	2	0.00	11.76	0.00	237.39	0.00	8.11	0.00	101.42
14	5,000	7,500	6,250	21	100	7.22	34.36	103.69	337.75	4.92	16.04	0	2	0.00	11.76	0.00	237.39	0.00	8.11	0.00	70.29
15	7,500	10,000	8,750	14	114	4.81	39.18	107.24	444.99	5.09	21.13	1	3	5.88	17.65	24.57	261.96	0.84	8.95	22.91	58.87
16	10,000	20,000	15,000	44	158	15.12	54.30	519.53	964.52	24.67	45.80	5	8	29.41	47.06	1,912.96	2,174.92	65.34	74.29	368.21	225.49
17	20,000	50,000	35,000	62	220	21.31	75.60	723.02	1,687.54	34.33	80.13	9	17	52.94	100.00	752.56	2,927.49	25.71	100.00	104.09	173.48
18	50,000	100,000	75,000	41	261	14.09	89.69	248.16	1,935.70	11.78	91.91	0	17	0.00	100.00	0.00	2,927.49	0.00	100.00	0.00	151.24
19	100,000	500,000	300,000	30	291	10.31	100.00	170.41	2,106.11	8.09	100.00	0	17	0.00	100.00	0.00	2,927.49	0.00	100.00	0.00	139.00
20	500,000	**UP**		0	291	0.00	100.00	0.00	2,106.11	0.00	100.00	0	17	0.00	100.00	0.00	2,927.49	0.00	100.00	0.00	139.00
				291				2,106.11				17				2,927.49				139.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.00	4.00	1.00	1.00	1.88	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.00	8.00	1.45	2.44	2.72	4.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.00	12.00	2.12	4.57	4.00	8.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.00	16.00	0.56	5.13	1.06	9.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.00	20.00	0.03	5.09	0.06	9.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	4.00	24.00	1.27	6.37	2.40	12.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	4.00	28.00	0.42	6.79	0.80	12.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	4.00	32.00	2.76	9.56	5.21	18.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	4.00	36.00	1.88	11.43	3.54	21.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	4.00	40.00	0.65	12.09	1.23	22.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	4.00	44.00	9.10	21.18	17.14	39.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	4.00	48.00	13.32	34.50	25.08	64.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	4.00	52.00	5.24	39.74	9.88	74.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	4.00	56.00	0.13	39.87	0.25	75.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	4.00	60.00	0.26	40.13	0.49	75.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	4.00	64.00	0.06	40.20	0.12	75.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	4.00	68.00	3.38	43.57	6.36	82.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	18	4.00	72.00	0.40	43.97	0.75	82.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		7	25	28.00	100.00	9.12	53.09	17.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				25				53.09				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2431 MIXED PROCESSES(SPINNINGWEAVING):ANIMAL FIBRES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	7.69	7.69	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	7.69	15.38	1.79	1.79	1.88	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	7.69	23.08	0.04	1.83	0.04	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	7.69	30.77	0.26	2.09	0.27	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	7.69	38.46	5.57	7.66	5.84	8.04	5	5	100.00	100.00	10.88	10.88	100.00	100.00	195.37	142.04
6	500	750	625	1	6	7.69	46.15	1.11	8.77	1.17	9.21	0	5	0.00	100.00	0.00	10.88	0.00	100.00	0.00	124.01
7	750	1,000	875	1	7	7.69	53.85	1.65	10.42	1.74	10.94	0	5	0.00	100.00	0.00	10.88	0.00	100.00	0.00	104.34
8	1,000	1,500	1,250	1	8	7.69	61.54	1.64	12.06	1.72	12.66	0	5	0.00	100.00	0.00	10.88	0.00	100.00	0.00	90.17
9	1,500	2,000	1,750	1	9	7.69	69.23	12.35	24.42	12.97	25.63	0	5	0.00	100.00	0.00	10.88	0.00	100.00	0.00	44.55
10	2,000	2,500	2,250	1	10	7.69	76.92	8.85	33.26	9.29	34.92	0	5	0.00	100.00	0.00	10.88	0.00	100.00	0.00	32.70
11	2,500	3,000	2,750	1	11	7.69	84.62	50.10	83.36	52.60	87.52	0	5	0.00	100.00	0.00	10.88	0.00	100.00	0.00	13.05
12	3,000	4,000	3,500	1	12	7.69	92.31	3.00	86.37	3.15	90.67	0	5	0.00	100.00	0.00	10.88	0.00	100.00	0.00	12.59
13	4,000	5,000	4,500	1	13	7.69	100.00	8.88	95.25	9.33	100.00	0	5	0.00	100.00	0.00	10.88	0.00	100.00	0.00	11.42
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	95.25	0.00	100.00	0	5	0.00	100.00	0.00	10.88	0.00	100.00	0.00	11.42
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	95.25	0.00	100.00	0	5	0.00	100.00	0.00	10.88	0.00	100.00	0.00	11.42
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	95.25	0.00	100.00	0	5	0.00	100.00	0.00	10.88	0.00	100.00	0.00	11.42
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	95.25	0.00	100.00	0	5	0.00	100.00	0.00	10.88	0.00	100.00	0.00	11.42
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	95.25	0.00	100.00	0	5	0.00	100.00	0.00	10.88	0.00	100.00	0.00	11.42
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	95.25	0.00	100.00	0	5	0.00	100.00	0.00	10.88	0.00	100.00	0.00	11.42
20	500,000	**UP**		0	13	0.00	100.00	0.00	95.25	0.00	100.00	0	5	0.00	100.00	0.00	10.88	0.00	100.00	0.00	11.42
					13				95.25				5				10.88				11.42

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	30	30	5.80	5.80	84.13	84.13	3.67	3.67	3	3	8.82	8.82	59.93	59.93	12.22	12.22	71.23	71.23
2	50	100	75	3	33	0.58	6.38	0.02	84.12	0.00	3.67	0	3	0.00	8.82	0.00	59.93	0.00	12.22	0.00	71.24
3	100	200	150	3	36	0.58	6.96	0.27	83.85	0.01	3.65	0	3	0.00	8.82	0.00	59.93	0.00	12.22	0.00	71.47
4	200	300	250	2	38	0.39	7.35	0.06	83.91	0.00	3.66	0	3	0.00	8.82	0.00	59.93	0.00	12.22	0.00	71.41
5	300	500	400	7	45	1.35	8.70	0.74	83.18	0.03	3.62	0	3	0.00	8.82	0.00	59.93	0.00	12.22	0.00	72.05
6	500	750	625	4	49	0.77	9.48	1.46	84.63	0.06	3.69	0	3	0.00	8.82	0.00	59.93	0.00	12.22	0.00	70.81
7	750	1,000	875	3	52	0.58	10.06	6.65	91.28	0.29	3.98	0	3	0.00	8.82	0.00	59.93	0.00	12.22	0.00	65.65
8	1,000	1,500	1,250	1	53	0.19	10.25	2.24	89.04	0.10	3.88	0	3	0.00	8.82	0.00	59.93	0.00	12.22	0.00	67.30
9	1,500	2,000	1,750	13	66	2.51	12.77	10.06	99.10	0.44	4.32	0	3	0.00	8.82	0.00	59.93	0.00	12.22	0.00	60.47
10	2,000	2,500	2,250	1	67	0.19	12.96	3.18	102.28	0.14	4.46	0	3	0.00	8.82	0.00	59.93	0.00	12.22	0.00	58.59
11	2,500	3,000	2,750	1	68	0.19	13.15	3.72	106.00	0.16	4.62	0	3	0.00	8.82	0.00	59.93	0.00	12.22	0.00	56.53
12	3,000	4,000	3,500	21	89	4.06	17.21	28.99	135.00	1.26	5.88	2	5	5.88	14.71	49.96	109.89	10.19	22.42	172.32	81.40
13	4,000	5,000	4,500	11	100	2.13	19.34	30.39	165.39	1.32	7.21	0	5	0.00	14.71	0.00	109.89	0.00	22.42	0.00	66.44
14	5,000	7,500	6,250	17	117	3.29	22.63	24.92	190.30	1.09	8.29	1	6	2.94	17.65	0.00	109.89	0.00	22.42	0.00	57.74
15	7,500	10,000	8,750	24	141	4.64	27.27	85.95	276.26	3.75	12.04	0	6	0.00	17.65	0.00	109.89	0.00	22.42	0.00	39.78
16	10,000	20,000	15,000	52	193	10.06	37.33	127.76	404.02	5.57	17.61	0	6	0.00	17.65	0.00	109.89	0.00	22.42	0.00	27.20
17	20,000	50,000	35,000	126	319	24.37	61.70	306.22	710.24	13.34	30.95	24	30	70.59	88.24	342.82	452.70	69.93	92.35	111.95	63.74
18	50,000	100,000	75,000	53	372	10.25	71.95	175.22	885.46	7.64	38.59	4	34	11.76	100.00	37.51	490.21	7.65	100.00	21.41	55.36
19	100,000	500,000	300,000	102	474	19.73	91.68	411.73	1,297.19	17.94	56.53	0	34	0.00	100.00	0.00	490.21	0.00	100.00	0.00	37.79
20	500,000	**UP**		43	517	8.32	100.00	997.58	2,294.78	43.47	100.00	0	34	0.00	100.00	0.00	490.21	0.00	100.00	0.00	21.36
				517				2,294.78				34				490.21				21.36	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2433 MIXED PROCESSES(SPINNINGWEAVING):SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	48	48	4.39	4.39	69.99	69.99	2.22	2.22	1	1	3.85	3.85	0.27	0.27	0.01	0.01	0.39	0.39
2	50	100	75	1	49	0.09	4.48	0.15	70.13	0.00	2.22	0	1	0.00	3.85	0.00	0.27	0.00	0.01	0.00	0.39
3	100	200	150	12	61	1.10	5.58	1.41	71.54	0.04	2.27	0	1	0.00	3.85	0.00	0.27	0.00	0.01	0.00	0.38
4	200	300	250	4	65	0.37	5.94	1.37	72.91	0.04	2.31	0	1	0.00	3.85	0.00	0.27	0.00	0.01	0.00	0.37
5	300	500	400	21	86	1.92	7.86	21.68	94.60	0.69	3.00	0	1	0.00	3.85	0.00	0.27	0.00	0.01	0.00	0.29
6	500	750	625	14	100	1.28	9.14	5.05	99.65	0.16	3.16	0	1	0.00	3.85	0.00	0.27	0.00	0.01	0.00	0.27
7	750	1,000	875	16	116	1.46	10.60	8.97	108.62	0.28	3.44	0	1	0.00	3.85	0.00	0.27	0.00	0.01	0.00	0.25
8	1,000	1,500	1,250	8	124	0.73	11.33	7.14	115.75	0.23	3.67	0	1	0.00	3.85	0.00	0.27	0.00	0.01	0.00	0.23
9	1,500	2,000	1,750	23	147	2.10	13.44	58.89	174.64	1.87	5.53	0	1	0.00	3.85	0.00	0.27	0.00	0.01	0.00	0.16
10	2,000	2,500	2,250	6	153	0.55	13.99	4.43	179.07	0.14	5.67	0	1	0.00	3.85	0.00	0.27	0.00	0.01	0.00	0.15
11	2,500	3,000	2,750	20	173	1.83	15.81	15.27	194.34	0.48	6.16	0	1	0.00	3.85	0.00	0.27	0.00	0.01	0.00	0.14
12	3,000	4,000	3,500	16	189	1.46	17.28	8.40	202.74	0.27	6.42	0	1	0.00	3.85	0.00	0.27	0.00	0.01	0.00	0.13
13	4,000	5,000	4,500	26	215	2.38	19.65	48.91	251.65	1.55	7.97	2	3	7.69	11.54	139.14	139.41	3.05	3.06	284.46	55.40
14	5,000	7,500	6,250	32	247	2.93	22.58	45.07	296.72	1.43	9.40	0	3	0.00	11.54	0.00	139.41	0.00	3.06	0.00	46.98
15	7,500	10,000	8,750	49	296	4.48	27.06	48.98	345.70	1.55	10.95	2	5	7.69	19.23	0.84	140.25	0.02	3.08	1.71	40.57
16	10,000	20,000	15,000	86	382	7.86	34.92	266.28	611.98	8.43	19.38	0	5	0.00	19.23	0.00	140.25	0.00	3.08	0.00	22.92
17	20,000	50,000	35,000	189	571	17.28	52.19	505.26	1,117.24	16.00	35.38	6	11	23.08	42.31	4,408.69	4,548.94	96.69	99.76	872.55	407.16
18	50,000	100,000	75,000	153	724	13.99	66.18	497.51	1,614.75	15.76	51.14	4	15	15.38	57.69	2.87	4,551.81	0.06	99.83	0.58	281.89
19	100,000	500,000	300,000	256	980	23.40	89.58	831.58	2,446.33	26.34	77.48	6	21	23.08	80.77	4.66	4,556.47	0.10	99.93	0.56	186.26
20	500,000	**UP**		114	1,094	10.42	100.00	711.09	3,157.42	22.52	100.00	5	26	19.23	100.00	3.29	4,559.76	0.07	100.00	0.46	144.41
				1,094				3,157.42				26				4,559.76				144.41	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	53	53	4.37	4.37	261.26	261.26	4.87	4.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	54	0.08	4.45	0.01	261.25	0.00	4.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	61	0.58	5.03	2.33	263.58	0.04	4.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	70	0.74	5.77	2.46	266.04	0.05	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	15	85	1.24	7.01	16.72	282.76	0.31	5.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	15	100	1.24	8.24	4.07	286.84	0.08	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	110	0.82	9.07	21.10	307.94	0.39	5.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	32	142	2.64	11.71	25.73	333.67	0.48	6.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	25	167	2.06	13.77	33.87	367.54	0.63	6.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	178	0.91	14.67	12.16	379.70	0.23	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	29	207	2.39	17.07	4.58	384.29	0.09	7.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	21	228	1.73	18.80	28.23	412.52	0.53	7.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	40	268	3.30	22.09	53.29	465.81	0.99	8.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	68	336	5.61	27.70	194.88	660.68	3.63	12.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	50	386	4.12	31.82	204.83	865.51	3.82	16.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	132	518	10.88	42.70	391.86	1,257.38	7.31	23.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	168	686	13.85	56.55	720.86	1,978.24	13.44	36.89	17	17	24.29	24.29	143.49	143.49	7.23	7.23	19.91	7.25
18	50,000	100,000	75,000	146	832	12.04	68.59	573.53	2,551.77	10.70	47.59	2	19	2.86	27.14	348.54	492.03	17.56	24.79	60.77	19.28
19	100,000	500,000	300,000	216	1,048	17.81	86.40	2,130.11	4,681.88	39.72	87.31	41	60	58.57	85.71	1,455.66	1,947.69	73.34	98.13	68.34	41.60
20	500,000	**UP**		165	1,213	13.60	100.00	680.27	5,362.15	12.69	100.00	10	70	14.29	100.00	37.05	1,984.73	1.87	100.00	5.45	37.01
				1,213				5,362.15				70				1,984.73				37.01	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2441 PROCESSING OF TEXTILE WASTE : ANIMAL FIBRES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.88	5.88	0.01	0.01	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.88	11.76	0.03	0.04	0.08	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.88	17.65	0.05	0.09	0.15	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.88	23.53	0.09	0.18	0.29	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.88	29.41	2.45	2.63	7.61	8.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.88	35.29	2.45	5.07	7.61	15.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.88	41.18	0.45	5.52	1.39	17.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.88	47.06	7.30	12.82	22.68	39.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	5.88	52.94	13.32	26.14	41.41	81.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	5.88	58.82	0.62	26.75	1.91	83.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	5.88	64.71	0.12	26.87	0.36	83.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	5.88	70.59	0.19	27.05	0.58	84.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	5.88	76.47	1.57	28.62	4.88	88.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	5.88	82.35	0.53	29.16	1.66	90.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	5.88	88.24	0.33	29.49	1.02	91.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	5.88	94.12	1.39	30.88	4.32	95.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	5.88	100.00	1.29	32.17	4.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	32.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	17	0.00	100.00	0.00	32.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					17				32.17				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	47.06	47.06	21.23	21.23	11.12	11.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	9	5.88	52.94	0.92	22.16	0.48	11.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	10	5.88	58.82	0.00	22.16	0.00	11.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	5.88	64.71	0.53	22.69	0.28	11.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	12	5.88	70.59	32.50	55.19	17.02	28.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	13	5.88	76.47	55.58	110.77	29.11	58.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	14	5.88	82.35	9.50	120.27	4.98	63.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	15	5.88	88.24	7.04	127.31	3.69	66.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	16	5.88	94.12	19.90	147.20	10.42	77.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	17	5.88	100.00	43.70	190.90	22.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	17	0.00	100.00	0.00	190.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	17	0.00	100.00	0.00	190.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	17	0.00	100.00	0.00	190.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	17	0.00	100.00	0.00	190.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	17	0.00	100.00	0.00	190.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	17	0.00	100.00	0.00	190.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	17	0.00	100.00	0.00	190.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	17	0.00	100.00	0.00	190.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	190.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	17	0.00	100.00	0.00	190.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				17				190.90				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2443 PROCESSING OF TEXTILE WASTE : SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	7.60	7.60	116.17	116.17	8.76	8.76	2	2	50.00	50.00	25.84	25.84	48.79	48.79	22.24	22.24
2	50	100	75	1	14	0.58	8.19	0.32	116.50	0.02	8.78	0	2	0.00	50.00	0.00	25.84	0.00	48.79	0.00	22.18
3	100	200	150	2	16	1.17	9.36	0.75	117.24	0.06	8.84	0	2	0.00	50.00	0.00	25.84	0.00	48.79	0.00	22.04
4	200	300	250	1	17	0.58	9.94	22.30	139.54	1.68	10.52	0	2	0.00	50.00	0.00	25.84	0.00	48.79	0.00	18.52
5	300	500	400	1	18	0.58	10.53	0.62	140.16	0.05	10.57	0	2	0.00	50.00	0.00	25.84	0.00	48.79	0.00	18.44
6	500	750	625	6	24	3.51	14.04	4.71	144.87	0.35	10.92	0	2	0.00	50.00	0.00	25.84	0.00	48.79	0.00	17.84
7	750	1,000	875	1	25	0.58	14.62	0.00	144.87	0.00	10.92	0	2	0.00	50.00	0.00	25.84	0.00	48.79	0.00	17.84
8	1,000	1,500	1,250	1	26	0.58	15.20	2.00	146.87	0.15	11.07	0	2	0.00	50.00	0.00	25.84	0.00	48.79	0.00	17.60
9	1,500	2,000	1,750	1	27	0.58	15.79	6.20	153.07	0.47	11.54	0	2	0.00	50.00	0.00	25.84	0.00	48.79	0.00	16.88
10	2,000	2,500	2,250	1	28	0.58	16.37	1.13	154.20	0.09	11.62	0	2	0.00	50.00	0.00	25.84	0.00	48.79	0.00	16.76
11	2,500	3,000	2,750	1	29	0.58	16.96	9.84	164.04	0.74	12.37	0	2	0.00	50.00	0.00	25.84	0.00	48.79	0.00	15.75
12	3,000	4,000	3,500	12	41	7.02	23.98	57.47	221.51	4.33	16.70	0	2	0.00	50.00	0.00	25.84	0.00	48.79	0.00	11.67
13	4,000	5,000	4,500	12	53	7.02	30.99	26.82	248.33	2.02	18.72	0	2	0.00	50.00	0.00	25.84	0.00	48.79	0.00	10.41
14	5,000	7,500	6,250	12	65	7.02	38.01	61.89	310.22	4.67	23.39	0	2	0.00	50.00	0.00	25.84	0.00	48.79	0.00	8.33
15	7,500	10,000	8,750	6	71	3.51	41.52	33.94	344.16	2.56	25.94	0	2	0.00	50.00	0.00	25.84	0.00	48.79	0.00	7.51
16	10,000	20,000	15,000	29	100	16.96	58.48	243.91	588.07	18.39	44.33	1	3	25.00	75.00	20.34	46.19	38.41	87.20	8.34	7.85
17	20,000	50,000	35,000	43	143	25.15	83.63	177.91	765.98	13.41	57.74	0	3	0.00	75.00	0.00	46.19	0.00	87.20	0.00	6.03
18	50,000	100,000	75,000	19	162	11.11	94.74	261.27	1,027.25	19.70	77.44	1	4	25.00	100.00	6.78	52.97	12.80	100.00	2.60	5.16
19	100,000	500,000	300,000	6	168	3.51	98.25	137.40	1,164.64	10.36	87.80	0	4	0.00	100.00	0.00	52.97	0.00	100.00	0.00	4.55
20	500,000	**UP**		3	171	1.75	100.00	161.87	1,326.52	12.20	100.00	0	4	0.00	100.00	0.00	52.97	0.00	100.00	0.00	3.99
					171				1,326.52				4				52.97				3.99

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2448 PROCESSING OF TEXTILE WASTE : MIXED

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	3.53	3.53	8.63	8.63	2.84	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	1.18	4.71	1.54	10.17	0.51	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	1.18	5.88	0.10	10.27	0.03	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	1.18	7.06	1.23	11.50	0.40	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	1.18	8.24	0.00	11.50	0.00	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	9	2.35	10.59	9.51	21.01	3.13	6.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	12	3.53	14.12	0.90	21.90	0.29	7.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	17	5.88	20.00	15.48	37.39	5.09	12.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	19	2.35	22.35	6.63	44.02	2.18	14.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	28	10.59	32.94	25.83	69.85	8.50	22.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	30	2.35	35.29	4.42	74.27	1.45	24.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	14	44	16.47	51.76	43.27	117.54	14.23	38.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	49	5.88	57.65	37.32	154.86	12.28	50.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	52	3.53	61.18	26.24	181.10	8.63	59.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	61	10.59	71.76	46.08	227.18	15.16	74.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	14	75	16.47	88.24	36.85	264.03	12.12	86.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	82	8.24	96.47	27.11	291.14	8.92	95.77	3	3	75.00	75.00	92.92	92.92	97.68	97.68	342.79	31.92
18	50,000	100,000	75,000	1	83	1.18	97.65	8.31	299.45	2.73	98.51	0	3	0.00	75.00	0.00	92.92	0.00	97.68	0.00	31.03
19	100,000	500,000	300,000	1	84	1.18	98.82	2.83	302.29	0.93	99.44	1	4	25.00	100.00	2.21	95.13	2.32	100.00	77.94	31.47
20	500,000	**UP**		1	85	1.18	100.00	1.70	303.99	0.56	100.00	0	4	0.00	100.00	0.00	95.13	0.00	100.00	0.00	31.30
				85				303.99				4				95.13				31.30	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2451 ROPEMAKERS STRINGMAKERS AND SACKMAKERS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	3.97	3.97	34.77	34.77	4.66	4.66	5	5	33.33	33.33	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	0.79	4.76	0.11	34.87	0.01	4.68	0	5	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	0.79	5.56	0.03	34.90	0.00	4.68	0	5	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	9	1.59	7.14	0.78	35.68	0.10	4.79	0	5	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	15	4.76	11.90	5.92	41.60	0.79	5.58	0	5	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	18	2.38	14.29	3.29	44.89	0.44	6.02	0	5	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	20	1.59	15.87	33.66	78.55	4.52	10.54	0	5	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	22	42	17.46	33.33	46.51	125.06	6.24	16.78	0	5	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	51	7.14	40.48	25.30	150.37	3.39	20.17	0	5	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	53	1.59	42.06	9.70	160.07	1.30	21.47	0	5	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	63	7.94	50.00	42.10	202.16	5.65	27.12	4	9	26.67	60.00	1,263.48	1,263.48	26.26	26.26	3001.32	624.98
12	3,000	4,000	3,500	4	67	3.17	53.17	20.72	222.89	2.78	29.90	0	9	0.00	60.00	0.00	1,263.48	0.00	26.26	0.00	566.87
13	4,000	5,000	4,500	6	73	4.76	57.94	22.87	245.76	3.07	32.97	1	10	6.67	66.67	25.17	1,288.65	0.52	26.78	110.06	524.36
14	5,000	7,500	6,250	6	79	4.76	62.70	28.77	274.53	3.86	36.83	0	10	0.00	66.67	0.00	1,288.65	0.00	26.78	0.00	469.41
15	7,500	10,000	8,750	7	86	5.56	68.25	58.09	332.62	7.79	44.62	0	10	0.00	66.67	0.00	1,288.65	0.00	26.78	0.00	387.43
16	10,000	20,000	15,000	19	105	15.08	83.33	184.11	516.73	24.70	69.32	0	10	0.00	66.67	0.00	1,288.65	0.00	26.78	0.00	249.39
17	20,000	50,000	35,000	13	118	10.32	93.65	283.15	799.88	37.98	107.30	4	14	26.67	93.33	3,522.63	4,811.28	73.22	100.00	1244.08	601.50
18	50,000	100,000	75,000	2	120	1.59	95.24	51.76	851.64	6.94	114.25	0	14	0.00	93.33	0.00	4,811.28	0.00	100.00	0.00	564.94
19	100,000	500,000	300,000	5	125	3.97	99.21	117.32	968.96	15.74	129.98	1	15	6.67	100.00	0.00	4,811.28	0.00	100.00	0.00	496.54
20	500,000	**UP**		1	126	0.79	100.00	223.52	745.44	29.98	100.00	0	15	0.00	100.00	0.00	4,811.28	0.00	100.00	0.00	645.43
					126				745.44				15				4,811.28				645.43

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2452 BLANKETS WEAVING MILSS AND CARPET MANUFACTURES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	26	26	5.64	5.64	47.96	47.96	2.74	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	29	0.65	6.29	1.19	49.15	0.07	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	33	0.87	7.16	1.42	50.57	0.08	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	41	1.74	8.89	3.40	53.97	0.19	3.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	57	3.47	12.36	2.17	56.14	0.12	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	59	0.43	12.80	7.83	63.97	0.45	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	63	0.87	13.67	5.94	69.90	0.34	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	64	0.22	13.88	4.35	74.25	0.25	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	71	1.52	15.40	12.05	86.30	0.69	4.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	14	85	3.04	18.44	21.00	107.31	1.20	6.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	95	2.17	20.61	0.51	107.82	0.03	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	104	1.95	22.56	29.12	136.93	1.66	7.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	110	1.30	23.86	22.07	159.00	1.26	9.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	16	126	3.47	27.33	154.28	313.28	8.81	17.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	20	146	4.34	31.67	69.18	382.45	3.95	21.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	141	287	30.59	62.26	681.08	1,063.53	38.90	60.74	2	2	100.00	100.00	127.54	127.54	100.00	100.00	18.73	11.99
17	20,000	50,000	35,000	63	350	13.67	75.92	195.70	1,259.23	11.18	71.92	0	2	0.00	100.00	0.00	127.54	0.00	100.00	0.00	10.13
18	50,000	100,000	75,000	44	394	9.54	85.47	207.95	1,467.18	11.88	83.80	0	2	0.00	100.00	0.00	127.54	0.00	100.00	0.00	8.69
19	100,000	500,000	300,000	49	443	10.63	96.10	233.09	1,700.28	13.31	97.11	0	2	0.00	100.00	0.00	127.54	0.00	100.00	0.00	7.50
20	500,000	**UP**		18	461	3.90	100.00	50.63	1,750.91	2.89	100.00	0	2	0.00	100.00	0.00	127.54	0.00	100.00	0.00	7.28
				461				1,750.91				2				127.54				7.28	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 24521 BLANKETS WEAVING MILLS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	2	20.00	20.00	0.19	0.19	0.72	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	10.00	30.00	0.00	0.19	0.00	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	10.00	40.00	0.00	0.19	0.00	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	10.00	50.00	0.00	0.19	0.00	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	10.00	60.00	3.86	4.05	14.38	15.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	10.00	70.00	5.29	9.34	19.71	34.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	10.00	80.00	1.99	11.34	7.43	42.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	10.00	90.00	9.63	20.96	35.87	78.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	10	10.00	100.00	5.87	26.84	21.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	26.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	26.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	26.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	26.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	26.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	26.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	26.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	26.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	26.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	10	0.00	100.00	0.00	26.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10				26.84				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 24522 CARPET MANUFACTURERS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	6.67	6.67	0.62	0.62	0.79	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	6.67	13.33	1.72	1.09	2.19	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	6.67	20.00	2.14	3.24	2.73	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	6.67	26.67	8.08	4.84	10.31	6.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	6.67	33.33	3.86	8.70	4.92	11.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	6.67	40.00	2.70	11.40	3.44	14.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	6.67	46.67	0.00	11.40	0.00	14.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	6.67	53.33	1.99	13.40	2.54	17.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	6.67	60.00	7.72	21.12	9.84	26.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	6.67	66.67	7.72	28.84	9.84	36.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	6.67	73.33	11.55	40.39	14.73	51.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	6.67	80.00	11.97	52.36	15.27	66.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	6.67	86.67	14.60	66.97	18.62	85.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	6.67	93.33	5.73	72.70	7.30	92.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	6.67	100.00	5.73	78.42	7.30	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	78.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	78.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	78.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	15	0.00	100.00	0.00	78.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					15				78.42				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2458 MIXED

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	10.96	10.96	35.36	35.36	11.41	11.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	9	1.37	12.33	0.12	35.48	0.04	11.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	13	5.48	17.81	0.40	35.88	0.13	11.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	15	2.74	20.55	0.80	36.69	0.26	11.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	19	5.48	26.03	1.25	37.94	0.40	12.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	22	4.11	30.14	1.21	39.15	0.39	12.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	27	6.85	36.99	5.30	44.45	1.71	14.35	2	2	100.00	100.00	6.09	6.09	100.00	100.00	115.01	13.71
8	1,000	1,500	1,250	2	29	2.74	39.73	3.27	47.72	1.06	15.40	0	2	0.00	100.00	0.00	6.09	0.00	100.00	0.00	12.77
9	1,500	2,000	1,750	1	30	1.37	41.10	1.14	48.86	0.37	15.77	0	2	0.00	100.00	0.00	6.09	0.00	100.00	0.00	12.47
10	2,000	2,500	2,250	1	31	1.37	42.47	8.08	56.94	2.61	18.38	0	2	0.00	100.00	0.00	6.09	0.00	100.00	0.00	10.70
11	2,500	3,000	2,750	1	32	1.37	43.84	0.00	56.94	0.00	18.38	0	2	0.00	100.00	0.00	6.09	0.00	100.00	0.00	10.70
12	3,000	4,000	3,500	1	33	1.37	45.21	15.39	72.33	4.97	23.34	0	2	0.00	100.00	0.00	6.09	0.00	100.00	0.00	8.42
13	4,000	5,000	4,500	1	34	1.37	46.58	5.01	77.34	1.62	24.96	0	2	0.00	100.00	0.00	6.09	0.00	100.00	0.00	7.88
14	5,000	7,500	6,250	1	35	1.37	47.95	13.61	90.95	4.39	29.35	0	2	0.00	100.00	0.00	6.09	0.00	100.00	0.00	6.70
15	7,500	10,000	8,750	8	43	10.96	58.90	20.51	111.46	6.62	35.97	0	2	0.00	100.00	0.00	6.09	0.00	100.00	0.00	5.47
16	10,000	20,000	15,000	9	52	12.33	71.23	77.88	189.35	25.14	61.11	0	2	0.00	100.00	0.00	6.09	0.00	100.00	0.00	3.22
17	20,000	50,000	35,000	5	57	6.85	78.08	54.69	244.04	17.65	78.76	0	2	0.00	100.00	0.00	6.09	0.00	100.00	0.00	2.50
18	50,000	100,000	75,000	13	70	17.81	95.89	91.77	335.81	29.62	108.38	0	2	0.00	100.00	0.00	6.09	0.00	100.00	0.00	1.81
19	100,000	500,000	300,000	3	73	4.11	100.00	25.96	309.85	8.38	100.00	0	2	0.00	100.00	0.00	6.09	0.00	100.00	0.00	1.97
20	500,000	**UP**		0	73	0.00	100.00	0.00	309.85	0.00	100.00	0	2	0.00	100.00	0.00	6.09	0.00	100.00	0.00	1.97
					73				309.85				2				6.09				1.97

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 246 KNITTING MILLS KNITWEAR FACTORIES STOCKINGS FACTORIES GLOVES

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.88	5.88	0.24	0.24	0.56	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.88	11.76	0.13	0.37	0.29	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.88	17.65	2.58	2.94	6.03	6.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.88	23.53	5.15	8.09	12.03	18.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.88	29.41	13.25	21.34	30.97	49.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.88	35.29	0.00	21.34	0.00	49.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.88	41.18	1.77	23.11	4.13	54.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.88	47.06	0.57	23.68	1.34	55.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	5.88	52.94	1.47	25.15	3.44	58.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	5.88	58.82	0.00	25.15	0.00	58.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	5.88	64.71	1.77	26.92	4.13	62.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	5.88	70.59	0.00	26.92	0.00	62.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	5.88	76.47	1.32	28.24	3.09	66.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	5.88	82.35	1.77	30.01	4.13	70.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	5.88	88.24	3.09	33.10	7.22	77.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	5.88	94.12	3.09	36.19	7.22	84.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	5.88	100.00	6.59	42.78	15.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	42.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	17	0.00	100.00	0.00	42.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					17				42.78				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2461 KNITING MILLS KNITWEAR FACTORIES STOCKING FACTORIES

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	94	94	4.70	4.70	785.93	785.93	6.38	6.38	2	2	3.45	3.45	94.33	94.33	3.96	3.96	12.00	12.00
2	50	100	75	9	103	0.45	5.14	28.51	814.44	0.23	6.62	0	2	0.00	3.45	0.00	94.33	0.00	3.96	0.00	11.58
3	100	200	150	26	129	1.30	6.44	48.43	862.87	0.39	7.01	0	2	0.00	3.45	0.00	94.33	0.00	3.96	0.00	10.93
4	200	300	250	34	163	1.70	8.14	77.59	940.46	0.63	7.64	0	2	0.00	3.45	0.00	94.33	0.00	3.96	0.00	10.03
5	300	500	400	46	209	2.30	10.44	104.31	1,044.77	0.85	8.49	1	3	1.72	5.17	7.51	101.84	0.31	4.27	7.20	9.75
6	500	750	625	53	262	2.65	13.09	143.51	1,188.28	1.17	9.65	0	3	0.00	5.17	0.00	101.84	0.00	4.27	0.00	8.57
7	750	1,000	875	78	340	3.90	16.98	29.25	1,217.53	0.24	9.89	0	3	0.00	5.17	0.00	101.84	0.00	4.27	0.00	8.36
8	1,000	1,500	1,250	89	429	4.45	21.43	223.72	1,441.25	1.82	11.71	2	5	3.45	8.62	34.14	135.98	1.43	5.70	15.26	9.44
9	1,500	2,000	1,750	93	522	4.65	26.07	366.41	1,807.66	2.98	14.68	0	5	0.00	8.62	0.00	135.98	0.00	5.70	0.00	7.52
10	2,000	2,500	2,250	74	596	3.70	29.77	250.37	2,058.04	2.03	16.72	0	5	0.00	8.62	0.00	135.98	0.00	5.70	0.00	6.61
11	2,500	3,000	2,750	84	680	4.20	33.97	423.71	2,481.75	3.44	20.16	8	13	13.79	22.41	1,341.72	1,477.70	56.28	61.99	316.66	59.54
12	3,000	4,000	3,500	122	802	6.09	40.06	1,931.97	549.78	15.69	4.47	0	13	0.00	22.41	0.00	1,477.70	0.00	61.99	0.00	268.78
13	4,000	5,000	4,500	85	887	4.25	44.31	757.66	1,307.44	6.15	10.62	0	13	0.00	22.41	0.00	1,477.70	0.00	61.99	0.00	113.02
14	5,000	7,500	6,250	144	1,031	7.19	51.50	1,306.35	2,613.79	10.61	21.23	0	13	0.00	22.41	0.00	1,477.70	0.00	61.99	0.00	56.53
15	7,500	10,000	8,750	120	1,151	5.99	57.49	945.79	3,559.58	7.68	28.92	0	13	0.00	22.41	0.00	1,477.70	0.00	61.99	0.00	41.51
16	10,000	20,000	15,000	260	1,411	12.99	70.48	3,538.24	7,097.83	28.74	57.66	2	15	3.45	25.86	66.01	1,543.71	2.77	64.75	1.87	21.75
17	20,000	50,000	35,000	324	1,735	16.18	86.66	2,673.07	9,770.89	21.71	79.37	15	30	25.86	51.72	133.90	1,677.61	5.62	70.37	5.01	17.17
18	50,000	100,000	75,000	135	1,870	6.74	93.41	1,401.77	11,172.66	11.39	90.76	12	42	20.69	72.41	669.06	2,346.67	28.06	98.44	47.73	21.00
19	100,000	500,000	300,000	118	1,988	5.89	99.30	991.78	12,164.44	8.06	98.81	16	58	27.59	100.00	37.29	2,383.96	1.56	100.00	3.76	19.60
20	500,000	**UP**		14	2,002	0.70	100.00	145.94	12,310.38	1.19	100.00	0	58	0.00	100.00	0.00	2,383.96	0.00	100.00	0.00	19.37
				2,002				12,310.38				58				2,383.96				19.37	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2462 CLOTHING AND UNDERWEAR MANUFACTURESSEWING WORKSFURRIERS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	370	370	8.56	8.56	963.78	963.78	4.37	4.37	3	3	2.16	2.16	34.69	34.69	0.92	0.92	3.60	3.60
2	50	100	75	79	449	1.83	10.39	23.38	987.17	0.11	4.47	0	3	0.00	2.16	0.00	34.69	0.00	0.92	0.00	3.51
3	100	200	150	72	521	1.67	12.05	30.64	1,017.81	0.14	4.61	0	3	0.00	2.16	0.00	34.69	0.00	0.92	0.00	3.41
4	200	300	250	82	603	1.90	13.95	45.21	1,063.03	0.20	4.82	0	3	0.00	2.16	0.00	34.69	0.00	0.92	0.00	3.26
5	300	500	400	122	725	2.82	16.77	58.72	1,121.74	0.27	5.08	0	3	0.00	2.16	0.00	34.69	0.00	0.92	0.00	3.09
6	500	750	625	98	823	2.27	19.04	132.85	1,254.60	0.60	5.69	1	4	0.72	2.88	2.77	37.46	0.07	0.99	2.08	2.99
7	750	1,000	875	84	907	1.94	20.99	65.11	1,319.71	0.30	5.98	2	6	1.44	4.32	124.10	161.56	3.28	4.27	190.61	12.24
8	1,000	1,500	1,250	166	1,073	3.84	24.83	161.92	1,481.63	0.73	6.72	1	7	0.72	5.04	0.60	162.16	0.02	4.29	0.37	10.94
9	1,500	2,000	1,750	143	1,216	3.31	28.14	168.75	1,650.38	0.76	7.48	4	11	2.88	7.91	1.62	163.78	0.04	4.33	0.96	9.92
10	2,000	2,500	2,250	107	1,323	2.48	30.61	168.00	1,818.38	0.76	8.24	2	13	1.44	9.35	0.20	163.99	0.01	4.34	0.12	9.02
11	2,500	3,000	2,750	97	1,420	2.24	32.86	239.76	2,058.14	1.09	9.33	0	13	0.00	9.35	0.00	163.99	0.00	4.34	0.00	7.97
12	3,000	4,000	3,500	140	1,560	3.24	36.09	266.07	2,324.21	1.21	10.54	0	13	0.00	9.35	0.00	163.99	0.00	4.34	0.00	7.06
13	4,000	5,000	4,500	112	1,672	2.59	38.69	273.55	2,597.76	1.24	11.78	0	13	0.00	9.35	0.00	163.99	0.00	4.34	0.00	6.31
14	5,000	7,500	6,250	244	1,916	5.65	44.33	721.95	3,319.71	3.27	15.05	7	20	5.04	14.39	1,570.08	1,734.06	41.53	45.86	217.48	52.24
15	7,500	10,000	8,750	242	2,158	5.60	49.93	900.12	4,219.83	4.08	19.13	0	20	0.00	14.39	0.00	1,734.06	0.00	45.86	0.00	41.09
16	10,000	20,000	15,000	413	2,571	9.56	59.49	2,250.66	6,470.49	10.20	29.33	14	34	10.07	24.46	455.03	2,189.09	12.03	57.90	20.22	33.83
17	20,000	50,000	35,000	722	3,293	16.71	76.19	4,972.32	11,442.81	22.54	51.87	28	62	20.14	44.60	170.59	2,359.68	4.51	62.41	3.43	20.62
18	50,000	100,000	75,000	472	3,765	10.92	87.11	3,197.04	14,639.85	14.49	66.36	46	108	33.09	77.70	851.72	3,211.40	22.53	84.94	26.64	21.94
19	100,000	500,000	300,000	510	4,275	11.80	98.91	4,280.59	18,920.44	19.40	85.76	30	138	21.58	99.28	499.87	3,711.27	13.22	98.16	11.68	19.62
20	500,000	**UP**		47	4,322	1.09	100.00	3,140.47	22,060.91	14.24	100.00	1	139	0.72	100.00	69.65	3,780.92	1.84	100.00	2.22	17.14
				4,322				22,060.91				139				3,780.92				17.14	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2463 UMBRELLA FACTORIES FELT GOODS FACTORIES LACE FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	58	58	5.56	5.56	162.74	162.74	3.74	3.74	1	1	7.69	7.69	2.79	2.79	1.36	1.36	1.71	1.71
2	50	100	75	51	109	4.89	10.44	13.74	176.48	0.32	4.06	0	1	0.00	7.69	0.00	2.79	0.00	1.36	0.00	1.58
3	100	200	150	74	183	7.09	17.53	23.18	199.66	0.53	4.59	1	2	7.69	15.38	0.03	2.82	0.01	1.37	0.13	1.41
4	200	300	250	248	431	23.75	41.28	111.73	311.39	2.57	7.16	0	2	0.00	15.38	0.00	2.82	0.00	1.37	0.00	0.91
5	300	500	400	101	532	9.67	50.96	86.74	398.14	1.99	9.15	0	2	0.00	15.38	0.00	2.82	0.00	1.37	0.00	0.71
6	500	750	625	45	577	4.31	55.27	56.94	455.08	1.31	10.46	0	2	0.00	15.38	0.00	2.82	0.00	1.37	0.00	0.62
7	750	1,000	875	41	618	3.93	59.20	67.83	522.91	1.56	12.02	0	2	0.00	15.38	0.00	2.82	0.00	1.37	0.00	0.54
8	1,000	1,500	1,250	57	675	5.46	64.66	155.12	678.03	3.57	15.59	1	3	7.69	23.08	10.11	12.93	4.93	6.30	6.52	1.91
9	1,500	2,000	1,750	42	717	4.02	68.68	145.58	823.61	3.35	18.93	4	7	30.77	53.85	186.30	199.22	90.85	97.16	127.97	24.19
10	2,000	2,500	2,250	57	774	5.46	74.14	131.40	955.01	3.02	21.96	0	7	0.00	53.85	0.00	199.22	0.00	97.16	0.00	20.86
11	2,500	3,000	2,750	27	801	2.59	76.72	152.97	1,107.98	3.52	25.47	0	7	0.00	53.85	0.00	199.22	0.00	97.16	0.00	17.98
12	3,000	4,000	3,500	21	822	2.01	78.74	112.72	1,220.70	2.59	28.06	0	7	0.00	53.85	0.00	199.22	0.00	97.16	0.00	16.32
13	4,000	5,000	4,500	30	852	2.87	81.61	131.89	1,352.59	3.03	31.10	0	7	0.00	53.85	0.00	199.22	0.00	97.16	0.00	14.73
14	5,000	7,500	6,250	36	888	3.45	85.06	230.94	1,583.53	5.31	36.40	0	7	0.00	53.85	0.00	199.22	0.00	97.16	0.00	12.58
15	7,500	10,000	8,750	17	905	1.63	86.69	194.02	1,777.55	4.46	40.87	0	7	0.00	53.85	0.00	199.22	0.00	97.16	0.00	11.21
16	10,000	20,000	15,000	39	944	3.74	90.42	485.46	2,263.01	11.16	52.03	0	7	0.00	53.85	0.00	199.22	0.00	97.16	0.00	8.80
17	20,000	50,000	35,000	51	995	4.89	95.31	1,601.58	3,864.58	36.82	88.85	3	10	23.08	76.92	1.80	201.02	0.88	98.03	0.11	5.20
18	50,000	100,000	75,000	17	1,012	1.63	96.93	272.15	4,136.74	6.26	95.10	0	10	0.00	76.92	0.00	201.02	0.00	98.03	0.00	4.86
19	100,000	500,000	300,000	29	1,041	2.78	99.71	94.06	4,230.79	2.16	97.26	3	13	23.08	100.00	4.04	205.05	1.97	100.00	4.29	4.85
20	500,000	**UP**		3	1,044	0.29	100.00	118.97	4,349.76	2.74	100.00	0	13	0.00	100.00	0.00	205.05	0.00	100.00	0.00	4.71
				1,044				4,349.76				13				205.05				4.71	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2464 BATIK ESTABLISHMENTS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	29	29	12.24	12.24	35.90	35.90	4.49	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	20	49	8.44	20.68	4.33	40.23	0.54	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	60	4.64	25.32	8.23	48.46	1.03	6.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	68	3.38	28.69	23.14	71.61	2.90	8.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	12	80	5.06	33.76	12.58	84.19	1.57	10.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	15	95	6.33	40.08	4.75	88.94	0.59	11.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	19	114	8.02	48.10	16.19	105.13	2.03	13.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	122	3.38	51.48	15.28	120.41	1.91	15.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	128	2.53	54.01	18.73	139.14	2.34	17.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	18	146	7.59	61.60	31.26	170.40	3.91	21.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	154	3.38	64.98	57.77	228.17	7.23	28.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	12	166	5.06	70.04	42.00	270.16	5.26	33.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	174	3.38	73.42	26.13	296.29	3.27	37.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	14	188	5.91	79.32	79.30	375.59	9.92	47.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	199	4.64	83.97	88.85	464.44	11.12	58.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	15	214	6.33	90.30	112.15	576.60	14.04	72.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	221	2.95	93.25	138.80	715.39	17.37	89.53	1	1	100.00	100.00	7.70	7.70	100.00	100.00	5.55	1.08
18	50,000	100,000	75,000	10	231	4.22	97.47	52.34	767.73	6.55	96.08	0	1	0.00	100.00	0.00	7.70	0.00	100.00	0.00	1.00
19	100,000	500,000	300,000	5	236	2.11	99.58	31.31	799.04	3.92	100.00	0	1	0.00	100.00	0.00	7.70	0.00	100.00	0.00	0.96
20	500,000	**UP**		1	237	0.42	100.00	0.00	799.04	0.00	100.00	0	1	0.00	100.00	0.00	7.70	0.00	100.00	0.00	0.96
				237				799.04				1				7.70				0.96	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 24641 BATIK TULIS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	1.40	1.40	2.83	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	27.42	28.82	55.53	58.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	20.57	49.38	41.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				49.38				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 24642 BATIK CETAK / BATIK CAP

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	1.55	1.55	7.28	7.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	1.18	2.74	5.54	12.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	5.77	8.51	27.02	39.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	3.22	11.73	15.07	54.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	9.64	21.36	45.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	21.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	21.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	21.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	21.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	21.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	21.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	21.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	21.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	21.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	21.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	21.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	21.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	21.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	5	0.00	100.00	0.00	21.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				21.36				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2465 GARMENT FACTORIES (KONPEKSI)

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	800	800	8.45	8.45	1,051.44	1,051.44	3.17	3.17	14	14	20.59	20.59	171.38	171.38	15.64	15.64	16.30	16.30
2	50	100	75	439	1,239	4.64	13.09	158.00	1,209.44	0.48	3.64	0	14	0.00	20.59	0.00	171.38	0.00	15.64	0.00	14.17
3	100	200	150	756	1,995	7.99	21.08	352.60	1,562.04	1.06	4.70	2	16	2.94	23.53	195.06	366.44	17.80	33.44	55.32	23.46
4	200	300	250	616	2,611	6.51	27.59	399.31	1,961.35	1.20	5.91	0	16	0.00	23.53	0.00	366.44	0.00	33.44	0.00	18.68
5	300	500	400	1,012	3,623	10.69	38.29	938.30	2,899.64	2.83	8.73	0	16	0.00	23.53	0.00	366.44	0.00	33.44	0.00	12.64
6	500	750	625	772	4,395	8.16	46.44	1,088.99	3,988.63	3.28	12.01	0	16	0.00	23.53	0.00	366.44	0.00	33.44	0.00	9.19
7	750	1,000	875	870	5,265	9.19	55.64	1,524.80	5,513.43	4.59	16.61	1	17	1.47	25.00	19.43	385.86	1.77	35.21	1.27	7.00
8	1,000	1,500	1,250	834	6,099	8.81	64.45	2,115.10	7,628.53	6.37	22.98	3	20	4.41	29.41	58.43	444.30	5.33	40.55	2.76	5.82
9	1,500	2,000	1,750	626	6,725	6.62	71.07	1,896.79	9,525.32	5.71	28.69	3	23	4.41	33.82	58.18	502.48	5.31	45.86	3.07	5.28
10	2,000	2,500	2,250	344	7,069	3.64	74.70	1,366.91	10,892.24	4.12	32.81	2	25	2.94	36.76	38.55	541.03	3.52	49.37	2.82	4.97
11	2,500	3,000	2,750	301	7,370	3.18	77.88	1,333.67	12,225.91	4.02	36.82	2	27	2.94	39.71	21.77	562.80	1.99	51.36	1.63	4.60
12	3,000	4,000	3,500	371	7,741	3.92	81.80	1,952.66	14,178.57	5.88	42.71	0	27	0.00	39.71	0.00	562.80	0.00	51.36	0.00	3.97
13	4,000	5,000	4,500	239	7,980	2.53	84.33	1,511.06	15,689.63	4.55	47.26	8	35	11.76	51.47	49.49	612.29	4.52	55.88	3.28	3.90
14	5,000	7,500	6,250	363	8,343	3.84	88.16	2,860.89	18,550.52	8.62	55.87	2	37	2.94	54.41	16.57	628.86	1.51	57.39	0.58	3.39
15	7,500	10,000	8,750	222	8,565	2.35	90.51	2,069.10	20,619.62	6.23	62.11	1	38	1.47	55.88	97.50	726.36	8.90	66.29	4.71	3.52
16	10,000	20,000	15,000	303	8,868	3.20	93.71	3,485.57	24,105.19	10.50	72.60	21	59	30.88	86.76	308.01	1,034.37	28.11	94.39	8.84	4.29
17	20,000	50,000	35,000	307	9,175	3.24	96.96	6,353.50	30,458.69	19.14	91.74	4	63	5.88	92.65	49.49	1,083.86	4.52	98.91	0.78	3.56
18	50,000	100,000	75,000	133	9,308	1.41	98.36	1,204.02	31,662.71	3.63	95.37	0	63	0.00	92.65	0.00	1,083.86	0.00	98.91	0.00	3.42
19	100,000	500,000	300,000	125	9,433	1.32	99.68	1,372.27	33,034.98	4.13	99.50	5	68	7.35	100.00	11.93	1,095.79	1.09	100.00	0.87	3.32
20	500,000	**UP**		30	9,463	0.32	100.00	166.07	33,201.05	0.50	100.00	0	68	0.00	100.00	0.00	1,095.79	0.00	100.00	0.00	3.30
				9,463				33,201.05				68				1,095.79				3.30	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2466 ZIPPER FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.26	5.26	0.57	0.57	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.26	10.53	0.50	1.07	0.21	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.26	15.79	1.22	2.29	0.51	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.26	21.05	2.79	5.08	1.16	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.26	26.32	2.92	2.16	1.22	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.26	31.58	4.77	6.93	1.99	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	9	15.79	47.37	8.48	15.40	3.53	6.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	11	10.53	57.89	15.37	30.77	6.40	12.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	5.26	63.16	7.54	38.32	3.14	15.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	5.26	68.42	8.17	46.49	3.40	19.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	5.26	73.68	35.99	82.47	14.99	34.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	5.26	78.95	16.56	99.04	6.90	41.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	5.26	84.21	11.87	110.91	4.95	46.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	5.26	89.47	60.16	171.07	25.06	71.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	18	5.26	94.74	52.40	223.47	21.83	93.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	19	5.26	100.00	16.55	240.02	6.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	19	0.00	100.00	0.00	240.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	19	0.00	100.00	0.00	240.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	19	0.00	100.00	0.00	240.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					19				240.02				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2468 MIXED

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	5.78	5.78	42.63	42.63	4.33	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	17	0.36	6.14	0.02	42.61	0.00	4.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	19	0.72	6.86	0.45	43.06	0.05	4.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	27	2.89	9.75	1.59	44.65	0.16	4.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	34	2.53	12.27	5.08	49.73	0.52	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	39	1.81	14.08	4.05	53.77	0.41	5.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	46	2.53	16.61	10.78	64.55	1.09	6.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	56	3.61	20.22	12.85	77.40	1.30	7.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	64	2.89	23.10	25.07	102.47	2.54	10.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	70	2.17	25.27	6.45	108.92	0.65	11.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	11	81	3.97	29.24	21.49	130.41	2.18	13.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	85	1.44	30.69	11.27	141.68	1.14	14.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	12	97	4.33	35.02	34.26	175.94	3.48	17.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	104	2.53	37.55	12.14	188.08	1.23	19.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	22	126	7.94	45.49	85.49	273.57	8.68	27.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	44	170	15.88	61.37	229.69	503.26	23.31	51.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	56	226	20.22	81.59	271.29	774.55	27.54	78.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	26	252	9.39	90.97	140.34	914.88	14.24	92.86	3	3	100.00	100.00	0.42	0.42	100.00	100.00	0.30	0.05
19	100,000	500,000	300,000	21	273	7.58	98.56	70.08	984.96	7.11	99.97	0	3	0.00	100.00	0.00	0.42	0.00	100.00	0.00	0.04
20	500,000	**UP**		4	277	1.44	100.00	0.28	985.24	0.03	100.00	0	3	0.00	100.00	0.00	0.42	0.00	100.00	0.00	0.04
					277				985.24				3				0.42				0.04

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 247 UPSHOLSTERY CUSHIONMAKERS AND SADDLERS WORKSHOPS

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	18	18	9.05	9.05	90.99	90.99	6.74	6.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	23	2.51	11.56	1.81	92.79	0.13	6.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	28	2.51	14.07	0.82	93.62	0.06	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	13	41	6.53	20.60	3.45	97.07	0.26	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	12	53	6.03	26.63	20.15	117.22	1.49	8.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	62	4.52	31.16	26.17	143.39	1.94	10.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	71	4.52	35.68	9.88	153.27	0.73	11.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	20	91	10.05	45.73	48.48	201.75	3.59	14.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	97	3.02	48.74	15.94	217.69	1.18	16.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	100	1.51	50.25	24.85	242.54	1.84	17.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	101	0.50	50.75	10.05	252.59	0.74	18.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	111	5.03	55.78	41.33	293.91	3.06	21.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	18	129	9.05	64.82	74.06	367.97	5.49	27.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	17	146	8.54	73.37	116.31	484.28	8.61	35.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	14	160	7.04	80.40	65.69	549.97	4.86	40.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	168	4.02	84.42	217.70	767.67	16.12	56.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	26	194	13.07	97.49	549.97	1,317.63	40.73	97.59	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	197	1.51	98.99	4.79	1,322.42	0.35	97.94	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	199	1.01	100.00	27.76	1,350.18	2.06	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	199	0.00	100.00	0.00	1,350.18	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
				199				1,350.18				1				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 248 COTTON WOOL AND CAPOC FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	7.69	7.69	15.94	15.94	2.74	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	15	1.92	9.62	0.64	16.58	0.11	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	19	2.56	12.18	4.54	21.13	0.78	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	24	3.21	15.38	3.73	24.85	0.64	4.27	1	1	100.00	100.00	179.65	179.65	100.00	100.00	4820.40	722.84
5	300	500	400	10	34	6.41	21.79	12.35	37.20	2.12	6.40	0	1	0.00	100.00	0.00	179.65	0.00	100.00	0.00	482.86
6	500	750	625	5	39	3.21	25.00	10.05	47.25	1.73	8.13	0	1	0.00	100.00	0.00	179.65	0.00	100.00	0.00	380.16
7	750	1,000	875	5	44	3.21	28.21	5.14	52.40	0.88	9.01	0	1	0.00	100.00	0.00	179.65	0.00	100.00	0.00	342.84
8	1,000	1,500	1,250	19	63	12.18	40.38	25.29	77.69	4.35	13.36	0	1	0.00	100.00	0.00	179.65	0.00	100.00	0.00	231.25
9	1,500	2,000	1,750	8	71	5.13	45.51	9.90	87.58	1.70	15.06	0	1	0.00	100.00	0.00	179.65	0.00	100.00	0.00	205.11
10	2,000	2,500	2,250	6	77	3.85	49.36	8.75	96.33	1.50	16.57	0	1	0.00	100.00	0.00	179.65	0.00	100.00	0.00	186.49
11	2,500	3,000	2,750	12	89	7.69	57.05	31.45	127.78	5.41	21.98	0	1	0.00	100.00	0.00	179.65	0.00	100.00	0.00	140.59
12	3,000	4,000	3,500	4	93	2.56	59.62	7.24	135.02	1.25	23.22	0	1	0.00	100.00	0.00	179.65	0.00	100.00	0.00	133.05
13	4,000	5,000	4,500	6	99	3.85	63.46	22.88	157.90	3.93	27.16	0	1	0.00	100.00	0.00	179.65	0.00	100.00	0.00	113.77
14	5,000	7,500	6,250	14	113	8.97	72.44	73.76	231.66	12.68	39.84	0	1	0.00	100.00	0.00	179.65	0.00	100.00	0.00	77.55
15	7,500	10,000	8,750	12	125	7.69	80.13	57.62	289.28	9.91	49.75	0	1	0.00	100.00	0.00	179.65	0.00	100.00	0.00	62.10
16	10,000	20,000	15,000	12	137	7.69	87.82	242.03	531.31	41.62	91.37	0	1	0.00	100.00	0.00	179.65	0.00	100.00	0.00	33.81
17	20,000	50,000	35,000	7	144	4.49	92.31	3.70	535.01	0.64	92.01	0	1	0.00	100.00	0.00	179.65	0.00	100.00	0.00	33.58
18	50,000	100,000	75,000	6	150	3.85	96.15	18.77	553.78	3.23	95.24	0	1	0.00	100.00	0.00	179.65	0.00	100.00	0.00	32.44
19	100,000	500,000	300,000	6	156	3.85	100.00	27.69	581.47	4.76	100.00	0	1	0.00	100.00	0.00	179.65	0.00	100.00	0.00	30.89
20	500,000	**UP**		0	156	0.00	100.00	0.00	581.47	0.00	100.00	0	1	0.00	100.00	0.00	179.65	0.00	100.00	0.00	30.89
					156				581.47				1				179.65				30.89

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	0.70	0.70	1.82	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	2.86	3.56	7.41	9.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	34.97	38.52	90.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	38.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	38.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	38.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	38.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	38.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	38.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	38.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	38.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	38.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	38.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	38.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	38.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	38.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	38.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	38.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	38.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				38.52				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2491 LAUNDRIES AND PRESSERS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	284	284	16.37	16.37	227.43	227.43	7.91	7.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	107	391	6.17	22.54	38.72	266.15	1.35	9.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	169	560	9.74	32.28	94.44	360.59	3.28	12.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	148	708	8.53	40.81	134.96	495.54	4.69	17.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	232	940	13.37	54.18	284.80	780.34	9.91	27.14	8	8	53.33	53.33	402.16	402.16	85.24	85.24	141.21	51.54
6	500	750	625	155	1,095	8.93	63.11	305.97	1,086.31	10.64	37.78	1	9	6.67	60.00	1.60	403.76	0.34	85.58	0.52	37.17
7	750	1,000	875	153	1,248	8.82	71.93	357.78	1,444.09	12.44	50.23	3	12	20.00	80.00	53.54	457.30	11.35	96.93	14.96	31.67
8	1,000	1,500	1,250	127	1,375	7.32	79.25	371.83	1,815.92	12.93	63.16	0	12	0.00	80.00	0.00	457.30	0.00	96.93	0.00	25.18
9	1,500	2,000	1,750	89	1,464	5.13	84.38	417.97	2,233.89	14.54	77.70	0	12	0.00	80.00	0.00	457.30	0.00	96.93	0.00	20.47
10	2,000	2,500	2,250	43	1,507	2.48	86.86	216.23	2,450.13	7.52	85.22	0	12	0.00	80.00	0.00	457.30	0.00	96.93	0.00	18.66
11	2,500	3,000	2,750	32	1,539	1.84	88.70	177.78	2,627.90	6.18	91.41	0	12	0.00	80.00	0.00	457.30	0.00	96.93	0.00	17.40
12	3,000	4,000	3,500	36	1,575	2.07	90.78	276.25	2,904.16	9.61	101.01	1	13	6.67	86.67	0.24	457.54	0.05	96.98	0.09	15.75
13	4,000	5,000	4,500	23	1,598	1.33	92.10	176.77	3,080.92	6.15	107.16	0	13	0.00	86.67	0.00	457.54	0.00	96.98	0.00	14.85
14	5,000	7,500	6,250	39	1,637	2.25	94.35	652.82	3,733.75	22.71	129.87	0	13	0.00	86.67	0.00	457.54	0.00	96.98	0.00	12.25
15	7,500	10,000	8,750	20	1,657	1.15	95.50	292.78	4,026.53	10.18	140.05	0	13	0.00	86.67	0.00	457.54	0.00	96.98	0.00	11.36
16	10,000	20,000	15,000	29	1,686	1.67	97.18	541.69	4,568.21	18.84	158.89	1	14	6.67	93.33	8.91	466.45	1.89	98.87	1.64	10.21
17	20,000	50,000	35,000	21	1,707	1.21	98.39	284.75	4,852.97	9.90	168.80	0	14	0.00	93.33	0.00	466.45	0.00	98.87	0.00	9.61
18	50,000	100,000	75,000	14	1,721	0.81	99.19	22.89	4,875.86	0.80	169.60	0	14	0.00	93.33	0.00	466.45	0.00	98.87	0.00	9.57
19	100,000	500,000	300,000	10	1,731	0.58	99.77	648.40	5,524.25	22.55	192.15	1	15	6.67	100.00	5.34	471.79	1.13	100.00	0.82	8.54
20	500,000	**UP**		4	1,735	0.23	100.00	2,649.26	2,875.00	92.15	100.00	0	15	0.00	100.00	0.00	471.79	0.00	100.00	0.00	16.41
				1,735				2,875.00				15				471.79				16.41	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2492 DRY (CHEMICAL) CLEANING

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	7.94	7.94	46.90	46.90	18.80	18.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	7	3.17	11.11	0.25	47.14	0.10	18.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	12	7.94	19.05	8.84	55.98	3.54	22.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	14	26	22.22	41.27	3.36	59.34	1.35	23.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	31	7.94	49.21	3.51	62.85	1.41	25.20	1	1	33.33	33.33	10.30	10.30	6.56	6.56	293.78	16.39
6	500	750	625	5	36	7.94	57.14	3.96	66.80	1.59	26.78	0	1	0.00	33.33	0.00	10.30	0.00	6.56	0.00	15.42
7	750	1,000	875	3	39	4.76	61.90	6.26	73.07	2.51	29.29	0	1	0.00	33.33	0.00	10.30	0.00	6.56	0.00	14.10
8	1,000	1,500	1,250	1	40	1.59	63.49	12.63	85.69	5.06	34.36	0	1	0.00	33.33	0.00	10.30	0.00	6.56	0.00	12.02
9	1,500	2,000	1,750	4	44	6.35	69.84	28.25	113.94	11.33	45.68	0	1	0.00	33.33	0.00	10.30	0.00	6.56	0.00	9.04
10	2,000	2,500	2,250	1	45	1.59	71.43	13.18	127.13	5.28	50.97	0	1	0.00	33.33	0.00	10.30	0.00	6.56	0.00	8.10
11	2,500	3,000	2,750	1	46	1.59	73.02	6.59	133.72	2.64	53.61	0	1	0.00	33.33	0.00	10.30	0.00	6.56	0.00	7.70
12	3,000	4,000	3,500	2	48	3.17	76.19	20.94	154.66	8.39	62.00	0	1	0.00	33.33	0.00	10.30	0.00	6.56	0.00	6.66
13	4,000	5,000	4,500	1	49	1.59	77.78	9.46	164.11	3.79	65.80	0	1	0.00	33.33	0.00	10.30	0.00	6.56	0.00	6.28
14	5,000	7,500	6,250	7	56	11.11	88.89	43.40	207.52	17.40	83.20	1	2	33.33	66.67	4.23	14.53	2.70	9.25	9.75	7.00
15	7,500	10,000	8,750	1	57	1.59	90.48	7.20	214.71	2.88	86.08	0	2	0.00	66.67	0.00	14.53	0.00	9.25	0.00	6.77
16	10,000	20,000	15,000	2	59	3.17	93.65	5.64	220.36	2.26	88.34	0	2	0.00	66.67	0.00	14.53	0.00	9.25	0.00	6.60
17	20,000	50,000	35,000	2	61	3.17	96.83	0.00	220.36	0.00	88.34	1	3	33.33	100.00	142.56	157.09	90.75	100.00	0.00	71.29
18	50,000	100,000	75,000	2	63	3.17	100.00	29.07	249.43	11.66	100.00	0	3	0.00	100.00	0.00	157.09	0.00	100.00	0.00	62.98
19	100,000	500,000	300,000	0	63	0.00	100.00	0.00	249.43	0.00	100.00	0	3	0.00	100.00	0.00	157.09	0.00	100.00	0.00	62.98
20	500,000	**UP**		0	63	0.00	100.00	0.00	249.43	0.00	100.00	0	3	0.00	100.00	0.00	157.09	0.00	100.00	0.00	62.98
					63				249.43				3				157.09				62.98

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2493 CLEANING OF FEATHERS AND DOWN

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	25.00	25.00	3.39	3.39	37.24	37.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	25.00	50.00	1.43	4.82	15.69	52.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	25.00	75.00	4.28	9.10	47.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	25.00	100.00	0.00	9.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	9.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	9.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	9.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	9.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	9.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	9.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	9.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	9.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	9.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	9.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	9.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	9.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	9.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	9.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	9.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	9.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				9.10				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2498 MIXED

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	4	6.90	6.90	1.31	1.31	0.61	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	1.72	8.62	1.05	2.36	0.49	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	7	3.45	12.07	2.43	4.79	1.13	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	12	8.62	20.69	7.16	11.96	3.34	5.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	20	13.79	34.48	7.35	19.30	3.43	9.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	31	18.97	53.45	30.94	50.25	14.43	23.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	39	13.79	67.24	24.97	75.21	11.64	35.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	40	1.72	68.97	4.24	79.45	1.98	37.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	42	3.45	72.41	12.27	91.72	5.72	42.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	43	1.72	74.14	7.46	99.18	3.48	46.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	44	1.72	75.86	16.88	116.06	7.87	54.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	45	1.72	77.59	17.98	134.03	8.38	62.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	49	6.90	84.48	10.01	144.04	4.67	67.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	50	1.72	86.21	19.08	163.12	8.89	76.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	53	5.17	91.38	43.95	207.07	20.49	96.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	56	5.17	96.55	6.54	213.62	3.05	99.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	58	3.45	100.00	0.86	214.48	0.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	58	0.00	100.00	0.00	214.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	58	0.00	100.00	0.00	214.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					58				214.48				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.85	3.85	0.40	0.40	0.46	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.85	7.69	0.48	0.88	0.55	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.85	11.54	0.99	1.87	1.14	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.85	15.38	1.24	3.11	1.43	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.85	19.23	1.17	4.28	1.35	4.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.85	23.08	3.24	7.52	3.73	8.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	3.85	26.92	1.47	8.99	1.70	10.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	3.85	30.77	3.58	12.56	4.12	14.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	3.85	34.62	2.51	15.07	2.89	17.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	3.85	38.46	2.16	17.22	2.49	19.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	13	11.54	50.00	6.10	23.32	7.03	26.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	15	7.69	57.69	6.43	29.75	7.41	34.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	18	11.54	69.23	12.68	42.43	14.62	48.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	20	7.69	76.92	11.61	54.03	13.38	62.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	24	15.38	92.31	16.22	70.25	18.70	81.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	26	7.69	100.00	16.48	86.73	19.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	26	0.00	100.00	0.00	86.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	26	0.00	100.00	0.00	86.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	26	0.00	100.00	0.00	86.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					26				86.73				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	12.85	12.85	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					1				12.85				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2501 WOOD PULP AND CELLULOSE BASED ON WOOD PULP

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	4.35	4.35	0.27	0.27	0.50	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	4.35	8.70	0.00	0.27	0.00	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	4.35	13.04	0.00	0.27	0.00	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	4.35	17.39	3.85	4.12	7.06	7.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	4.35	21.74	2.22	6.35	4.08	11.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	4.35	26.09	2.22	8.57	4.08	15.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	4.35	30.43	0.16	8.73	0.30	16.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	4.35	34.78	0.01	8.74	0.02	16.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	4.35	39.13	0.43	9.17	0.79	16.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	4.35	43.48	0.72	9.89	1.31	18.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	4.35	47.83	7.29	17.17	13.37	31.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	4.35	52.17	4.12	21.29	7.55	39.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	4.35	56.52	0.05	21.34	0.09	39.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	4.35	60.87	0.00	21.34	0.00	39.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	4.35	65.22	0.01	21.35	0.02	39.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	16	4.35	69.57	0.02	21.37	0.04	39.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	17	4.35	73.91	14.07	35.45	25.82	65.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	18	4.35	78.26	1.60	37.05	2.93	67.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	19	4.35	82.61	0.00	37.05	0.00	67.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		4	23	17.39	100.00	17.46	54.51	32.03	100.00	2	2	100.00	100.00	0.10	0.10	100.00	100.00	0.59	0.19
				23				54.51				2				0.10				0.19	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2502 LINO FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

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

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 251 PAPER CARDBOARD AND HARDBOARD FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	0.53	0.53	7.90	7.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	3.41	3.94	50.91	58.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	2.13	6.07	31.79	90.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	0.63	6.70	9.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	6.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	6.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	6.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	6.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	6.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	6.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	6.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	6.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	6.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	6.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	6.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	6.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	6.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	5	0.00	100.00	0.00	6.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					5				6.70				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2511 PAPER MANUFACTURE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	114	114	8.04	8.04	263.62	263.62	6.33	6.33	4	4	3.85	3.85	7.87	7.87	0.60	0.60	2.99	2.99
2	50	100	75	8	122	0.56	8.60	1.09	264.71	0.03	6.35	0	4	0.00	3.85	0.00	7.87	0.00	0.60	0.00	2.97
3	100	200	150	14	136	0.99	9.59	8.26	272.96	0.20	6.55	0	4	0.00	3.85	0.00	7.87	0.00	0.60	0.00	2.88
4	200	300	250	13	149	0.92	10.51	13.91	286.87	0.33	6.89	2	6	1.92	5.77	1.31	9.19	0.10	0.70	9.45	3.20
5	300	500	400	13	162	0.92	11.42	5.90	292.78	0.14	7.03	2	8	1.92	7.69	1.74	10.92	0.13	0.84	29.40	3.73
6	500	750	625	8	170	0.56	11.99	1.96	294.74	0.05	7.07	0	8	0.00	7.69	0.00	10.92	0.00	0.84	0.00	3.71
7	750	1,000	875	15	185	1.06	13.05	11.99	306.73	0.29	7.36	0	8	0.00	7.69	0.00	10.92	0.00	0.84	0.00	3.56
8	1,000	1,500	1,250	19	204	1.34	14.39	19.44	326.17	0.47	7.83	0	8	0.00	7.69	0.00	10.92	0.00	0.84	0.00	3.35
9	1,500	2,000	1,750	29	233	2.05	16.43	236.23	562.40	5.67	13.50	2	10	1.92	9.62	0.70	11.62	0.05	0.89	0.30	2.07
10	2,000	2,500	2,250	13	246	0.92	17.35	39.69	602.08	0.95	14.45	0	10	0.00	9.62	0.00	11.62	0.00	0.89	0.00	1.93
11	2,500	3,000	2,750	9	255	0.63	17.98	43.25	645.33	1.04	15.49	0	10	0.00	9.62	0.00	11.62	0.00	0.89	0.00	1.80
12	3,000	4,000	3,500	27	282	1.90	19.89	73.78	719.10	1.77	17.26	0	10	0.00	9.62	0.00	11.62	0.00	0.89	0.00	1.62
13	4,000	5,000	4,500	36	318	2.54	22.43	56.54	775.64	1.36	18.62	14	24	13.46	23.08	749.57	761.19	57.48	58.37	1325.80	98.14
14	5,000	7,500	6,250	52	370	3.67	26.09	182.04	957.69	4.37	22.99	0	24	0.00	23.08	0.00	761.19	0.00	58.37	0.00	79.48
15	7,500	10,000	8,750	49	419	3.46	29.55	130.35	1,088.03	3.13	26.11	1	25	0.96	24.04	1.21	762.39	0.09	58.46	0.93	70.07
16	10,000	20,000	15,000	198	617	13.96	43.51	603.85	1,691.88	14.49	40.61	0	25	0.00	24.04	0.00	762.39	0.00	58.46	0.00	45.06
17	20,000	50,000	35,000	225	842	15.87	59.38	400.88	2,092.76	9.62	50.23	30	55	28.85	52.88	116.57	878.96	8.94	67.40	29.08	42.00
18	50,000	100,000	75,000	89	931	6.28	65.66	362.32	2,455.08	8.70	58.93	11	66	10.58	63.46	114.08	993.04	8.75	76.15	31.49	40.45
19	100,000	500,000	300,000	328	1,259	23.13	88.79	885.55	3,340.63	21.25	80.18	23	89	22.12	85.58	108.27	1,101.31	8.30	84.45	12.23	32.97
20	500,000	**UP**		159	1,418	11.21	100.00	825.79	4,166.42	19.82	100.00	15	104	14.42	100.00	202.81	1,304.12	15.55	100.00	24.56	31.30
				1,418				4,166.42				104				1,304.12				31.30	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2512 MANUFACTURE OF CARDBOARD AND HARDBOARD

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	4.04	4.04	66.49	66.49	4.03	4.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	1.01	5.05	0.51	67.00	0.03	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	1.01	6.06	2.76	69.76	0.17	4.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	1.01	7.07	11.22	80.98	0.68	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	1.01	8.08	0.60	81.58	0.04	4.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	14	6.06	14.14	9.95	91.52	0.60	5.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	18	4.04	18.18	11.49	103.01	0.70	6.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	20	2.02	20.20	8.07	111.08	0.49	6.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	23	3.03	23.23	10.03	121.10	0.61	7.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	26	3.03	26.26	15.15	136.26	0.92	8.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	27	1.01	27.27	7.97	144.23	0.48	8.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	11	38	11.11	38.38	57.26	201.49	3.47	12.20	1	1	100.00	100.00	3.66	3.66	100.00	100.00	6.40	1.82
13	4,000	5,000	4,500	1	39	1.01	39.39	19.17	220.66	1.16	13.36	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0.00	1.66
14	5,000	7,500	6,250	4	43	4.04	43.43	16.91	237.57	1.02	14.38	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0.00	1.54
15	7,500	10,000	8,750	2	45	2.02	45.45	33.02	270.59	2.00	16.38	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0.00	1.35
16	10,000	20,000	15,000	15	60	15.15	60.61	66.95	337.54	4.05	20.43	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0.00	1.08
17	20,000	50,000	35,000	25	85	25.25	85.86	169.46	506.99	10.26	30.69	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0.00	0.72
18	50,000	100,000	75,000	10	95	10.10	95.96	137.04	644.04	8.30	38.99	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0.00	0.57
19	100,000	500,000	300,000	2	97	2.02	97.98	8.49	652.53	0.51	39.50	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0.00	0.56
20	500,000	**UP**		2	99	2.02	100.00	999.40	1,651.93	60.50	100.00	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0.00	0.22
				99				1,651.93				1				3.66				0.22	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2518 MIXED

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.61	1.61	0.97	0.97	0.49	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.61	3.23	20.76	21.73	10.39	10.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	1.61	4.84	11.60	33.33	5.80	16.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	1.61	6.45	0.01	33.34	0.00	16.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	1.61	8.06	0.35	33.69	0.18	16.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	1.61	9.68	0.09	33.78	0.04	16.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	1.61	11.29	2.34	36.12	1.17	18.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	1.61	12.90	0.04	36.16	0.02	18.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	1.61	14.52	1.22	37.37	0.61	18.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	1.61	16.13	0.05	37.42	0.02	18.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	1.61	17.74	0.00	37.42	0.00	18.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	1.61	19.35	17.03	54.45	8.52	27.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	1.61	20.97	2.10	56.55	1.05	28.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	15	3.23	24.19	4.35	60.90	2.17	30.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	18	4.84	29.03	0.14	61.03	0.07	30.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	12	30	19.35	48.39	22.93	83.97	11.47	42.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	18	48	29.03	77.42	58.12	142.09	29.08	71.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	53	8.06	85.48	23.88	165.97	11.95	83.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	9	62	14.52	100.00	33.92	199.89	16.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	62	0.00	100.00	0.00	199.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					62				199.89				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2521 CARTON MANUFACTURE (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	23	23	3.52	3.52	94.87	94.87	2.14	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	25	0.31	3.82	0.31	95.18	0.01	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	31	0.92	4.74	2.33	97.51	0.05	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	40	1.38	6.12	8.47	105.98	0.19	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	13	53	1.99	8.10	9.63	115.60	0.22	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	58	0.76	8.87	11.17	126.77	0.25	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	66	1.22	10.09	21.82	148.59	0.49	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	15	81	2.29	12.39	41.33	189.92	0.93	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	21	102	3.21	15.60	72.31	262.22	1.63	5.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	112	1.53	17.13	21.30	283.52	0.48	6.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	20	132	3.06	20.18	42.09	325.61	0.95	7.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	22	154	3.36	23.55	190.52	516.13	4.29	11.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	31	185	4.74	28.29	160.09	676.22	3.60	15.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	35	220	5.35	33.64	394.47	1,070.70	8.88	24.10	3	3	13.64	13.64	71.95	71.95	64.60	64.60	18.24	6.72
15	7,500	10,000	8,750	44	264	6.73	40.37	399.93	1,470.63	9.00	33.10	0	3	0.00	13.64	0.00	71.95	0.00	64.60	0.00	4.89
16	10,000	20,000	15,000	101	365	15.44	55.81	365.60	1,836.23	8.23	41.33	1	4	4.55	18.18	1.94	73.89	1.74	66.34	0.53	4.02
17	20,000	50,000	35,000	102	467	15.60	71.41	1,275.00	3,111.23	28.70	70.03	7	11	31.82	50.00	27.41	101.30	24.61	90.95	2.15	3.26
18	50,000	100,000	75,000	75	542	11.47	82.87	378.18	3,489.41	8.51	78.54	9	20	40.91	90.91	10.06	111.37	9.03	99.98	2.66	3.19
19	100,000	500,000	300,000	87	629	13.30	96.18	837.05	4,326.46	18.84	97.38	2	22	9.09	100.00	0.02	111.38	0.02	100.00	0.00	2.57
20	500,000	**UP**		25	654	3.82	100.00	116.32	4,442.79	2.62	100.00	0	22	0.00	100.00	0.00	111.38	0.00	100.00	0.00	2.51
				654				4,442.79				22				111.38				2.51	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2522 PAPER GOODS AND OR CARTON GOODS FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	169	169	7.99	7.99	523.11	523.11	3.94	3.94	2	2	2.30	2.30	11.89	11.89	0.62	0.62	2.27	2.27
2	50	100	75	15	184	0.71	8.70	10.40	533.51	0.08	4.02	0	2	0.00	2.30	0.00	11.89	0.00	0.62	0.00	2.23
3	100	200	150	15	199	0.71	9.41	21.63	555.14	0.16	4.18	0	2	0.00	2.30	0.00	11.89	0.00	0.62	0.00	2.14
4	200	300	250	29	228	1.37	10.78	31.26	586.40	0.24	4.42	0	2	0.00	2.30	0.00	11.89	0.00	0.62	0.00	2.03
5	300	500	400	67	295	3.17	13.95	123.16	709.56	0.93	5.35	0	2	0.00	2.30	0.00	11.89	0.00	0.62	0.00	1.68
6	500	750	625	35	330	1.65	15.60	48.00	757.56	0.36	5.71	0	2	0.00	2.30	0.00	11.89	0.00	0.62	0.00	1.57
7	750	1,000	875	63	393	2.98	18.58	151.76	909.32	1.14	6.85	1	3	1.15	3.45	1.24	13.13	0.06	0.68	0.82	1.44
8	1,000	1,500	1,250	76	469	3.59	22.17	225.48	1,134.80	1.70	8.55	2	5	2.30	5.75	58.07	71.20	3.01	3.69	25.75	6.27
9	1,500	2,000	1,750	94	563	4.44	26.62	295.56	1,430.36	2.23	10.78	1	6	1.15	6.90	39.55	110.75	2.05	5.73	13.38	7.74
10	2,000	2,500	2,250	60	623	2.84	29.46	363.59	1,793.95	2.74	13.52	0	6	0.00	6.90	0.00	110.75	0.00	5.73	0.00	6.17
11	2,500	3,000	2,750	61	684	2.88	32.34	510.87	2,304.82	3.85	17.37	1	7	1.15	8.05	0.06	110.81	0.00	5.74	0.01	4.81
12	3,000	4,000	3,500	88	772	4.16	36.50	570.34	2,875.16	4.30	21.67	0	7	0.00	8.05	0.00	110.81	0.00	5.74	0.00	3.85
13	4,000	5,000	4,500	56	828	2.65	39.15	347.06	3,222.23	2.62	24.29	0	7	0.00	8.05	0.00	110.81	0.00	5.74	0.00	3.44
14	5,000	7,500	6,250	113	941	5.34	44.49	872.22	4,094.44	6.57	30.86	0	7	0.00	8.05	0.00	110.81	0.00	5.74	0.00	2.71
15	7,500	10,000	8,750	122	1,063	5.77	50.26	771.77	4,866.21	5.82	36.68	0	7	0.00	8.05	0.00	110.81	0.00	5.74	0.00	2.28
16	10,000	20,000	15,000	192	1,255	9.08	59.34	2,196.45	7,062.66	16.55	53.23	2	9	2.30	10.34	56.08	166.89	2.90	8.64	2.55	2.36
17	20,000	50,000	35,000	349	1,604	16.50	75.84	2,605.44	9,668.11	19.64	72.87	21	30	24.14	34.48	50.60	217.49	2.62	11.26	1.94	2.25
18	50,000	100,000	75,000	219	1,823	10.35	86.19	1,152.74	10,820.84	8.69	81.56	18	48	20.69	55.17	85.87	303.36	4.44	15.70	7.45	2.80
19	100,000	500,000	300,000	271	2,094	12.81	99.01	988.75	11,809.60	7.45	89.01	39	87	44.83	100.00	1,628.83	1,932.18	84.30	100.00	164.74	16.36
20	500,000	**UP**		21	2,115	0.99	100.00	1,458.36	13,267.95	10.99	100.00	0	87	0.00	100.00	0.00	1,932.18	0.00	100.00	0.00	14.56
				2,115				13,267.95				87				1,932.18				14.56	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2523 BOOKBINDERS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	6.07	6.07	45.60	45.60	4.40	4.40	2	2	100.00	100.00	58.26	58.26	100.00	100.00	127.77	127.77
2	50	100	75	1	14	0.47	6.54	0.03	45.63	0.00	4.40	0	2	0.00	100.00	0.00	58.26	0.00	100.00	0.00	127.69
3	100	200	150	5	19	2.34	8.88	9.48	55.11	0.91	5.32	0	2	0.00	100.00	0.00	58.26	0.00	100.00	0.00	105.73
4	200	300	250	2	21	0.93	9.81	1.70	56.81	0.16	5.48	0	2	0.00	100.00	0.00	58.26	0.00	100.00	0.00	102.57
5	300	500	400	9	30	4.21	14.02	19.58	76.39	1.89	7.37	0	2	0.00	100.00	0.00	58.26	0.00	100.00	0.00	76.27
6	500	750	625	5	35	2.34	16.36	9.48	85.86	0.91	8.28	0	2	0.00	100.00	0.00	58.26	0.00	100.00	0.00	67.86
7	750	1,000	875	6	41	2.80	19.16	9.15	95.01	0.88	9.17	0	2	0.00	100.00	0.00	58.26	0.00	100.00	0.00	61.32
8	1,000	1,500	1,250	12	53	5.61	24.77	26.25	121.26	2.53	11.70	0	2	0.00	100.00	0.00	58.26	0.00	100.00	0.00	48.05
9	1,500	2,000	1,750	5	58	2.34	27.10	1.10	122.36	0.11	11.80	0	2	0.00	100.00	0.00	58.26	0.00	100.00	0.00	47.62
10	2,000	2,500	2,250	20	78	9.35	36.45	29.13	151.50	2.81	14.61	0	2	0.00	100.00	0.00	58.26	0.00	100.00	0.00	38.46
11	2,500	3,000	2,750	3	81	1.40	37.85	27.38	178.87	2.64	17.26	0	2	0.00	100.00	0.00	58.26	0.00	100.00	0.00	32.57
12	3,000	4,000	3,500	12	93	5.61	43.46	55.84	234.71	5.39	22.64	0	2	0.00	100.00	0.00	58.26	0.00	100.00	0.00	24.82
13	4,000	5,000	4,500	7	100	3.27	46.73	58.34	293.04	5.63	28.27	0	2	0.00	100.00	0.00	58.26	0.00	100.00	0.00	19.88
14	5,000	7,500	6,250	28	128	13.08	59.81	172.01	465.05	16.59	44.86	0	2	0.00	100.00	0.00	58.26	0.00	100.00	0.00	12.53
15	7,500	10,000	8,750	10	138	4.67	64.49	164.25	629.31	15.85	60.71	0	2	0.00	100.00	0.00	58.26	0.00	100.00	0.00	9.26
16	10,000	20,000	15,000	22	160	10.28	74.77	147.68	776.98	14.25	74.96	0	2	0.00	100.00	0.00	58.26	0.00	100.00	0.00	7.50
17	20,000	50,000	35,000	40	200	18.69	93.46	411.47	1,188.45	39.69	114.65	0	2	0.00	100.00	0.00	58.26	0.00	100.00	0.00	4.90
18	50,000	100,000	75,000	6	206	2.80	96.26	51.44	1,239.89	4.96	119.61	0	2	0.00	100.00	0.00	58.26	0.00	100.00	0.00	4.70
19	100,000	500,000	300,000	7	213	3.27	99.53	203.31	1,036.59	19.61	100.00	0	2	0.00	100.00	0.00	58.26	0.00	100.00	0.00	5.62
20	500,000	**UP**		1	214	0.47	100.00	0.00	1,036.59	0.00	100.00	0	2	0.00	100.00	0.00	58.26	0.00	100.00	0.00	5.62
				214				1,036.59				2				58.26				5.62	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2528 MIXED

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	11.48	11.48	1.44	1.44	0.46	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	8	1.64	13.11	0.50	1.94	0.16	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	9	1.64	14.75	0.00	1.94	0.00	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	1.64	16.39	2.09	4.03	0.67	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	11	1.64	18.03	33.80	37.83	10.77	12.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	12	1.64	19.67	5.80	43.63	1.85	13.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	13	1.64	21.31	6.20	49.82	1.97	15.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	14	1.64	22.95	22.66	72.49	7.22	23.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	15	1.64	24.59	24.94	97.43	7.95	31.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	16	1.64	26.23	0.00	97.43	0.00	31.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	17	1.64	27.87	0.00	97.43	0.00	31.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	18	1.64	29.51	0.26	97.69	0.08	31.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	19	1.64	31.15	0.26	97.95	0.08	31.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	20	1.64	32.79	0.16	98.11	0.05	31.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	21	1.64	34.43	0.94	99.06	0.30	31.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	26	8.20	42.62	4.56	103.62	1.45	33.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	33	11.48	54.10	83.09	186.70	26.49	59.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	42	14.75	68.85	114.34	301.04	36.45	95.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	19	61	31.15	100.00	12.65	313.69	4.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	61	0.00	100.00	0.00	313.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				61				313.69				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 253 NEWSPAPER PRINTERS OTHER PRINTERS ART PRINTING WORKS LITHOGR

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.76	4.76	1.64	1.64	1.40	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.76	9.52	14.85	16.49	12.74	14.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.76	14.29	22.14	38.62	18.99	33.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.76	19.05	6.02	44.64	5.16	38.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.76	23.81	1.97	46.62	1.69	39.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	4.76	28.57	4.52	51.14	3.88	43.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	4.76	33.33	1.48	52.62	1.27	45.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	4.76	38.10	6.41	59.03	5.50	50.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	4.76	42.86	5.20	64.22	4.46	55.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	4.76	47.62	5.20	59.03	4.46	50.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	4.76	52.38	2.56	61.59	2.20	52.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	4.76	57.14	7.82	69.41	6.71	59.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	4.76	61.90	1.20	70.60	1.03	60.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	4.76	66.67	16.27	86.88	13.96	74.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	4.76	71.43	5.33	92.21	4.57	79.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	4.76	76.19	2.69	94.90	2.31	81.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	4.76	80.95	9.42	104.31	8.08	89.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	20	14.29	95.24	12.13	116.44	10.41	99.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		1	21	4.76	100.00	0.12	116.56	0.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				21				116.56				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2531 NEWSPAPER PRINTERS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	41	41	9.03	9.03	35.87	35.87	3.32	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	49	1.76	10.79	4.20	40.07	0.39	3.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	18	67	3.96	14.76	10.90	50.97	1.01	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	73	1.32	16.08	0.68	51.65	0.06	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	24	97	5.29	21.37	14.75	66.39	1.37	6.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	109	2.64	24.01	11.64	78.03	1.08	7.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	116	1.54	25.55	2.33	80.36	0.22	7.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	28	144	6.17	31.72	28.08	108.44	2.60	10.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	28	172	6.17	37.89	27.64	136.08	2.56	12.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	20	192	4.41	42.29	19.80	155.88	1.83	14.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	198	1.32	43.61	12.65	168.53	1.17	15.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	36	234	7.93	51.54	46.28	214.82	4.29	19.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	13	247	2.86	54.41	35.34	250.16	3.27	23.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	25	272	5.51	59.91	42.04	292.20	3.89	27.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	32	304	7.05	66.96	100.77	392.97	9.33	36.40	3	3	37.50	37.50	0.81	0.81	4.38	4.38	0.80	0.21
16	10,000	20,000	15,000	38	342	8.37	75.33	232.94	625.91	21.58	57.98	0	3	0.00	37.50	0.00	0.81	0.00	4.38	0.00	0.13
17	20,000	50,000	35,000	65	407	14.32	89.65	173.75	799.66	16.09	74.07	0	3	0.00	37.50	0.00	0.81	0.00	4.38	0.00	0.10
18	50,000	100,000	75,000	19	426	4.19	93.83	121.91	921.57	11.29	85.36	0	3	0.00	37.50	0.00	0.81	0.00	4.38	0.00	0.09
19	100,000	500,000	300,000	26	452	5.73	99.56	159.44	1,081.01	14.77	100.13	5	8	62.50	100.00	17.59	18.40	95.62	100.00	11.03	1.70
20	500,000	**UP**		2	454	0.44	100.00	1.45	1,079.57	0.13	100.00	0	8	0.00	100.00	0.00	18.40	0.00	100.00	0.00	1.70
				454				1,079.57				8				18.40				1.70	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2532 OTHER PRINTERS ART PRINTING WORKSLITHOGRAPHERS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	609	609	6.96	6.96	1,281.52	1,281.52	4.29	4.29	2	2	2.44	2.44	76.51	76.51	0.49	0.49	5.97	5.97
2	50	100	75	244	853	2.79	9.74	147.29	1,428.80	0.49	4.78	0	2	0.00	2.44	0.00	76.51	0.00	0.49	0.00	5.35
3	100	200	150	409	1,262	4.67	14.42	278.89	1,707.69	0.93	5.71	0	2	0.00	2.44	0.00	76.51	0.00	0.49	0.00	4.48
4	200	300	250	355	1,617	4.06	18.47	329.47	2,037.16	1.10	6.81	0	2	0.00	2.44	0.00	76.51	0.00	0.49	0.00	3.76
5	300	500	400	607	2,224	6.93	25.41	498.91	2,536.07	1.67	8.48	1	3	1.22	3.66	77.67	154.18	0.50	1.00	15.57	6.08
6	500	750	625	505	2,729	5.77	31.17	643.14	3,179.21	2.15	10.63	0	3	0.00	3.66	0.00	154.18	0.00	1.00	0.00	4.85
7	750	1,000	875	576	3,305	6.58	37.75	813.54	3,992.75	2.72	13.36	2	5	2.44	6.10	52.49	206.67	0.34	1.33	6.45	5.18
8	1,000	1,500	1,250	560	3,865	6.40	44.15	1,002.64	4,995.39	3.35	16.71	0	5	0.00	6.10	0.00	206.67	0.00	1.33	0.00	4.14
9	1,500	2,000	1,750	547	4,412	6.25	50.40	1,097.96	6,093.34	3.67	20.38	0	5	0.00	6.10	0.00	206.67	0.00	1.33	0.00	3.39
10	2,000	2,500	2,250	355	4,767	4.06	54.46	992.38	7,085.73	3.32	23.70	0	5	0.00	6.10	0.00	206.67	0.00	1.33	0.00	2.92
11	2,500	3,000	2,750	282	5,049	3.22	57.68	939.65	8,025.38	3.14	26.84	0	5	0.00	6.10	0.00	206.67	0.00	1.33	0.00	2.58
12	3,000	4,000	3,500	417	5,466	4.76	62.44	1,373.72	9,399.10	4.60	31.44	7	12	8.54	14.63	772.54	979.21	4.99	6.32	56.24	10.42
13	4,000	5,000	4,500	345	5,811	3.94	66.38	1,068.82	10,467.92	3.58	35.01	6	18	7.32	21.95	488.48	1,467.69	3.15	9.48	45.70	14.02
14	5,000	7,500	6,250	597	6,408	6.82	73.20	3,224.86	13,692.78	10.79	45.80	6	24	7.32	29.27	19.61	1,487.30	0.13	9.60	0.61	10.86
15	7,500	10,000	8,750	321	6,729	3.67	76.87	1,952.81	15,645.59	6.53	52.33	5	29	6.10	35.37	444.83	1,932.12	2.87	12.47	22.78	12.35
16	10,000	20,000	15,000	650	7,379	7.43	84.29	4,021.12	19,666.71	13.45	65.78	24	53	29.27	64.63	11,072.53	13,004.65	71.49	83.96	275.36	66.13
17	20,000	50,000	35,000	659	8,038	7.53	91.82	4,554.04	24,220.75	15.23	81.02	10	63	12.20	76.83	121.81	13,126.46	0.79	84.75	2.67	54.20
18	50,000	100,000	75,000	350	8,388	4.00	95.82	2,353.38	26,574.14	7.87	88.89	19	82	23.17	100.00	2,361.85	15,488.31	15.25	100.00	100.36	58.28
19	100,000	500,000	300,000	307	8,695	3.51	99.33	2,179.37	28,753.51	7.29	96.18	0	82	0.00	100.00	0.00	15,488.31	0.00	100.00	0.00	53.87
20	500,000	**UP**		59	8,754	0.67	100.00	1,142.10	29,895.61	3.82	100.00	0	82	0.00	100.00	0.00	15,488.31	0.00	100.00	0.00	51.81
				8,754				29,895.61				82				15,488.31				51.81	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2533 TYPEPLATE WORKSHOPSBLOCK WORKSHOPS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	7.55	7.55	30.23	30.23	12.37	12.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	1.89	9.43	0.61	30.85	0.25	12.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	1.89	11.32	0.11	30.96	0.05	12.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	1.89	13.21	1.29	32.25	0.53	13.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	12	9.43	22.64	7.45	39.71	3.05	16.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	15	5.66	28.30	4.31	44.01	1.76	18.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	19	7.55	35.85	4.69	48.71	1.92	19.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	23	7.55	43.40	38.05	86.76	15.57	35.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	29	11.32	54.72	15.72	102.48	6.43	41.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	32	5.66	60.38	8.39	110.87	3.43	45.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	33	1.89	62.26	6.03	116.90	2.47	47.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	37	7.55	69.81	26.31	143.21	10.77	58.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	39	3.77	73.58	20.07	163.28	8.21	66.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	45	11.32	84.91	37.65	200.93	15.41	82.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	46	1.89	86.79	15.22	216.15	6.23	88.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	48	3.77	90.57	27.47	243.62	11.24	99.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	50	3.77	94.34	0.00	243.62	0.00	99.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	51	1.89	96.23	0.19	243.81	0.08	99.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	53	3.77	100.00	0.58	244.39	0.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	53	0.00	100.00	0.00	244.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					53				244.39				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2534 PHOTOGRAVURE WORKSHOP

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	4.23	4.23	42.55	42.55	10.09	10.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	17	4.76	8.99	5.02	47.57	1.19	11.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	23	40	12.17	21.16	9.69	57.26	2.30	13.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	14	54	7.41	28.57	7.86	65.12	1.86	15.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	13	67	6.88	35.45	9.07	74.19	2.15	17.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	73	3.17	38.62	7.90	82.08	1.87	19.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	83	5.29	43.92	13.76	95.84	3.26	22.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	93	5.29	49.21	24.89	120.73	5.90	28.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	16	109	8.47	57.67	33.73	154.46	8.00	36.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	112	1.59	59.26	15.48	169.95	3.67	40.30	2	2	10.00	10.00	126.77	126.77	75.29	75.29	818.71	74.59
11	2,500	3,000	2,750	6	118	3.17	62.43	27.92	197.87	6.62	46.92	3	5	15.00	25.00	9.61	136.38	5.71	81.00	34.43	68.93
12	3,000	4,000	3,500	2	120	1.06	63.49	8.11	205.97	1.92	48.85	0	5	0.00	25.00	0.00	136.38	0.00	81.00	0.00	66.21
13	4,000	5,000	4,500	3	123	1.59	65.08	18.80	224.78	4.46	53.31	0	5	0.00	25.00	0.00	136.38	0.00	81.00	0.00	60.67
14	5,000	7,500	6,250	7	130	3.70	68.78	19.88	244.66	4.71	58.02	0	5	0.00	25.00	0.00	136.38	0.00	81.00	0.00	55.74
15	7,500	10,000	8,750	5	135	2.65	71.43	15.68	260.34	3.72	61.74	0	5	0.00	25.00	0.00	136.38	0.00	81.00	0.00	52.39
16	10,000	20,000	15,000	13	148	6.88	78.31	122.16	382.50	28.97	90.71	0	5	0.00	25.00	0.00	136.38	0.00	81.00	0.00	35.66
17	20,000	50,000	35,000	24	172	12.70	91.01	12.55	395.04	2.98	93.68	13	18	65.00	90.00	30.55	166.93	18.14	99.15	243.41	42.26
18	50,000	100,000	75,000	6	178	3.17	94.18	7.09	402.13	1.68	95.37	0	18	0.00	90.00	0.00	166.93	0.00	99.15	0.00	41.51
19	100,000	500,000	300,000	11	189	5.82	100.00	19.54	421.68	4.63	100.00	2	20	10.00	100.00	1.44	168.36	0.85	100.00	7.35	39.93
20	500,000	**UP**		0	189	0.00	100.00	0.00	421.68	0.00	100.00	0	20	0.00	100.00	0.00	168.36	0.00	100.00	0.00	39.93
				189				421.68				20				168.36				39.93	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2538 MIXED

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	6.08	6.08	8.37	8.37	0.56	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	20	1.52	7.60	7.18	1.19	0.48	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	28	3.04	10.65	3.44	4.64	0.23	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	36	3.04	13.69	4.53	9.16	0.30	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	21	57	7.98	21.67	20.50	29.66	1.37	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	17	74	6.46	28.14	28.47	58.12	1.91	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	83	3.42	31.56	19.88	78.01	1.33	5.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	94	4.18	35.74	27.53	105.53	1.84	7.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	101	2.66	38.40	45.46	151.00	3.05	10.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	111	3.80	42.21	39.18	190.18	2.63	12.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	116	1.90	44.11	23.09	213.27	1.55	14.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	13	129	4.94	49.05	71.17	284.44	4.77	19.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	13	142	4.94	53.99	46.62	331.06	3.12	22.18	1	1	100.00	100.00	35.64	35.64	100.00	100.00	76.46	10.77
14	5,000	7,500	6,250	25	167	9.51	63.50	189.58	520.64	12.70	34.88	0	1	0.00	100.00	0.00	35.64	0.00	100.00	0.00	6.85
15	7,500	10,000	8,750	9	176	3.42	66.92	84.62	605.25	5.67	40.55	0	1	0.00	100.00	0.00	35.64	0.00	100.00	0.00	5.89
16	10,000	20,000	15,000	31	207	11.79	78.71	167.24	772.50	11.21	51.76	0	1	0.00	100.00	0.00	35.64	0.00	100.00	0.00	4.61
17	20,000	50,000	35,000	40	247	15.21	93.92	320.44	1,092.94	21.47	73.23	0	1	0.00	100.00	0.00	35.64	0.00	100.00	0.00	3.26
18	50,000	100,000	75,000	7	254	2.66	96.58	69.49	1,162.43	4.66	77.88	0	1	0.00	100.00	0.00	35.64	0.00	100.00	0.00	3.07
19	100,000	500,000	300,000	7	261	2.66	99.24	76.20	1,238.63	5.11	82.99	0	1	0.00	100.00	0.00	35.64	0.00	100.00	0.00	2.88
20	500,000	**UP**		2	263	0.76	100.00	253.91	1,492.54	17.01	100.00	0	1	0.00	100.00	0.00	35.64	0.00	100.00	0.00	2.39
				263				1,492.54				1				35.64				2.39	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 254 COLOURED PAPER AND WALLPAPER PRINTING WORKS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	16.22	16.22	63.15	63.15	18.56	18.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	15	4.05	20.27	1.00	64.15	0.29	18.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	19	5.41	25.68	5.13	69.28	1.51	20.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	21	2.70	28.38	1.50	70.78	0.44	20.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	28	9.46	37.84	7.34	78.12	2.16	22.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	36	10.81	48.65	13.38	91.50	3.93	26.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	42	8.11	56.76	14.62	106.12	4.30	31.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	45	4.05	60.81	9.97	116.09	2.93	34.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	48	4.05	64.86	14.27	130.36	4.19	38.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	50	2.70	67.57	11.98	142.34	3.52	41.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	52	2.70	70.27	13.95	156.29	4.10	45.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	59	9.46	79.73	26.55	182.84	7.80	53.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	60	1.35	81.08	6.88	189.72	2.02	55.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	65	6.76	87.84	63.20	252.92	18.57	74.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	68	4.05	91.89	5.62	258.53	1.65	75.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	71	4.05	95.95	61.49	320.02	18.07	94.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	74	4.05	100.00	20.27	340.30	5.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	74	0.00	100.00	0.00	340.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	74	0.00	100.00	0.00	340.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	74	0.00	100.00	0.00	340.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					74				340.30				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 255 STRAW AND RUSH GOODS FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	12.50	12.50	4.07	4.07	3.13	3.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	12.50	25.00	64.43	68.50	49.55	52.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	12.50	37.50	53.88	122.38	41.43	94.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	12.50	50.00	0.00	122.38	0.00	94.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	12.50	62.50	6.27	128.65	4.82	98.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	12.50	75.00	0.00	128.65	0.00	98.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	12.50	87.50	3.10	131.75	2.38	101.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	12.50	100.00	1.72	130.03	1.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	130.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	130.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	130.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	130.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	130.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	130.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	130.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	130.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	130.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	130.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	8	0.00	100.00	0.00	130.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					8				130.03				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 256 LEATHER PRODUCTION AND TANNERIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	6.82	6.82	26.20	26.20	2.53	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	14	1.14	7.95	5.37	31.57	0.52	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	20	3.41	11.36	4.98	36.55	0.48	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	21	0.57	11.93	0.18	36.73	0.02	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	23	1.14	13.07	3.37	40.10	0.33	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	29	3.41	16.48	18.61	58.71	1.80	5.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	37	4.55	21.02	12.01	70.72	1.16	6.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	43	3.41	24.43	27.62	98.34	2.67	9.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	52	5.11	29.55	36.39	134.73	3.52	13.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	54	1.14	30.68	3.22	137.95	0.31	13.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	59	2.84	33.52	4.71	142.66	0.46	13.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	67	4.55	38.07	20.78	163.45	2.01	15.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	76	5.11	43.18	27.31	190.76	2.64	18.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	15	91	8.52	51.70	43.39	234.15	4.19	22.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	22	113	12.50	64.20	60.29	294.44	5.83	28.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	22	135	12.50	76.70	333.40	627.84	32.22	60.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	39	174	22.16	98.86	375.13	1,002.97	36.26	96.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	176	1.14	100.00	31.68	1,034.65	3.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	176	0.00	100.00	0.00	1,034.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	176	0.00	100.00	0.00	1,034.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					176				1,034.65				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 257 SHOE FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	10.00	10.00	0.88	0.88	1.29	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	10.00	20.00	1.30	2.18	1.92	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	10.00	30.00	1.43	3.61	2.11	5.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	10.00	40.00	3.73	7.33	5.50	10.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	10.00	50.00	7.02	14.35	10.35	21.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	10.00	60.00	8.10	22.46	11.95	33.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	10.00	70.00	15.67	38.13	23.10	56.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	10.00	80.00	5.56	43.69	8.20	64.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	10.00	90.00	5.21	48.90	7.67	72.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	10.00	100.00	18.94	67.84	27.92	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	67.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	67.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	67.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	67.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	67.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	67.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	67.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	67.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	10	0.00	100.00	0.00	67.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10				67.84				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2571 LEATHER

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	4.30	4.30	242.19	242.19	5.12	5.12	2	2	100.00	100.00	258.77	258.77	100.00	100.00	106.85	106.85
2	50	100	75	2	18	0.54	4.84	0.41	242.59	0.01	5.13	0	2	0.00	100.00	0.00	258.77	0.00	100.00	0.00	106.67
3	100	200	150	8	26	2.15	6.99	9.18	251.77	0.19	5.33	0	2	0.00	100.00	0.00	258.77	0.00	100.00	0.00	102.78
4	200	300	250	11	37	2.96	9.95	5.62	257.40	0.12	5.44	0	2	0.00	100.00	0.00	258.77	0.00	100.00	0.00	100.53
5	300	500	400	19	56	5.11	15.05	31.16	288.56	0.66	6.10	0	2	0.00	100.00	0.00	258.77	0.00	100.00	0.00	89.68
6	500	750	625	15	71	4.03	19.09	37.56	326.11	0.79	6.90	0	2	0.00	100.00	0.00	258.77	0.00	100.00	0.00	79.35
7	750	1,000	875	16	87	4.30	23.39	72.43	398.55	1.53	8.43	0	2	0.00	100.00	0.00	258.77	0.00	100.00	0.00	64.93
8	1,000	1,500	1,250	19	106	5.11	28.49	97.65	496.20	2.07	10.50	0	2	0.00	100.00	0.00	258.77	0.00	100.00	0.00	52.15
9	1,500	2,000	1,750	29	135	7.80	36.29	169.06	665.25	3.58	14.07	0	2	0.00	100.00	0.00	258.77	0.00	100.00	0.00	38.90
10	2,000	2,500	2,250	8	143	2.15	38.44	52.35	717.61	1.11	15.18	0	2	0.00	100.00	0.00	258.77	0.00	100.00	0.00	36.06
11	2,500	3,000	2,750	16	159	4.30	42.74	119.06	836.67	2.52	17.70	0	2	0.00	100.00	0.00	258.77	0.00	100.00	0.00	30.93
12	3,000	4,000	3,500	19	178	5.11	47.85	150.52	987.19	3.18	20.88	0	2	0.00	100.00	0.00	258.77	0.00	100.00	0.00	26.21
13	4,000	5,000	4,500	5	183	1.34	49.19	61.52	1,048.71	1.30	22.18	0	2	0.00	100.00	0.00	258.77	0.00	100.00	0.00	24.68
14	5,000	7,500	6,250	32	215	8.60	57.80	299.86	1,348.57	6.34	28.52	0	2	0.00	100.00	0.00	258.77	0.00	100.00	0.00	19.19
15	7,500	10,000	8,750	20	235	5.38	63.17	255.24	1,603.82	5.40	33.92	0	2	0.00	100.00	0.00	258.77	0.00	100.00	0.00	16.13
16	10,000	20,000	15,000	58	293	15.59	78.76	659.97	2,263.79	13.96	47.88	0	2	0.00	100.00	0.00	258.77	0.00	100.00	0.00	11.43
17	20,000	50,000	35,000	45	338	12.10	90.86	1,274.99	3,538.77	26.97	74.85	0	2	0.00	100.00	0.00	258.77	0.00	100.00	0.00	7.31
18	50,000	100,000	75,000	16	354	4.30	95.16	678.04	4,216.81	14.34	89.19	0	2	0.00	100.00	0.00	258.77	0.00	100.00	0.00	6.14
19	100,000	500,000	300,000	16	370	4.30	99.46	382.42	4,599.23	8.09	97.28	0	2	0.00	100.00	0.00	258.77	0.00	100.00	0.00	5.63
20	500,000	**UP**		2	372	0.54	100.00	128.67	4,727.90	2.72	100.00	0	2	0.00	100.00	0.00	258.77	0.00	100.00	0.00	5.47
				372				4,727.90				2				258.77				5.47	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2572 RUBBER AND/OR CANVAS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	64	64	5.78	5.78	450.51	450.51	4.90	4.90	2	2	3.33	3.33	1.46	1.46	0.59	0.59	0.32	0.32
2	50	100	75	5	69	0.45	6.23	7.91	458.42	0.09	4.99	0	2	0.00	3.33	0.00	1.46	0.00	0.59	0.00	0.32
3	100	200	150	9	78	0.81	7.04	6.71	465.14	0.07	5.06	0	2	0.00	3.33	0.00	1.46	0.00	0.59	0.00	0.31
4	200	300	250	6	84	0.54	7.58	9.27	474.41	0.10	5.16	0	2	0.00	3.33	0.00	1.46	0.00	0.59	0.00	0.31
5	300	500	400	16	100	1.44	9.03	37.44	511.85	0.41	5.57	0	2	0.00	3.33	0.00	1.46	0.00	0.59	0.00	0.29
6	500	750	625	34	134	3.07	12.09	221.89	733.74	2.41	7.99	0	2	0.00	3.33	0.00	1.46	0.00	0.59	0.00	0.20
7	750	1,000	875	32	166	2.89	14.98	123.66	857.40	1.35	9.33	0	2	0.00	3.33	0.00	1.46	0.00	0.59	0.00	0.17
8	1,000	1,500	1,250	32	198	2.89	17.87	82.05	939.45	0.89	10.22	0	2	0.00	3.33	0.00	1.46	0.00	0.59	0.00	0.16
9	1,500	2,000	1,750	35	233	3.16	21.03	128.54	1,067.99	1.40	11.62	1	3	1.67	5.00	32.05	33.50	13.06	13.66	24.93	3.14
10	2,000	2,500	2,250	43	276	3.88	24.91	121.26	1,189.25	1.32	12.94	0	3	0.00	5.00	0.00	33.50	0.00	13.66	0.00	2.82
11	2,500	3,000	2,750	33	309	2.98	27.89	127.68	1,316.93	1.39	14.33	0	3	0.00	5.00	0.00	33.50	0.00	13.66	0.00	2.54
12	3,000	4,000	3,500	84	393	7.58	35.47	451.87	1,768.79	4.92	19.25	4	7	6.67	11.67	141.57	175.08	57.70	71.36	31.33	9.90
13	4,000	5,000	4,500	54	447	4.87	40.34	251.99	2,020.79	2.74	21.99	0	7	0.00	11.67	0.00	175.08	0.00	71.36	0.00	8.66
14	5,000	7,500	6,250	68	515	6.14	46.48	549.32	2,570.11	5.98	27.97	3	10	5.00	16.67	3.90	178.98	1.59	72.95	0.71	6.96
15	7,500	10,000	8,750	33	548	2.98	49.46	273.97	2,844.08	2.98	30.95	4	14	6.67	23.33	0.12	179.10	0.05	73.00	0.04	6.30
16	10,000	20,000	15,000	117	665	10.56	60.02	1,948.61	4,792.69	21.21	52.16	0	14	0.00	23.33	0.00	179.10	0.00	73.00	0.00	3.74
17	20,000	50,000	35,000	162	827	14.62	74.64	1,979.51	6,772.20	21.54	73.70	4	18	6.67	30.00	26.39	205.49	10.76	83.75	1.33	3.03
18	50,000	100,000	75,000	74	901	6.68	81.32	839.21	7,611.42	9.13	82.84	9	27	15.00	45.00	2.27	207.76	0.92	84.67	0.27	2.73
19	100,000	500,000	300,000	138	1,039	12.45	93.77	1,170.75	8,782.16	12.74	95.58	22	49	36.67	81.67	26.20	233.95	10.68	95.35	2.24	2.66
20	500,000	**UP**		69	1,108	6.23	100.00	406.13	9,188.29	4.42	100.00	11	60	18.33	100.00	11.41	245.36	4.65	100.00	2.81	2.67
					1,108				9,188.29				60				245.36				2.67

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	57	57	8.76	8.76	236.67	236.67	3.16	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	61	0.61	9.37	2.43	239.10	0.03	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	69	1.23	10.60	13.78	252.88	0.18	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	81	1.84	12.44	26.04	278.92	0.35	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	17	98	2.61	15.05	35.00	313.92	0.47	4.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	30	128	4.61	19.66	138.16	452.08	1.85	6.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	141	2.00	21.66	79.34	531.42	1.06	7.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	25	166	3.84	25.50	79.65	611.07	1.06	8.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	19	185	2.92	28.42	75.53	686.60	1.01	9.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	23	208	3.53	31.95	130.08	816.68	1.74	10.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	23	231	3.53	35.48	82.43	899.12	1.10	12.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	17	248	2.61	38.10	76.13	975.24	1.02	13.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	256	1.23	39.32	55.41	1,030.65	0.74	13.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	24	280	3.69	43.01	288.94	1,319.59	3.86	17.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	33	313	5.07	48.08	383.19	1,702.78	5.12	22.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	113	426	17.36	65.44	992.77	2,695.54	13.27	36.03	6	6	85.71	85.71	138.30	138.30	42.79	42.79	13.93	5.13
17	20,000	50,000	35,000	137	563	21.04	86.48	1,772.82	4,468.36	23.70	59.72	0	6	0.00	85.71	0.00	138.30	0.00	42.79	0.00	3.09
18	50,000	100,000	75,000	40	603	6.14	92.63	1,267.94	5,736.30	16.95	76.67	1	7	14.29	100.00	184.88	323.18	57.21	100.00	14.58	5.63
19	100,000	500,000	300,000	27	630	4.15	96.77	810.50	6,546.80	10.83	87.50	0	7	0.00	100.00	0.00	323.18	0.00	100.00	0.00	4.94
20	500,000	**UP**		21	651	3.23	100.00	934.92	7,481.73	12.50	100.00	0	7	0.00	100.00	0.00	323.18	0.00	100.00	0.00	4.32
				651				7,481.73				7				323.18				4.32	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2581 LEATHER GOODS FACTORIES (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	5.07	5.07	13.76	13.76	3.17	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	16	6.52	11.59	0.83	14.59	0.19	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	18	1.45	13.04	0.97	15.56	0.22	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	23	3.62	16.67	6.56	22.12	1.51	5.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	25	1.45	18.12	1.10	23.22	0.25	5.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	33	5.80	23.91	3.25	26.47	0.75	6.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	37	2.90	26.81	4.40	30.86	1.01	7.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	40	2.17	28.99	6.16	37.03	1.42	8.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	50	7.25	36.23	16.42	53.45	3.78	12.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	51	0.72	36.96	2.45	55.90	0.56	12.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	53	1.45	38.41	7.66	63.56	1.76	14.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	59	4.35	42.75	3.81	67.37	0.88	15.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	62	2.17	44.93	5.14	72.51	1.18	16.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	69	5.07	50.00	39.41	111.93	9.07	25.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	70	0.72	50.72	10.45	122.37	2.40	28.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	79	6.52	57.25	66.89	189.26	15.39	43.56	1	1	100.00	100.00	40.00	40.00	100.00	100.00	59.80	21.13
17	20,000	50,000	35,000	10	89	7.25	64.49	131.98	321.24	30.38	73.93	0	1	0.00	100.00	0.00	40.00	0.00	100.00	0.00	12.45
18	50,000	100,000	75,000	26	115	18.84	83.33	86.02	407.27	19.80	93.73	0	1	0.00	100.00	0.00	40.00	0.00	100.00	0.00	9.82
19	100,000	500,000	300,000	23	138	16.67	100.00	27.23	434.50	6.27	100.00	0	1	0.00	100.00	0.00	40.00	0.00	100.00	0.00	9.21
20	500,000	**UP**		0	138	0.00	100.00	0.00	434.50	0.00	100.00	0	1	0.00	100.00	0.00	40.00	0.00	100.00	0.00	9.21
					138				434.50				1				40.00				9.21

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2582 IMITATION LEATHER GOODS FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	4.02	4.02	5.48	5.48	0.50	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	12	2.87	6.90	0.50	5.99	0.05	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	14	1.15	8.05	2.86	8.85	0.26	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	26	6.90	14.94	9.38	18.22	0.86	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	22	48	12.64	27.59	35.41	53.64	3.25	4.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	58	5.75	33.33	13.82	67.46	1.27	6.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	70	6.90	40.23	19.38	86.84	1.78	7.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	82	6.90	47.13	7.32	94.17	0.67	8.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	92	5.75	52.87	37.92	132.09	3.48	12.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	98	3.45	56.32	34.13	166.22	3.13	15.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	101	1.72	58.05	12.08	178.30	1.11	16.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	107	3.45	61.49	29.37	207.67	2.69	19.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	110	1.72	63.22	21.06	228.73	1.93	20.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	14	124	8.05	71.26	89.88	318.61	8.24	29.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	132	4.60	75.86	74.40	393.01	6.82	36.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	18	150	10.34	86.21	242.58	635.60	22.25	58.29	1	1	20.00	20.00	4.14	4.14	7.10	7.10	1.71	0.65
17	20,000	50,000	35,000	14	164	8.05	94.25	335.76	971.36	30.79	89.08	1	2	20.00	40.00	27.29	31.43	46.85	53.95	8.13	3.24
18	50,000	100,000	75,000	1	165	0.57	94.83	21.43	992.79	1.97	91.04	3	5	60.00	100.00	26.82	58.26	46.05	100.00	125.18	5.87
19	100,000	500,000	300,000	8	173	4.60	99.43	96.93	1,089.72	8.89	99.93	0	5	0.00	100.00	0.00	58.26	0.00	100.00	0.00	5.35
20	500,000	**UP**		1	174	0.57	100.00	0.77	1,090.49	0.07	100.00	0	5	0.00	100.00	0.00	58.26	0.00	100.00	0.00	5.34
				174				1,090.49				5				58.26				5.34	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2588 MIXED

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	6.56	6.56	1.55	1.55	0.18	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	12	3.28	9.84	0.67	2.22	0.08	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	18	4.92	14.75	3.67	5.89	0.42	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	25	5.74	20.49	15.64	21.53	1.79	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	30	4.10	24.59	12.36	33.88	1.41	3.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	32	1.64	26.23	3.25	37.13	0.37	4.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	34	1.64	27.87	4.70	41.83	0.54	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	16	50	13.11	40.98	33.68	75.51	3.85	8.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	56	4.92	45.90	22.90	98.41	2.62	11.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	61	4.10	50.00	30.99	129.40	3.54	14.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	68	5.74	55.74	46.96	176.36	5.37	20.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	78	8.20	63.93	51.48	227.84	5.89	26.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	83	4.10	68.03	31.35	259.19	3.58	29.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	17	100	13.93	81.97	154.08	413.27	17.62	47.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	107	5.74	87.70	185.06	598.33	21.16	68.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	117	8.20	95.90	116.08	714.40	13.27	81.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	121	3.28	99.18	114.26	828.67	13.07	94.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	122	0.82	100.00	45.86	874.52	5.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	122	0.00	100.00	0.00	874.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	122	0.00	100.00	0.00	874.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					122				874.52				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 259 RUBBER GOODS FACTORIES FOAMED RUBBER FACTORIES TYRE FACTORIE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.31	0.31	3.37	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	0.10	0.41	1.10	4.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	0.31	0.71	3.40	7.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	0.93	1.64	10.28	18.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	1.99	3.63	21.98	40.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	2.12	5.75	23.38	63.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	3.30	9.05	36.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	9.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	9.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	9.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	9.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	9.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	9.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	9.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	9.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	9.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	9.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	9.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	7	0.00	100.00	0.00	9.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					7				9.05				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2591 RUBBER GOODS FACTORIES (EXCLUDING FOAMED RUBBER)

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	156	156	11.44	11.44	376.39	376.39	4.32	4.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	19	175	1.39	12.83	4.61	381.00	0.05	4.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	29	204	2.13	14.96	77.21	458.21	0.89	5.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	22	226	1.61	16.57	11.76	469.97	0.13	5.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	23	249	1.69	18.26	73.54	543.51	0.84	6.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	24	273	1.76	20.01	35.53	579.03	0.41	6.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	19	292	1.39	21.41	31.61	610.64	0.36	7.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	55	347	4.03	25.44	176.23	786.87	2.02	9.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	51	398	3.74	29.18	224.91	1,011.79	2.58	11.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	29	427	2.13	31.30	95.08	1,106.87	1.09	12.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	29	456	2.13	33.43	114.18	1,221.06	1.31	14.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	79	535	5.79	39.22	338.52	1,559.58	3.88	17.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	51	586	3.74	42.96	1,502.97	56.61	17.23	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	50	636	3.67	46.63	497.91	554.52	5.71	6.36	2	2	6.25	6.25	351.31	351.31	11.77	11.77	70.56	63.35
15	7,500	10,000	8,750	63	699	4.62	51.25	657.59	1,212.10	7.54	13.90	2	4	6.25	12.50	65.79	417.10	2.21	13.98	10.00	34.41
16	10,000	20,000	15,000	151	850	11.07	62.32	2,019.62	3,231.72	23.16	37.05	0	4	0.00	12.50	0.00	417.10	0.00	13.98	0.00	12.91
17	20,000	50,000	35,000	245	1,095	17.96	80.28	2,803.91	6,035.63	32.15	69.20	22	26	68.75	81.25	619.08	1,036.18	20.75	34.73	22.08	17.17
18	50,000	100,000	75,000	110	1,205	8.06	88.34	1,090.62	7,126.25	12.50	81.71	0	26	0.00	81.25	0.00	1,036.18	0.00	34.73	0.00	14.54
19	100,000	500,000	300,000	119	1,324	8.72	97.07	1,337.30	8,463.56	15.33	97.04	3	29	9.38	90.63	1,945.77	2,981.94	65.22	99.95	145.50	35.23
20	500,000	**UP**		40	1,364	2.93	100.00	258.37	8,721.92	2.96	100.00	3	32	9.38	100.00	1.57	2,983.52	0.05	100.00	0.61	34.21
				1,364				8,721.92				32				2,983.52				34.21	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2592 FOAMED RUBBER FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	35	35	12.11	12.11	493.70	493.70	14.57	14.57	1	1	2.13	2.13	8.44	8.44	0.12	0.12	1.71	1.71
2	50	100	75	2	37	0.69	12.80	3.28	496.99	0.10	14.67	0	1	0.00	2.13	0.00	8.44	0.00	0.12	0.00	1.70
3	100	200	150	5	42	1.73	14.53	3.83	493.16	0.11	14.55	0	1	0.00	2.13	0.00	8.44	0.00	0.12	0.00	1.71
4	200	300	250	2	44	0.69	15.22	4.22	497.37	0.12	14.68	0	1	0.00	2.13	0.00	8.44	0.00	0.12	0.00	1.70
5	300	500	400	5	49	1.73	16.96	6.23	503.60	0.18	14.86	0	1	0.00	2.13	0.00	8.44	0.00	0.12	0.00	1.68
6	500	750	625	5	54	1.73	18.69	26.65	530.25	0.79	15.65	0	1	0.00	2.13	0.00	8.44	0.00	0.12	0.00	1.59
7	750	1,000	875	6	60	2.08	20.76	36.04	566.29	1.06	16.71	0	1	0.00	2.13	0.00	8.44	0.00	0.12	0.00	1.49
8	1,000	1,500	1,250	13	73	4.50	25.26	60.04	626.33	1.77	18.48	0	1	0.00	2.13	0.00	8.44	0.00	0.12	0.00	1.35
9	1,500	2,000	1,750	20	93	6.92	32.18	95.53	721.86	2.82	21.30	3	4	6.38	8.51	1,150.00	1,158.44	16.72	16.84	1203.76	160.48
10	2,000	2,500	2,250	19	112	6.57	38.75	95.96	817.82	2.83	24.13	3	7	6.38	14.89	1,469.66	2,628.10	21.36	38.20	1531.60	321.36
11	2,500	3,000	2,750	30	142	10.38	49.13	256.06	1,073.87	7.56	31.69	0	7	0.00	14.89	0.00	2,628.10	0.00	38.20	0.00	244.73
12	3,000	4,000	3,500	9	151	3.11	52.25	7.76	1,066.11	0.23	31.46	0	7	0.00	14.89	0.00	2,628.10	0.00	38.20	0.00	246.51
13	4,000	5,000	4,500	27	178	9.34	61.59	120.46	1,186.57	3.55	35.02	0	7	0.00	14.89	0.00	2,628.10	0.00	38.20	0.00	221.49
14	5,000	7,500	6,250	20	198	6.92	68.51	237.37	1,423.94	7.00	42.02	0	7	0.00	14.89	0.00	2,628.10	0.00	38.20	0.00	184.57
15	7,500	10,000	8,750	18	216	6.23	74.74	347.46	1,771.40	10.25	52.28	3	10	6.38	21.28	627.41	3,255.50	9.12	47.33	180.57	183.78
16	10,000	20,000	15,000	19	235	6.57	81.31	403.40	2,174.80	11.90	64.18	2	12	4.26	25.53	278.50	3,534.00	4.05	51.37	69.04	162.50
17	20,000	50,000	35,000	19	254	6.57	87.89	544.81	2,719.61	16.08	80.26	0	12	0.00	25.53	0.00	3,534.00	0.00	51.37	0.00	129.95
18	50,000	100,000	75,000	21	275	7.27	95.16	608.71	3,328.32	17.96	98.22	9	21	19.15	44.68	2,239.67	5,773.67	32.56	83.93	367.94	173.47
19	100,000	500,000	300,000	14	289	4.84	100.00	60.27	3,388.59	1.78	100.00	26	47	55.32	100.00	1,105.32	6,878.98	16.07	100.00	1833.98	203.00
20	500,000	**UP**		0	289	0.00	100.00	0.00	3,388.59	0.00	100.00	0	47	0.00	100.00	0.00	6,878.98	0.00	100.00	0.00	203.00
				289				3,388.59				47				6,878.98				203.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2593 TYRE FACTORIES VULCANIZING WORKS RUBBER FACTORIES

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	32	32	7.27	7.27	24.99	24.99	1.40	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	40	1.82	9.09	14.05	39.04	0.79	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	48	1.82	10.91	1.52	40.56	0.09	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	56	1.82	12.73	12.70	53.27	0.71	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	14	70	3.18	15.91	6.63	59.90	0.37	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	15	85	3.41	19.32	7.79	67.69	0.44	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	98	2.95	22.27	11.93	79.62	0.67	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	16	114	3.64	25.91	16.99	96.61	0.95	5.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	14	128	3.18	29.09	31.52	128.13	1.77	7.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	137	2.05	31.14	21.22	149.35	1.19	8.37	3	3	10.00	10.00	216.03	216.03	5.29	5.29	1017.99	144.65
11	2,500	3,000	2,750	13	150	2.95	34.09	39.22	188.57	2.20	10.57	0	3	0.00	10.00	0.00	216.03	0.00	5.29	0.00	114.56
12	3,000	4,000	3,500	21	171	4.77	38.86	82.81	271.38	4.64	15.22	2	5	6.67	16.67	37.57	253.60	0.92	6.21	45.37	93.45
13	4,000	5,000	4,500	20	191	4.55	43.41	103.49	374.88	5.80	21.02	0	5	0.00	16.67	0.00	253.60	0.00	6.21	0.00	67.65
14	5,000	7,500	6,250	43	234	9.77	53.18	138.41	513.28	7.76	28.78	4	9	13.33	30.00	558.89	812.50	13.68	19.88	403.81	158.29
15	7,500	10,000	8,750	14	248	3.18	56.36	113.11	626.39	6.34	35.12	3	12	10.00	40.00	737.87	1,550.37	18.06	37.94	652.37	247.51
16	10,000	20,000	15,000	74	322	16.82	73.18	362.51	988.90	20.33	55.45	1	13	3.33	43.33	34.80	1,585.17	0.85	38.79	9.60	160.30
17	20,000	50,000	35,000	40	362	9.09	82.27	302.38	1,291.28	16.96	72.41	4	17	13.33	56.67	213.42	1,798.58	5.22	44.01	70.58	139.29
18	50,000	100,000	75,000	28	390	6.36	88.64	200.74	1,492.03	11.26	83.66	13	30	43.33	100.00	2,287.87	4,086.45	55.99	100.00	1139.70	273.89
19	100,000	500,000	300,000	33	423	7.50	96.14	231.38	1,723.41	12.97	96.64	0	30	0.00	100.00	0.00	4,086.45	0.00	100.00	0.00	237.11
20	500,000	**UP**		17	440	3.86	100.00	60.00	1,783.41	3.36	100.00	0	30	0.00	100.00	0.00	4,086.45	0.00	100.00	0.00	229.14
				440				1,783.41				30				4,086.45				229.14	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	0.16	0.16	1.49	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	0.33	0.49	3.02	4.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	4.90	5.39	45.05	49.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	16.67	66.67	5.01	10.40	46.01	95.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	16.67	83.33	0.48	10.88	4.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	16.67	100.00	0.00	10.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	10.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	10.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	10.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	10.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	10.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	10.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	10.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	10.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	10.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	10.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	10.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	10.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	6	0.00	100.00	0.00	10.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					6				10.88				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2594 REMILLING FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	9.26	9.26	26.57	26.57	8.84	8.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	1.85	11.11	0.39	26.96	0.13	8.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	1.85	12.96	0.13	27.09	0.04	9.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	1.85	14.81	0.13	27.22	0.04	9.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	1.85	16.67	1.47	28.69	0.49	9.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	12	5.56	22.22	1.52	30.21	0.51	10.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	13	1.85	24.07	3.95	34.16	1.31	11.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	18	9.26	33.33	5.19	39.35	1.73	13.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	19	1.85	35.19	8.90	48.25	2.96	16.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	22	5.56	40.74	13.86	62.12	4.61	20.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	23	1.85	42.59	49.09	111.21	16.33	36.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	27	7.41	50.00	13.59	124.80	4.52	41.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	28	1.85	51.85	0.01	124.79	0.00	41.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	31	5.56	57.41	12.09	136.88	4.02	45.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	39	14.81	72.22	58.69	195.58	19.52	65.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	15	54	27.78	100.00	105.11	300.68	34.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	54	0.00	100.00	0.00	300.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	54	0.00	100.00	0.00	300.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	54	0.00	100.00	0.00	300.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	54	0.00	100.00	0.00	300.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				54				300.68				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2595 SMOKE HOUSES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	135.00	135.00	41.15	41.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	193.06	328.06	58.85	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	328.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	328.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	328.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	328.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	328.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	328.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	328.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	328.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	328.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	328.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	328.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	328.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	328.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	328.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	328.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	328.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	328.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				328.06				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2596 CRUMB RUBBER FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	117	117	7.30	7.30	91.13	91.13	0.94	0.94	13	13	8.55	8.55	157.28	157.28	7.60	7.60	172.59	172.59
2	50	100	75	37	154	2.31	9.61	7.26	98.39	0.07	1.01	0	13	0.00	8.55	0.00	157.28	0.00	7.60	0.00	159.85
3	100	200	150	19	173	1.19	10.80	11.50	109.89	0.12	1.13	0	13	0.00	8.55	0.00	157.28	0.00	7.60	0.00	143.12
4	200	300	250	41	214	2.56	13.36	10.87	120.76	0.11	1.24	0	13	0.00	8.55	0.00	157.28	0.00	7.60	0.00	130.24
5	300	500	400	43	257	2.68	16.04	3.75	124.51	0.04	1.28	0	13	0.00	8.55	0.00	157.28	0.00	7.60	0.00	126.32
6	500	750	625	21	278	1.31	17.35	20.45	144.96	0.21	1.49	0	13	0.00	8.55	0.00	157.28	0.00	7.60	0.00	108.50
7	750	1,000	875	49	327	3.06	20.41	50.35	195.31	0.52	2.01	0	13	0.00	8.55	0.00	157.28	0.00	7.60	0.00	80.53
8	1,000	1,500	1,250	88	415	5.49	25.91	64.07	259.38	0.66	2.67	0	13	0.00	8.55	0.00	157.28	0.00	7.60	0.00	60.64
9	1,500	2,000	1,750	19	434	1.19	27.09	171.31	430.69	1.76	4.44	0	13	0.00	8.55	0.00	157.28	0.00	7.60	0.00	36.52
10	2,000	2,500	2,250	8	442	0.50	27.59	13.61	444.29	0.14	4.58	0	13	0.00	8.55	0.00	157.28	0.00	7.60	0.00	35.40
11	2,500	3,000	2,750	22	464	1.37	28.96	90.36	534.66	0.93	5.51	0	13	0.00	8.55	0.00	157.28	0.00	7.60	0.00	29.42
12	3,000	4,000	3,500	53	517	3.31	32.27	167.03	701.68	1.72	7.23	0	13	0.00	8.55	0.00	157.28	0.00	7.60	0.00	22.41
13	4,000	5,000	4,500	31	548	1.94	34.21	170.39	872.07	1.76	8.98	13	26	8.55	17.11	214.91	372.19	10.39	17.99	126.13	42.68
14	5,000	7,500	6,250	47	595	2.93	37.14	256.72	1,128.79	2.64	11.63	0	26	0.00	17.11	0.00	372.19	0.00	17.99	0.00	32.97
15	7,500	10,000	8,750	65	660	4.06	41.20	306.52	1,435.31	3.16	14.79	30	56	19.74	36.84	304.53	676.72	14.72	32.71	99.35	47.15
16	10,000	20,000	15,000	159	819	9.93	51.12	1,094.74	2,530.05	11.28	26.07	36	92	23.68	60.53	906.22	1,582.94	43.80	76.51	82.78	62.57
17	20,000	50,000	35,000	336	1,155	20.97	72.10	3,112.04	5,642.08	32.06	58.13	16	108	10.53	71.05	200.74	1,783.67	9.70	86.21	6.45	31.61
18	50,000	100,000	75,000	251	1,406	15.67	87.77	2,019.83	7,661.91	20.81	78.94	28	136	18.42	89.47	221.04	2,004.71	10.68	96.90	10.94	26.16
19	100,000	500,000	300,000	180	1,586	11.24	99.00	1,646.69	9,308.60	16.97	95.91	14	150	9.21	98.68	53.96	2,058.68	2.61	99.51	3.28	22.12
20	500,000	**UP**		16	1,602	1.00	100.00	397.42	9,706.02	4.09	100.00	2	152	1.32	100.00	10.21	2,068.88	0.49	100.00	2.57	21.32
					1,602				9,706.02				152				2,068.88				21.32

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2598 MIXED

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.14	1.14	9.07	9.07	1.99	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.14	2.27	0.09	9.16	0.02	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	1.14	3.41	0.00	9.16	0.00	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	15	13.64	17.05	1.49	10.65	0.33	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	18	3.41	20.45	0.48	11.12	0.10	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	22	4.55	25.00	0.27	11.39	0.06	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	24	2.27	27.27	0.43	11.82	0.09	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	30	6.82	34.09	0.92	12.74	0.20	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	31	1.14	35.23	0.01	12.74	0.00	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	32	1.14	36.36	0.13	12.87	0.03	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	34	2.27	38.64	0.02	12.89	0.00	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	39	5.68	44.32	1.46	14.35	0.32	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	41	2.27	46.59	0.51	14.85	0.11	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	51	11.36	57.95	5.48	20.34	1.20	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	12	63	13.64	71.59	59.21	79.55	12.96	17.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	12	75	13.64	85.23	5.53	85.08	1.21	18.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	10	85	11.36	96.59	364.88	449.95	79.90	98.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	87	2.27	98.86	0.54	450.50	0.12	98.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	88	1.14	100.00	6.20	456.69	1.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	88	0.00	100.00	0.00	456.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				88				456.69				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 26 WOOD BAMBOOS AND RATTAN

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.00	4.00	0.26	0.26	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.00	8.00	1.69	1.95	1.86	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.00	12.00	0.39	2.33	0.43	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.00	16.00	1.78	4.12	1.97	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.00	20.00	1.98	6.10	2.19	6.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	4.00	24.00	5.60	11.70	6.19	12.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	4.00	28.00	1.82	13.51	2.01	14.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	10	12.00	40.00	3.82	17.33	4.23	19.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	12	8.00	48.00	11.16	28.49	12.34	31.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	16	16.00	64.00	7.67	36.17	8.48	39.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	17	4.00	68.00	1.03	37.19	1.13	41.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	19	8.00	76.00	12.46	49.65	13.78	54.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	21	8.00	84.00	15.86	65.51	17.53	72.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	23	8.00	92.00	13.30	78.80	14.70	87.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	25	8.00	100.00	11.64	90.45	12.87	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	25	0.00	100.00	0.00	90.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	25	0.00	100.00	0.00	90.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	25	0.00	100.00	0.00	90.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	25	0.00	100.00	0.00	90.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					25				90.45				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 260 SAWMILLS CARPENTERS SHOPS PARQUET FACTORIES SAWING AND CUTTI

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	7.14	7.14	1.69	1.69	1.28	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	7.14	14.29	3.85	5.54	2.91	4.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	7.14	21.43	7.70	13.24	5.82	10.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	7.14	28.57	7.70	20.93	5.82	15.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	7.14	35.71	8.75	29.69	6.62	22.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	7.14	42.86	4.38	34.06	3.31	25.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	7.14	50.00	11.26	22.80	8.52	17.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	7.14	57.14	23.77	0.97	17.98	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	7.14	64.29	2.50	1.53	1.89	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	7.14	71.43	34.97	36.50	26.45	27.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	7.14	78.57	3.57	40.07	2.70	30.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	7.14	85.71	33.06	73.13	25.01	55.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	14	14.29	100.00	59.06	132.19	44.68	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	132.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	132.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	132.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	132.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	132.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	14	0.00	100.00	0.00	132.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				14				132.19				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	306	306	21.55	21.55	602.20	602.20	6.23	6.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	81	387	5.70	27.25	101.41	703.61	1.05	7.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	95	482	6.69	33.94	166.08	869.69	1.72	9.00	1	1	1.92	1.92	82.19	82.19	1.90	1.90	49.49	9.45
4	200	300	250	62	544	4.37	38.31	199.62	1,069.31	2.07	11.07	0	1	0.00	1.92	0.00	82.19	0.00	1.90	0.00	7.69
5	300	500	400	66	610	4.65	42.96	193.36	1,262.67	2.00	13.07	2	3	3.85	5.77	11.44	93.63	0.26	2.16	5.91	7.41
6	500	750	625	45	655	3.17	46.13	190.22	1,452.89	1.97	15.04	0	3	0.00	5.77	0.00	93.63	0.00	2.16	0.00	6.44
7	750	1,000	875	52	707	3.66	49.79	168.00	1,620.89	1.74	16.78	0	3	0.00	5.77	0.00	93.63	0.00	2.16	0.00	5.78
8	1,000	1,500	1,250	42	749	2.96	52.75	262.46	1,883.35	2.72	19.50	0	3	0.00	5.77	0.00	93.63	0.00	2.16	0.00	4.97
9	1,500	2,000	1,750	67	816	4.72	57.46	334.82	2,218.17	3.47	22.97	4	7	7.69	13.46	217.93	311.56	5.04	7.20	65.09	14.05
10	2,000	2,500	2,250	43	859	3.03	60.49	322.51	2,540.68	3.34	26.30	0	7	0.00	13.46	0.00	311.56	0.00	7.20	0.00	12.26
11	2,500	3,000	2,750	28	887	1.97	62.46	333.64	2,874.32	3.45	29.76	0	7	0.00	13.46	0.00	311.56	0.00	7.20	0.00	10.84
12	3,000	4,000	3,500	37	924	2.61	65.07	42.51	2,916.83	0.44	30.20	4	11	7.69	21.15	172.75	484.31	3.99	11.19	406.37	16.60
13	4,000	5,000	4,500	36	960	2.54	67.61	224.33	3,141.16	2.32	32.52	0	11	0.00	21.15	0.00	484.31	0.00	11.19	0.00	15.42
14	5,000	7,500	6,250	100	1,060	7.04	74.65	944.43	4,085.59	9.78	42.30	2	13	3.85	25.00	1,555.69	2,040.00	35.95	47.14	164.72	49.93
15	7,500	10,000	8,750	60	1,120	4.23	78.87	555.06	4,640.65	5.75	48.05	0	13	0.00	25.00	0.00	2,040.00	0.00	47.14	0.00	43.96
16	10,000	20,000	15,000	109	1,229	7.68	86.55	2,011.03	6,651.68	20.82	68.87	12	25	23.08	48.08	884.70	2,924.69	20.44	67.58	43.99	43.97
17	20,000	50,000	35,000	121	1,350	8.52	95.07	2,207.08	8,858.76	22.85	91.72	16	41	30.77	78.85	632.79	3,557.48	14.62	82.21	28.67	40.16
18	50,000	100,000	75,000	41	1,391	2.89	97.96	428.47	9,287.23	4.44	96.15	7	48	13.46	92.31	17.83	3,575.31	0.41	82.62	4.16	38.50
19	100,000	500,000	300,000	24	1,415	1.69	99.65	181.87	9,469.10	1.88	98.04	4	52	7.69	100.00	752.21	4,327.52	17.38	100.00	413.59	45.70
20	500,000	**UP**		5	1,420	0.35	100.00	189.72	9,658.82	1.96	100.00	0	52	0.00	100.00	0.00	4,327.52	0.00	100.00	0.00	44.80
				1,420				9,658.82				52				4,327.52				44.80	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2602 CARPENTERS SHOPS PARQUET FACTORIES SAWING AND CUTTING

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	75	75	7.96	7.96	173.98	173.98	2.88	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	34	109	3.61	11.57	12.20	186.18	0.20	3.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	53	162	5.63	17.20	34.07	220.25	0.56	3.65	2	2	5.00	5.00	19.17	19.17	0.78	0.78	56.26	8.70
4	200	300	250	26	188	2.76	19.96	29.52	249.76	0.49	4.13	0	2	0.00	5.00	0.00	19.17	0.00	0.78	0.00	7.67
5	300	500	400	21	209	2.23	22.19	33.64	283.40	0.56	4.69	0	2	0.00	5.00	0.00	19.17	0.00	0.78	0.00	6.76
6	500	750	625	19	228	2.02	24.20	46.57	329.97	0.77	5.46	2	4	5.00	10.00	15.47	34.64	0.63	1.40	33.22	10.50
7	750	1,000	875	32	260	3.40	27.60	85.15	415.11	1.41	6.87	3	7	7.50	17.50	264.30	298.93	10.72	12.12	310.40	72.01
8	1,000	1,500	1,250	28	288	2.97	30.57	111.35	526.47	1.84	8.71	4	11	10.00	27.50	80.15	379.09	3.25	15.37	71.98	72.01
9	1,500	2,000	1,750	34	322	3.61	34.18	110.78	637.25	1.83	10.55	0	11	0.00	27.50	0.00	379.09	0.00	15.37	0.00	59.49
10	2,000	2,500	2,250	24	346	2.55	36.73	104.47	741.72	1.73	12.28	2	13	5.00	32.50	142.90	521.99	5.80	21.17	136.78	70.38
11	2,500	3,000	2,750	27	373	2.87	39.60	114.58	856.30	1.90	14.17	1	14	2.50	35.00	10.16	532.15	0.41	21.58	8.87	62.15
12	3,000	4,000	3,500	29	402	3.08	42.68	153.55	1,009.85	2.54	16.71	1	15	2.50	37.50	158.93	691.08	6.45	28.03	103.50	68.43
13	4,000	5,000	4,500	27	429	2.87	45.54	173.97	1,183.82	2.88	19.59	4	19	10.00	47.50	183.54	874.62	7.44	35.47	105.50	73.88
14	5,000	7,500	6,250	63	492	6.69	52.23	313.15	1,496.97	5.18	24.77	1	20	2.50	50.00	12.40	887.02	0.50	35.97	3.96	59.25
15	7,500	10,000	8,750	45	537	4.78	57.01	380.32	1,877.29	6.29	31.07	0	20	0.00	50.00	0.00	887.02	0.00	35.97	0.00	47.25
16	10,000	20,000	15,000	132	669	14.01	71.02	1,345.01	3,222.30	22.26	53.33	6	26	15.00	65.00	1,322.18	2,209.20	53.62	89.60	98.30	68.56
17	20,000	50,000	35,000	147	816	15.61	86.62	1,362.84	4,585.14	22.55	75.88	5	31	12.50	77.50	69.75	2,278.95	2.83	92.43	5.12	49.70
18	50,000	100,000	75,000	89	905	9.45	96.07	798.11	5,383.25	13.21	89.09	9	40	22.50	100.00	186.72	2,465.67	7.57	100.00	23.40	45.80
19	100,000	500,000	300,000	28	933	2.97	99.04	220.41	5,603.67	3.65	92.74	0	40	0.00	100.00	0.00	2,465.67	0.00	100.00	0.00	44.00
20	500,000	**UP**		9	942	0.96	100.00	438.70	6,042.37	7.26	100.00	0	40	0.00	100.00	0.00	2,465.67	0.00	100.00	0.00	40.81
				942				6,042.37				40				2,465.67				40.81	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2603 BADMINTONTABLE TENNIS AND TENNIS RACKET FACTORIES

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	50.00	50.00	2.20	2.20	37.48	37.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	50.00	100.00	3.68	5.88	62.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	2	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				5.88				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	1.50	1.50	20.77	20.77	1.81	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	5	2.26	3.76	4.38	25.15	0.38	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	0.75	4.51	0.36	25.50	0.03	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	0.75	5.26	2.24	27.74	0.20	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	10	2.26	7.52	5.58	33.32	0.49	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	16	4.51	12.03	6.16	39.48	0.54	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	17	0.75	12.78	0.00	39.48	0.00	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	19	1.50	14.29	6.09	45.57	0.53	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	21	1.50	15.79	10.66	56.23	0.93	4.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	26	3.76	19.55	7.88	64.11	0.69	5.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	28	1.50	21.05	11.74	75.86	1.02	6.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	19	47	14.29	35.34	51.12	126.97	4.45	11.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	50	2.26	37.59	26.48	153.45	2.30	13.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	61	8.27	45.86	100.97	254.42	8.79	22.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	67	4.51	50.38	75.81	330.23	6.60	28.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	32	99	24.06	74.44	267.65	597.88	23.29	52.03	3	3	60.00	60.00	54.83	54.83	82.79	82.79	20.49	9.17
17	20,000	50,000	35,000	28	127	21.05	95.49	373.37	971.25	32.49	84.52	0	3	0.00	60.00	0.00	54.83	0.00	82.79	0.00	5.65
18	50,000	100,000	75,000	2	129	1.50	96.99	2.80	974.04	0.24	84.76	0	3	0.00	60.00	0.00	54.83	0.00	82.79	0.00	5.63
19	100,000	500,000	300,000	4	133	3.01	100.00	175.08	1,149.12	15.24	100.00	2	5	40.00	100.00	11.40	66.22	17.21	100.00	6.51	5.76
20	500,000	**UP**		0	133	0.00	100.00	0.00	1,149.12	0.00	100.00	0	5	0.00	100.00	0.00	66.22	0.00	100.00	0.00	5.76
				133				1,149.12				5				66.22				5.76	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2605 TOOTHPICKCHOPSTICKS FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	9.09	9.09	2.26	2.26	1.27	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	9.09	18.18	2.26	0.00	1.27	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	9.09	27.27	1.44	1.44	0.81	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	9.09	36.36	12.09	13.54	6.81	7.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	9.09	45.45	4.14	17.68	2.33	9.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	9.09	54.55	20.68	38.36	11.64	21.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	9.09	63.64	4.14	42.49	2.33	23.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	9.09	72.73	4.14	46.63	2.33	26.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	9.09	81.82	4.14	50.77	2.33	28.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	9.09	90.91	58.24	109.01	32.78	61.36	1	1	100.00	100.00	111.55	111.55	100.00	100.00	191.52	102.33
12	3,000	4,000	3,500	1	11	9.09	100.00	68.66	177.67	38.64	100.00	0	1	0.00	100.00	0.00	111.55	0.00	100.00	0.00	62.79
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	177.67	0.00	100.00	0	1	0.00	100.00	0.00	111.55	0.00	100.00	0.00	62.79
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	177.67	0.00	100.00	0	1	0.00	100.00	0.00	111.55	0.00	100.00	0.00	62.79
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	177.67	0.00	100.00	0	1	0.00	100.00	0.00	111.55	0.00	100.00	0.00	62.79
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	177.67	0.00	100.00	0	1	0.00	100.00	0.00	111.55	0.00	100.00	0.00	62.79
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	177.67	0.00	100.00	0	1	0.00	100.00	0.00	111.55	0.00	100.00	0.00	62.79
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	177.67	0.00	100.00	0	1	0.00	100.00	0.00	111.55	0.00	100.00	0.00	62.79
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	177.67	0.00	100.00	0	1	0.00	100.00	0.00	111.55	0.00	100.00	0.00	62.79
20	500,000	**UP**		0	11	0.00	100.00	0.00	177.67	0.00	100.00	0	1	0.00	100.00	0.00	111.55	0.00	100.00	0.00	62.79
					11				177.67				1				111.55				62.79

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2606 RATTAN DRYING & PEELING MILLS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	4.65	4.65	2.99	2.99	1.04	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	4	4.65	9.30	3.10	6.09	1.08	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	8	9.30	18.60	0.00	6.09	0.00	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	10	4.65	23.26	5.52	11.61	1.92	4.04	1	1	100.00	100.00	202.73	202.73	100.00	100.00	3675.86	1746.61
5	300	500	400	4	14	9.30	32.56	3.00	14.60	1.04	5.09	0	1	0.00	100.00	0.00	202.73	0.00	100.00	0.00	1388.18
6	500	750	625	6	20	13.95	46.51	2.55	17.15	0.89	5.97	0	1	0.00	100.00	0.00	202.73	0.00	100.00	0.00	1182.13
7	750	1,000	875	3	23	6.98	53.49	10.69	27.84	3.72	9.69	0	1	0.00	100.00	0.00	202.73	0.00	100.00	0.00	728.17
8	1,000	1,500	1,250	3	26	6.98	60.47	10.32	38.16	3.59	13.29	0	1	0.00	100.00	0.00	202.73	0.00	100.00	0.00	531.30
9	1,500	2,000	1,750	2	28	4.65	65.12	3.44	41.59	1.20	14.48	0	1	0.00	100.00	0.00	202.73	0.00	100.00	0.00	487.40
10	2,000	2,500	2,250	1	29	2.33	67.44	24.88	66.48	8.66	23.15	0	1	0.00	100.00	0.00	202.73	0.00	100.00	0.00	304.96
11	2,500	3,000	2,750	2	31	4.65	72.09	15.88	82.36	5.53	28.68	0	1	0.00	100.00	0.00	202.73	0.00	100.00	0.00	246.15
12	3,000	4,000	3,500	1	32	2.33	74.42	3.99	86.35	1.39	30.07	0	1	0.00	100.00	0.00	202.73	0.00	100.00	0.00	234.78
13	4,000	5,000	4,500	3	35	6.98	81.40	12.96	99.31	4.51	34.58	0	1	0.00	100.00	0.00	202.73	0.00	100.00	0.00	204.14
14	5,000	7,500	6,250	2	37	4.65	86.05	37.91	137.22	13.20	47.78	0	1	0.00	100.00	0.00	202.73	0.00	100.00	0.00	147.74
15	7,500	10,000	8,750	1	38	2.33	88.37	8.61	145.83	3.00	50.78	0	1	0.00	100.00	0.00	202.73	0.00	100.00	0.00	139.02
16	10,000	20,000	15,000	4	42	9.30	97.67	139.23	285.06	48.48	99.26	0	1	0.00	100.00	0.00	202.73	0.00	100.00	0.00	71.12
17	20,000	50,000	35,000	1	43	2.33	100.00	2.13	287.19	0.74	100.00	0	1	0.00	100.00	0.00	202.73	0.00	100.00	0.00	70.59
18	50,000	100,000	75,000	0	43	0.00	100.00	0.00	287.19	0.00	100.00	0	1	0.00	100.00	0.00	202.73	0.00	100.00	0.00	70.59
19	100,000	500,000	300,000	0	43	0.00	100.00	0.00	287.19	0.00	100.00	0	1	0.00	100.00	0.00	202.73	0.00	100.00	0.00	70.59
20	500,000	**UP**		0	43	0.00	100.00	0.00	287.19	0.00	100.00	0	1	0.00	100.00	0.00	202.73	0.00	100.00	0.00	70.59
					43				287.19				1				202.73				70.59

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 261 FURNITURE MANUFACTURE CABINETMAKERS WOOODEN BOAT BUILDERS

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	873	873	11.54	11.54	1,852.70	1,852.70	4.29	4.29	17	17	6.54	6.54	1,147.14	1,147.14	5.87	5.87	61.92	61.92
2	50	100	75	399	1,272	5.28	16.82	216.38	2,069.08	0.50	4.79	0	17	0.00	6.54	0.00	1,147.14	0.00	5.87	0.00	55.44
3	100	200	150	420	1,692	5.55	22.38	434.95	2,504.03	1.01	5.80	1	18	0.38	6.92	1.23	1,148.37	0.01	5.87	0.28	45.86
4	200	300	250	277	1,969	3.66	26.04	450.46	2,954.49	1.04	6.84	5	23	1.92	8.85	79.82	1,228.19	0.41	6.28	17.72	41.57
5	300	500	400	344	2,313	4.55	30.59	728.67	3,683.16	1.69	8.53	5	28	1.92	10.77	131.19	1,359.38	0.67	6.95	18.00	36.91
6	500	750	625	307	2,620	4.06	34.65	722.01	4,405.17	1.67	10.20	0	28	0.00	10.77	0.00	1,359.38	0.00	6.95	0.00	30.86
7	750	1,000	875	280	2,900	3.70	38.35	812.76	5,217.92	1.88	12.08	0	28	0.00	10.77	0.00	1,359.38	0.00	6.95	0.00	26.05
8	1,000	1,500	1,250	454	3,354	6.00	44.35	1,745.24	6,963.17	4.04	16.12	3	31	1.15	11.92	294.67	1,654.06	1.51	8.46	16.88	23.75
9	1,500	2,000	1,750	321	3,675	4.24	48.60	1,157.09	8,120.26	2.68	18.80	15	46	5.77	17.69	1,504.59	3,158.65	7.70	16.15	130.03	38.90
10	2,000	2,500	2,250	231	3,906	3.05	51.65	1,053.25	9,173.51	2.44	21.23	6	52	2.31	20.00	72.27	3,230.92	0.37	16.52	6.86	35.22
11	2,500	3,000	2,750	230	4,136	3.04	54.69	1,253.28	10,426.78	2.90	24.14	15	67	5.77	25.77	1,459.72	4,690.64	7.47	23.99	116.47	44.99
12	3,000	4,000	3,500	333	4,469	4.40	59.10	2,054.20	12,480.98	4.76	28.89	6	73	2.31	28.08	541.75	5,232.39	2.77	26.76	26.37	41.92
13	4,000	5,000	4,500	323	4,792	4.27	63.37	2,694.02	15,175.00	6.24	35.13	16	89	6.15	34.23	1,548.02	6,780.41	7.92	34.68	57.46	44.68
14	5,000	7,500	6,250	471	5,263	6.23	69.60	3,313.04	18,488.04	7.67	42.80	18	107	6.92	41.15	543.39	7,323.81	2.78	37.46	16.40	39.61
15	7,500	10,000	8,750	343	5,606	4.54	74.13	3,192.22	21,680.25	7.39	50.19	4	111	1.54	42.69	377.61	7,701.42	1.93	39.39	11.83	35.52
16	10,000	20,000	15,000	655	6,261	8.66	82.80	6,424.08	28,104.33	14.87	65.06	27	138	10.38	53.08	1,374.17	9,075.59	7.03	46.42	21.39	32.29
17	20,000	50,000	35,000	642	6,903	8.49	91.29	7,323.97	35,428.31	16.95	82.01	49	187	18.85	71.92	3,931.29	13,006.88	20.11	66.52	53.68	36.71
18	50,000	100,000	75,000	384	7,287	5.08	96.36	3,146.29	38,574.60	7.28	89.29	59	246	22.69	94.62	6,060.68	19,067.55	31.00	97.52	192.63	49.43
19	100,000	500,000	300,000	229	7,516	3.03	99.39	1,661.30	40,235.90	3.85	93.14	14	260	5.38	100.00	484.68	19,552.23	2.48	100.00	29.17	48.59
20	500,000	**UP**		46	7,562	0.61	100.00	2,964.53	43,200.44	6.86	100.00	0	260	0.00	100.00	0.00	19,552.23	0.00	100.00	0.00	45.26
					7,562				43,200.44				260				19,552.23				45.26

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.57	3.57	0.34	0.34	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.57	7.14	0.28	0.62	0.18	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.57	10.71	0.33	0.96	0.21	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.57	14.29	2.46	3.42	1.52	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.57	17.86	0.55	3.97	0.34	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.57	21.43	0.51	4.47	0.31	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	3.57	25.00	11.66	16.13	7.20	9.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	3.57	28.57	4.29	20.42	2.65	12.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	3.57	32.14	3.78	24.19	2.33	14.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	3.57	35.71	6.41	30.60	3.96	18.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	3.57	39.29	4.29	34.90	2.65	21.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	3.57	42.86	8.04	42.94	4.96	26.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	3.57	46.43	8.55	51.49	5.28	31.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	15	7.14	53.57	17.40	68.89	10.75	42.54	2	2	100.00	100.00	44.28	44.28	100.00	100.00	254.48	64.28
16	10,000	20,000	15,000	3	18	10.71	64.29	36.65	105.53	22.63	65.17	0	2	0.00	100.00	0.00	44.28	0.00	100.00	0.00	41.96
17	20,000	50,000	35,000	1	19	3.57	67.86	8.04	113.57	4.96	70.14	0	2	0.00	100.00	0.00	44.28	0.00	100.00	0.00	38.99
18	50,000	100,000	75,000	9	28	32.14	100.00	48.35	161.93	29.86	100.00	0	2	0.00	100.00	0.00	44.28	0.00	100.00	0.00	27.35
19	100,000	500,000	300,000	0	28	0.00	100.00	0.00	161.93	0.00	100.00	0	2	0.00	100.00	0.00	44.28	0.00	100.00	0.00	27.35
20	500,000	**UP**		0	28	0.00	100.00	0.00	161.93	0.00	100.00	0	2	0.00	100.00	0.00	44.28	0.00	100.00	0.00	27.35
					28				161.93				2				44.28				27.35

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2621 MANUFACTURE OF FIBREBOARDHARBOARDMASONITE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	18	18	8.96	8.96	63.65	63.65	8.54	8.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	19	0.50	9.45	0.11	63.76	0.02	8.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	24	2.49	11.94	0.18	63.94	0.02	8.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	25	0.50	12.44	0.14	64.08	0.02	8.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	29	1.99	14.43	4.41	68.49	0.59	9.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	32	1.49	15.92	0.88	69.37	0.12	9.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	39	3.48	19.40	13.68	83.06	1.84	11.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	41	1.00	20.40	5.95	89.01	0.80	11.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	49	3.98	24.38	7.11	96.12	0.95	12.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	56	3.48	27.86	3.04	99.16	0.41	13.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	60	1.99	29.85	4.59	103.74	0.62	13.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	62	1.00	30.85	11.57	115.31	1.55	15.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	69	3.48	34.33	27.43	142.74	3.68	19.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	22	91	10.95	45.27	51.91	194.65	6.97	26.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	99	3.98	49.25	41.41	236.06	5.56	31.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	19	118	9.45	58.71	102.97	339.03	13.82	45.50	6	6	42.86	42.86	86.73	86.73	23.87	23.87	84.23	25.58
17	20,000	50,000	35,000	8	126	3.98	62.69	74.79	413.82	10.04	55.54	0	6	0.00	42.86	0.00	86.73	0.00	23.87	0.00	20.96
18	50,000	100,000	75,000	9	135	4.48	67.16	99.25	513.07	13.32	68.86	6	12	42.86	85.71	249.38	336.11	68.64	92.51	251.25	65.51
19	100,000	500,000	300,000	53	188	26.37	93.53	179.90	692.97	24.15	93.01	2	14	14.29	100.00	27.23	363.34	7.49	100.00	15.14	52.43
20	500,000	**UP**		13	201	6.47	100.00	52.09	745.06	6.99	100.00	0	14	0.00	100.00	0.00	363.34	0.00	100.00	0.00	48.77
				201				745.06				14				363.34				48.77	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2622 MANUFACTURE OF WOOD CHIPBOARD PARTICLE BOARD PRESSED WOOD

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	30	30	5.14	5.14	252.97	252.97	3.75	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	33	0.51	5.65	12.23	265.20	0.18	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	38	0.86	6.51	6.69	271.90	0.10	4.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	43	0.86	7.36	5.40	277.30	0.08	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	48	0.86	8.22	5.25	282.54	0.08	4.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	56	1.37	9.59	34.30	316.84	0.51	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	65	1.54	11.13	3.04	319.88	0.05	4.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	75	1.71	12.84	49.83	369.71	0.74	5.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	15	90	2.57	15.41	36.50	406.22	0.54	6.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	94	0.68	16.10	23.65	429.87	0.35	6.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	104	1.71	17.81	38.32	468.19	0.57	6.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	16	120	2.74	20.55	53.64	521.83	0.80	7.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	18	138	3.08	23.63	103.94	625.77	1.54	9.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	50	188	8.56	32.19	306.11	931.89	4.54	13.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	41	229	7.02	39.21	423.27	1,355.15	6.28	20.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	123	352	21.06	60.27	632.89	1,988.04	9.39	29.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	140	492	23.97	84.25	863.38	2,851.43	12.81	42.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	37	529	6.34	90.58	284.40	3,135.83	4.22	46.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	42	571	7.19	97.77	1,028.35	4,164.18	15.25	61.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		13	584	2.23	100.00	2,577.94	6,742.13	38.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				584				6,742.13				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 26221 USING SYNTHETIC ADHESIVES OTHER THAN FORMALDEHYDE SYNTHETIC

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	2.14	2.14	4.06	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	39.07	41.21	74.03	78.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	11.57	52.78	21.92	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				52.78				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 26222 USING FORMALDEHYDE SYNTHETIC RESIN ADHESIVES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	0.60	0.60	17.27	17.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	0.38	0.99	10.95	28.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	2.51	3.50	71.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	3.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				3.50				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	217	217	5.77	5.77	779.98	779.98	2.61	2.61	11	11	6.59	6.59	5,825.40	5,825.40	43.93	43.93	746.86	746.86
2	50	100	75	48	265	1.28	7.04	10.04	790.02	0.03	2.64	0	11	0.00	6.59	0.00	5,825.40	0.00	43.93	0.00	737.37
3	100	200	150	66	331	1.75	8.80	46.71	836.73	0.16	2.80	0	11	0.00	6.59	0.00	5,825.40	0.00	43.93	0.00	696.21
4	200	300	250	124	455	3.30	12.09	61.19	897.93	0.20	3.01	1	12	0.60	7.19	38.26	5,863.66	0.29	44.22	62.52	653.02
5	300	500	400	125	580	3.32	15.41	49.64	947.56	0.17	3.17	1	13	0.60	7.78	0.67	5,864.32	0.01	44.22	1.34	618.88
6	500	750	625	110	690	2.92	18.34	119.52	1,067.08	0.40	3.57	0	13	0.00	7.78	0.00	5,864.32	0.00	44.22	0.00	549.57
7	750	1,000	875	67	757	1.78	20.12	266.90	1,333.98	0.89	4.46	0	13	0.00	7.78	0.00	5,864.32	0.00	44.22	0.00	439.61
8	1,000	1,500	1,250	113	870	3.00	23.12	380.75	1,714.73	1.27	5.74	2	15	1.20	8.98	1.17	5,865.49	0.01	44.23	0.31	342.06
9	1,500	2,000	1,750	83	953	2.21	25.33	309.13	2,023.86	1.03	6.77	1	16	0.60	9.58	0.15	5,865.64	0.00	44.23	0.05	289.82
10	2,000	2,500	2,250	72	1,025	1.91	27.24	372.37	2,396.23	1.25	8.02	2	18	1.20	10.78	44.44	5,910.08	0.34	44.57	11.94	246.64
11	2,500	3,000	2,750	54	1,079	1.44	28.67	272.81	2,669.04	0.91	8.93	0	18	0.00	10.78	0.00	5,910.08	0.00	44.57	0.00	221.43
12	3,000	4,000	3,500	132	1,211	3.51	32.18	544.77	3,213.81	1.82	10.76	0	18	0.00	10.78	0.00	5,910.08	0.00	44.57	0.00	183.90
13	4,000	5,000	4,500	123	1,334	3.27	35.45	674.13	3,887.94	2.26	13.01	0	18	0.00	10.78	0.00	5,910.08	0.00	44.57	0.00	152.01
14	5,000	7,500	6,250	245	1,579	6.51	41.96	1,411.55	5,299.49	4.72	17.74	6	24	3.59	14.37	42.50	5,952.59	0.32	44.89	3.01	112.32
15	7,500	10,000	8,750	208	1,787	5.53	47.49	1,589.25	6,888.74	5.32	23.05	25	49	14.97	29.34	4,695.58	10,648.16	35.41	80.30	295.46	154.57
16	10,000	20,000	15,000	511	2,298	13.58	61.07	4,706.36	11,595.10	15.75	38.81	16	65	9.58	38.92	556.17	11,204.33	4.19	84.49	11.82	96.63
17	20,000	50,000	35,000	617	2,915	16.40	77.46	6,967.19	18,562.28	23.32	62.12	30	95	17.96	56.89	1,386.83	12,591.17	10.46	94.95	19.91	67.83
18	50,000	100,000	75,000	412	3,327	10.95	88.41	2,612.58	21,174.86	8.74	70.87	26	121	15.57	72.46	115.57	12,706.74	0.87	95.82	4.42	60.01
19	100,000	500,000	300,000	362	3,689	9.62	98.03	3,196.18	24,371.04	10.70	81.56	39	160	23.35	95.81	542.94	13,249.67	4.09	99.92	16.99	54.37
20	500,000	**UP**		74	3,763	1.97	100.00	5,509.14	29,880.19	18.44	100.00	7	167	4.19	100.00	11.10	13,260.77	0.08	100.00	0.20	44.38
				3,763				29,880.19				167				13,260.77				44.38	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2628 MIXED (DISCOUNT/LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	5.00	5.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	3	10.00	15.00	0.87	0.87	0.54	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	5.00	20.00	5.60	6.48	3.44	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	5.00	25.00	3.81	10.29	2.34	6.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	5.00	30.00	15.26	25.55	9.37	15.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	5.00	35.00	0.18	25.73	0.11	15.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	5.00	40.00	0.20	25.93	0.12	15.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	5.00	45.00	6.29	32.22	3.86	19.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	5.00	50.00	30.32	62.54	18.62	38.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	5.00	55.00	36.64	99.18	22.50	60.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	5.00	60.00	11.28	110.46	6.93	67.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	5.00	65.00	6.74	117.20	4.14	71.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	5.00	70.00	1.40	118.60	0.86	72.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	5.00	75.00	5.37	123.97	3.30	76.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	5.00	80.00	1.88	125.85	1.15	77.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	17	5.00	85.00	25.88	151.73	15.90	93.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	18	5.00	90.00	9.04	160.77	5.55	98.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	19	5.00	95.00	1.69	162.45	1.04	99.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	20	5.00	100.00	0.35	162.80	0.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	20	0.00	100.00	0.00	162.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				20				162.80				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 263 TUNERS SHOPCOACBUILDERS SHAOPPIPESWALKING STICKS

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	45	45	7.14	7.14	27.61	27.61	1.51	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	54	1.43	8.57	1.79	29.40	0.10	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	64	1.59	10.16	4.66	34.06	0.25	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	73	1.43	11.59	12.54	46.60	0.68	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	83	1.59	13.17	8.99	55.59	0.49	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	95	1.90	15.08	11.11	66.70	0.61	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	108	2.06	17.14	26.78	93.48	1.46	5.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	29	137	4.60	21.75	48.54	142.02	2.65	7.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	31	168	4.92	26.67	57.23	199.26	3.12	10.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	18	186	2.86	29.52	20.22	219.48	1.10	11.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	17	203	2.70	32.22	18.88	238.36	1.03	13.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	18	221	2.86	35.08	37.10	275.46	2.02	15.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	27	248	4.29	39.37	40.68	316.14	2.22	17.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	41	289	6.51	45.87	132.66	448.80	7.24	24.48	6	6	85.71	85.71	3,676.73	3,676.73	99.75	99.75	2771.64	819.24
15	7,500	10,000	8,750	21	310	3.33	49.21	65.87	514.67	3.59	28.07	0	6	0.00	85.71	0.00	3,676.73	0.00	99.75	0.00	714.39
16	10,000	20,000	15,000	61	371	9.68	58.89	275.57	790.24	15.03	43.11	1	7	14.29	100.00	9.10	3,685.83	0.25	100.00	3.30	466.42
17	20,000	50,000	35,000	138	509	21.90	80.79	242.81	1,033.05	13.24	56.35	0	7	0.00	100.00	0.00	3,685.83	0.00	100.00	0.00	356.79
18	50,000	100,000	75,000	59	568	9.37	90.16	110.79	1,143.84	6.04	62.39	0	7	0.00	100.00	0.00	3,685.83	0.00	100.00	0.00	322.23
19	100,000	500,000	300,000	59	627	9.37	99.52	208.14	1,351.98	11.35	73.75	0	7	0.00	100.00	0.00	3,685.83	0.00	100.00	0.00	272.63
20	500,000	**UP**		3	630	0.48	100.00	481.25	1,833.23	26.25	100.00	0	7	0.00	100.00	0.00	3,685.83	0.00	100.00	0.00	201.06
					630				1,833.23				7				3,685.83				201.06

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	25.00	25.00	0.37	0.37	1.48	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	25.00	50.00	21.69	22.06	86.66	88.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	25.00	75.00	1.78	23.84	7.12	95.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	25.00	100.00	1.18	25.02	4.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	25.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	25.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	25.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	25.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	25.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	25.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	25.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	25.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	25.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	25.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	25.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	25.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	25.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	25.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	25.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	25.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				25.02				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	10.53	10.53	0.42	0.42	0.18	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	4	10.53	21.05	5.52	5.94	2.29	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	5.26	26.32	5.17	11.12	2.14	4.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	5.26	31.58	34.11	45.23	14.14	18.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	5.26	36.84	3.11	48.34	1.29	20.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	9	10.53	47.37	15.68	64.02	6.50	26.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	11	10.53	57.89	8.52	72.54	3.53	30.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	5.26	63.16	6.61	79.15	2.74	32.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	5.26	68.42	18.67	97.82	7.74	40.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	5.26	73.68	21.12	118.94	8.76	49.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	5.26	78.95	30.87	149.81	12.80	62.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	16	5.26	84.21	36.55	186.36	15.16	77.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	17	5.26	89.47	27.41	213.77	11.37	88.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	18	5.26	94.74	24.37	238.14	10.10	98.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	19	5.26	100.00	3.05	241.19	1.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	19	0.00	100.00	0.00	241.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	19	0.00	100.00	0.00	241.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	19	0.00	100.00	0.00	241.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	19	0.00	100.00	0.00	241.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	19	0.00	100.00	0.00	241.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				19				241.19				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	2.50	2.50	78.20	78.20	12.28	12.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	6	1.25	3.75	0.43	78.62	0.07	12.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	10	2.50	6.25	1.03	79.65	0.16	12.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	0.63	6.88	0.30	79.95	0.05	12.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	27	10.00	16.88	1.50	81.45	0.23	12.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	34	4.38	21.25	6.24	87.69	0.98	13.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	40	3.75	25.00	2.14	89.83	0.34	14.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	41	0.63	25.63	2.21	92.03	0.35	14.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	14	55	8.75	34.38	19.10	111.13	3.00	17.45	2	2	28.57	28.57	22.57	22.57	3.29	3.29	118.14	20.31
10	2,000	2,500	2,250	4	59	2.50	36.88	14.44	125.58	2.27	19.72	0	2	0.00	28.57	0.00	22.57	0.00	3.29	0.00	17.97
11	2,500	3,000	2,750	5	64	3.13	40.00	11.71	137.28	1.84	21.56	0	2	0.00	28.57	0.00	22.57	0.00	3.29	0.00	16.44
12	3,000	4,000	3,500	10	74	6.25	46.25	30.32	167.60	4.76	26.32	0	2	0.00	28.57	0.00	22.57	0.00	3.29	0.00	13.47
13	4,000	5,000	4,500	6	80	3.75	50.00	43.59	211.19	6.84	33.16	0	2	0.00	28.57	0.00	22.57	0.00	3.29	0.00	10.69
14	5,000	7,500	6,250	26	106	16.25	66.25	69.70	280.89	10.94	44.11	5	7	71.43	100.00	662.54	685.11	96.71	100.00	950.59	243.91
15	7,500	10,000	8,750	25	131	15.63	81.88	117.42	398.30	18.44	62.54	0	7	0.00	100.00	0.00	685.11	0.00	100.00	0.00	172.01
16	10,000	20,000	15,000	9	140	5.63	87.50	98.63	496.94	15.49	78.03	0	7	0.00	100.00	0.00	685.11	0.00	100.00	0.00	137.87
17	20,000	50,000	35,000	15	155	9.38	96.88	97.07	594.01	15.24	93.27	0	7	0.00	100.00	0.00	685.11	0.00	100.00	0.00	115.34
18	50,000	100,000	75,000	3	158	1.88	98.75	24.45	618.46	3.84	97.11	0	7	0.00	100.00	0.00	685.11	0.00	100.00	0.00	110.78
19	100,000	500,000	300,000	2	160	1.25	100.00	18.38	636.84	2.89	100.00	0	7	0.00	100.00	0.00	685.11	0.00	100.00	0.00	107.58
20	500,000	**UP**		0	160	0.00	100.00	0.00	636.84	0.00	100.00	0	7	0.00	100.00	0.00	685.11	0.00	100.00	0.00	107.58
					160				636.84				7				685.11				107.58

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 267 TIMBER IMPREGNATION INSTALLATIONS (DISCOUNT/LOADINGS)

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	41.67	41.67	8.61	8.61	39.40	39.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	8	25.00	66.67	3.74	12.35	17.12	56.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	9	8.33	75.00	1.29	13.64	5.93	62.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	8.33	83.33	3.55	17.19	16.26	78.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	11	8.33	91.67	4.65	21.84	21.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	12	8.33	100.00	0.00	21.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	12	0.00	100.00	0.00	21.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	12	0.00	100.00	0.00	21.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	12	0.00	100.00	0.00	21.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	12	0.00	100.00	0.00	21.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	12	0.00	100.00	0.00	21.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	12	0.00	100.00	0.00	21.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	21.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	21.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	21.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	21.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	21.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	21.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	21.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	12	0.00	100.00	0.00	21.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					12				21.84				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 268 WOODEN MUSICAL INSTRUMENTS FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	29	29	14.65	14.65	47.58	47.58	1.21	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	10	39	5.05	19.70	1.17	48.75	0.03	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	40	0.51	20.20	0.30	49.05	0.01	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	45	2.53	22.73	1.68	50.73	0.04	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	50	2.53	25.25	63.93	114.66	1.63	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	53	1.52	26.77	1.21	115.86	0.03	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	58	2.53	29.29	22.95	138.81	0.59	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	67	4.55	33.84	546.61	685.42	13.95	17.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	75	4.04	37.88	24.53	660.89	0.63	16.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	78	1.52	39.39	11.38	672.27	0.29	17.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	80	1.01	40.40	1.82	674.09	0.05	17.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	12	92	6.06	46.46	909.58	1,583.67	23.21	40.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	99	3.54	50.00	380.16	1,963.83	9.70	50.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	106	3.54	53.54	64.01	2,027.84	1.63	51.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	108	1.01	54.55	8.53	2,036.37	0.22	51.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	114	3.03	57.58	121.90	2,158.26	3.11	55.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	19	133	9.60	67.17	341.56	2,499.82	8.72	63.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	30	163	15.15	82.32	377.95	2,877.77	9.64	73.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	21	184	10.61	92.93	291.58	3,169.35	7.44	80.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		14	198	7.07	100.00	749.27	3,918.62	19.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				198				3,918.62				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	24	24	7.74	7.74	103.81	103.81	4.60	4.60	7	7	33.33	33.33	123.60	123.60	11.70	11.70	119.07	119.07
2	50	100	75	5	29	1.61	9.35	2.66	106.47	0.12	4.72	0	7	0.00	33.33	0.00	123.60	0.00	11.70	0.00	116.10
3	100	200	150	8	37	2.58	11.94	1.93	108.39	0.09	4.80	0	7	0.00	33.33	0.00	123.60	0.00	11.70	0.00	114.03
4	200	300	250	7	44	2.26	14.19	14.00	122.40	0.62	5.42	0	7	0.00	33.33	0.00	123.60	0.00	11.70	0.00	100.99
5	300	500	400	14	58	4.52	18.71	15.37	137.77	0.68	6.10	0	7	0.00	33.33	0.00	123.60	0.00	11.70	0.00	89.72
6	500	750	625	4	62	1.29	20.00	8.01	145.78	0.36	6.46	0	7	0.00	33.33	0.00	123.60	0.00	11.70	0.00	84.79
7	750	1,000	875	6	68	1.94	21.94	13.93	159.71	0.62	7.08	0	7	0.00	33.33	0.00	123.60	0.00	11.70	0.00	77.39
8	1,000	1,500	1,250	19	87	6.13	28.06	39.05	198.77	1.73	8.81	2	9	9.52	42.86	296.08	419.69	28.03	39.73	758.21	211.15
9	1,500	2,000	1,750	4	91	1.29	29.35	19.73	218.49	0.87	9.68	0	9	0.00	42.86	0.00	419.69	0.00	39.73	0.00	192.08
10	2,000	2,500	2,250	9	100	2.90	32.26	71.92	290.41	3.19	12.87	0	9	0.00	42.86	0.00	419.69	0.00	39.73	0.00	144.51
11	2,500	3,000	2,750	12	112	3.87	36.13	34.92	325.34	1.55	14.42	0	9	0.00	42.86	0.00	419.69	0.00	39.73	0.00	129.00
12	3,000	4,000	3,500	14	126	4.52	40.65	72.58	397.91	3.22	17.63	0	9	0.00	42.86	0.00	419.69	0.00	39.73	0.00	105.47
13	4,000	5,000	4,500	27	153	8.71	49.35	141.07	538.99	6.25	23.88	0	9	0.00	42.86	0.00	419.69	0.00	39.73	0.00	77.87
14	5,000	7,500	6,250	29	182	9.35	58.71	229.82	768.80	10.18	34.06	0	9	0.00	42.86	0.00	419.69	0.00	39.73	0.00	54.59
15	7,500	10,000	8,750	14	196	4.52	63.23	118.85	887.65	5.27	39.33	0	9	0.00	42.86	0.00	419.69	0.00	39.73	0.00	47.28
16	10,000	20,000	15,000	25	221	8.06	71.29	498.50	1,386.15	22.09	61.42	0	9	0.00	42.86	0.00	419.69	0.00	39.73	0.00	30.28
17	20,000	50,000	35,000	66	287	21.29	92.58	545.26	1,931.41	24.16	85.58	12	21	57.14	100.00	636.59	1,056.28	60.27	100.00	116.75	54.69
18	50,000	100,000	75,000	11	298	3.55	96.13	211.67	2,143.08	9.38	94.96	0	21	0.00	100.00	0.00	1,056.28	0.00	100.00	0.00	49.29
19	100,000	500,000	300,000	10	308	3.23	99.35	104.31	2,247.39	4.62	99.58	0	21	0.00	100.00	0.00	1,056.28	0.00	100.00	0.00	47.00
20	500,000	**UP**		2	310	0.65	100.00	9.53	2,256.92	0.42	100.00	0	21	0.00	100.00	0.00	1,056.28	0.00	100.00	0.00	46.80
				310				2,256.92				21				1,056.28				46.80	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	10.00	10.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	2.50	12.50	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	2.50	15.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	2.50	17.50	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	2.50	20.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	10	5.00	25.00	1.43	1.43	0.50	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	2.50	27.50	9.23	10.66	3.24	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	2.50	30.00	1.22	11.88	0.43	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	2.50	32.50	21.84	33.73	7.66	11.83	2	2	100.00	100.00	34.08	34.08	100.00	100.00	156.03	101.06
10	2,000	2,500	2,250	1	14	2.50	35.00	10.08	43.81	3.54	15.37	0	2	0.00	100.00	0.00	34.08	0.00	100.00	0.00	77.81
11	2,500	3,000	2,750	1	15	2.50	37.50	14.71	58.51	5.16	20.53	0	2	0.00	100.00	0.00	34.08	0.00	100.00	0.00	58.25
12	3,000	4,000	3,500	1	16	2.50	40.00	3.80	62.31	1.33	21.86	0	2	0.00	100.00	0.00	34.08	0.00	100.00	0.00	54.70
13	4,000	5,000	4,500	1	17	2.50	42.50	27.34	89.66	9.59	31.46	0	2	0.00	100.00	0.00	34.08	0.00	100.00	0.00	38.02
14	5,000	7,500	6,250	1	18	2.50	45.00	0.00	89.66	0.00	31.46	0	2	0.00	100.00	0.00	34.08	0.00	100.00	0.00	38.02
15	7,500	10,000	8,750	1	19	2.50	47.50	14.71	104.36	5.16	36.62	0	2	0.00	100.00	0.00	34.08	0.00	100.00	0.00	32.66
16	10,000	20,000	15,000	1	20	2.50	50.00	1.44	105.80	0.50	37.12	0	2	0.00	100.00	0.00	34.08	0.00	100.00	0.00	32.22
17	20,000	50,000	35,000	12	32	30.00	80.00	43.68	149.48	15.33	52.45	0	2	0.00	100.00	0.00	34.08	0.00	100.00	0.00	22.80
18	50,000	100,000	75,000	6	38	15.00	95.00	66.11	215.59	23.20	75.64	0	2	0.00	100.00	0.00	34.08	0.00	100.00	0.00	15.81
19	100,000	500,000	300,000	2	40	5.00	100.00	69.42	285.01	24.36	100.00	0	2	0.00	100.00	0.00	34.08	0.00	100.00	0.00	11.96
20	500,000	**UP**		0	40	0.00	100.00	0.00	285.01	0.00	100.00	0	2	0.00	100.00	0.00	34.08	0.00	100.00	0.00	11.96
					40				285.01				2				34.08				11.96

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	0.94	0.94	0.24	0.24	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	0.94	1.89	0.42	0.65	0.09	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	0.94	2.83	0.54	1.19	0.11	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	6	2.83	5.66	1.76	2.95	0.36	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	9	2.83	8.49	1.47	4.42	0.31	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	15	24	14.15	22.64	13.88	18.30	2.88	3.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	30	5.66	28.30	3.46	21.76	0.72	4.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	37	6.60	34.91	5.14	26.90	1.07	5.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	41	3.77	38.68	7.56	34.45	1.57	7.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	11	52	10.38	49.06	27.89	62.34	5.78	12.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	58	5.66	54.72	20.36	82.70	4.22	17.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	61	2.83	57.55	9.17	91.87	1.90	19.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	66	4.72	62.26	23.50	115.37	4.87	23.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	10	76	9.43	71.70	70.57	185.94	14.63	38.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	13	89	12.26	83.96	109.88	295.82	22.78	61.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	10	99	9.43	93.40	101.14	396.96	20.96	82.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	102	2.83	96.23	47.47	444.44	9.84	92.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	105	2.83	99.06	33.27	477.71	6.90	99.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		1	106	0.94	100.00	4.73	482.44	0.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				106				482.44				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 270 CORN MILLS PADDY (RICE) GAMBIR

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.30	0.30	13.07	13.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	2.01	2.31	86.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	2.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	2.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	2.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	2.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	2.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	2.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	2.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	2.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	2.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	2.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	2.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	2.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	2.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	2.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	2.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	2.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	2.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				2.31				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2701 CORN MILLS (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	1.92	1.92	29.89	29.89	2.28	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	16	28	2.56	4.47	0.24	30.13	0.02	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	31	0.48	4.95	4.41	34.54	0.34	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	37	0.96	5.91	0.82	35.36	0.06	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	41	0.64	6.55	3.98	39.34	0.30	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	47	0.96	7.51	4.54	43.88	0.35	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	54	1.12	8.63	7.98	51.86	0.61	3.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	60	0.96	9.58	7.79	59.66	0.60	4.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	68	1.28	10.86	8.93	68.58	0.68	5.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	75	1.12	11.98	41.77	110.35	3.19	8.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	16	91	2.56	14.54	27.14	137.49	2.07	10.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	100	1.44	15.97	22.16	159.65	1.69	12.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	17	117	2.72	18.69	26.68	186.33	2.04	14.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	75	192	11.98	30.67	109.05	295.38	8.33	22.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	18	210	2.88	33.55	46.54	341.92	3.56	26.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	74	284	11.82	45.37	162.17	504.10	12.39	38.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	185	469	29.55	74.92	556.38	1,060.48	42.50	81.01	11	11	52.38	52.38	2,523.51	2,523.51	99.86	99.86	453.56	237.96
18	50,000	100,000	75,000	112	581	17.89	92.81	250.36	1,310.83	19.13	100.14	5	16	23.81	76.19	3.45	2,526.96	0.14	99.99	1.38	192.78
19	100,000	500,000	300,000	22	603	3.51	96.33	24.61	1,286.22	1.88	98.26	0	16	0.00	76.19	0.00	2,526.96	0.00	99.99	0.00	196.46
20	500,000	**UP**		23	626	3.67	100.00	22.79	1,309.01	1.74	100.00	5	21	23.81	100.00	0.17	2,527.12	0.01	100.00	0.73	193.06
				626				1,309.01				21				2,527.12				193.06	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2702 FODDER MILLS (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	318	318	20.15	20.15	178.23	178.23	2.09	2.09	3	3	1.13	1.13	35.85	35.85	1.44	1.44	20.11	20.11
2	50	100	75	7	325	0.44	20.60	0.08	178.15	0.00	2.09	0	3	0.00	1.13	0.00	35.85	0.00	1.44	0.00	20.12
3	100	200	150	13	338	0.82	21.42	1.61	179.76	0.02	2.11	0	3	0.00	1.13	0.00	35.85	0.00	1.44	0.00	19.94
4	200	300	250	8	346	0.51	21.93	0.74	180.50	0.01	2.11	0	3	0.00	1.13	0.00	35.85	0.00	1.44	0.00	19.86
5	300	500	400	35	381	2.22	24.14	7.88	188.38	0.09	2.21	0	3	0.00	1.13	0.00	35.85	0.00	1.44	0.00	19.03
6	500	750	625	20	401	1.27	25.41	46.58	234.97	0.55	2.75	0	3	0.00	1.13	0.00	35.85	0.00	1.44	0.00	15.26
7	750	1,000	875	24	425	1.52	26.93	39.12	274.09	0.46	3.21	0	3	0.00	1.13	0.00	35.85	0.00	1.44	0.00	13.08
8	1,000	1,500	1,250	26	451	1.65	28.58	247.90	521.99	2.90	6.12	0	3	0.00	1.13	0.00	35.85	0.00	1.44	0.00	6.87
9	1,500	2,000	1,750	24	475	1.52	30.10	22.57	544.55	0.26	6.38	3	6	1.13	2.26	30.00	65.85	1.21	2.65	132.95	12.09
10	2,000	2,500	2,250	6	481	0.38	30.48	19.30	563.85	0.23	6.61	0	6	0.00	2.26	0.00	65.85	0.00	2.65	0.00	11.68
11	2,500	3,000	2,750	12	493	0.76	31.24	22.68	586.53	0.27	6.87	0	6	0.00	2.26	0.00	65.85	0.00	2.65	0.00	11.23
12	3,000	4,000	3,500	30	523	1.90	33.14	64.03	650.56	0.75	7.62	1	7	0.38	2.63	0.00	65.85	0.00	2.65	0.00	10.12
13	4,000	5,000	4,500	22	545	1.39	34.54	757.74	1,408.29	8.88	16.50	18	25	6.77	9.40	9.51	75.36	0.38	3.04	1.26	5.35
14	5,000	7,500	6,250	38	583	2.41	36.95	127.63	1,535.92	1.50	18.00	0	25	0.00	9.40	0.00	75.36	0.00	3.04	0.00	4.91
15	7,500	10,000	8,750	42	625	2.66	39.61	231.98	1,767.91	2.72	20.71	1	26	0.38	9.77	22.04	97.40	0.89	3.92	9.50	5.51
16	10,000	20,000	15,000	116	741	7.35	46.96	775.53	2,543.44	9.09	29.80	28	54	10.53	20.30	1,804.60	1,902.00	72.68	76.60	232.69	74.78
17	20,000	50,000	35,000	151	892	9.57	56.53	907.50	3,450.94	10.63	40.43	4	58	1.50	21.80	76.13	1,978.13	3.07	79.67	8.39	57.32
18	50,000	100,000	75,000	159	1,051	10.08	66.60	884.77	4,335.71	10.37	50.80	36	94	13.53	35.34	217.16	2,195.29	8.75	88.41	24.54	50.63
19	100,000	500,000	300,000	459	1,510	29.09	95.69	3,531.68	7,867.39	41.38	92.18	128	222	48.12	83.46	281.57	2,476.86	11.34	99.75	7.97	31.48
20	500,000	**UP**		68	1,578	4.31	100.00	667.47	8,534.86	7.82	100.00	44	266	16.54	100.00	6.14	2,483.01	0.25	100.00	0.92	29.09
				1,578				8,534.86				266				2,483.01				29.09	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2703 GAPLEK MILLS (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	6.93	6.93	0.03	0.03	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	10	2.97	9.90	0.55	0.59	0.24	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	13	2.97	12.87	0.29	0.88	0.13	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	16	2.97	15.84	0.78	1.67	0.33	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	26	9.90	25.74	5.30	6.97	2.26	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	38	11.88	37.62	3.61	10.58	1.54	4.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	43	4.95	42.57	2.23	12.81	0.95	5.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	45	1.98	44.55	6.46	19.27	2.76	8.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	57	11.88	56.44	14.95	34.22	6.38	14.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	61	3.96	60.40	5.21	39.43	2.22	16.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	62	0.99	61.39	4.75	44.18	2.03	18.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	65	2.97	64.36	8.38	52.56	3.57	22.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	66	0.99	65.35	6.53	59.09	2.78	25.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	77	10.89	76.24	21.02	80.11	8.96	34.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	80	2.97	79.21	16.79	96.89	7.16	41.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	84	3.96	83.17	0.00	96.89	0.00	41.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	11	95	10.89	94.06	91.64	188.53	39.07	80.38	1	1	100.00	100.00	5.65	5.65	100.00	100.00	6.17	3.00
18	50,000	100,000	75,000	2	97	1.98	96.04	39.38	227.91	16.79	97.17	0	1	0.00	100.00	0.00	5.65	0.00	100.00	0.00	2.48
19	100,000	500,000	300,000	4	101	3.96	100.00	6.65	234.55	2.83	100.00	0	1	0.00	100.00	0.00	5.65	0.00	100.00	0.00	2.41
20	500,000	**UP**		0	101	0.00	100.00	0.00	234.55	0.00	100.00	0	1	0.00	100.00	0.00	5.65	0.00	100.00	0.00	2.41
					101				234.55				1				5.65				2.41

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2704 GAMBIR FACTORIES (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	25.00	25.00	18.41	18.41	12.33	12.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	12.50	37.50	4.51	22.92	3.02	15.35	1	1	100.00	100.00	175.67	175.67	100.00	100.00	3897.02	766.59
3	100	200	150	1	4	12.50	50.00	14.62	37.54	9.80	25.15	0	1	0.00	100.00	0.00	175.67	0.00	100.00	0.00	468.01
4	200	300	250	1	5	12.50	62.50	4.90	42.44	3.28	28.43	0	1	0.00	100.00	0.00	175.67	0.00	100.00	0.00	413.96
5	300	500	400	1	6	12.50	75.00	4.36	46.79	2.92	31.35	0	1	0.00	100.00	0.00	175.67	0.00	100.00	0.00	375.42
6	500	750	625	1	7	12.50	87.50	65.32	112.12	43.77	75.12	0	1	0.00	100.00	0.00	175.67	0.00	100.00	0.00	156.69
7	750	1,000	875	1	8	12.50	100.00	37.14	149.25	24.88	100.00	0	1	0.00	100.00	0.00	175.67	0.00	100.00	0.00	117.70
8	1,000	1,500	1,250	0	8	0.00	100.00	0.00	149.25	0.00	100.00	0	1	0.00	100.00	0.00	175.67	0.00	100.00	0.00	117.70
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	149.25	0.00	100.00	0	1	0.00	100.00	0.00	175.67	0.00	100.00	0.00	117.70
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	149.25	0.00	100.00	0	1	0.00	100.00	0.00	175.67	0.00	100.00	0.00	117.70
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	149.25	0.00	100.00	0	1	0.00	100.00	0.00	175.67	0.00	100.00	0.00	117.70
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	149.25	0.00	100.00	0	1	0.00	100.00	0.00	175.67	0.00	100.00	0.00	117.70
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	149.25	0.00	100.00	0	1	0.00	100.00	0.00	175.67	0.00	100.00	0.00	117.70
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	149.25	0.00	100.00	0	1	0.00	100.00	0.00	175.67	0.00	100.00	0.00	117.70
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	149.25	0.00	100.00	0	1	0.00	100.00	0.00	175.67	0.00	100.00	0.00	117.70
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	149.25	0.00	100.00	0	1	0.00	100.00	0.00	175.67	0.00	100.00	0.00	117.70
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	149.25	0.00	100.00	0	1	0.00	100.00	0.00	175.67	0.00	100.00	0.00	117.70
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	149.25	0.00	100.00	0	1	0.00	100.00	0.00	175.67	0.00	100.00	0.00	117.70
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	149.25	0.00	100.00	0	1	0.00	100.00	0.00	175.67	0.00	100.00	0.00	117.70
20	500,000	**UP**		0	8	0.00	100.00	0.00	149.25	0.00	100.00	0	1	0.00	100.00	0.00	175.67	0.00	100.00	0.00	117.70
				8				149.25				1				175.67				117.70	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2705 FLOUR MILLS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	46	46	4.13	4.13	133.02	133.02	2.82	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	14	60	1.26	5.39	8.16	141.18	0.17	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	18	78	1.62	7.00	4.85	146.03	0.10	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	13	91	1.17	8.17	1.69	147.72	0.04	3.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	25	116	2.24	10.41	22.54	170.25	0.48	3.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	129	1.17	11.58	2.31	172.57	0.05	3.66	2	2	2.56	2.56	107.17	107.17	7.75	7.75	4630.93	62.11
7	750	1,000	875	21	150	1.89	13.46	14.04	186.60	0.30	3.96	0	2	0.00	2.56	0.00	107.17	0.00	7.75	0.00	57.43
8	1,000	1,500	1,250	21	171	1.89	15.35	11.94	198.55	0.25	4.21	0	2	0.00	2.56	0.00	107.17	0.00	7.75	0.00	53.98
9	1,500	2,000	1,750	29	200	2.60	17.95	52.75	251.29	1.12	5.33	1	3	1.28	3.85	30.20	137.37	2.18	9.93	57.25	54.67
10	2,000	2,500	2,250	11	211	0.99	18.94	21.40	272.69	0.45	5.78	0	3	0.00	3.85	0.00	137.37	0.00	9.93	0.00	50.38
11	2,500	3,000	2,750	22	233	1.97	20.92	17.63	290.33	0.37	6.15	0	3	0.00	3.85	0.00	137.37	0.00	9.93	0.00	47.32
12	3,000	4,000	3,500	29	262	2.60	23.52	39.32	329.64	0.83	6.99	0	3	0.00	3.85	0.00	137.37	0.00	9.93	0.00	41.67
13	4,000	5,000	4,500	57	319	5.12	28.64	176.62	506.26	3.74	10.73	0	3	0.00	3.85	0.00	137.37	0.00	9.93	0.00	27.13
14	5,000	7,500	6,250	35	354	3.14	31.78	739.20	1,245.47	15.67	26.40	0	3	0.00	3.85	0.00	137.37	0.00	9.93	0.00	11.03
15	7,500	10,000	8,750	76	430	6.82	38.60	241.27	1,486.74	5.11	31.51	7	10	8.97	12.82	0.41	137.78	0.03	9.96	0.17	9.27
16	10,000	20,000	15,000	106	536	9.52	48.11	1,130.04	2,616.79	23.95	55.47	1	11	1.28	14.10	1,075.09	1,212.87	77.71	87.66	95.14	46.35
17	20,000	50,000	35,000	186	722	16.70	64.81	813.44	3,430.22	17.24	72.71	7	18	8.97	23.08	117.18	1,330.05	8.47	96.13	14.41	38.77
18	50,000	100,000	75,000	128	850	11.49	76.30	423.96	3,854.19	8.99	81.70	10	28	12.82	35.90	37.66	1,367.72	2.72	98.86	8.88	35.49
19	100,000	500,000	300,000	198	1,048	17.77	94.08	623.40	4,477.59	13.21	94.91	43	71	55.13	91.03	14.06	1,381.78	1.02	99.87	2.26	30.86
20	500,000	**UP**		66	1,114	5.92	100.00	240.11	4,717.69	5.09	100.00	7	78	8.97	100.00	1.75	1,383.54	0.13	100.00	0.73	29.33
				1,114				4,717.69				78				1,383.54				29.33	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2708 MIXED (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	4.17	4.17	23.19	23.19	3.37	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	12	4.17	8.33	0.25	23.43	0.04	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	20	5.56	13.89	5.38	28.82	0.78	4.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	26	4.17	18.06	3.21	32.03	0.47	4.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	33	4.86	22.92	13.02	45.06	1.90	6.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	35	1.39	24.31	5.31	50.36	0.77	7.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	36	0.69	25.00	1.64	52.01	0.24	7.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	48	8.33	33.33	11.94	63.95	1.74	9.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	54	4.17	37.50	15.26	79.21	2.22	11.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	58	2.78	40.28	14.06	93.27	2.05	13.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	64	4.17	44.44	16.05	109.32	2.34	15.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	69	3.47	47.92	28.01	137.32	4.07	19.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	70	0.69	48.61	8.05	145.37	1.17	21.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	73	2.08	50.69	37.01	182.38	5.38	26.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	84	7.64	58.33	48.94	231.32	7.12	33.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	91	4.86	63.19	159.73	391.05	23.24	56.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	98	4.86	68.06	99.28	490.33	14.45	71.34	1	1	10.00	10.00	0.27	0.27	3.61	3.61	0.27	0.06
18	50,000	100,000	75,000	10	108	6.94	75.00	97.15	587.48	14.14	85.48	1	2	10.00	20.00	3.06	3.33	40.74	44.35	3.15	0.57
19	100,000	500,000	300,000	34	142	23.61	98.61	99.01	686.49	14.41	99.88	8	10	80.00	100.00	4.18	7.52	55.65	100.00	4.23	1.10
20	500,000	**UP**		2	144	1.39	100.00	0.79	687.28	0.12	100.00	0	10	0.00	100.00	0.00	7.52	0.00	100.00	0.00	1.09
					144				687.28				10				7.52				1.09

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2709 PADDY & HULLING MILLS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	657	657	14.87	14.87	669.22	669.22	5.85	5.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	434	1,091	9.82	24.69	68.39	737.61	0.60	6.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	620	1,711	14.03	38.73	195.57	933.18	1.71	8.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	405	2,116	9.17	47.89	199.32	1,132.50	1.74	9.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	435	2,551	9.85	57.74	288.63	1,421.13	2.52	12.43	1	1	4.17	4.17	231.21	231.21	6.67	6.67	80.10	16.27
6	500	750	625	279	2,830	6.32	64.06	326.10	1,747.23	2.85	15.28	0	1	0.00	4.17	0.00	231.21	0.00	6.67	0.00	13.23
7	750	1,000	875	179	3,009	4.05	68.11	281.73	2,028.96	2.46	17.74	0	1	0.00	4.17	0.00	231.21	0.00	6.67	0.00	11.40
8	1,000	1,500	1,250	203	3,212	4.59	72.70	277.75	2,306.71	2.43	20.17	1	2	4.17	8.33	96.62	327.83	2.79	9.46	34.79	14.21
9	1,500	2,000	1,750	166	3,378	3.76	76.46	306.66	2,613.37	2.68	22.85	0	2	0.00	8.33	0.00	327.83	0.00	9.46	0.00	12.54
10	2,000	2,500	2,250	91	3,469	2.06	78.52	249.94	2,863.31	2.19	25.04	2	4	8.33	16.67	841.73	1,169.56	24.29	33.75	336.78	40.85
11	2,500	3,000	2,750	112	3,581	2.54	81.05	352.92	3,216.23	3.09	28.12	0	4	0.00	16.67	0.00	1,169.56	0.00	33.75	0.00	36.36
12	3,000	4,000	3,500	112	3,693	2.54	83.59	473.54	3,689.77	4.14	32.27	0	4	0.00	16.67	0.00	1,169.56	0.00	33.75	0.00	31.70
13	4,000	5,000	4,500	105	3,798	2.38	85.97	485.27	4,175.04	4.24	36.51	7	11	29.17	45.83	1,365.10	2,534.66	39.40	73.15	281.31	60.71
14	5,000	7,500	6,250	133	3,931	3.01	88.98	838.92	5,013.95	7.34	43.84	0	11	0.00	45.83	0.00	2,534.66	0.00	73.15	0.00	50.55
15	7,500	10,000	8,750	112	4,043	2.54	91.51	850.13	5,864.08	7.43	51.28	0	11	0.00	45.83	0.00	2,534.66	0.00	73.15	0.00	43.22
16	10,000	20,000	15,000	143	4,186	3.24	94.75	1,568.19	7,432.27	13.71	64.99	2	13	8.33	54.17	376.37	2,911.03	10.86	84.01	24.00	39.17
17	20,000	50,000	35,000	117	4,303	2.65	97.40	1,665.94	9,098.20	14.57	79.56	4	17	16.67	70.83	527.53	3,438.57	15.22	99.24	31.67	37.79
18	50,000	100,000	75,000	45	4,348	1.02	98.42	597.29	9,695.50	5.22	84.78	7	24	29.17	100.00	26.44	3,465.00	0.76	100.00	4.43	35.74
19	100,000	500,000	300,000	61	4,409	1.38	99.80	1,539.59	11,235.09	13.46	98.24	0	24	0.00	100.00	0.00	3,465.00	0.00	100.00	0.00	30.84
20	500,000	**UP**		9	4,418	0.20	100.00	200.70	11,435.79	1.76	100.00	0	24	0.00	100.00	0.00	3,465.00	0.00	100.00	0.00	30.30
				4,418				11,435.79				24				3,465.00				30.30	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 271 SUGAR MILLS CHOCOLATE FACTORIES SWEETS FACTORIES

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	2.53	2.53	0.45	0.45	0.23	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	1.27	3.80	0.10	0.55	0.05	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	1.27	5.06	0.87	1.42	0.43	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	1.27	6.33	0.90	2.32	0.45	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	1.27	7.59	1.18	3.49	0.59	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	1.27	8.86	0.95	4.44	0.48	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	1.27	10.13	0.44	4.88	0.22	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	1.27	11.39	1.29	6.17	0.64	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	1.27	12.66	6.13	12.30	3.08	6.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	1.27	13.92	1.14	13.44	0.57	6.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	1.27	15.19	1.14	14.59	0.57	7.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	1.27	16.46	1.14	15.73	0.57	7.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	1.27	17.72	1.14	16.87	0.57	8.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	17	3.80	21.52	18.44	35.32	9.25	17.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	19	2.53	24.05	18.16	53.48	9.10	26.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	24	6.33	30.38	20.83	74.31	10.44	37.25	14	14	73.68	73.68	0.69	0.69	44.14	44.14	3.32	0.93
17	20,000	50,000	35,000	5	29	6.33	36.71	2.00	76.30	1.00	38.25	5	19	26.32	100.00	0.88	1.57	55.86	100.00	43.84	2.05
18	50,000	100,000	75,000	1	30	1.27	37.97	0.94	77.25	0.47	38.73	0	19	0.00	100.00	0.00	1.57	0.00	100.00	0.00	2.03
19	100,000	500,000	300,000	22	52	27.85	65.82	37.29	114.54	18.70	57.42	0	19	0.00	100.00	0.00	1.57	0.00	100.00	0.00	1.37
20	500,000	**UP**		27	79	34.18	100.00	84.93	199.47	42.58	100.00	0	19	0.00	100.00	0.00	1.57	0.00	100.00	0.00	0.79
					79				199.47				19				1.57				0.79

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 27111 SUGAR MILLS EXCLUDING SPONTANEOUS CUMBUSTION

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	70	70	10.53	10.53	163.49	163.49	17.03	17.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	18	88	2.71	13.23	2.34	165.84	0.24	17.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	16	104	2.41	15.64	3.52	169.36	0.37	17.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	114	1.50	17.14	3.32	172.68	0.35	17.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	124	1.50	18.65	31.62	204.30	3.29	21.27	1	1	1.59	1.59	1.29	1.29	5.63	5.63	4.08	0.63
6	500	750	625	11	135	1.65	20.30	0.67	204.97	0.07	21.34	0	1	0.00	1.59	0.00	1.29	0.00	5.63	0.00	0.63
7	750	1,000	875	3	138	0.45	20.75	0.03	205.01	0.00	21.35	0	1	0.00	1.59	0.00	1.29	0.00	5.63	0.00	0.63
8	1,000	1,500	1,250	9	147	1.35	22.11	5.74	210.75	0.60	21.95	0	1	0.00	1.59	0.00	1.29	0.00	5.63	0.00	0.61
9	1,500	2,000	1,750	7	154	1.05	23.16	1.24	211.99	0.13	22.08	0	1	0.00	1.59	0.00	1.29	0.00	5.63	0.00	0.61
10	2,000	2,500	2,250	3	157	0.45	23.61	7.25	219.24	0.76	22.83	0	1	0.00	1.59	0.00	1.29	0.00	5.63	0.00	0.59
11	2,500	3,000	2,750	8	165	1.20	24.81	13.23	232.47	1.38	24.21	0	1	0.00	1.59	0.00	1.29	0.00	5.63	0.00	0.56
12	3,000	4,000	3,500	5	170	0.75	25.56	10.30	242.77	1.07	25.28	0	1	0.00	1.59	0.00	1.29	0.00	5.63	0.00	0.53
13	4,000	5,000	4,500	6	176	0.90	26.47	51.91	294.68	5.41	30.69	0	1	0.00	1.59	0.00	1.29	0.00	5.63	0.00	0.44
14	5,000	7,500	6,250	21	197	3.16	29.62	63.95	358.63	6.66	37.35	0	1	0.00	1.59	0.00	1.29	0.00	5.63	0.00	0.36
15	7,500	10,000	8,750	6	203	0.90	30.53	16.77	375.40	1.75	39.09	0	1	0.00	1.59	0.00	1.29	0.00	5.63	0.00	0.34
16	10,000	20,000	15,000	12	215	1.80	32.33	39.58	414.98	4.12	43.21	0	1	0.00	1.59	0.00	1.29	0.00	5.63	0.00	0.31
17	20,000	50,000	35,000	48	263	7.22	39.55	75.30	490.28	7.84	51.06	6	7	9.52	11.11	3.42	4.71	14.92	20.55	4.54	0.96
18	50,000	100,000	75,000	53	316	7.97	47.52	42.29	532.57	4.40	55.46	0	7	0.00	11.11	0.00	4.71	0.00	20.55	0.00	0.88
19	100,000	500,000	300,000	173	489	26.02	73.53	164.37	696.94	17.12	72.58	30	37	47.62	58.73	9.36	14.07	40.83	61.38	5.69	2.02
20	500,000	**UP**		176	665	26.47	100.00	263.35	960.29	27.42	100.00	26	63	41.27	100.00	8.85	22.92	38.62	100.00	3.36	2.39
				665				960.29				63				22.92				2.39	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 27112 SUGAR MILLS INCLUDING SPONTANEOUS COMBUSTION

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	56	56	17.50	17.50	541.75	541.75	24.22	24.22	4	4	16.00	16.00	377.03	377.03	98.31	98.31	69.59	69.59
2	50	100	75	15	71	4.69	22.19	3.31	545.06	0.15	24.36	0	4	0.00	16.00	0.00	377.03	0.00	98.31	0.00	69.17
3	100	200	150	4	75	1.25	23.44	0.62	545.68	0.03	24.39	0	4	0.00	16.00	0.00	377.03	0.00	98.31	0.00	69.09
4	200	300	250	4	79	1.25	24.69	0.77	546.44	0.03	24.43	0	4	0.00	16.00	0.00	377.03	0.00	98.31	0.00	69.00
5	300	500	400	7	86	2.19	26.88	1.33	547.77	0.06	24.49	0	4	0.00	16.00	0.00	377.03	0.00	98.31	0.00	68.83
6	500	750	625	3	89	0.94	27.81	0.73	548.51	0.03	24.52	0	4	0.00	16.00	0.00	377.03	0.00	98.31	0.00	68.74
7	750	1,000	875	2	91	0.63	28.44	4.84	553.35	0.22	24.74	0	4	0.00	16.00	0.00	377.03	0.00	98.31	0.00	68.14
8	1,000	1,500	1,250	4	95	1.25	29.69	22.05	575.40	0.99	25.72	0	4	0.00	16.00	0.00	377.03	0.00	98.31	0.00	65.52
9	1,500	2,000	1,750	7	102	2.19	31.88	56.42	631.81	2.52	28.24	0	4	0.00	16.00	0.00	377.03	0.00	98.31	0.00	59.67
10	2,000	2,500	2,250	4	106	1.25	33.13	6.01	637.82	0.27	28.51	0	4	0.00	16.00	0.00	377.03	0.00	98.31	0.00	59.11
11	2,500	3,000	2,750	7	113	2.19	35.31	11.89	649.72	0.53	29.04	0	4	0.00	16.00	0.00	377.03	0.00	98.31	0.00	58.03
12	3,000	4,000	3,500	7	120	2.19	37.50	18.78	668.50	0.84	29.88	0	4	0.00	16.00	0.00	377.03	0.00	98.31	0.00	56.40
13	4,000	5,000	4,500	9	129	2.81	40.31	36.21	704.71	1.62	31.50	0	4	0.00	16.00	0.00	377.03	0.00	98.31	0.00	53.50
14	5,000	7,500	6,250	9	138	2.81	43.13	27.66	732.36	1.24	32.74	0	4	0.00	16.00	0.00	377.03	0.00	98.31	0.00	51.48
15	7,500	10,000	8,750	2	140	0.63	43.75	0.12	732.48	0.01	32.74	0	4	0.00	16.00	0.00	377.03	0.00	98.31	0.00	51.47
16	10,000	20,000	15,000	14	154	4.38	48.13	74.76	807.24	3.34	36.08	0	4	0.00	16.00	0.00	377.03	0.00	98.31	0.00	46.71
17	20,000	50,000	35,000	42	196	13.13	61.25	405.84	1,213.08	18.14	54.23	0	4	0.00	16.00	0.00	377.03	0.00	98.31	0.00	31.08
18	50,000	100,000	75,000	42	238	13.13	74.38	426.72	1,639.81	19.08	73.30	0	4	0.00	16.00	0.00	377.03	0.00	98.31	0.00	22.99
19	100,000	500,000	300,000	43	281	13.44	87.81	205.43	1,845.23	9.18	82.48	3	7	12.00	28.00	1.03	378.06	0.27	98.57	0.50	20.49
20	500,000	**UP**		39	320	12.19	100.00	391.83	2,237.07	17.52	100.00	18	25	72.00	100.00	5.47	383.53	1.43	100.00	1.40	17.14
				320				2,237.07				25				383.53				17.14	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 27113 CHOCOLATE AND SWEETS FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	30	30	5.39	5.39	155.47	155.47	6.38	6.38	1	1	3.03	3.03	10.41	10.41	12.75	12.75	6.69	6.69
2	50	100	75	9	39	1.62	7.00	0.23	155.70	0.01	6.38	0	1	0.00	3.03	0.00	10.41	0.00	12.75	0.00	6.68
3	100	200	150	15	54	2.69	9.69	11.16	166.86	0.46	6.84	0	1	0.00	3.03	0.00	10.41	0.00	12.75	0.00	6.24
4	200	300	250	10	64	1.80	11.49	42.70	209.56	1.75	8.59	0	1	0.00	3.03	0.00	10.41	0.00	12.75	0.00	4.97
5	300	500	400	9	73	1.62	13.11	17.27	226.83	0.71	9.30	0	1	0.00	3.03	0.00	10.41	0.00	12.75	0.00	4.59
6	500	750	625	12	85	2.15	15.26	13.34	240.16	0.55	9.85	2	3	6.06	9.09	1.66	12.07	2.04	14.79	12.47	5.03
7	750	1,000	875	15	100	2.69	17.95	5.18	245.35	0.21	10.06	0	3	0.00	9.09	0.00	12.07	0.00	14.79	0.00	4.92
8	1,000	1,500	1,250	14	114	2.51	20.47	44.56	289.90	1.83	11.89	0	3	0.00	9.09	0.00	12.07	0.00	14.79	0.00	4.16
9	1,500	2,000	1,750	10	124	1.80	22.26	21.20	311.10	0.87	12.76	0	3	0.00	9.09	0.00	12.07	0.00	14.79	0.00	3.88
10	2,000	2,500	2,250	13	137	2.33	24.60	26.80	337.90	1.10	13.86	0	3	0.00	9.09	0.00	12.07	0.00	14.79	0.00	3.57
11	2,500	3,000	2,750	20	157	3.59	28.19	45.42	383.32	1.86	15.72	0	3	0.00	9.09	0.00	12.07	0.00	14.79	0.00	3.15
12	3,000	4,000	3,500	23	180	4.13	32.32	69.99	453.31	2.87	18.59	1	4	3.03	12.12	42.08	54.15	51.58	66.37	60.13	11.95
13	4,000	5,000	4,500	8	188	1.44	33.75	29.38	482.69	1.20	19.79	0	4	0.00	12.12	0.00	54.15	0.00	66.37	0.00	11.22
14	5,000	7,500	6,250	16	204	2.87	36.62	97.16	579.85	3.98	23.78	0	4	0.00	12.12	0.00	54.15	0.00	66.37	0.00	9.34
15	7,500	10,000	8,750	22	226	3.95	40.57	135.75	715.61	5.57	29.34	0	4	0.00	12.12	0.00	54.15	0.00	66.37	0.00	7.57
16	10,000	20,000	15,000	39	265	7.00	47.58	326.82	1,042.43	13.40	42.75	0	4	0.00	12.12	0.00	54.15	0.00	66.37	0.00	5.19
17	20,000	50,000	35,000	67	332	12.03	59.61	406.79	1,449.23	16.68	59.43	5	9	15.15	27.27	10.49	64.65	12.86	79.23	2.58	4.46
18	50,000	100,000	75,000	42	374	7.54	67.15	228.43	1,677.65	9.37	68.79	0	9	0.00	27.27	0.00	64.65	0.00	79.23	0.00	3.85
19	100,000	500,000	300,000	113	487	20.29	87.43	430.79	2,108.44	17.67	86.46	13	22	39.39	66.67	7.24	71.89	8.88	88.11	1.68	3.41
20	500,000	**UP**		70	557	12.57	100.00	330.20	2,438.64	13.54	100.00	11	33	33.33	100.00	9.70	81.59	11.89	100.00	2.94	3.35
				557				2,438.64				33				81.59				3.35	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2721 ALIMENTARY PASTE PRODUCERS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	24	24	20.69	20.69	14.23	14.23	4.29	4.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	26	1.72	22.41	1.05	15.28	0.32	4.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	33	6.03	28.45	1.48	16.76	0.45	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	35	1.72	30.17	0.61	17.37	0.18	5.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	37	1.72	31.90	5.73	23.10	1.72	6.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	44	6.03	37.93	7.13	30.23	2.15	9.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	47	2.59	40.52	3.30	33.53	0.99	10.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	54	6.03	46.55	12.96	46.48	3.90	14.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	55	0.86	47.41	3.56	50.05	1.07	15.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	56	0.86	48.28	5.13	55.18	1.54	16.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	57	0.86	49.14	5.20	60.38	1.57	18.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	58	0.86	50.00	6.77	67.15	2.04	20.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	67	7.76	57.76	34.26	101.41	10.32	30.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	14	81	12.07	69.83	62.22	163.62	18.73	49.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	92	9.48	79.31	33.97	197.59	10.23	59.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	13	105	11.21	90.52	93.69	291.28	28.21	87.71	1	1	100.00	100.00	15.09	15.09	100.00	100.00	16.11	5.18
17	20,000	50,000	35,000	1	106	0.86	91.38	0.00	291.28	0.00	87.71	0	1	0.00	100.00	0.00	15.09	0.00	100.00	0.00	5.18
18	50,000	100,000	75,000	5	111	4.31	95.69	21.37	312.65	6.43	94.14	0	1	0.00	100.00	0.00	15.09	0.00	100.00	0.00	4.83
19	100,000	500,000	300,000	4	115	3.45	99.14	19.46	332.11	5.86	100.00	0	1	0.00	100.00	0.00	15.09	0.00	100.00	0.00	4.54
20	500,000	**UP**		1	116	0.86	100.00	0.00	332.11	0.00	100.00	0	1	0.00	100.00	0.00	15.09	0.00	100.00	0.00	4.54
				116				332.11				1				15.09				4.54	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2722 BAKERIES AND BISCUIT WORKS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	232	232	4.74	4.74	125.55	125.55	1.31	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	71	303	1.45	6.19	9.76	135.30	0.10	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	310	613	6.34	12.53	44.59	179.89	0.47	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	295	908	6.03	18.56	43.58	136.31	0.46	1.42	1	1	1.02	1.02	3.40	3.40	0.31	0.31	7.80	2.49
5	300	500	400	340	1,248	6.95	25.51	127.60	263.91	1.33	2.76	0	1	0.00	1.02	0.00	3.40	0.00	0.31	0.00	1.29
6	500	750	625	331	1,579	6.77	32.28	170.23	434.14	1.78	4.53	0	1	0.00	1.02	0.00	3.40	0.00	0.31	0.00	0.78
7	750	1,000	875	208	1,787	4.25	36.53	191.75	625.89	2.00	6.54	1	2	1.02	2.04	18.16	21.56	1.65	1.96	9.47	3.45
8	1,000	1,500	1,250	386	2,173	7.89	44.42	376.64	1,002.53	3.93	10.47	1	3	1.02	3.06	1.65	23.22	0.15	2.11	0.44	2.32
9	1,500	2,000	1,750	385	2,558	7.87	52.29	341.26	1,343.79	3.56	14.03	1	4	1.02	4.08	21.58	44.80	1.96	4.08	6.32	3.33
10	2,000	2,500	2,250	290	2,848	5.93	58.22	240.56	1,584.36	2.51	16.54	1	5	1.02	5.10	4.91	49.71	0.45	4.52	2.04	3.14
11	2,500	3,000	2,750	172	3,020	3.52	61.73	247.97	1,832.33	2.59	19.13	0	5	0.00	5.10	0.00	49.71	0.00	4.52	0.00	2.71
12	3,000	4,000	3,500	178	3,198	3.64	65.37	382.73	2,215.05	4.00	23.13	0	5	0.00	5.10	0.00	49.71	0.00	4.52	0.00	2.24
13	4,000	5,000	4,500	102	3,300	2.09	67.46	245.35	2,460.40	2.56	25.69	0	5	0.00	5.10	0.00	49.71	0.00	4.52	0.00	2.02
14	5,000	7,500	6,250	134	3,434	2.74	70.20	529.50	2,989.91	5.53	31.22	4	9	4.08	9.18	100.06	149.77	9.10	13.62	18.90	5.01
15	7,500	10,000	8,750	80	3,514	1.64	71.83	449.51	3,439.42	4.69	35.92	2	11	2.04	11.22	214.78	364.55	19.54	33.16	47.78	10.60
16	10,000	20,000	15,000	185	3,699	3.78	75.61	1,088.12	4,527.54	11.36	47.28	2	13	2.04	13.27	6.18	370.73	0.56	33.72	0.57	8.19
17	20,000	50,000	35,000	353	4,052	7.22	82.83	1,390.13	5,917.67	14.52	61.79	17	30	17.35	30.61	269.13	639.86	24.48	58.21	19.36	10.81
18	50,000	100,000	75,000	183	4,235	3.74	86.57	1,058.04	6,975.71	11.05	72.84	8	38	8.16	38.78	324.71	964.57	29.54	87.74	30.69	13.83
19	100,000	500,000	300,000	507	4,742	10.36	96.93	2,068.50	9,044.21	21.60	94.44	28	66	28.57	67.35	129.23	1,093.80	11.76	99.50	6.25	12.09
20	500,000	**UP**		150	4,892	3.07	100.00	532.33	9,576.54	5.56	100.00	32	98	32.65	100.00	5.51	1,099.32	0.50	100.00	1.04	11.48
				4,892				9,576.54				98				1,099.32				11.48	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2723 PROCESSED FOOD FACTORIES (BIHUNMIELOMIEKERUPUK) ATC

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	341	341	10.76	10.76	192.02	192.02	2.15	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	172	513	5.43	16.19	33.88	225.90	0.38	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	268	781	8.46	24.65	130.60	356.50	1.46	3.99	1	1	1.59	1.59	88.31	88.31	19.09	19.09	67.62	24.77
4	200	300	250	180	961	5.68	30.33	92.85	449.35	1.04	5.04	0	1	0.00	1.59	0.00	88.31	0.00	19.09	0.00	19.65
5	300	500	400	195	1,156	6.16	36.49	141.19	590.55	1.58	6.62	2	3	3.17	4.76	65.29	153.60	14.11	33.20	46.24	26.01
6	500	750	625	115	1,271	3.63	40.12	141.17	731.72	1.58	8.20	1	4	1.59	6.35	13.07	166.67	2.82	36.02	9.26	22.78
7	750	1,000	875	99	1,370	3.13	43.24	134.77	866.49	1.51	9.71	0	4	0.00	6.35	0.00	166.67	0.00	36.02	0.00	19.23
8	1,000	1,500	1,250	145	1,515	4.58	47.82	265.68	1,132.17	2.98	12.69	1	5	1.59	7.94	7.50	174.17	1.62	37.64	2.82	15.38
9	1,500	2,000	1,750	89	1,604	2.81	50.63	222.99	1,355.16	2.50	15.18	1	6	1.59	9.52	12.93	187.10	2.79	40.44	5.80	13.81
10	2,000	2,500	2,250	96	1,700	3.03	53.66	255.15	1,610.31	2.86	18.04	0	6	0.00	9.52	0.00	187.10	0.00	40.44	0.00	11.62
11	2,500	3,000	2,750	56	1,756	1.77	55.43	213.69	1,823.99	2.39	20.44	0	6	0.00	9.52	0.00	187.10	0.00	40.44	0.00	10.26
12	3,000	4,000	3,500	109	1,865	3.44	58.87	384.95	2,208.94	4.31	24.75	3	9	4.76	14.29	1.51	188.61	0.33	40.76	0.39	8.54
13	4,000	5,000	4,500	82	1,947	2.59	61.46	359.59	2,568.54	4.03	28.78	0	9	0.00	14.29	0.00	188.61	0.00	40.76	0.00	7.34
14	5,000	7,500	6,250	161	2,108	5.08	66.54	534.78	3,103.32	5.99	34.77	4	13	6.35	20.63	1.53	190.14	0.33	41.10	0.29	6.13
15	7,500	10,000	8,750	113	2,221	3.57	70.11	864.09	3,967.41	9.68	44.46	1	14	1.59	22.22	62.28	252.43	13.46	54.56	7.21	6.36
16	10,000	20,000	15,000	209	2,430	6.60	76.70	1,748.05	5,715.45	19.59	64.04	7	21	11.11	33.33	10.39	262.81	2.25	56.80	0.59	4.60
17	20,000	50,000	35,000	307	2,737	9.69	86.40	1,639.49	7,354.94	18.37	82.41	3	24	4.76	38.10	2.81	265.63	0.61	57.41	0.17	3.61
18	50,000	100,000	75,000	165	2,902	5.21	91.60	385.68	7,740.62	4.32	86.74	6	30	9.52	47.62	184.74	450.37	39.93	97.34	47.90	5.82
19	100,000	500,000	300,000	194	3,096	6.12	97.73	350.83	8,091.46	3.93	90.67	27	57	42.86	90.48	10.55	460.92	2.28	99.62	3.01	5.70
20	500,000	**UP**		72	3,168	2.27	100.00	832.89	8,924.34	9.33	100.00	6	63	9.52	100.00	1.76	462.68	0.38	100.00	0.21	5.18
				3,168				8,924.34				63				462.68				5.18	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2728 MIXED

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	46	46	8.47	8.47	7.60	7.60	0.18	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	26	72	4.79	13.26	4.73	2.88	0.11	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	42	114	7.73	20.99	17.56	14.69	0.42	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	20	134	3.68	24.68	15.35	30.03	0.36	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	31	165	5.71	30.39	32.38	62.42	0.77	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	28	193	5.16	35.54	30.36	92.78	0.72	2.20	1	1	5.00	5.00	0.14	0.14	0.02	0.02	0.47	0.15
7	750	1,000	875	15	208	2.76	38.31	15.66	108.44	0.37	2.57	0	1	0.00	5.00	0.00	0.14	0.00	0.02	0.00	0.13
8	1,000	1,500	1,250	21	229	3.87	42.17	36.69	145.13	0.87	3.44	0	1	0.00	5.00	0.00	0.14	0.00	0.02	0.00	0.10
9	1,500	2,000	1,750	8	237	1.47	43.65	17.12	162.26	0.41	3.85	3	4	15.00	20.00	40.41	40.56	6.79	6.81	236.00	24.99
10	2,000	2,500	2,250	10	247	1.84	45.49	31.26	193.52	0.74	4.59	0	4	0.00	20.00	0.00	40.56	0.00	6.81	0.00	20.96
11	2,500	3,000	2,750	15	262	2.76	48.25	67.87	261.40	1.61	6.20	0	4	0.00	20.00	0.00	40.56	0.00	6.81	0.00	15.52
12	3,000	4,000	3,500	21	283	3.87	52.12	78.74	340.14	1.87	8.07	0	4	0.00	20.00	0.00	40.56	0.00	6.81	0.00	11.92
13	4,000	5,000	4,500	11	294	2.03	54.14	676.72	1,016.86	16.06	24.13	0	4	0.00	20.00	0.00	40.56	0.00	6.81	0.00	3.99
14	5,000	7,500	6,250	29	323	5.34	59.48	915.84	1,932.70	21.73	45.87	1	5	5.00	25.00	0.21	40.77	0.04	6.85	0.02	2.11
15	7,500	10,000	8,750	10	333	1.84	61.33	115.85	2,048.55	2.75	48.62	0	5	0.00	25.00	0.00	40.77	0.00	6.85	0.00	1.99
16	10,000	20,000	15,000	27	360	4.97	66.30	285.15	2,333.70	6.77	55.38	2	7	10.00	35.00	0.24	41.01	0.04	6.89	0.08	1.76
17	20,000	50,000	35,000	52	412	9.58	75.87	339.19	2,672.89	8.05	63.43	2	9	10.00	45.00	33.23	74.24	5.58	12.47	9.80	2.78
18	50,000	100,000	75,000	14	426	2.58	78.45	111.15	2,784.04	2.64	66.07	0	9	0.00	45.00	0.00	74.24	0.00	12.47	0.00	2.67
19	100,000	500,000	300,000	77	503	14.18	92.63	288.26	3,072.30	6.84	72.91	11	20	55.00	100.00	521.28	595.52	87.53	100.00	180.84	19.38
20	500,000	**UP**		40	543	7.37	100.00	1,141.37	4,213.67	27.09	100.00	0	20	0.00	100.00	0.00	595.52	0.00	100.00	0.00	14.13
				543				4,213.67				20				595.52				14.13	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	38	38	6.92	6.92	127.14	127.14	3.21	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	45	1.28	8.20	3.43	130.58	0.09	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	46	0.18	8.38	0.18	130.76	0.00	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	14	60	2.55	10.93	3.69	134.45	0.09	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	70	1.82	12.75	5.66	140.10	0.14	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	14	84	2.55	15.30	14.72	154.82	0.37	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	94	1.82	17.12	11.76	166.58	0.30	4.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	105	2.00	19.13	26.72	193.30	0.67	4.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	28	133	5.10	24.23	36.28	229.59	0.92	5.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	13	146	2.37	26.59	25.01	254.60	0.63	6.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	156	1.82	28.42	12.58	267.18	0.32	6.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	29	185	5.28	33.70	84.89	352.07	2.14	8.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	28	213	5.10	38.80	66.49	418.56	1.68	10.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	16	229	2.91	41.71	126.72	545.29	3.20	13.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	16	245	2.91	44.63	111.08	656.36	2.80	16.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	72	317	13.11	57.74	840.18	1,496.55	21.21	37.78	3	3	15.00	15.00	177.39	177.39	4.68	4.68	21.11	11.85
17	20,000	50,000	35,000	72	389	13.11	70.86	568.90	2,065.44	14.36	52.15	8	11	40.00	55.00	1,230.31	1,407.70	32.49	37.17	216.26	68.15
18	50,000	100,000	75,000	51	440	9.29	80.15	359.06	2,424.51	9.07	61.21	0	11	0.00	55.00	0.00	1,407.70	0.00	37.17	0.00	58.06
19	100,000	500,000	300,000	85	525	15.48	95.63	457.94	2,882.45	11.56	72.77	8	19	40.00	95.00	2,379.48	3,787.17	62.83	100.00	519.60	131.39
20	500,000	**UP**		24	549	4.37	100.00	1,078.47	3,960.92	27.23	100.00	1	20	5.00	100.00	0.01	3,787.18	0.00	100.00	0.00	95.61
				549				3,960.92				20				3,787.18				95.61	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2732 MEATMEAT PRODUCTS AND FISH PRODUCTS FACTORIES

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	172	172	8.68	8.68	451.06	451.06	4.37	4.37	2	2	1.63	1.63	20.32	20.32	1.19	1.19	4.51	4.51
2	50	100	75	64	236	3.23	11.91	6.13	457.19	0.06	4.43	0	2	0.00	1.63	0.00	20.32	0.00	1.19	0.00	4.45
3	100	200	150	55	291	2.78	14.69	27.03	484.21	0.26	4.69	2	4	1.63	3.25	2.35	22.67	0.14	1.32	8.69	4.68
4	200	300	250	66	357	3.33	18.02	15.69	499.90	0.15	4.84	1	5	0.81	4.07	0.06	22.73	0.00	1.33	0.38	4.55
5	300	500	400	48	405	2.42	20.44	24.02	523.92	0.23	5.08	0	5	0.00	4.07	0.00	22.73	0.00	1.33	0.00	4.34
6	500	750	625	57	462	2.88	23.32	75.19	599.11	0.73	5.80	0	5	0.00	4.07	0.00	22.73	0.00	1.33	0.00	3.79
7	750	1,000	875	41	503	2.07	25.39	43.86	642.97	0.42	6.23	0	5	0.00	4.07	0.00	22.73	0.00	1.33	0.00	3.54
8	1,000	1,500	1,250	91	594	4.59	29.98	133.65	509.33	1.29	4.93	1	6	0.81	4.88	1.91	24.64	0.11	1.44	1.43	4.84
9	1,500	2,000	1,750	40	634	2.02	32.00	56.16	565.49	0.54	5.48	0	6	0.00	4.88	0.00	24.64	0.00	1.44	0.00	4.36
10	2,000	2,500	2,250	39	673	1.97	33.97	46.22	611.71	0.45	5.93	0	6	0.00	4.88	0.00	24.64	0.00	1.44	0.00	4.03
11	2,500	3,000	2,750	57	730	2.88	36.85	106.13	717.84	1.03	6.95	0	6	0.00	4.88	0.00	24.64	0.00	1.44	0.00	3.43
12	3,000	4,000	3,500	37	767	1.87	38.72	74.08	791.92	0.72	7.67	0	6	0.00	4.88	0.00	24.64	0.00	1.44	0.00	3.11
13	4,000	5,000	4,500	44	811	2.22	40.94	140.31	932.23	1.36	9.03	2	8	1.63	6.50	1.11	25.75	0.06	1.50	0.79	2.76
14	5,000	7,500	6,250	93	904	4.69	45.63	330.99	1,263.22	3.21	12.24	11	19	8.94	15.45	184.30	210.05	10.77	12.27	55.68	16.63
15	7,500	10,000	8,750	88	992	4.44	50.08	430.40	1,693.62	4.17	16.41	5	24	4.07	19.51	512.93	722.98	29.97	42.24	119.17	42.69
16	10,000	20,000	15,000	177	1,169	8.93	59.01	1,423.66	3,117.28	13.79	30.20	15	39	12.20	31.71	297.22	1,020.20	17.36	59.60	20.88	32.73
17	20,000	50,000	35,000	279	1,448	14.08	73.09	2,736.28	5,853.56	26.51	56.70	10	49	8.13	39.84	129.99	1,150.19	7.59	67.19	4.75	19.65
18	50,000	100,000	75,000	197	1,645	9.94	83.04	5,190.66	11,044.22	50.28	106.99	5	54	4.07	43.90	11.79	1,161.98	0.69	67.88	0.23	10.52
19	100,000	500,000	300,000	282	1,927	14.24	97.27	112.18	10,932.04	1.09	105.90	69	123	56.10	100.00	549.76	1,711.74	32.12	100.00	490.07	15.66
20	500,000	**UP**		54	1,981	2.73	100.00	609.00	10,323.04	5.90	100.00	0	123	0.00	100.00	0.00	1,711.74	0.00	100.00	0.00	16.58
				1,981				10,323.04				123				1,711.74				16.58	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2733 SOYA BEANTOMATO AND HOT PEPPER SAUCE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	50	50	10.73	10.73	226.89	226.89	10.27	10.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	24	74	5.15	15.88	2.94	229.83	0.13	10.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	57	131	12.23	28.11	10.53	240.36	0.48	10.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	32	163	6.87	34.98	10.34	250.70	0.47	11.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	50	213	10.73	45.71	21.00	271.71	0.95	12.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	15	228	3.22	48.93	12.11	283.81	0.55	12.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	18	246	3.86	52.79	9.60	293.41	0.43	13.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	18	264	3.86	56.65	35.94	329.35	1.63	14.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	25	289	5.36	62.02	52.96	382.32	2.40	17.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	298	1.93	63.95	17.41	399.73	0.79	18.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	14	312	3.00	66.95	33.14	432.87	1.50	19.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	12	324	2.58	69.53	24.18	457.05	1.09	20.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	11	335	2.36	71.89	29.47	486.52	1.33	22.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	14	349	3.00	74.89	68.58	555.10	3.10	25.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	360	2.36	77.25	59.24	614.34	2.68	27.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	17	377	3.65	80.90	104.37	718.70	4.72	32.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	24	401	5.15	86.05	140.41	859.11	6.35	38.88	1	1	6.67	6.67	34.80	34.80	86.06	86.06	24.79	4.05
18	50,000	100,000	75,000	17	418	3.65	89.70	46.33	905.44	2.10	40.98	1	2	6.67	13.33	4.51	39.31	11.15	97.21	9.73	4.34
19	100,000	500,000	300,000	44	462	9.44	99.14	1,302.79	2,208.22	58.96	99.94	12	14	80.00	93.33	1.06	40.37	2.62	99.82	0.08	1.83
20	500,000	**UP**		4	466	0.86	100.00	1.43	2,209.65	0.06	100.00	1	15	6.67	100.00	0.07	40.44	0.18	100.00	5.02	1.83
					466				2,209.65				15				40.44				1.83

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2734 **POULTRY FARMS :**

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4,742	4,742	4.93	4.93	972.61	972.61	4.84	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11,578	16,320	12.03	16.96	577.00	1,549.61	2.87	7.71	14	14	2.46	2.46	94.59	94.59	1.03	1.03	16.39	6.10
3	100	200	150	29,678	45,998	30.83	47.79	2,082.93	3,632.54	10.37	18.08	49	63	8.61	11.07	432.73	527.32	4.73	5.76	20.77	14.52
4	200	300	250	11,303	57,301	11.74	59.53	1,366.86	4,999.41	6.80	24.89	29	92	5.10	16.17	456.07	983.38	4.98	10.74	33.37	19.67
5	300	500	400	10,042	67,343	10.43	69.96	29.05	4,970.35	0.14	24.74	32	124	5.62	21.79	593.77	1,577.15	6.48	17.22	2043.82	31.73
6	500	750	625	5,376	72,719	5.59	75.55	1,393.71	6,364.06	6.94	31.68	17	141	2.99	24.78	1,064.62	2,641.76	11.62	28.85	76.39	41.51
7	750	1,000	875	3,406	76,125	3.54	79.09	1,020.35	7,384.41	5.08	36.76	4	145	0.70	25.48	168.00	2,809.77	1.83	30.68	16.47	38.05
8	1,000	1,500	1,250	3,819	79,944	3.97	83.06	1,367.41	8,751.82	6.81	43.57	17	162	2.99	28.47	749.40	3,559.16	8.18	38.86	54.80	40.67
9	1,500	2,000	1,750	2,077	82,021	2.16	85.21	979.97	9,731.79	4.88	48.45	10	172	1.76	30.23	150.78	3,709.94	1.65	40.51	15.39	38.12
10	2,000	2,500	2,250	2,397	84,418	2.49	87.70	1,082.04	10,813.82	5.39	53.83	12	184	2.11	32.34	157.17	3,867.11	1.72	42.23	14.53	35.76
11	2,500	3,000	2,750	1,844	86,262	1.92	89.62	660.66	11,474.49	3.29	57.12	6	190	1.05	33.39	234.02	4,101.13	2.56	44.78	35.42	35.74
12	3,000	4,000	3,500	2,171	88,433	2.26	91.87	1,064.92	12,539.41	5.30	62.42	10	200	1.76	35.15	110.76	4,211.90	1.21	45.99	10.40	33.59
13	4,000	5,000	4,500	878	89,311	0.91	92.79	949.42	13,488.83	4.73	67.15	7	207	1.23	36.38	247.96	4,459.85	2.71	48.70	26.12	33.06
14	5,000	7,500	6,250	1,275	90,586	1.32	94.11	1,775.49	15,264.32	8.84	75.99	16	223	2.81	39.19	1,655.34	6,115.20	18.08	66.77	93.23	40.06
15	7,500	10,000	8,750	666	91,252	0.69	94.80	1,156.37	16,420.69	5.76	81.75	12	235	2.11	41.30	820.58	6,935.78	8.96	75.73	70.96	42.24
16	10,000	20,000	15,000	1,371	92,623	1.42	96.23	3,734.76	20,155.45	18.59	100.34	32	267	5.62	46.92	420.04	7,355.82	4.59	80.32	11.25	36.50
17	20,000	50,000	35,000	2,181	94,804	2.27	98.49	4,473.49	24,628.94	22.27	122.61	122	389	21.44	68.37	1,122.14	8,477.96	12.25	92.57	25.08	34.42
18	50,000	100,000	75,000	976	95,780	1.01	99.51	2,218.27	26,847.22	11.04	133.65	117	506	20.56	88.93	582.09	9,060.05	6.36	98.93	26.24	33.75
19	100,000	500,000	300,000	407	96,187	0.42	99.93	1,600.55	28,447.77	7.97	141.62	62	568	10.90	99.82	84.43	9,144.47	0.92	99.85	5.27	32.14
20	500,000	**UP**		67	96,254	0.07	100.00	8,360.13	20,087.63	41.62	100.00	1	569	0.18	100.00	13.51	9,157.99	0.15	100.00	0.16	45.59
					96,254				20,087.63				569				9,157.99				45.59

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 27341 POULTRY FARMS: USING ELECTRICAL LIGHTING

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	20.78	20.78	5.79	5.79	2.57	2.57	1	1	7.69	7.69	25.00	25.00	98.06	98.06	431.46	431.46
2	50	100	75	7	23	9.09	29.87	3.60	9.39	1.60	4.16	0	1	0.00	7.69	0.00	25.00	0.00	98.06	0.00	266.16
3	100	200	150	8	31	10.39	40.26	5.63	15.03	2.50	6.66	0	1	0.00	7.69	0.00	25.00	0.00	98.06	0.00	166.37
4	200	300	250	6	37	7.79	48.05	3.96	18.98	1.75	8.42	0	1	0.00	7.69	0.00	25.00	0.00	98.06	0.00	131.69
5	300	500	400	7	44	9.09	57.14	8.10	27.09	3.59	12.01	0	1	0.00	7.69	0.00	25.00	0.00	98.06	0.00	92.30
6	500	750	625	5	49	6.49	63.64	8.33	35.42	3.70	15.70	0	1	0.00	7.69	0.00	25.00	0.00	98.06	0.00	70.58
7	750	1,000	875	3	52	3.90	67.53	5.31	40.73	2.36	18.06	0	1	0.00	7.69	0.00	25.00	0.00	98.06	0.00	61.37
8	1,000	1,500	1,250	1	53	1.30	68.83	4.39	45.12	1.95	20.01	0	1	0.00	7.69	0.00	25.00	0.00	98.06	0.00	55.40
9	1,500	2,000	1,750	3	56	3.90	72.73	13.53	58.65	6.00	26.01	0	1	0.00	7.69	0.00	25.00	0.00	98.06	0.00	42.62
10	2,000	2,500	2,250	4	60	5.19	77.92	27.84	86.49	12.34	38.35	0	1	0.00	7.69	0.00	25.00	0.00	98.06	0.00	28.90
11	2,500	3,000	2,750	6	66	7.79	85.71	45.66	132.15	20.24	58.59	0	1	0.00	7.69	0.00	25.00	0.00	98.06	0.00	18.92
12	3,000	4,000	3,500	2	68	2.60	88.31	26.48	158.63	11.74	70.34	0	1	0.00	7.69	0.00	25.00	0.00	98.06	0.00	15.76
13	4,000	5,000	4,500	1	69	1.30	89.61	20.35	178.98	9.02	79.36	0	1	0.00	7.69	0.00	25.00	0.00	98.06	0.00	13.97
14	5,000	7,500	6,250	1	70	1.30	90.91	2.14	181.12	0.95	80.30	0	1	0.00	7.69	0.00	25.00	0.00	98.06	0.00	13.80
15	7,500	10,000	8,750	2	72	2.60	93.51	91.14	272.26	40.41	120.71	5	6	38.46	46.15	0.19	25.19	0.75	98.81	0.21	9.25
16	10,000	20,000	15,000	1	73	1.30	94.81	29.60	301.86	13.12	133.84	0	6	0.00	46.15	0.00	25.19	0.00	98.81	0.00	8.35
17	20,000	50,000	35,000	1	74	1.30	96.10	2.41	304.27	1.07	134.91	0	6	0.00	46.15	0.00	25.19	0.00	98.81	0.00	8.28
18	50,000	100,000	75,000	1	75	1.30	97.40	21.08	283.18	9.35	125.56	0	6	0.00	46.15	0.00	25.19	0.00	98.81	0.00	8.90
19	100,000	500,000	300,000	2	77	2.60	100.00	57.64	225.54	25.56	100.00	7	13	53.85	100.00	0.30	25.49	1.19	100.00	0.53	11.30
20	500,000	**UP**		0	77	0.00	100.00	0.00	225.54	0.00	100.00	0	13	0.00	100.00	0.00	25.49	0.00	100.00	0.00	11.30
					77				225.54				13				25.49				11.30

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 27342 POULTRY FARMS: USING KEROSENE LIGHTING

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	40.00	40.00	0.10	0.10	24.99	24.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	4	40.00	80.00	0.31	0.41	75.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	20.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	5	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	5	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	5	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	5	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				0.41				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2735 OTHER FARMS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,121	2,121	40.70	40.70	443.56	443.56	3.40	3.40	94	94	39.66	39.66	363.01	363.01	32.16	32.16	81.84	81.84
2	50	100	75	354	2,475	6.79	47.50	78.89	522.46	0.60	4.00	0	94	0.00	39.66	0.00	363.01	0.00	32.16	0.00	69.48
3	100	200	150	471	2,946	9.04	56.53	183.54	705.99	1.41	5.41	12	106	5.06	44.73	17.20	380.21	1.52	33.69	9.37	53.86
4	200	300	250	362	3,308	6.95	63.48	182.24	888.23	1.40	6.80	1	107	0.42	45.15	0.29	380.50	0.03	33.71	0.16	42.84
5	300	500	400	435	3,743	8.35	71.83	346.11	1,234.34	2.65	9.46	38	145	16.03	61.18	91.22	471.73	8.08	41.79	26.36	38.22
6	500	750	625	300	4,043	5.76	77.59	286.48	1,520.82	2.19	11.65	0	145	0.00	61.18	0.00	471.73	0.00	41.79	0.00	31.02
7	750	1,000	875	188	4,231	3.61	81.19	216.21	1,737.03	1.66	13.31	0	145	0.00	61.18	0.00	471.73	0.00	41.79	0.00	27.16
8	1,000	1,500	1,250	184	4,415	3.53	84.72	268.02	2,005.04	2.05	15.36	6	151	2.53	63.71	7.44	479.16	0.66	42.45	2.77	23.90
9	1,500	2,000	1,750	77	4,492	1.48	86.20	137.39	2,142.43	1.05	16.41	2	153	0.84	64.56	0.19	479.36	0.02	42.47	0.14	22.37
10	2,000	2,500	2,250	59	4,551	1.13	87.33	174.83	2,317.26	1.34	17.75	2	155	0.84	65.40	585.65	1,065.01	51.89	94.36	334.98	45.96
11	2,500	3,000	2,750	36	4,587	0.69	88.03	75.19	2,392.45	0.58	18.33	0	155	0.00	65.40	0.00	1,065.01	0.00	94.36	0.00	44.52
12	3,000	4,000	3,500	33	4,620	0.63	88.66	81.35	2,473.80	0.62	18.95	0	155	0.00	65.40	0.00	1,065.01	0.00	94.36	0.00	43.05
13	4,000	5,000	4,500	36	4,656	0.69	89.35	57.92	2,531.72	0.44	19.39	0	155	0.00	65.40	0.00	1,065.01	0.00	94.36	0.00	42.07
14	5,000	7,500	6,250	90	4,746	1.73	91.08	215.95	2,747.67	1.65	21.05	17	172	7.17	72.57	85.00	980.01	7.53	86.82	39.36	35.67
15	7,500	10,000	8,750	30	4,776	0.58	91.65	75.65	2,823.31	0.58	21.63	0	172	0.00	72.57	0.00	980.01	0.00	86.82	0.00	34.71
16	10,000	20,000	15,000	69	4,845	1.32	92.98	255.78	3,079.09	1.96	23.59	6	178	2.53	75.11	18.79	998.80	1.66	88.49	7.35	32.44
17	20,000	50,000	35,000	136	4,981	2.61	95.59	447.91	3,527.00	3.43	27.02	17	195	7.17	82.28	45.60	1,044.40	4.04	92.53	10.18	29.61
18	50,000	100,000	75,000	112	5,093	2.15	97.74	3,011.05	6,538.05	23.07	50.09	14	209	5.91	88.19	37.31	1,081.71	3.31	95.83	1.24	16.54
19	100,000	500,000	300,000	90	5,183	1.73	99.46	1,507.38	8,045.43	11.55	61.63	28	237	11.81	100.00	47.02	1,128.72	4.17	100.00	3.12	14.03
20	500,000	**UP**		28	5,211	0.54	100.00	5,008.36	13,053.79	38.37	100.00	0	237	0.00	100.00	0.00	1,128.72	0.00	100.00	0.00	8.65
				5,211				13,053.79				237				1,128.72				8.65	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2736 HATCHERIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	386	386	25.43	25.43	93.71	93.71	4.14	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	39	425	2.57	28.00	0.28	93.99	0.01	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	16	441	1.05	29.05	3.77	97.76	0.17	4.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	16	457	1.05	30.11	7.60	105.36	0.34	4.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	18	475	1.19	31.29	10.01	115.38	0.44	5.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	18	493	1.19	32.48	9.85	125.23	0.44	5.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	23	516	1.52	33.99	4.19	129.41	0.19	5.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	29	545	1.91	35.90	12.07	141.48	0.53	6.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	16	561	1.05	36.96	3.71	145.19	0.16	6.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	21	582	1.38	38.34	15.83	161.02	0.70	7.12	1	1	1.32	1.32	1.44	1.44	0.10	0.10	9.12	0.90
11	2,500	3,000	2,750	32	614	2.11	40.45	12.42	173.44	0.55	7.67	0	1	0.00	1.32	0.00	1.44	0.00	0.10	0.00	0.83
12	3,000	4,000	3,500	46	660	3.03	43.48	26.03	199.48	1.15	8.82	0	1	0.00	1.32	0.00	1.44	0.00	0.10	0.00	0.72
13	4,000	5,000	4,500	22	682	1.45	44.93	31.19	230.67	1.38	10.20	0	1	0.00	1.32	0.00	1.44	0.00	0.10	0.00	0.63
14	5,000	7,500	6,250	80	762	5.27	50.20	137.95	368.62	6.10	16.29	4	5	5.26	6.58	252.42	253.87	17.82	17.92	182.98	68.87
15	7,500	10,000	8,750	57	819	3.75	53.95	69.46	438.08	3.07	19.36	0	5	0.00	6.58	0.00	253.87	0.00	17.92	0.00	57.95
16	10,000	20,000	15,000	145	964	9.55	63.50	384.55	822.63	17.00	36.36	1	6	1.32	7.89	0.15	254.02	0.01	17.93	0.04	30.88
17	20,000	50,000	35,000	305	1,269	20.09	83.60	823.85	1,646.48	36.42	72.78	27	33	35.53	43.42	1,085.11	1,339.13	76.60	94.53	131.71	81.33
18	50,000	100,000	75,000	160	1,429	10.54	94.14	438.98	2,085.46	19.40	92.18	24	57	31.58	75.00	29.68	1,368.81	2.09	96.62	6.76	65.64
19	100,000	500,000	300,000	82	1,511	5.40	99.54	167.08	2,252.54	7.39	99.57	7	64	9.21	84.21	22.06	1,390.87	1.56	98.18	13.20	61.75
20	500,000	**UP**		7	1,518	0.46	100.00	9.75	2,262.29	0.43	100.00	12	76	15.79	100.00	25.79	1,416.66	1.82	100.00	264.60	62.62
				1,518				2,262.29				76				1,416.66				62.62	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2737 FISH HATCHERIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	114	114	11.78	11.78	36.84	36.84	5.22	5.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	68	182	7.02	18.80	7.92	44.76	1.12	6.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	127	309	13.12	31.92	9.18	53.94	1.30	7.65	1	1	4.17	4.17	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	35	344	3.62	35.54	5.24	59.18	0.74	8.39	0	1	0.00	4.17	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	43	387	4.44	39.98	7.76	66.95	1.10	9.49	0	1	0.00	4.17	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	55	442	5.68	45.66	8.04	74.98	1.14	10.63	0	1	0.00	4.17	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	39	481	4.03	49.69	6.91	81.89	0.98	11.61	1	2	4.17	8.33	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	113	594	11.67	61.36	29.54	111.42	4.19	15.80	0	2	0.00	8.33	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	16	610	1.65	63.02	14.04	125.47	1.99	17.79	0	2	0.00	8.33	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	26	636	2.69	65.70	18.41	143.88	2.61	20.40	0	2	0.00	8.33	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	20	656	2.07	67.77	2.91	146.78	0.41	20.82	0	2	0.00	8.33	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	38	694	3.93	71.69	16.63	163.41	2.36	23.17	0	2	0.00	8.33	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	11	705	1.14	72.83	12.29	175.70	1.74	24.92	0	2	0.00	8.33	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	22	727	2.27	75.10	11.10	186.80	1.57	26.49	1	3	4.17	12.50	10.80	10.80	13.08	13.08	97.33	5.78
15	7,500	10,000	8,750	26	753	2.69	77.79	54.43	241.23	7.72	34.21	0	3	0.00	12.50	0.00	10.80	0.00	13.08	0.00	4.48
16	10,000	20,000	15,000	61	814	6.30	84.09	106.87	348.10	15.16	49.37	2	5	8.33	20.83	6.95	17.75	8.42	21.50	6.50	5.10
17	20,000	50,000	35,000	62	876	6.40	90.50	245.94	594.04	34.88	84.24	3	8	12.50	33.33	14.02	31.77	16.99	38.48	5.70	5.35
18	50,000	100,000	75,000	57	933	5.89	96.38	89.09	683.14	12.63	96.88	15	23	62.50	95.83	36.86	68.63	44.64	83.12	41.37	10.05
19	100,000	500,000	300,000	35	968	3.62	100.00	22.01	705.14	3.12	100.00	1	24	4.17	100.00	13.93	82.57	16.88	100.00	63.33	11.71
20	500,000	**UP**		0	968	0.00	100.00	0.00	705.14	0.00	100.00	0	24	0.00	100.00	0.00	82.57	0.00	100.00	0.00	11.71
				968				705.14				24				82.57				11.71	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 274 EDIBLE FATS EDIBLE OILS AND DESICCATED COCONUT PRODUCERS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	3.69	3.69	63.10	63.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	2.85	0.84	48.72	14.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	3.70	2.85	63.18	48.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	16.67	66.67	0.66	2.19	11.34	37.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	16.67	83.33	0.53	1.66	9.03	28.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	16.67	100.00	4.19	5.85	71.57	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	5.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	5.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	5.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	5.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	5.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	5.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	5.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	5.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	5.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	5.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	5.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	5.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	6	0.00	100.00	0.00	5.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					6				5.85				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2741 EDIBLE FATS PRODUCERS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	12.50	12.50	11.53	11.53	4.45	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	2.50	15.00	11.80	23.33	4.55	8.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	2.50	17.50	0.00	23.33	0.00	8.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	2.50	20.00	12.03	35.36	4.64	13.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	2.50	22.50	8.58	43.94	3.31	16.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	2.50	25.00	16.49	60.43	6.36	23.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	2.50	27.50	2.68	63.12	1.03	24.33	3	3	30.00	30.00	32.45	32.45	65.63	65.63	1209.48	51.42
8	1,000	1,500	1,250	1	12	2.50	30.00	2.68	65.80	1.03	25.37	1	4	10.00	40.00	11.53	43.98	23.31	88.94	429.59	66.84
9	1,500	2,000	1,750	1	13	2.50	32.50	8.24	74.03	3.18	28.54	0	4	0.00	40.00	0.00	43.98	0.00	88.94	0.00	59.40
10	2,000	2,500	2,250	1	14	2.50	35.00	5.66	79.69	2.18	30.72	0	4	0.00	40.00	0.00	43.98	0.00	88.94	0.00	55.18
11	2,500	3,000	2,750	1	15	2.50	37.50	5.66	85.35	2.18	32.91	0	4	0.00	40.00	0.00	43.98	0.00	88.94	0.00	51.52
12	3,000	4,000	3,500	1	16	2.50	40.00	11.95	97.30	4.61	37.51	0	4	0.00	40.00	0.00	43.98	0.00	88.94	0.00	45.20
13	4,000	5,000	4,500	1	17	2.50	42.50	1.54	98.84	0.59	38.10	0	4	0.00	40.00	0.00	43.98	0.00	88.94	0.00	44.49
14	5,000	7,500	6,250	1	18	2.50	45.00	5.66	104.50	2.18	40.29	0	4	0.00	40.00	0.00	43.98	0.00	88.94	0.00	42.08
15	7,500	10,000	8,750	1	19	2.50	47.50	5.66	110.16	2.18	42.47	0	4	0.00	40.00	0.00	43.98	0.00	88.94	0.00	39.92
16	10,000	20,000	15,000	5	24	12.50	60.00	61.11	171.27	23.56	66.03	0	4	0.00	40.00	0.00	43.98	0.00	88.94	0.00	25.68
17	20,000	50,000	35,000	9	33	22.50	82.50	49.28	220.55	19.00	85.03	6	10	60.00	100.00	5.47	49.45	11.06	100.00	11.10	22.42
18	50,000	100,000	75,000	1	34	2.50	85.00	2.22	222.78	0.86	85.89	0	10	0.00	100.00	0.00	49.45	0.00	100.00	0.00	22.20
19	100,000	500,000	300,000	6	40	15.00	100.00	36.61	259.39	14.11	100.00	0	10	0.00	100.00	0.00	49.45	0.00	100.00	0.00	19.06
20	500,000	**UP**		0	40	0.00	100.00	0.00	259.39	0.00	100.00	0	10	0.00	100.00	0.00	49.45	0.00	100.00	0.00	19.06
					40				259.39				10				49.45				19.06

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	656	656	4.86	4.86	1,189.79	1,189.79	1.02	1.02	8	8	1.19	1.19	172.46	172.46	3.10	3.10	14.50	14.50
2	50	100	75	103	759	0.76	5.63	8.96	1,198.75	0.01	1.03	2	10	0.30	1.49	1.12	173.58	0.02	3.12	12.54	14.48
3	100	200	150	155	914	1.15	6.78	12.15	1,210.90	0.01	1.04	0	10	0.00	1.49	0.00	173.58	0.00	3.12	0.00	14.34
4	200	300	250	109	1,023	0.81	7.58	32.25	1,243.15	0.03	1.07	0	10	0.00	1.49	0.00	173.58	0.00	3.12	0.00	13.96
5	300	500	400	252	1,275	1.87	9.45	24.75	1,267.90	0.02	1.09	0	10	0.00	1.49	0.00	173.58	0.00	3.12	0.00	13.69
6	500	750	625	271	1,546	2.01	11.46	38.70	1,306.60	0.03	1.12	5	15	0.74	2.23	0.19	173.78	0.00	3.12	0.49	13.30
7	750	1,000	875	260	1,806	1.93	13.39	68.20	1,374.80	0.06	1.18	1	16	0.15	2.38	2.64	176.42	0.05	3.17	3.87	12.83
8	1,000	1,500	1,250	312	2,118	2.31	15.70	129.97	1,504.77	0.11	1.29	2	18	0.30	2.68	140.83	317.24	2.53	5.70	108.35	21.08
9	1,500	2,000	1,750	174	2,292	1.29	16.99	378.71	1,883.48	0.33	1.62	2	20	0.30	2.98	1.44	318.69	0.03	5.73	0.38	16.92
10	2,000	2,500	2,250	205	2,497	1.52	18.51	235.52	2,119.00	0.20	1.82	0	20	0.00	2.98	0.00	318.69	0.00	5.73	0.00	15.04
11	2,500	3,000	2,750	334	2,831	2.48	20.99	440.56	2,559.57	0.38	2.20	5	25	0.74	3.72	417.81	736.50	7.51	13.23	94.84	28.77
12	3,000	4,000	3,500	376	3,207	2.79	23.77	680.92	3,240.49	0.59	2.79	2	27	0.30	4.02	138.33	874.83	2.49	15.72	20.31	27.00
13	4,000	5,000	4,500	334	3,541	2.48	26.25	679.40	3,919.89	0.58	3.37	0	27	0.00	4.02	0.00	874.83	0.00	15.72	0.00	22.32
14	5,000	7,500	6,250	584	4,125	4.33	30.58	1,841.58	5,761.47	1.58	4.95	9	36	1.34	5.36	116.11	990.94	2.09	17.80	6.30	17.20
15	7,500	10,000	8,750	505	4,630	3.74	34.32	1,013.31	6,774.78	0.87	5.83	7	43	1.04	6.40	2.62	993.56	0.05	17.85	0.26	14.67
16	10,000	20,000	15,000	1,017	5,647	7.54	41.86	362.10	7,136.88	0.31	6.14	21	64	3.13	9.52	142.33	1,135.89	2.56	20.41	39.31	15.92
17	20,000	50,000	35,000	1,826	7,473	13.54	55.40	4,491.74	11,628.62	3.86	10.00	110	174	16.37	25.89	1,525.19	2,661.08	27.40	47.81	33.96	22.88
18	50,000	100,000	75,000	1,960	9,433	14.53	69.93	17,201.32	28,829.94	14.79	24.79	120	294	17.86	43.75	1,213.76	3,874.83	21.81	69.62	7.06	13.44
19	100,000	500,000	300,000	3,208	12,641	23.78	93.71	32,314.81	61,144.75	27.79	52.58	320	614	47.62	91.37	1,607.05	5,481.88	28.88	98.50	4.97	8.97
20	500,000	**UP**		848	13,489	6.29	100.00	55,135.53	116,280.28	47.42	100.00	58	672	8.63	100.00	83.64	5,565.52	1.50	100.00	0.15	4.79
				13,489				116,280.28				672				5,565.52				4.79	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	49	49	4.78	4.78	98.38	98.38	3.85	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	15	64	1.46	6.24	1.45	99.83	0.06	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	75	1.07	7.31	1.07	100.90	0.04	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	86	1.07	8.38	4.46	105.36	0.17	4.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	102	1.56	9.94	3.99	109.35	0.16	4.28	1	1	1.64	1.64	1.23	1.23	1.24	1.24	30.72	1.12
6	500	750	625	14	116	1.36	11.31	9.61	118.96	0.38	4.65	0	1	0.00	1.64	0.00	1.23	0.00	1.24	0.00	1.03
7	750	1,000	875	7	123	0.68	11.99	10.96	129.92	0.43	5.08	0	1	0.00	1.64	0.00	1.23	0.00	1.24	0.00	0.94
8	1,000	1,500	1,250	24	147	2.34	14.33	18.70	148.62	0.73	5.82	0	1	0.00	1.64	0.00	1.23	0.00	1.24	0.00	0.82
9	1,500	2,000	1,750	13	160	1.27	15.59	19.64	168.26	0.77	6.58	0	1	0.00	1.64	0.00	1.23	0.00	1.24	0.00	0.73
10	2,000	2,500	2,250	15	175	1.46	17.06	11.43	179.69	0.45	7.03	0	1	0.00	1.64	0.00	1.23	0.00	1.24	0.00	0.68
11	2,500	3,000	2,750	22	197	2.14	19.20	5.30	184.99	0.21	7.24	1	2	1.64	3.28	0.30	1.53	0.31	1.55	5.74	0.83
12	3,000	4,000	3,500	18	215	1.75	20.96	21.54	206.53	0.84	8.08	0	2	0.00	3.28	0.00	1.53	0.00	1.55	0.00	0.74
13	4,000	5,000	4,500	22	237	2.14	23.10	24.39	230.92	0.95	9.04	8	10	13.11	16.39	4.33	5.86	4.39	5.94	17.77	2.54
14	5,000	7,500	6,250	43	280	4.19	27.29	184.95	415.87	7.24	16.27	2	12	3.28	19.67	0.12	5.98	0.12	6.06	0.06	1.44
15	7,500	10,000	8,750	39	319	3.80	31.09	57.86	473.73	2.26	18.54	4	16	6.56	26.23	3.14	9.12	3.17	9.23	5.42	1.92
16	10,000	20,000	15,000	97	416	9.45	40.55	232.18	705.91	9.09	27.62	13	29	21.31	47.54	18.56	27.68	18.79	28.02	7.99	3.92
17	20,000	50,000	35,000	251	667	24.46	65.01	809.59	1,515.50	31.68	59.30	18	47	29.51	77.05	49.33	77.01	49.95	77.97	6.09	5.08
18	50,000	100,000	75,000	144	811	14.04	79.04	557.46	2,072.96	21.81	81.12	1	48	1.64	78.69	0.21	77.22	0.21	78.19	0.04	3.73
19	100,000	500,000	300,000	159	970	15.50	94.54	241.39	2,314.35	9.45	90.56	5	53	8.20	86.89	9.61	86.83	9.73	87.91	3.98	3.75
20	500,000	**UP**		56	1,026	5.46	100.00	241.19	2,555.54	9.44	100.00	8	61	13.11	100.00	11.94	98.76	12.09	100.00	4.95	3.86
				1,026				2,555.54				61				98.76				3.86	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2748 MIXED

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	56	56	6.32	6.32	17.63	17.63	1.49	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	57	0.11	6.43	0.21	17.84	0.02	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	63	0.68	7.11	3.17	21.01	0.27	1.78	2	2	11.76	11.76	0.59	0.59	2.03	2.03	18.72	2.82
4	200	300	250	5	68	0.56	7.67	2.10	23.10	0.18	1.96	0	2	0.00	11.76	0.00	0.59	0.00	2.03	0.00	2.57
5	300	500	400	3	71	0.34	8.01	2.09	21.01	0.18	1.78	0	2	0.00	11.76	0.00	0.59	0.00	2.03	0.00	2.82
6	500	750	625	4	75	0.45	8.47	4.50	25.51	0.38	2.16	0	2	0.00	11.76	0.00	0.59	0.00	2.03	0.00	2.32
7	750	1,000	875	2	77	0.23	8.69	6.14	31.65	0.52	2.68	0	2	0.00	11.76	0.00	0.59	0.00	2.03	0.00	1.87
8	1,000	1,500	1,250	14	91	1.58	10.27	2.12	33.77	0.18	2.86	0	2	0.00	11.76	0.00	0.59	0.00	2.03	0.00	1.76
9	1,500	2,000	1,750	9	100	1.02	11.29	15.14	48.91	1.28	4.15	0	2	0.00	11.76	0.00	0.59	0.00	2.03	0.00	1.21
10	2,000	2,500	2,250	7	107	0.79	12.08	11.03	59.94	0.94	5.08	0	2	0.00	11.76	0.00	0.59	0.00	2.03	0.00	0.99
11	2,500	3,000	2,750	10	117	1.13	13.21	0.27	60.21	0.02	5.10	0	2	0.00	11.76	0.00	0.59	0.00	2.03	0.00	0.98
12	3,000	4,000	3,500	21	138	2.37	15.58	15.99	76.21	1.36	6.46	0	2	0.00	11.76	0.00	0.59	0.00	2.03	0.00	0.78
13	4,000	5,000	4,500	45	183	5.08	20.65	1.78	77.99	0.15	6.61	0	2	0.00	11.76	0.00	0.59	0.00	2.03	0.00	0.76
14	5,000	7,500	6,250	27	210	3.05	23.70	17.89	95.87	1.52	8.13	0	2	0.00	11.76	0.00	0.59	0.00	2.03	0.00	0.62
15	7,500	10,000	8,750	44	254	4.97	28.67	25.48	121.36	2.16	10.29	0	2	0.00	11.76	0.00	0.59	0.00	2.03	0.00	0.49
16	10,000	20,000	15,000	65	319	7.34	36.00	274.67	396.03	23.28	33.57	0	2	0.00	11.76	0.00	0.59	0.00	2.03	0.00	0.15
17	20,000	50,000	35,000	146	465	16.48	52.48	173.02	569.05	14.67	48.24	0	2	0.00	11.76	0.00	0.59	0.00	2.03	0.00	0.10
18	50,000	100,000	75,000	132	597	14.90	67.38	157.81	726.86	13.38	61.61	2	4	11.76	23.53	2.51	3.10	8.57	10.59	1.59	0.43
19	100,000	500,000	300,000	239	836	26.98	94.36	378.72	1,105.58	32.10	93.72	8	12	47.06	70.59	23.33	26.43	79.69	90.29	6.16	2.39
20	500,000	**UP**		50	886	5.64	100.00	74.14	1,179.72	6.28	100.00	5	17	29.41	100.00	2.84	29.28	9.71	100.00	3.84	2.48
				886				1,179.72				17				29.28				2.48	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2751 DAIRIES AND DAIRY PRODUCTS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	18	18	5.26	5.26	106.85	106.85	7.70	7.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	22	1.17	6.43	1.08	107.93	0.08	7.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	26	1.17	7.60	0.60	108.53	0.04	7.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	30	1.17	8.77	1.53	110.06	0.11	7.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	40	2.92	11.70	2.89	112.95	0.21	8.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	48	2.34	14.04	6.87	119.83	0.50	8.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	51	0.88	14.91	1.14	120.97	0.08	8.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	59	2.34	17.25	4.78	125.75	0.34	9.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	62	0.88	18.13	1.09	126.84	0.08	9.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	67	1.46	19.59	6.39	133.23	0.46	9.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	73	1.75	21.35	10.23	143.46	0.74	10.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	81	2.34	23.68	16.33	159.79	1.18	11.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	83	0.58	24.27	7.78	167.57	0.56	12.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	13	96	3.80	28.07	65.94	233.51	4.75	16.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	107	3.22	31.29	71.92	305.44	5.18	22.00	56	56	22.76	22.76	0.16	0.16	0.83	0.83	0.22	0.05
16	10,000	20,000	15,000	19	126	5.56	36.84	115.54	420.98	8.32	30.32	0	56	0.00	22.76	0.00	0.16	0.00	0.83	0.00	0.04
17	20,000	50,000	35,000	41	167	11.99	48.83	182.74	603.72	13.16	43.48	1	57	0.41	23.17	0.01	0.16	0.03	0.86	0.00	0.03
18	50,000	100,000	75,000	26	193	7.60	56.43	94.36	698.08	6.80	50.28	0	57	0.00	23.17	0.00	0.16	0.00	0.86	0.00	0.02
19	100,000	500,000	300,000	98	291	28.65	85.09	432.37	1,130.45	31.14	81.42	50	107	20.33	43.50	16.64	16.80	87.35	88.21	3.85	1.49
20	500,000	**UP**		51	342	14.91	100.00	257.92	1,388.37	18.58	100.00	139	246	56.50	100.00	2.25	19.05	11.79	100.00	0.87	1.37
				342				1,388.37				246				19.05				1.37	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2752 DAIRIES AND DAIRY PRODUCTS INCLUDING DESICCATED MILK

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	3.70	3.70	5.27	5.27	1.77	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	5	2.47	6.17	0.34	5.61	0.11	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	1.23	7.41	0.00	5.62	0.00	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	1.23	8.64	0.08	5.69	0.03	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	1.23	9.88	0.93	6.63	0.31	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	1.23	11.11	0.01	6.61	0.00	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	1.23	12.35	0.04	6.66	0.01	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	1.23	13.58	1.40	8.06	0.47	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	1.23	14.81	8.47	16.53	2.85	5.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	1.23	16.05	4.97	21.50	1.67	7.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	1.23	17.28	1.20	22.70	0.40	7.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	1.23	18.52	0.24	22.94	0.08	7.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	19	4.94	23.46	11.88	34.82	3.99	11.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	23	4.94	28.40	21.90	56.72	7.35	19.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	28	6.17	34.57	27.01	83.73	9.07	28.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	35	8.64	43.21	36.37	120.09	12.21	40.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	12	47	14.81	58.02	71.51	191.60	24.01	64.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	54	8.64	66.67	2.87	188.73	0.96	63.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	13	67	16.05	82.72	98.80	287.53	33.17	96.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		14	81	17.28	100.00	10.31	297.84	3.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				81				297.84				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2761 COFFEE ROASTING PLANTSCOFFEE EXTRACT FACTORIES

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	59	59	6.48	6.48	226.62	226.62	43.98	43.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	14	73	1.54	8.02	0.52	227.14	0.10	44.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	24	97	2.64	10.66	5.85	233.00	1.14	45.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	24	121	2.64	13.30	6.61	239.60	1.28	46.50	2	2	4.35	4.35	19.64	19.64	0.59	0.59	297.30	8.20
5	300	500	400	27	148	2.97	16.26	27.29	266.90	5.30	51.80	0	2	0.00	4.35	0.00	19.64	0.00	0.59	0.00	7.36
6	500	750	625	12	160	1.32	17.58	10.49	277.39	2.04	53.83	0	2	0.00	4.35	0.00	19.64	0.00	0.59	0.00	7.08
7	750	1,000	875	37	197	4.07	21.65	28.26	305.65	5.49	59.32	0	2	0.00	4.35	0.00	19.64	0.00	0.59	0.00	6.42
8	1,000	1,500	1,250	30	227	3.30	24.95	63.78	369.43	12.38	71.70	0	2	0.00	4.35	0.00	19.64	0.00	0.59	0.00	5.32
9	1,500	2,000	1,750	19	246	2.09	27.03	40.88	410.31	7.93	79.63	0	2	0.00	4.35	0.00	19.64	0.00	0.59	0.00	4.79
10	2,000	2,500	2,250	11	257	1.21	28.24	54.90	465.21	10.66	90.28	0	2	0.00	4.35	0.00	19.64	0.00	0.59	0.00	4.22
11	2,500	3,000	2,750	18	275	1.98	30.22	62.19	527.40	12.07	102.35	0	2	0.00	4.35	0.00	19.64	0.00	0.59	0.00	3.72
12	3,000	4,000	3,500	39	314	4.29	34.51	58.11	585.51	11.28	113.63	0	2	0.00	4.35	0.00	19.64	0.00	0.59	0.00	3.35
13	4,000	5,000	4,500	26	340	2.86	37.36	97.98	683.50	19.02	132.65	0	2	0.00	4.35	0.00	19.64	0.00	0.59	0.00	2.87
14	5,000	7,500	6,250	39	379	4.29	41.65	217.05	900.55	42.12	174.77	0	2	0.00	4.35	0.00	19.64	0.00	0.59	0.00	2.18
15	7,500	10,000	8,750	31	410	3.41	45.05	189.09	1,089.64	36.70	211.47	0	2	0.00	4.35	0.00	19.64	0.00	0.59	0.00	1.80
16	10,000	20,000	15,000	80	490	8.79	53.85	3,127.29	2,037.65	606.92	395.45	2	4	4.35	8.70	7.61	27.25	0.23	0.82	0.24	1.34
17	20,000	50,000	35,000	166	656	18.24	72.09	993.47	1,044.17	192.81	202.64	7	11	15.22	23.91	3,215.78	3,243.03	96.52	97.33	323.69	310.58
18	50,000	100,000	75,000	84	740	9.23	81.32	475.86	568.32	92.35	110.29	1	12	2.17	26.09	14.99	3,258.01	0.45	97.78	3.15	573.28
19	100,000	500,000	300,000	113	853	12.42	93.74	597.91	29.60	116.04	5.74	8	20	17.39	43.48	62.58	3,320.59	1.88	99.66	10.47	11220.07
20	500,000	**UP**		57	910	6.26	100.00	485.68	515.27	94.26	100.00	26	46	56.52	100.00	11.28	3,331.87	0.34	100.00	2.32	646.62
				910				515.27				46				3,331.87				646.62	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2762 MALTINGS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	10.00	10.00	5.08	5.08	27.49	27.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	10.00	20.00	0.00	5.08	0.00	27.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	10.00	30.00	0.00	5.08	0.00	27.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	10.00	40.00	3.42	8.50	18.49	45.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	10.00	50.00	3.58	12.08	19.33	65.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	10.00	60.00	3.50	15.58	18.92	84.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	10.00	70.00	0.00	15.58	0.00	84.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	10.00	80.00	1.70	17.28	9.22	93.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	10.00	90.00	0.00	17.28	0.00	93.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	10.00	100.00	1.21	18.49	6.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	18.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	18.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	18.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	18.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	18.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	18.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	18.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	18.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	10	0.00	100.00	0.00	18.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10				18.49				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2763 TEA SHEDS AND TEA FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	47	47	9.51	9.51	208.43	208.43	9.32	9.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	12	59	2.43	11.94	10.28	218.71	0.46	9.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	68	1.82	13.77	137.33	356.04	6.14	15.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	22	90	4.45	18.22	4.14	351.89	0.19	15.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	34	124	6.88	25.10	7.08	358.98	0.32	16.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	17	141	3.44	28.54	7.12	366.10	0.32	16.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	18	159	3.64	32.19	18.93	385.03	0.85	17.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	29	188	5.87	38.06	39.93	424.95	1.79	19.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	15	203	3.04	41.09	30.91	455.86	1.38	20.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	23	226	4.66	45.75	35.58	491.44	1.59	21.98	5	5	50.00	50.00	1,009.86	1,009.86	6.62	6.62	2838.23	205.49
11	2,500	3,000	2,750	18	244	3.64	49.39	77.78	569.22	3.48	25.45	0	5	0.00	50.00	0.00	1,009.86	0.00	6.62	0.00	177.41
12	3,000	4,000	3,500	27	271	5.47	54.86	83.48	652.69	3.73	29.19	0	5	0.00	50.00	0.00	1,009.86	0.00	6.62	0.00	154.72
13	4,000	5,000	4,500	16	287	3.24	58.10	84.00	736.70	3.76	32.94	0	5	0.00	50.00	0.00	1,009.86	0.00	6.62	0.00	137.08
14	5,000	7,500	6,250	90	377	18.22	76.32	816.34	1,553.03	36.50	69.45	0	5	0.00	50.00	0.00	1,009.86	0.00	6.62	0.00	65.03
15	7,500	10,000	8,750	19	396	3.85	80.16	51.72	1,604.76	2.31	71.76	0	5	0.00	50.00	0.00	1,009.86	0.00	6.62	0.00	62.93
16	10,000	20,000	15,000	53	449	10.73	90.89	357.15	1,961.90	15.97	87.73	0	5	0.00	50.00	0.00	1,009.86	0.00	6.62	0.00	51.47
17	20,000	50,000	35,000	32	481	6.48	97.37	227.19	2,189.10	10.16	97.89	5	10	50.00	100.00	14,238.03	15,247.89	93.38	100.00	6266.93	696.54
18	50,000	100,000	75,000	11	492	2.23	99.60	44.05	2,233.15	1.97	99.86	0	10	0.00	100.00	0.00	15,247.89	0.00	100.00	0.00	682.80
19	100,000	500,000	300,000	2	494	0.40	100.00	3.12	2,236.27	0.14	100.00	0	10	0.00	100.00	0.00	15,247.89	0.00	100.00	0.00	681.85
20	500,000	**UP**		0	494	0.00	100.00	0.00	2,236.27	0.00	100.00	0	10	0.00	100.00	0.00	15,247.89	0.00	100.00	0.00	681.85
				494				2,236.27				10				15,247.89				681.85	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2768 MIXED

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	14.29	14.29	8.78	8.78	6.90	6.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	7.14	21.43	5.34	14.12	4.20	11.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	7.14	28.57	3.13	17.25	2.46	13.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	7.14	35.71	0.00	17.25	0.00	13.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	7.14	42.86	51.03	68.27	40.11	53.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	7.14	50.00	28.67	96.94	22.53	76.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	7.14	57.14	6.24	103.18	4.90	81.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	7.14	64.29	5.00	108.18	3.93	85.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	7.14	71.43	5.00	113.18	3.93	88.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	7.14	78.57	5.20	118.38	4.09	93.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	7.14	85.71	4.42	122.80	3.48	96.52	2	2	40.00	40.00	1.50	1.50	1.56	1.56	34.00	1.22
12	3,000	4,000	3,500	1	13	7.14	92.86	0.00	122.80	0.00	96.52	0	2	0.00	40.00	0.00	1.50	0.00	1.56	0.00	1.22
13	4,000	5,000	4,500	1	14	7.14	100.00	4.42	127.22	3.48	100.00	3	5	60.00	100.00	94.57	96.08	98.44	100.00	2138.99	75.52
14	5,000	7,500	6,250	0	14	0.00	100.00	0.00	127.22	0.00	100.00	0	5	0.00	100.00	0.00	96.08	0.00	100.00	0.00	75.52
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	127.22	0.00	100.00	0	5	0.00	100.00	0.00	96.08	0.00	100.00	0.00	75.52
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	127.22	0.00	100.00	0	5	0.00	100.00	0.00	96.08	0.00	100.00	0.00	75.52
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	127.22	0.00	100.00	0	5	0.00	100.00	0.00	96.08	0.00	100.00	0.00	75.52
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	127.22	0.00	100.00	0	5	0.00	100.00	0.00	96.08	0.00	100.00	0.00	75.52
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	127.22	0.00	100.00	0	5	0.00	100.00	0.00	96.08	0.00	100.00	0.00	75.52
20	500,000	**UP**		0	14	0.00	100.00	0.00	127.22	0.00	100.00	0	5	0.00	100.00	0.00	96.08	0.00	100.00	0.00	75.52
				14				127.22				5				96.08				75.52	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 277 COLD STORES ICE FACTORIES ABATTOIRS BUTCHERS DRYING INSTALLA

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.00	5.00	0.53	0.53	1.14	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.00	10.00	1.45	1.99	3.12	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.00	15.00	0.96	2.95	2.07	6.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.00	20.00	1.61	4.56	3.44	9.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.00	25.00	0.69	5.25	1.49	11.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.00	30.00	1.73	6.98	3.72	14.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.00	35.00	1.74	8.72	3.72	18.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.00	40.00	1.83	10.55	3.92	22.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	5.00	45.00	2.74	13.29	5.88	28.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	5.00	50.00	0.81	14.10	1.73	30.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	5.00	55.00	2.97	17.07	6.36	36.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	14	15.00	70.00	1.08	18.15	2.32	38.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	5.00	75.00	3.42	21.57	7.33	46.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	18	15.00	90.00	18.41	39.98	39.45	85.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	19	5.00	95.00	6.41	46.38	13.73	99.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	20	5.00	100.00	0.28	46.66	0.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	20	0.00	100.00	0.00	46.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	46.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	20	0.00	100.00	0.00	46.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				20				46.66				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2771 COLD STORES AND ICE FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	322	322	9.41	9.41	706.38	706.38	4.84	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	58	380	1.70	11.11	10.28	716.66	0.07	4.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	138	518	4.03	15.14	35.83	752.49	0.25	5.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	78	596	2.28	17.42	29.61	782.10	0.20	5.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	146	742	4.27	21.69	59.06	841.16	0.40	5.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	119	861	3.48	25.17	66.12	907.28	0.45	6.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	176	1,037	5.14	30.31	162.70	1,069.97	1.11	7.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	178	1,215	5.20	35.52	211.16	1,281.13	1.45	8.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	156	1,371	4.56	40.08	153.53	1,434.66	1.05	9.83	1	1	1.67	1.67	455.32	455.32	16.73	16.73	296.57	31.74
10	2,000	2,500	2,250	114	1,485	3.33	43.41	259.38	1,694.04	1.78	11.61	0	1	0.00	1.67	0.00	455.32	0.00	16.73	0.00	26.88
11	2,500	3,000	2,750	169	1,654	4.94	48.35	276.64	1,970.68	1.90	13.51	0	1	0.00	1.67	0.00	455.32	0.00	16.73	0.00	23.10
12	3,000	4,000	3,500	291	1,945	8.51	56.85	697.78	2,668.46	4.78	18.29	5	6	8.33	10.00	280.02	735.34	10.29	27.01	40.13	27.56
13	4,000	5,000	4,500	181	2,126	5.29	62.15	559.25	3,227.71	3.83	22.12	1	7	1.67	11.67	1.67	737.02	0.06	27.07	0.30	22.83
14	5,000	7,500	6,250	229	2,355	6.69	68.84	949.99	4,177.70	6.51	28.63	0	7	0.00	11.67	0.00	737.02	0.00	27.07	0.00	17.64
15	7,500	10,000	8,750	172	2,527	5.03	73.87	993.57	5,171.27	6.81	35.44	0	7	0.00	11.67	0.00	737.02	0.00	27.07	0.00	14.25
16	10,000	20,000	15,000	259	2,786	7.57	81.44	2,165.79	7,337.06	14.84	50.28	18	25	30.00	41.67	1,482.79	2,219.81	54.47	81.54	68.46	30.25
17	20,000	50,000	35,000	336	3,122	9.82	91.26	2,491.10	9,828.15	17.07	67.35	6	31	10.00	51.67	138.24	2,358.05	5.08	86.62	5.55	23.99
18	50,000	100,000	75,000	113	3,235	3.30	94.56	968.53	10,796.69	6.64	73.99	7	38	11.67	63.33	15.83	2,373.88	0.58	87.20	1.63	21.99
19	100,000	500,000	300,000	162	3,397	4.74	99.30	1,752.24	12,548.92	12.01	86.00	22	60	36.67	100.00	348.34	2,722.22	12.80	100.00	19.88	21.69
20	500,000	**UP**		24	3,421	0.70	100.00	2,042.98	14,591.90	14.00	100.00	0	60	0.00	100.00	0.00	2,722.22	0.00	100.00	0.00	18.66
				3,421				14,591.90				60				2,722.22				18.66	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2772 ABATTOIRS AND BUTCHERS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	94	94	17.94	17.94	144.94	144.94	29.73	29.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	24	118	4.58	22.52	5.51	150.46	1.13	30.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	36	154	6.87	29.39	12.12	162.57	2.49	33.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	30	184	5.73	35.11	11.61	174.18	2.38	35.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	20	204	3.82	38.93	15.94	190.12	3.27	39.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	14	218	2.67	41.60	4.62	194.74	0.95	39.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	228	1.91	43.51	12.84	207.58	2.63	42.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	19	247	3.63	47.14	25.83	233.42	5.30	47.88	1	1	20.00	20.00	2.89	2.89	4.62	4.62	11.18	1.24
9	1,500	2,000	1,750	14	261	2.67	49.81	17.88	251.30	3.67	51.55	0	1	0.00	20.00	0.00	2.89	0.00	4.62	0.00	1.15
10	2,000	2,500	2,250	6	267	1.15	50.95	15.01	266.31	3.08	54.63	0	1	0.00	20.00	0.00	2.89	0.00	4.62	0.00	1.08
11	2,500	3,000	2,750	2	269	0.38	51.34	3.02	269.33	0.62	55.25	0	1	0.00	20.00	0.00	2.89	0.00	4.62	0.00	1.07
12	3,000	4,000	3,500	15	284	2.86	54.20	52.78	322.11	10.83	66.07	0	1	0.00	20.00	0.00	2.89	0.00	4.62	0.00	0.90
13	4,000	5,000	4,500	11	295	2.10	56.30	57.54	379.65	11.80	77.88	0	1	0.00	20.00	0.00	2.89	0.00	4.62	0.00	0.76
14	5,000	7,500	6,250	19	314	3.63	59.92	91.16	470.81	18.70	96.57	0	1	0.00	20.00	0.00	2.89	0.00	4.62	0.00	0.61
15	7,500	10,000	8,750	11	325	2.10	62.02	92.10	562.91	18.89	115.47	0	1	0.00	20.00	0.00	2.89	0.00	4.62	0.00	0.51
16	10,000	20,000	15,000	17	342	3.24	65.27	90.13	653.03	18.49	133.95	0	1	0.00	20.00	0.00	2.89	0.00	4.62	0.00	0.44
17	20,000	50,000	35,000	58	400	11.07	76.34	303.90	956.93	62.34	196.29	1	2	20.00	40.00	20.00	22.89	32.00	36.62	6.58	2.39
18	50,000	100,000	75,000	103	503	19.66	95.99	512.35	444.59	105.10	91.20	2	4	40.00	80.00	38.68	61.56	61.89	98.51	7.55	13.85
19	100,000	500,000	300,000	20	523	3.82	99.81	42.92	487.50	8.80	100.00	1	5	20.00	100.00	0.93	62.50	1.49	100.00	2.17	12.82
20	500,000	**UP**		1	524	0.19	100.00	0.00	487.50	0.00	100.00	0	5	0.00	100.00	0.00	62.50	0.00	100.00	0.00	12.82
				524				487.50				5				62.50				12.82	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2773 DRYING INSTALLATIONS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	11.11	11.11	41.39	41.39	22.70	22.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	5.56	16.67	2.39	43.78	1.31	24.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	5.56	22.22	12.19	55.97	6.68	30.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	5.56	27.78	6.87	62.84	3.77	34.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	5.56	33.33	6.76	69.61	3.71	38.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	5.56	38.89	3.84	73.45	2.11	40.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	5.56	44.44	1.30	74.74	0.71	40.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	5.56	50.00	3.84	78.58	2.11	43.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	5.56	55.56	31.55	110.14	17.30	60.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	5.56	61.11	27.92	138.06	15.31	75.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	5.56	66.67	12.87	150.93	7.06	82.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	5.56	72.22	8.67	159.59	4.75	87.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	5.56	77.78	10.38	169.97	5.69	93.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	5.56	83.33	0.52	170.49	0.28	93.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	5.56	88.89	10.38	180.87	5.69	99.18	2	2	100.00	100.00	85.74	85.74	100.00	100.00	826.00	47.40
16	10,000	20,000	15,000	1	17	5.56	94.44	1.30	182.17	0.71	99.89	0	2	0.00	100.00	0.00	85.74	0.00	100.00	0.00	47.07
17	20,000	50,000	35,000	1	18	5.56	100.00	0.19	182.36	0.11	100.00	0	2	0.00	100.00	0.00	85.74	0.00	100.00	0.00	47.02
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	182.36	0.00	100.00	0	2	0.00	100.00	0.00	85.74	0.00	100.00	0.00	47.02
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	182.36	0.00	100.00	0	2	0.00	100.00	0.00	85.74	0.00	100.00	0.00	47.02
20	500,000	**UP**		0	18	0.00	100.00	0.00	182.36	0.00	100.00	0	2	0.00	100.00	0.00	85.74	0.00	100.00	0.00	47.02
				18				182.36				2				85.74				47.02	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2778 MIXED

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	30	30	21.74	21.74	5.26	5.26	2.79	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	17	47	12.32	34.06	3.26	8.51	1.73	4.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	61	10.14	44.20	10.81	19.33	5.73	10.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	13	74	9.42	53.62	9.42	28.75	4.99	15.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	21	95	15.22	68.84	21.72	50.46	11.51	26.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	101	4.35	73.19	3.75	54.21	1.99	28.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	102	0.72	73.91	2.69	56.90	1.42	30.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	103	0.72	74.64	3.89	60.79	2.06	32.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	104	0.72	75.36	3.95	64.74	2.09	34.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	105	0.72	76.09	7.19	71.93	3.81	38.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	107	1.45	77.54	5.33	66.60	2.82	35.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	110	2.17	79.71	0.66	65.94	0.35	34.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	113	2.17	81.88	9.24	75.18	4.90	39.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	117	2.90	84.78	26.09	101.27	13.83	53.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	118	0.72	85.51	0.90	102.17	0.48	54.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	123	3.62	89.13	0.88	101.29	0.47	53.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	127	2.90	92.03	2.83	104.11	1.50	55.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	131	2.90	94.93	4.64	108.76	2.46	57.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	135	2.90	97.83	80.94	189.70	42.90	100.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		3	138	2.17	100.00	1.01	188.69	0.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				138				188.69				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 278 BREWERIES BEVERAGES PRODUCERS SPIRITS LIQUORS PRODUCERS DIST

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	0.52	0.52	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	0.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.52				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2781 BREWERIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	9.26	9.26	5.12	5.12	1.11	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	1.85	11.11	0.03	5.15	0.01	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	1.85	12.96	0.01	5.16	0.00	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	1.85	14.81	2.04	7.20	0.44	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	1.85	16.67	0.68	7.88	0.15	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	12	5.56	22.22	0.99	8.87	0.21	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	14	3.70	25.93	0.92	9.79	0.20	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	15	1.85	27.78	1.16	10.94	0.25	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	16	1.85	29.63	0.00	10.94	0.00	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	17	1.85	31.48	0.01	10.95	0.00	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	18	1.85	33.33	0.01	10.96	0.00	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	19	1.85	35.19	0.01	10.97	0.00	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	20	1.85	37.04	3.56	14.53	0.77	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	21	1.85	38.89	1.40	15.93	0.30	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	22	1.85	40.74	0.94	16.87	0.20	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	23	1.85	42.59	0.19	17.06	0.04	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	24	1.85	44.44	0.19	17.25	0.04	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	29	9.26	53.70	4.74	21.99	1.02	4.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	11	40	20.37	74.07	342.63	364.62	74.12	78.87	4	4	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		14	54	25.93	100.00	97.67	462.29	21.13	100.00	0	4	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
				54				462.29				4				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2782 PRODUCERS OF WINESFRUIT JUICES AND MINERAL WATER

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	97	97	4.67	4.67	577.22	577.22	4.68	4.68	1	1	1.96	1.96	286.06	286.06	14.41	14.41	49.56	49.56
2	50	100	75	55	152	2.65	7.33	8.89	586.11	0.07	4.76	1	2	1.96	3.92	23.61	309.67	1.19	15.60	265.57	52.83
3	100	200	150	84	236	4.05	11.37	21.74	607.85	0.18	4.93	0	2	0.00	3.92	0.00	309.67	0.00	15.60	0.00	50.94
4	200	300	250	83	319	4.00	15.37	31.42	639.27	0.25	5.19	0	2	0.00	3.92	0.00	309.67	0.00	15.60	0.00	48.44
5	300	500	400	121	440	5.83	21.20	79.15	718.43	0.64	5.83	0	2	0.00	3.92	0.00	309.67	0.00	15.60	0.00	43.10
6	500	750	625	74	514	3.57	24.77	70.79	789.22	0.57	6.40	0	2	0.00	3.92	0.00	309.67	0.00	15.60	0.00	39.24
7	750	1,000	875	56	570	2.70	27.47	47.06	836.28	0.38	6.78	3	5	5.88	9.80	572.61	882.28	28.84	44.44	1216.81	105.50
8	1,000	1,500	1,250	68	638	3.28	30.75	137.05	973.33	1.11	7.90	0	5	0.00	9.80	0.00	882.28	0.00	44.44	0.00	90.65
9	1,500	2,000	1,750	74	712	3.57	34.31	95.19	1,068.52	0.77	8.67	1	6	1.96	11.76	51.92	934.21	2.62	47.05	54.54	87.43
10	2,000	2,500	2,250	33	745	1.59	35.90	79.16	1,147.68	0.64	9.31	0	6	0.00	11.76	0.00	934.21	0.00	47.05	0.00	81.40
11	2,500	3,000	2,750	40	785	1.93	37.83	99.94	1,247.62	0.81	10.12	0	6	0.00	11.76	0.00	934.21	0.00	47.05	0.00	74.88
12	3,000	4,000	3,500	61	846	2.94	40.77	251.64	1,499.26	2.04	12.16	2	8	3.92	15.69	3.39	937.60	0.17	47.22	1.35	62.54
13	4,000	5,000	4,500	69	915	3.33	44.10	197.57	1,696.83	1.60	13.77	0	8	0.00	15.69	0.00	937.60	0.00	47.22	0.00	55.26
14	5,000	7,500	6,250	135	1,050	6.51	50.60	442.55	2,139.38	3.59	17.36	0	8	0.00	15.69	0.00	937.60	0.00	47.22	0.00	43.83
15	7,500	10,000	8,750	56	1,106	2.70	53.30	312.45	2,451.83	2.53	19.89	0	8	0.00	15.69	0.00	937.60	0.00	47.22	0.00	38.24
16	10,000	20,000	15,000	244	1,350	11.76	65.06	1,161.03	3,612.86	9.42	29.31	10	18	19.61	35.29	447.42	1,385.02	22.53	69.76	38.54	38.34
17	20,000	50,000	35,000	271	1,621	13.06	78.12	3,383.39	6,996.25	27.45	56.76	12	30	23.53	58.82	126.02	1,511.04	6.35	76.10	3.72	21.60
18	50,000	100,000	75,000	179	1,800	8.63	86.75	787.02	7,783.27	6.39	63.15	8	38	15.69	74.51	275.79	1,786.83	13.89	89.99	35.04	22.96
19	100,000	500,000	300,000	206	2,006	9.93	96.67	1,781.01	9,564.27	14.45	77.59	13	51	25.49	100.00	198.68	1,985.51	10.01	100.00	11.16	20.76
20	500,000	**UP**		69	2,075	3.33	100.00	2,761.71	12,325.98	22.41	100.00	0	51	0.00	100.00	0.00	1,985.51	0.00	100.00	0.00	16.11
				2,075				12,325.98				51				1,985.51				16.11	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2783 PRODUCERS OF SPIRITS AND LIQUORS AND DISTILLERIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	6.67	6.67	0.05	0.05	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	6.67	13.33	1.76	1.80	3.99	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	6.67	20.00	5.04	6.84	11.45	15.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	6.67	26.67	6.26	13.11	14.23	29.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	6.67	33.33	3.51	16.62	7.98	37.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	6.67	40.00	1.76	18.38	3.99	41.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	6.67	46.67	7.91	26.29	17.96	59.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	6.67	53.33	5.04	31.33	11.45	71.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	6.67	60.00	2.78	34.10	6.31	77.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	6.67	66.67	3.59	37.69	8.15	85.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	6.67	73.33	1.14	38.83	2.59	88.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	6.67	80.00	0.85	39.68	1.93	90.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	6.67	86.67	0.85	40.53	1.93	92.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	6.67	93.33	2.36	42.89	5.36	97.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	6.67	100.00	1.14	44.03	2.59	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	44.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	44.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	44.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	15	0.00	100.00	0.00	44.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				15				44.03				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 27831 PRODUCERS OF SPIRITS AND LIQUORS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	11.32	11.32	10.52	10.52	4.87	4.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	1.89	13.21	0.00	10.52	0.00	4.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	1.89	15.09	0.00	10.52	0.00	4.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	11	5.66	20.75	0.62	11.14	0.28	5.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	15	7.55	28.30	2.64	13.78	1.22	6.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	16	1.89	30.19	0.96	14.73	0.44	6.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	17	1.89	32.08	0.05	14.79	0.02	6.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	18	1.89	33.96	0.43	15.21	0.20	7.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	19	1.89	35.85	2.24	17.45	1.04	8.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	21	3.77	39.62	6.36	23.81	2.94	11.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	22	1.89	41.51	12.38	36.18	5.72	16.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	23	1.89	43.40	6.19	42.37	2.86	19.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	24	1.89	45.28	3.59	45.95	1.66	21.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	28	7.55	52.83	6.34	52.30	2.93	24.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	30	3.77	56.60	1.12	53.42	0.52	24.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	39	16.98	73.58	65.40	118.82	30.24	54.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	48	16.98	90.57	52.80	171.62	24.42	79.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	53	9.43	100.00	44.65	216.27	20.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	53	0.00	100.00	0.00	216.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	53	0.00	100.00	0.00	216.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				53				216.27				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 27832 DISTILERIES PRODUCING ALCOHOL FROM NON PETROCHEMICAL

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19	19	15.57	15.57	23.48	23.48	11.44	11.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	26	45	21.31	36.89	2.94	26.42	1.43	12.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	55	8.20	45.08	2.42	28.84	1.18	14.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	67	9.84	54.92	4.13	32.97	2.01	16.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	75	6.56	61.48	4.16	37.13	2.03	18.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	79	3.28	64.75	3.33	40.46	1.62	19.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	87	6.56	71.31	10.41	50.87	5.07	24.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	93	4.92	76.23	10.83	61.70	5.27	30.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	96	2.46	78.69	8.92	70.62	4.35	34.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	97	0.82	79.51	3.86	74.48	1.88	36.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	98	0.82	80.33	3.63	78.12	1.77	38.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	99	0.82	81.15	6.93	85.04	3.37	41.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	100	0.82	81.97	0.08	85.13	0.04	41.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	101	0.82	82.79	0.29	85.42	0.14	41.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	102	0.82	83.61	0.19	85.61	0.09	41.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	103	0.82	84.43	0.05	85.66	0.03	41.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	110	5.74	90.16	35.18	120.84	17.14	58.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	114	3.28	93.44	1.35	122.19	0.66	59.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	118	3.28	96.72	65.23	187.42	31.77	91.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		4	122	3.28	100.00	17.88	205.30	8.71	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				122				205.30				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2784 VINAGER (ACID LIQUOR) FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	3.57	3.57	11.18	11.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	2.19	5.76	6.87	18.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	1.20	6.96	3.76	21.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	3.25	10.21	10.20	32.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	2.74	12.95	8.58	40.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	8.38	21.33	26.27	66.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	10.57	31.89	33.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	31.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	31.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	31.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	31.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	31.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	31.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	31.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	31.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	31.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	31.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	31.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	7	0.00	100.00	0.00	31.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					7				31.89				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2788 MIXED

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.72	1.72	0.31	0.31	0.43	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	1.72	3.45	6.43	6.74	8.95	9.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	4	3.45	6.90	2.30	9.03	3.20	12.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	1.72	8.62	0.04	9.07	0.06	12.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	1.72	10.34	0.00	9.07	0.00	12.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	8	3.45	13.79	4.00	13.07	5.57	18.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	1.72	15.52	0.17	13.24	0.24	18.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	1.72	17.24	0.00	13.24	0.00	18.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	1.72	18.97	0.01	13.25	0.01	18.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	1.72	20.69	0.01	13.26	0.01	18.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	1.72	22.41	3.89	17.15	5.42	23.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	1.72	24.14	0.00	17.15	0.00	23.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	1.72	25.86	1.36	18.51	1.89	25.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	1.72	27.59	0.00	18.51	0.00	25.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	17	1.72	29.31	4.76	23.27	6.63	32.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	18	1.72	31.03	0.46	23.74	0.65	33.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	19	1.72	32.76	0.00	23.74	0.00	33.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	11	30	18.97	51.72	18.66	42.40	25.97	59.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		28	58	48.28	100.00	29.45	71.85	40.99	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				58				71.85				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 279 TOBACCO, CIGARS AND CIGARETTES MANUFACTURE

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	11.11	11.11	0.18	0.18	0.96	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	11.11	22.22	0.10	0.28	0.51	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	11.11	33.33	0.43	0.71	2.30	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	11.11	44.44	0.40	1.10	2.10	5.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	11.11	55.56	0.48	1.59	2.58	8.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	11.11	66.67	6.84	8.43	36.41	44.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	11.11	77.78	7.58	16.01	40.34	85.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	11.11	88.89	0.39	16.40	2.06	87.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	9	11.11	100.00	2.39	18.79	12.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	9	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					9				18.79				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2790 TOBACCOCIGARS AND CIGARETTES MANUFACTURE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	190	190	6.15	6.15	46.50	46.50	0.66	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	37	227	1.20	7.35	1.71	48.22	0.02	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	49	276	1.59	8.94	5.06	53.28	0.07	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	30	306	0.97	9.91	23.66	76.94	0.33	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	58	364	1.88	11.79	7.00	83.95	0.10	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	49	413	1.59	13.37	10.39	94.33	0.15	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	73	486	2.36	15.74	40.81	135.14	0.58	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	142	628	4.60	20.34	46.29	181.44	0.65	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	97	725	3.14	23.48	55.75	237.19	0.79	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	71	796	2.30	25.78	39.64	276.83	0.56	3.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	82	878	2.66	28.43	50.69	327.51	0.71	4.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	163	1,041	5.28	33.71	147.37	474.89	2.08	6.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	142	1,183	4.60	38.31	137.26	612.15	1.93	8.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	281	1,464	9.10	47.41	247.88	860.03	3.49	12.12	9	9	14.75	14.75	173.78	173.78	21.09	21.09	70.11	20.21
15	7,500	10,000	8,750	136	1,600	4.40	51.81	222.29	1,082.32	3.13	15.25	7	16	11.48	26.23	389.33	563.12	47.24	68.33	175.15	52.03
16	10,000	20,000	15,000	385	1,985	12.47	64.28	1,082.84	2,165.15	15.26	30.51	5	21	8.20	34.43	249.98	813.10	30.33	98.66	23.09	37.55
17	20,000	50,000	35,000	394	2,379	12.76	77.04	1,116.48	3,281.63	15.73	46.24	0	21	0.00	34.43	0.00	813.10	0.00	98.66	0.00	24.78
18	50,000	100,000	75,000	245	2,624	7.93	84.97	1,239.27	4,520.91	17.46	63.70	0	21	0.00	34.43	0.00	813.10	0.00	98.66	0.00	17.99
19	100,000	500,000	300,000	329	2,953	10.65	95.63	931.25	5,452.16	13.12	76.82	3	24	4.92	39.34	7.47	820.57	0.91	99.56	0.80	15.05
20	500,000	**UP**		135	3,088	4.37	100.00	1,645.07	7,097.22	23.18	100.00	37	61	60.66	100.00	3.59	824.16	0.44	100.00	0.22	11.61
				3,088				7,097.22				61				824.16				11.61	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2791 DRYING SHEDS/SMOKE HOUSES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	5.80	5.80	18.46	18.46	4.34	4.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	14	4.35	10.14	1.02	19.48	0.24	4.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	25	7.97	18.12	24.45	43.93	5.75	10.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	28	2.17	20.29	2.00	45.93	0.47	10.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	32	2.90	23.19	25.95	71.88	6.10	16.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	39	5.07	28.26	3.32	75.21	0.78	17.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	42	2.17	30.43	2.20	77.40	0.52	18.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	46	2.90	33.33	2.12	79.53	0.50	18.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	49	2.17	35.51	3.88	83.41	0.91	19.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	52	2.17	37.68	1.22	84.63	0.29	19.89	1	1	100.00	100.00	1.51	1.51	100.00	100.00	123.47	1.78
11	2,500	3,000	2,750	3	55	2.17	39.86	19.46	104.09	4.57	24.47	0	1	0.00	100.00	0.00	1.51	0.00	100.00	0.00	1.45
12	3,000	4,000	3,500	8	63	5.80	45.65	12.58	116.67	2.96	27.43	0	1	0.00	100.00	0.00	1.51	0.00	100.00	0.00	1.29
13	4,000	5,000	4,500	13	76	9.42	55.07	20.98	137.65	4.93	32.36	0	1	0.00	100.00	0.00	1.51	0.00	100.00	0.00	1.09
14	5,000	7,500	6,250	18	94	13.04	68.12	41.23	178.89	9.69	42.05	0	1	0.00	100.00	0.00	1.51	0.00	100.00	0.00	0.84
15	7,500	10,000	8,750	7	101	5.07	73.19	18.34	197.22	4.31	46.36	0	1	0.00	100.00	0.00	1.51	0.00	100.00	0.00	0.76
16	10,000	20,000	15,000	14	115	10.14	83.33	81.91	279.13	19.25	65.62	0	1	0.00	100.00	0.00	1.51	0.00	100.00	0.00	0.54
17	20,000	50,000	35,000	14	129	10.14	93.48	85.90	365.04	20.19	85.81	0	1	0.00	100.00	0.00	1.51	0.00	100.00	0.00	0.41
18	50,000	100,000	75,000	8	137	5.80	99.28	41.17	406.21	9.68	95.49	0	1	0.00	100.00	0.00	1.51	0.00	100.00	0.00	0.37
19	100,000	500,000	300,000	1	138	0.72	100.00	19.19	425.40	4.51	100.00	0	1	0.00	100.00	0.00	1.51	0.00	100.00	0.00	0.35
20	500,000	**UP**		0	138	0.00	100.00	0.00	425.40	0.00	100.00	0	1	0.00	100.00	0.00	1.51	0.00	100.00	0.00	0.35
					138				425.40				1				1.51				0.35

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2792 OVEN

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	5.88	5.88	1.51	1.51	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	7	4.41	10.29	0.29	1.80	0.05	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	11	5.88	16.18	2.38	4.19	0.43	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	12	1.47	17.65	0.67	4.86	0.12	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	13	1.47	19.12	0.92	5.78	0.16	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	15	2.94	22.06	3.79	9.57	0.68	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	16	1.47	23.53	0.30	9.87	0.05	1.77	2	2	50.00	50.00	37.40	37.40	67.31	67.31	12492.57	379.06
8	1,000	1,500	1,250	23	39	33.82	57.35	59.69	69.56	10.69	12.45	0	2	0.00	50.00	0.00	37.40	0.00	67.31	0.00	53.77
9	1,500	2,000	1,750	4	43	5.88	63.24	14.37	83.93	2.57	15.02	0	2	0.00	50.00	0.00	37.40	0.00	67.31	0.00	44.56
10	2,000	2,500	2,250	3	46	4.41	67.65	65.39	149.32	11.71	26.73	0	2	0.00	50.00	0.00	37.40	0.00	67.31	0.00	25.05
11	2,500	3,000	2,750	1	47	1.47	69.12	18.13	167.45	3.24	29.97	0	2	0.00	50.00	0.00	37.40	0.00	67.31	0.00	22.34
12	3,000	4,000	3,500	1	48	1.47	70.59	83.66	251.11	14.98	44.95	0	2	0.00	50.00	0.00	37.40	0.00	67.31	0.00	14.89
13	4,000	5,000	4,500	1	49	1.47	72.06	5.92	257.03	1.06	46.01	0	2	0.00	50.00	0.00	37.40	0.00	67.31	0.00	14.55
14	5,000	7,500	6,250	2	51	2.94	75.00	2.09	259.12	0.37	46.38	0	2	0.00	50.00	0.00	37.40	0.00	67.31	0.00	14.43
15	7,500	10,000	8,750	4	55	5.88	80.88	210.57	469.69	37.69	84.08	0	2	0.00	50.00	0.00	37.40	0.00	67.31	0.00	7.96
16	10,000	20,000	15,000	11	66	16.18	97.06	68.53	538.22	12.27	96.35	2	4	50.00	100.00	18.16	55.56	32.69	100.00	26.50	10.32
17	20,000	50,000	35,000	1	67	1.47	98.53	17.88	556.10	3.20	99.55	0	4	0.00	100.00	0.00	55.56	0.00	100.00	0.00	9.99
18	50,000	100,000	75,000	1	68	1.47	100.00	2.53	558.63	0.45	100.00	0	4	0.00	100.00	0.00	55.56	0.00	100.00	0.00	9.95
19	100,000	500,000	300,000	0	68	0.00	100.00	0.00	558.63	0.00	100.00	0	4	0.00	100.00	0.00	55.56	0.00	100.00	0.00	9.95
20	500,000	**UP**		0	68	0.00	100.00	0.00	558.63	0.00	100.00	0	4	0.00	100.00	0.00	55.56	0.00	100.00	0.00	9.95
					68				558.63				4				55.56				9.95

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2793 TOBBACCO ESTABLISHMENT

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	2.36	2.36	48.95	48.95	3.24	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	13	1.47	3.83	0.69	49.64	0.05	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	15	28	4.42	8.26	5.21	54.85	0.34	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	33	1.47	9.73	3.06	57.91	0.20	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	22	55	6.49	16.22	33.24	91.16	2.20	6.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	28	83	8.26	24.48	48.08	139.24	3.18	9.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	15	98	4.42	28.91	29.15	168.39	1.93	11.15	1	1	50.00	50.00	16.28	16.28	76.78	76.78	55.85	9.67
8	1,000	1,500	1,250	35	133	10.32	39.23	78.00	246.39	5.16	16.31	0	1	0.00	50.00	0.00	16.28	0.00	76.78	0.00	6.61
9	1,500	2,000	1,750	11	144	3.24	42.48	56.41	302.80	3.73	20.04	0	1	0.00	50.00	0.00	16.28	0.00	76.78	0.00	5.38
10	2,000	2,500	2,250	13	157	3.83	46.31	80.97	383.77	5.36	25.40	0	1	0.00	50.00	0.00	16.28	0.00	76.78	0.00	4.24
11	2,500	3,000	2,750	18	175	5.31	51.62	57.54	441.30	3.81	29.21	0	1	0.00	50.00	0.00	16.28	0.00	76.78	0.00	3.69
12	3,000	4,000	3,500	22	197	6.49	58.11	94.45	535.76	6.25	35.46	0	1	0.00	50.00	0.00	16.28	0.00	76.78	0.00	3.04
13	4,000	5,000	4,500	34	231	10.03	68.14	217.15	752.91	14.37	49.83	0	1	0.00	50.00	0.00	16.28	0.00	76.78	0.00	2.16
14	5,000	7,500	6,250	33	264	9.73	77.88	254.73	1,007.64	16.86	66.69	1	2	50.00	100.00	4.92	21.21	23.22	100.00	1.93	2.10
15	7,500	10,000	8,750	23	287	6.78	84.66	298.87	1,306.51	19.78	86.47	0	2	0.00	100.00	0.00	21.21	0.00	100.00	0.00	1.62
16	10,000	20,000	15,000	20	307	5.90	90.56	168.09	1,138.42	11.13	75.35	0	2	0.00	100.00	0.00	21.21	0.00	100.00	0.00	1.86
17	20,000	50,000	35,000	24	331	7.08	97.64	264.43	1,402.85	17.50	92.85	0	2	0.00	100.00	0.00	21.21	0.00	100.00	0.00	1.51
18	50,000	100,000	75,000	4	335	1.18	98.82	102.79	1,505.64	6.80	99.65	0	2	0.00	100.00	0.00	21.21	0.00	100.00	0.00	1.41
19	100,000	500,000	300,000	2	337	0.59	99.41	4.46	1,510.09	0.29	99.95	0	2	0.00	100.00	0.00	21.21	0.00	100.00	0.00	1.40
20	500,000	**UP**		2	339	0.59	100.00	0.76	1,510.85	0.05	100.00	0	2	0.00	100.00	0.00	21.21	0.00	100.00	0.00	1.40
				339				1,510.85				2				21.21				1.40	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.70	2.70	0.14	0.14	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.70	5.41	0.22	0.36	0.15	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.70	8.11	0.78	1.14	0.53	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.70	10.81	1.04	2.18	0.71	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.70	13.51	1.13	3.31	0.77	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.70	16.22	0.98	4.29	0.67	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	2.70	18.92	16.07	20.36	10.90	13.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	2.70	21.62	5.09	25.45	3.45	17.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	2.70	24.32	3.17	28.62	2.15	19.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	2.70	27.03	13.91	14.71	9.43	9.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	2.70	29.73	29.74	15.02	20.17	10.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	2.70	32.43	0.00	15.02	0.00	10.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	2.70	35.14	29.91	14.88	20.28	10.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	2.70	37.84	62.16	77.04	42.15	52.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	2.70	40.54	29.91	106.95	20.28	72.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	20	13.51	54.05	131.46	24.51	89.15	16.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	21	2.70	56.76	37.64	13.13	25.53	8.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	26	13.51	70.27	40.48	53.61	27.45	36.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		11	37	29.73	100.00	93.84	147.46	63.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				37				147.46				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	2.99	2.99	54.27	54.27	5.31	5.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	10	0.33	3.32	0.14	54.41	0.01	5.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	11	0.33	3.65	0.16	54.57	0.02	5.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	12	0.33	3.99	0.15	54.72	0.01	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	13	0.33	4.32	0.06	54.78	0.01	5.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	14	0.33	4.65	0.50	55.27	0.05	5.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	16	0.66	5.32	1.76	57.03	0.17	5.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	18	0.66	5.98	0.27	57.31	0.03	5.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	19	0.33	6.31	0.70	58.01	0.07	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	20	0.33	6.64	0.17	58.18	0.02	5.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	21	0.33	6.98	0.35	58.53	0.03	5.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	22	0.33	7.31	0.49	59.01	0.05	5.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	23	0.33	7.64	0.49	59.50	0.05	5.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	28	1.66	9.30	5.00	64.50	0.49	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	32	1.33	10.63	18.09	46.40	1.77	4.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	36	1.33	11.96	35.11	81.52	3.44	7.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	46	82	15.28	27.24	113.36	194.88	11.09	19.07	9	9	81.82	81.82	387.29	387.29	46.50	46.50	341.63	198.73
18	50,000	100,000	75,000	91	173	30.23	57.48	370.33	565.21	36.24	55.31	1	10	9.09	90.91	372.00	759.29	44.67	91.17	100.45	134.34
19	100,000	500,000	300,000	73	246	24.25	81.73	253.60	818.81	24.82	80.13	1	11	9.09	100.00	73.53	832.82	8.83	100.00	29.00	101.71
20	500,000	**UP**		55	301	18.27	100.00	203.08	1,021.89	19.87	100.00	0	11	0.00	100.00	0.00	832.82	0.00	100.00	0.00	81.50
				301				1,021.89				11				832.82				81.50	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2801 CONVENTIONAL HYDRO

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	0.89	0.89	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	0.22	1.12	0.16	0.16	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	7	0.45	1.56	0.03	0.18	0.01	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	0.22	1.79	0.29	0.48	0.11	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	15	1.56	3.35	0.32	0.80	0.12	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	26	41	5.80	9.15	2.87	3.67	1.06	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	18	59	4.02	13.17	2.94	6.61	1.08	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	28	87	6.25	19.42	2.59	9.21	0.96	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	46	133	10.27	29.69	6.00	15.21	2.21	5.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	48	181	10.71	40.40	7.75	22.95	2.85	8.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	55	236	12.28	52.68	10.85	33.81	4.00	12.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	74	310	16.52	69.20	18.46	52.27	6.80	19.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	18	328	4.02	73.21	5.69	57.95	2.09	21.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	48	376	10.71	83.93	21.38	79.33	7.88	29.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	385	2.01	85.94	38.55	117.88	14.20	43.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	391	1.34	87.28	5.81	123.69	2.14	45.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	20	411	4.46	91.74	6.97	130.66	2.57	48.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	417	1.34	93.08	29.35	160.01	10.81	58.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	21	438	4.69	97.77	44.24	204.25	16.30	75.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		10	448	2.23	100.00	67.20	271.45	24.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				448				271.45				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2802 MICRO HYDRO ELECTRIC POWER

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	23	23	3.83	3.83	395.60	395.60	17.15	17.15	5	5	11.90	11.90	96.82	96.82	3.63	3.63	24.47	24.47
2	50	100	75	3	26	0.50	4.33	0.27	395.87	0.01	17.16	0	5	0.00	11.90	0.00	96.82	0.00	3.63	0.00	24.46
3	100	200	150	3	29	0.50	4.83	0.66	396.53	0.03	17.19	0	5	0.00	11.90	0.00	96.82	0.00	3.63	0.00	24.42
4	200	300	250	3	32	0.50	5.32	0.31	396.84	0.01	17.21	0	5	0.00	11.90	0.00	96.82	0.00	3.63	0.00	24.40
5	300	500	400	3	35	0.50	5.82	0.92	397.76	0.04	17.25	0	5	0.00	11.90	0.00	96.82	0.00	3.63	0.00	24.34
6	500	750	625	2	37	0.33	6.16	26.91	424.67	1.17	18.41	0	5	0.00	11.90	0.00	96.82	0.00	3.63	0.00	22.80
7	750	1,000	875	4	41	0.67	6.82	8.96	433.63	0.39	18.80	0	5	0.00	11.90	0.00	96.82	0.00	3.63	0.00	22.33
8	1,000	1,500	1,250	2	43	0.33	7.15	7.87	441.50	0.34	19.14	0	5	0.00	11.90	0.00	96.82	0.00	3.63	0.00	21.93
9	1,500	2,000	1,750	1	44	0.17	7.32	3.12	444.62	0.14	19.28	0	5	0.00	11.90	0.00	96.82	0.00	3.63	0.00	21.78
10	2,000	2,500	2,250	1	45	0.17	7.49	0.19	444.81	0.01	19.29	0	5	0.00	11.90	0.00	96.82	0.00	3.63	0.00	21.77
11	2,500	3,000	2,750	1	46	0.17	7.65	4.65	449.46	0.20	19.49	0	5	0.00	11.90	0.00	96.82	0.00	3.63	0.00	21.54
12	3,000	4,000	3,500	6	52	1.00	8.65	6.43	455.89	0.28	19.77	0	5	0.00	11.90	0.00	96.82	0.00	3.63	0.00	21.24
13	4,000	5,000	4,500	8	60	1.33	9.98	14.78	470.67	0.64	20.41	0	5	0.00	11.90	0.00	96.82	0.00	3.63	0.00	20.57
14	5,000	7,500	6,250	6	66	1.00	10.98	11.33	482.00	0.49	20.90	0	5	0.00	11.90	0.00	96.82	0.00	3.63	0.00	20.09
15	7,500	10,000	8,750	5	71	0.83	11.81	0.84	482.85	0.04	20.93	0	5	0.00	11.90	0.00	96.82	0.00	3.63	0.00	20.05
16	10,000	20,000	15,000	32	103	5.32	17.14	69.41	552.25	3.01	23.94	2	7	4.76	16.67	72.73	169.55	2.73	6.36	104.79	30.70
17	20,000	50,000	35,000	99	202	16.47	33.61	99.14	651.39	4.30	28.24	3	10	7.14	23.81	54.74	224.29	2.05	8.41	55.22	34.43
18	50,000	100,000	75,000	75	277	12.48	46.09	206.72	858.11	8.96	37.20	10	20	23.81	47.62	1,744.10	1,968.39	65.38	73.78	843.72	229.39
19	100,000	500,000	300,000	276	553	45.92	92.01	947.09	1,805.20	41.06	78.27	22	42	52.38	100.00	699.43	2,667.82	26.22	100.00	73.85	147.79
20	500,000	**UP**		48	601	7.99	100.00	501.28	2,306.48	21.73	100.00	0	42	0.00	100.00	0.00	2,667.82	0.00	100.00	0.00	115.67
				601				2,306.48				42				2,667.82				115.67	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 281 CONVENTIONAL POWER STATION BUILDINGS WITH BOILER HOUSES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	74	74	13.86	13.86	29.20	29.20	1.33	1.33	1	1	33.33	33.33	70.13	70.13	95.37	95.37	240.16	240.16
2	50	100	75	19	93	3.56	17.42	1.32	30.52	0.06	1.39	0	1	0.00	33.33	0.00	70.13	0.00	95.37	0.00	229.79
3	100	200	150	46	139	8.61	26.03	6.30	36.82	0.29	1.68	0	1	0.00	33.33	0.00	70.13	0.00	95.37	0.00	190.46
4	200	300	250	15	154	2.81	28.84	2.72	39.54	0.12	1.80	0	1	0.00	33.33	0.00	70.13	0.00	95.37	0.00	177.36
5	300	500	400	4	158	0.75	29.59	0.76	40.30	0.03	1.84	0	1	0.00	33.33	0.00	70.13	0.00	95.37	0.00	174.00
6	500	750	625	6	164	1.12	30.71	3.75	44.05	0.17	2.01	0	1	0.00	33.33	0.00	70.13	0.00	95.37	0.00	159.19
7	750	1,000	875	9	173	1.69	32.40	29.05	73.11	1.32	3.33	0	1	0.00	33.33	0.00	70.13	0.00	95.37	0.00	95.93
8	1,000	1,500	1,250	9	182	1.69	34.08	13.35	86.45	0.61	3.94	0	1	0.00	33.33	0.00	70.13	0.00	95.37	0.00	81.12
9	1,500	2,000	1,750	7	189	1.31	35.39	4.81	91.26	0.22	4.16	0	1	0.00	33.33	0.00	70.13	0.00	95.37	0.00	76.84
10	2,000	2,500	2,250	2	191	0.37	35.77	4.07	95.33	0.19	4.34	0	1	0.00	33.33	0.00	70.13	0.00	95.37	0.00	73.57
11	2,500	3,000	2,750	8	199	1.50	37.27	13.66	108.99	0.62	4.96	2	3	66.67	100.00	3.41	73.54	4.63	100.00	24.94	67.47
12	3,000	4,000	3,500	8	207	1.50	38.76	20.77	129.76	0.95	5.91	0	3	0.00	100.00	0.00	73.54	0.00	100.00	0.00	56.67
13	4,000	5,000	4,500	10	217	1.87	40.64	21.12	150.88	0.96	6.87	0	3	0.00	100.00	0.00	73.54	0.00	100.00	0.00	48.74
14	5,000	7,500	6,250	7	224	1.31	41.95	45.49	196.37	2.07	8.94	0	3	0.00	100.00	0.00	73.54	0.00	100.00	0.00	37.45
15	7,500	10,000	8,750	18	242	3.37	45.32	90.96	287.33	4.14	13.09	0	3	0.00	100.00	0.00	73.54	0.00	100.00	0.00	25.59
16	10,000	20,000	15,000	23	265	4.31	49.63	298.94	586.27	13.62	26.70	0	3	0.00	100.00	0.00	73.54	0.00	100.00	0.00	12.54
17	20,000	50,000	35,000	63	328	11.80	61.42	668.11	1,254.38	30.43	57.13	0	3	0.00	100.00	0.00	73.54	0.00	100.00	0.00	5.86
18	50,000	100,000	75,000	25	353	4.68	66.10	102.91	1,357.29	4.69	61.82	0	3	0.00	100.00	0.00	73.54	0.00	100.00	0.00	5.42
19	100,000	500,000	300,000	109	462	20.41	86.52	552.09	1,909.38	25.15	86.96	0	3	0.00	100.00	0.00	73.54	0.00	100.00	0.00	3.85
20	500,000	**UP**		72	534	13.48	100.00	286.20	2,195.58	13.04	100.00	0	3	0.00	100.00	0.00	73.54	0.00	100.00	0.00	3.35
				534				2,195.58				3				73.54				3.35	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2811 PLTU

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	11.11	11.11	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	11.11	22.22	5.70	5.70	6.77	6.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	11.11	33.33	0.00	5.70	0.00	6.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	11.11	44.44	18.46	24.16	21.94	28.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	11.11	55.56	0.00	24.16	0.00	28.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	11.11	66.67	8.25	32.42	9.81	38.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	11.11	77.78	4.05	36.47	4.81	43.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	11.11	88.89	40.78	77.24	48.45	91.78	2	2	100.00	100.00	23.48	23.48	100.00	100.00	57.58	30.40
10	2,000	2,500	2,500	1	9	11.11	100.00	6.92	84.16	8.22	100.00	0	2	0.00	100.00	0.00	23.48	0.00	100.00	0.00	27.90
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	84.16	0.00	100.00	0	2	0.00	100.00	0.00	23.48	0.00	100.00	0.00	27.90
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	84.16	0.00	100.00	0	2	0.00	100.00	0.00	23.48	0.00	100.00	0.00	27.90
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	84.16	0.00	100.00	0	2	0.00	100.00	0.00	23.48	0.00	100.00	0.00	27.90
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	84.16	0.00	100.00	0	2	0.00	100.00	0.00	23.48	0.00	100.00	0.00	27.90
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	84.16	0.00	100.00	0	2	0.00	100.00	0.00	23.48	0.00	100.00	0.00	27.90
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	84.16	0.00	100.00	0	2	0.00	100.00	0.00	23.48	0.00	100.00	0.00	27.90
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	84.16	0.00	100.00	0	2	0.00	100.00	0.00	23.48	0.00	100.00	0.00	27.90
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	84.16	0.00	100.00	0	2	0.00	100.00	0.00	23.48	0.00	100.00	0.00	27.90
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	84.16	0.00	100.00	0	2	0.00	100.00	0.00	23.48	0.00	100.00	0.00	27.90
20	500,000	**UP**		0	9	0.00	100.00	0.00	84.16	0.00	100.00	0	2	0.00	100.00	0.00	23.48	0.00	100.00	0.00	27.90
				9				84.16				2				23.48				27.90	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 28111 PLTU USING STEAM BOILER

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	24	24	6.14	6.14	167.50	167.50	8.59	8.59	4	4	23.53	23.53	0.64	0.64	1.29	1.29	0.38	0.38
2	50	100	75	1	25	0.26	6.39	0.01	167.51	0.00	8.59	0	4	0.00	23.53	0.00	0.64	0.00	1.29	0.00	0.38
3	100	200	150	1	26	0.26	6.65	0.29	167.81	0.02	8.61	0	4	0.00	23.53	0.00	0.64	0.00	1.29	0.00	0.38
4	200	300	250	3	29	0.77	7.42	3.64	171.44	0.19	8.79	1	5	5.88	29.41	0.00	0.64	0.00	1.29	0.00	0.37
5	300	500	400	4	33	1.02	8.44	0.31	171.75	0.02	8.81	2	7	11.76	41.18	0.18	0.82	0.36	1.65	58.51	0.48
6	500	750	625	1	34	0.26	8.70	0.09	171.84	0.00	8.82	0	7	0.00	41.18	0.00	0.82	0.00	1.65	0.00	0.48
7	750	1,000	875	1	35	0.26	8.95	0.01	171.85	0.00	8.82	0	7	0.00	41.18	0.00	0.82	0.00	1.65	0.00	0.48
8	1,000	1,500	1,250	1	36	0.26	9.21	0.78	172.63	0.04	8.86	0	7	0.00	41.18	0.00	0.82	0.00	1.65	0.00	0.47
9	1,500	2,000	1,750	1	37	0.26	9.46	2.91	175.54	0.15	9.01	0	7	0.00	41.18	0.00	0.82	0.00	1.65	0.00	0.47
10	2,000	2,500	2,250	4	41	1.02	10.49	6.85	182.39	0.35	9.36	0	7	0.00	41.18	0.00	0.82	0.00	1.65	0.00	0.45
11	2,500	3,000	2,750	3	44	0.77	11.25	13.08	195.47	0.67	10.03	0	7	0.00	41.18	0.00	0.82	0.00	1.65	0.00	0.42
12	3,000	4,000	3,500	1	45	0.26	11.51	8.36	203.83	0.43	10.46	0	7	0.00	41.18	0.00	0.82	0.00	1.65	0.00	0.40
13	4,000	5,000	4,500	1	46	0.26	11.76	0.03	203.86	0.00	10.46	0	7	0.00	41.18	0.00	0.82	0.00	1.65	0.00	0.40
14	5,000	7,500	6,250	16	62	4.09	15.86	21.51	225.37	1.10	11.56	0	7	0.00	41.18	0.00	0.82	0.00	1.65	0.00	0.36
15	7,500	10,000	8,750	6	68	1.53	17.39	23.31	248.68	1.20	12.76	0	7	0.00	41.18	0.00	0.82	0.00	1.65	0.00	0.33
16	10,000	20,000	15,000	13	81	3.32	20.72	94.29	342.97	4.84	17.59	2	9	11.76	52.94	0.72	1.53	1.44	3.09	0.76	0.45
17	20,000	50,000	35,000	13	94	3.32	24.04	23.77	366.74	1.22	18.81	0	9	0.00	52.94	0.00	1.53	0.00	3.09	0.00	0.42
18	50,000	100,000	75,000	12	106	3.07	27.11	117.63	484.38	6.03	24.85	0	9	0.00	52.94	0.00	1.53	0.00	3.09	0.00	0.32
19	100,000	500,000	300,000	130	236	33.25	60.36	553.20	1,037.57	28.38	53.23	5	14	29.41	82.35	1.15	2.68	2.31	5.40	0.21	0.26
20	500,000	**UP**		155	391	39.64	100.00	911.76	1,949.34	46.77	100.00	3	17	17.65	100.00	46.97	49.65	94.60	100.00	5.15	2.55
				391				1,949.34				17				49.65				2.55	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 28112 PLTU USING GEOTHERMAL

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	7.69	7.69	1.63	1.63	0.96	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	7.69	15.38	0.00	1.63	0.00	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	7.69	23.08	13.72	15.35	8.08	9.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	7.69	30.77	0.00	15.35	0.00	9.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	7.69	38.46	0.80	16.16	0.47	9.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	7.69	46.15	0.34	16.50	0.20	9.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	7.69	53.85	0.90	17.40	0.53	10.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	7.69	61.54	1.11	18.51	0.65	10.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	7.69	69.23	19.17	37.68	11.29	22.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	7.69	76.92	45.10	82.78	26.56	48.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	7.69	84.62	34.89	117.67	20.55	69.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	7.69	92.31	43.20	160.88	25.44	94.75	1	1	100.00	100.00	15.14	15.14	100.00	100.00	35.04	9.41
14	5,000	7,500	6,250	1	13	7.69	100.00	8.92	169.80	5.25	100.00	0	1	0.00	100.00	0.00	15.14	0.00	100.00	0.00	8.92
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	169.80	0.00	100.00	0	1	0.00	100.00	0.00	15.14	0.00	100.00	0.00	8.92
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	169.80	0.00	100.00	0	1	0.00	100.00	0.00	15.14	0.00	100.00	0.00	8.92
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	169.80	0.00	100.00	0	1	0.00	100.00	0.00	15.14	0.00	100.00	0.00	8.92
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	169.80	0.00	100.00	0	1	0.00	100.00	0.00	15.14	0.00	100.00	0.00	8.92
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	169.80	0.00	100.00	0	1	0.00	100.00	0.00	15.14	0.00	100.00	0.00	8.92
20	500,000	**UP**		0	13	0.00	100.00	0.00	169.80	0.00	100.00	0	1	0.00	100.00	0.00	15.14	0.00	100.00	0.00	8.92
					13				169.80				1				15.14				8.92

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2812 PLTG

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	2.89	2.89	81.45	81.45	4.11	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	13	0.24	3.13	0.72	82.17	0.04	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	15	0.48	3.61	1.44	83.61	0.07	4.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	25	40	6.02	9.64	24.00	107.61	1.21	5.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	13	53	3.13	12.77	19.63	127.24	0.99	6.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	54	0.24	13.01	1.28	128.52	0.06	6.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	55	0.24	13.25	0.10	128.62	0.01	6.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	56	0.24	13.49	39.89	168.51	2.01	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	57	0.24	13.73	0.91	169.42	0.05	8.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	58	0.24	13.98	3.82	173.24	0.19	8.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	59	0.24	14.22	0.00	173.24	0.00	8.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	60	0.24	14.46	0.00	173.24	0.00	8.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	61	0.24	14.70	0.03	173.26	0.00	8.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	66	1.20	15.90	11.19	184.45	0.56	9.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	72	1.45	17.35	48.42	232.87	2.44	11.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	17	89	4.10	21.45	32.78	200.09	1.65	10.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	110	199	26.51	47.95	894.59	1,094.69	45.16	55.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	54	253	13.01	60.96	671.68	1,766.37	33.91	89.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	100	353	24.10	85.06	29.04	1,737.34	1.47	87.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		62	415	14.94	100.00	243.64	1,980.98	12.30	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				415				1,980.98				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2813 PLTGU (COMBINED CYCLE)

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	4.76	4.76	15.92	15.92	4.35	4.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	1.19	5.95	0.00	15.92	0.00	4.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	1.19	7.14	0.00	15.92	0.00	4.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	8	2.38	9.52	0.07	15.99	0.02	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	1.19	10.71	0.10	16.09	0.03	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	1.19	11.90	0.00	16.09	0.00	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	1.19	13.10	0.14	16.23	0.04	4.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	1.19	14.29	0.00	16.23	0.00	4.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	1.19	15.48	0.06	16.29	0.02	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	1.19	16.67	0.10	16.39	0.03	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	1.19	17.86	0.00	16.39	0.00	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	16	1.19	19.05	0.00	16.39	0.00	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	17	1.19	20.24	0.57	16.96	0.16	4.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	18	1.19	21.43	14.40	31.36	3.93	8.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	19	1.19	22.62	5.94	37.30	1.62	10.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	20	1.19	23.81	5.94	31.36	1.62	8.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	21	1.19	25.00	27.14	58.50	7.41	15.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	14	35	16.67	41.67	45.90	104.40	12.53	28.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	16	51	19.05	60.71	44.93	149.33	12.26	40.76	1	1	100.00	100.00	0.48	0.48	100.00	100.00	1.07	0.32
20	500,000	**UP**		33	84	39.29	100.00	217.04	366.36	59.24	100.00	0	1	0.00	100.00	0.00	0.48	0.00	100.00	0.00	0.13
				84				366.36				1				0.48				0.13	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2814 PLTD

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	21	21	7.72	7.72	54.77	54.77	4.96	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	23	0.74	8.46	0.45	55.23	0.04	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	19	42	6.99	15.44	42.79	98.02	3.87	8.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	45	1.10	16.54	2.01	100.03	0.18	9.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	55	3.68	20.22	11.59	111.62	1.05	10.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	57	0.74	20.96	0.05	111.67	0.00	10.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	65	2.94	23.90	1.13	112.80	0.10	10.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	77	4.41	28.31	22.31	135.10	2.02	12.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	87	3.68	31.99	11.97	147.07	1.08	13.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	92	1.84	33.82	1.22	148.30	0.11	13.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	99	2.57	36.40	37.33	185.62	3.38	16.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	100	0.37	36.76	6.21	191.83	0.56	17.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	16	116	5.88	42.65	43.68	235.51	3.96	21.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	17	133	6.25	48.90	106.18	341.70	9.61	30.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	18	151	6.62	55.51	96.72	438.42	8.76	39.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	33	184	12.13	67.65	232.91	671.32	21.09	60.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	27	211	9.93	77.57	70.94	742.26	6.42	67.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	31	242	11.40	88.97	228.51	970.78	20.69	87.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	29	271	10.66	99.63	133.59	1,104.36	12.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		1	272	0.37	100.00	0.00	1,104.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				272				1,104.36				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2815 OTHER

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	4.35	4.35	0.96	0.96	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	15	27	5.43	9.78	1.03	1.99	0.02	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	37	3.62	13.41	4.41	6.39	0.07	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	29	66	10.51	23.91	16.31	22.71	0.26	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	13	79	4.71	28.62	32.66	55.36	0.51	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	20	99	7.25	35.87	99.80	155.16	1.57	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	20	119	7.25	43.12	135.16	290.32	2.13	4.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	125	2.17	45.29	296.07	586.39	4.67	9.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	133	2.90	48.19	225.35	811.73	3.55	12.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	12	145	4.35	52.54	387.90	1,199.63	6.11	18.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	155	3.62	56.16	2.07	1,201.70	0.03	18.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	157	0.72	56.88	704.62	1,906.32	11.10	30.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	164	2.54	59.42	13.79	1,920.11	0.22	30.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	166	0.72	60.14	999.00	2,919.11	15.74	46.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	10	176	3.62	63.77	972.80	3,891.91	15.33	61.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	14	190	5.07	68.84	141.47	4,033.38	2.23	63.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	42	232	15.22	84.06	458.65	4,492.03	7.23	70.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	18	250	6.52	90.58	785.40	5,277.43	12.38	83.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	26	276	9.42	100.00	1,067.67	6,345.10	16.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	276	0.00	100.00	0.00	6,345.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				276				6,345.10				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 283 OVERHEAD POWER TRANSMISSION LINES AND NET WORKS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	6.45	6.45	94.24	94.24	35.94	35.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	1.08	7.53	0.10	94.34	0.04	35.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	10	3.23	10.75	0.55	94.89	0.21	36.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	1.08	11.83	1.03	95.92	0.39	36.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	12	1.08	12.90	0.00	95.92	0.00	36.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	13	1.08	13.98	0.00	95.92	0.00	36.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	14	1.08	15.05	2.34	98.26	0.89	37.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	15	1.08	16.13	2.80	101.06	1.07	38.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	16	1.08	17.20	3.05	104.12	1.16	39.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	17	1.08	18.28	0.00	104.12	0.00	39.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	18	1.08	19.35	4.46	108.57	1.70	41.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	19	1.08	20.43	3.88	112.45	1.48	42.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	22	3.23	23.66	0.00	112.45	0.00	42.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	27	5.38	29.03	7.26	119.71	2.77	45.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	28	1.08	30.11	0.00	119.71	0.00	45.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	29	1.08	31.18	0.00	119.71	0.00	45.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	31	2.15	33.33	0.00	119.71	0.00	45.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	10	41	10.75	44.09	92.56	212.27	35.30	80.95	2	2	18.18	18.18	0.01	0.01	23.31	23.31	0.01	0.01
19	100,000	500,000	300,000	27	68	29.03	73.12	49.56	261.83	18.90	99.85	2	4	18.18	36.36	0.00	0.02	9.40	32.71	0.01	0.01
20	500,000	**UP**		25	93	26.88	100.00	0.40	262.23	0.15	100.00	7	11	63.64	100.00	0.03	0.05	67.29	100.00	8.66	0.02
				93				262.23				11				0.05				0.02	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 284 VOLTAGE & CURRENT TRANSFORMER STATIONS IN THE OPEN

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	3.70	3.70	13.93	13.93	8.49	8.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	3	7.41	11.11	0.75	14.68	0.46	8.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	3.70	14.81	0.50	15.18	0.31	9.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	3.70	18.52	0.83	16.02	0.51	9.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	3.70	22.22	1.15	17.17	0.70	10.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	8	7.41	29.63	1.98	19.15	1.21	11.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	3.70	33.33	2.48	21.63	1.51	13.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	13	14.81	48.15	9.83	31.47	6.00	19.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	14	3.70	51.85	1.74	33.21	1.06	20.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	15	3.70	55.56	3.36	36.57	2.05	22.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	3.70	59.26	3.55	40.12	2.17	24.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	17	3.70	62.96	6.14	46.26	3.74	28.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	22	18.52	81.48	37.20	83.46	22.68	50.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	23	3.70	85.19	4.36	87.82	2.66	53.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	24	3.70	88.89	10.66	98.47	6.50	60.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	25	3.70	92.59	2.60	101.07	1.59	61.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	26	3.70	96.30	64.00	165.07	39.03	100.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	27	3.70	100.00	1.09	163.98	0.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	27	0.00	100.00	0.00	163.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	27	0.00	100.00	0.00	163.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					27				163.98				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 285 RUBBISH INCINERATION INSTALLATIONS FOR POWER GENERATION

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	11.76	11.76	22.50	22.50	4.57	4.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	2.94	14.71	0.38	22.88	0.08	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	2.94	17.65	10.11	32.99	2.05	6.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	2.94	20.59	16.05	49.04	3.26	9.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	2.94	23.53	9.14	58.19	1.86	11.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	2.94	26.47	20.67	78.86	4.20	16.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	2.94	29.41	31.37	110.23	6.37	22.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	2.94	32.35	83.24	193.47	16.90	39.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	2.94	35.29	0.00	193.47	0.00	39.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	2.94	38.24	16.30	209.77	3.31	42.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	2.94	41.18	0.00	209.77	0.00	42.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	2.94	44.12	1.22	211.00	0.25	42.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	16	2.94	47.06	27.00	238.00	5.48	48.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	17	2.94	50.00	26.24	264.24	5.33	53.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	18	2.94	52.94	7.01	271.25	1.42	55.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	19	2.94	55.88	8.58	279.83	1.74	56.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	28	26.47	82.35	166.90	446.73	33.89	90.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	29	2.94	85.29	26.39	473.11	5.36	96.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	32	8.82	94.12	16.06	489.18	3.26	99.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		2	34	5.88	100.00	3.23	492.40	0.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				34				492.40				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 286 GASWORKS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	6.03	6.03	11.24	11.24	0.47	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	19	2.16	8.19	0.30	11.54	0.01	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	22	1.29	9.48	2.29	13.84	0.10	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	24	0.86	10.34	4.47	18.31	0.19	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	35	4.74	15.09	5.36	23.67	0.23	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	38	1.29	16.38	5.38	29.05	0.23	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	44	2.59	18.97	25.07	54.13	1.06	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	16	60	6.90	25.86	14.76	68.89	0.62	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	69	3.88	29.74	15.58	84.46	0.66	3.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	79	4.31	34.05	22.61	107.07	0.95	4.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	84	2.16	36.21	30.71	137.77	1.29	5.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	23	107	9.91	46.12	133.16	270.93	5.61	11.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	19	126	8.19	54.31	122.46	393.39	5.16	16.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	25	151	10.78	65.09	229.08	622.47	9.66	26.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	156	2.16	67.24	87.90	710.36	3.71	29.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	26	182	11.21	78.45	899.87	1,610.23	37.94	67.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	189	3.02	81.47	131.24	1,741.47	5.53	73.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	15	204	6.47	87.93	30.09	1,771.55	1.27	74.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	21	225	9.05	96.98	118.34	1,889.90	4.99	79.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		7	232	3.02	100.00	482.10	2,372.00	20.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				232				2,372.00				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2861 LIGHTING GAS AND GENERATOR GAS INSTALLATIONS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	0.86	0.86	1.54	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	5.00	5.86	8.91	10.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	50.23	56.09	89.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	56.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	56.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	56.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	56.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	56.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	56.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	56.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	56.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	56.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	56.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	56.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	56.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	56.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	56.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	56.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	56.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				56.09				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	7.16	7.16	50.61	50.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	6.98	14.14	49.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	14.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	14.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	14.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	14.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	14.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	14.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	14.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	14.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	14.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	14.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	14.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	14.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	14.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	14.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	14.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	14.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	14.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				14.14				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2868 MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	10.00	10.00	0.21	0.21	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	10.00	20.00	0.18	0.39	0.08	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	10.00	30.00	1.39	1.78	0.60	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	10.00	40.00	3.14	4.92	1.36	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	10.00	50.00	1.75	6.67	0.76	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	10.00	60.00	3.96	10.63	1.72	4.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	10.00	70.00	11.70	22.33	5.08	9.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	10.00	80.00	7.40	29.73	3.22	12.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	10.00	90.00	122.67	152.40	53.33	66.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	10.00	100.00	77.63	230.04	33.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	230.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	230.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	230.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	230.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	230.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	230.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	230.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	230.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	10	0.00	100.00	0.00	230.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10				230.04				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 287 WATERWORKS PUMPING STATIONS SEWAGE WORKS ICE RINKS

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	71	71	6.08	6.08	40.53	40.53	1.15	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	53	124	4.54	10.63	5.47	46.00	0.16	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	16	140	1.37	12.00	2.75	48.74	0.08	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	40	180	3.43	15.42	19.18	67.92	0.54	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	37	217	3.17	18.59	13.23	81.15	0.38	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	51	268	4.37	22.96	26.41	107.56	0.75	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	61	329	5.23	28.19	18.94	126.50	0.54	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	96	425	8.23	36.42	18.27	144.77	0.52	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	103	528	8.83	45.24	212.40	357.18	6.03	10.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	31	559	2.66	47.90	21.01	378.18	0.60	10.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	52	611	4.46	52.36	36.53	414.72	1.04	11.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	50	661	4.28	56.64	60.35	475.06	1.71	13.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	21	682	1.80	58.44	24.59	499.65	0.70	14.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	41	723	3.51	61.95	53.44	553.09	1.52	15.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	45	768	3.86	65.81	60.00	613.09	1.70	17.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	106	874	9.08	74.89	709.89	1,322.98	20.14	37.54	13	13	65.00	65.00	8.87	8.87	81.11	81.11	1.25	0.67
17	20,000	50,000	35,000	138	1,012	11.83	86.72	780.36	2,103.34	22.14	59.68	4	17	20.00	85.00	1.82	10.69	16.67	97.78	0.23	0.51
18	50,000	100,000	75,000	53	1,065	4.54	91.26	354.73	2,458.07	10.07	69.75	0	17	0.00	85.00	0.00	10.69	0.00	97.78	0.00	0.44
19	100,000	500,000	300,000	72	1,137	6.17	97.43	753.08	3,211.15	21.37	91.12	0	17	0.00	85.00	0.00	10.69	0.00	97.78	0.00	0.33
20	500,000	**UP**		30	1,167	2.57	100.00	313.11	3,524.26	8.88	100.00	3	20	15.00	100.00	0.24	10.94	2.22	100.00	0.08	0.31
					1,167				3,524.26				20				10.94				0.31

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 29 TRNSPORT AND TRAFIC CONSTRUCTION FIRMS MASS COMMUNICATION

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	11.11	11.11	13.23	13.23	6.30	6.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	11.11	22.22	0.00	13.23	0.00	6.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	11.11	33.33	199.14	185.91	94.78	88.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	11.11	44.44	0.00	185.91	0.00	88.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	11.11	55.56	0.00	185.91	0.00	88.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	11.11	66.67	21.40	207.31	10.19	98.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	11.11	77.78	0.00	207.31	0.00	98.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	11.11	88.89	2.79	210.10	1.33	100.00	2	2	100.00	100.00	0.22	0.22	100.00	100.00	7.90	0.11
10	2,000	2,500	2,500	1	9	11.11	100.00	0.00	210.10	0.00	100.00	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0.00	0.11
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	210.10	0.00	100.00	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0.00	0.11
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	210.10	0.00	100.00	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0.00	0.11
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	210.10	0.00	100.00	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0.00	0.11
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	210.10	0.00	100.00	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0.00	0.11
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	210.10	0.00	100.00	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0.00	0.11
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	210.10	0.00	100.00	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0.00	0.11
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	210.10	0.00	100.00	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0.00	0.11
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	210.10	0.00	100.00	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0.00	0.11
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	210.10	0.00	100.00	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0.00	0.11
20	500,000	**UP**		0	9	0.00	100.00	0.00	210.10	0.00	100.00	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0.00	0.11
				9				210.10				2				0.22				0.11	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 290 TRANSPORT & TRAFFIC

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	4.35	4.35	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	5	6.52	10.87	0.31	0.31	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	8	6.52	17.39	0.47	0.78	0.15	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	10	4.35	21.74	1.17	1.95	0.37	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	11	2.17	23.91	1.17	3.12	0.36	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	12	2.17	26.09	0.37	3.49	0.12	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	18	13.04	39.13	3.53	7.02	1.10	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	21	6.52	45.65	4.63	11.64	1.45	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	26	10.87	56.52	10.48	22.13	3.28	6.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	27	2.17	58.70	0.25	22.38	0.08	7.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	28	2.17	60.87	0.90	23.28	0.28	7.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	29	2.17	63.04	0.00	23.28	0.00	7.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	30	2.17	65.22	2.07	25.34	0.65	7.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	34	8.70	73.91	10.18	35.52	3.18	11.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	35	2.17	76.09	5.68	41.20	1.77	12.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	38	6.52	82.61	8.42	49.62	2.63	15.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	40	4.35	86.96	16.86	66.48	5.27	20.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	41	2.17	89.13	8.58	75.06	2.68	23.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	42	2.17	91.30	17.12	92.19	5.35	28.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		4	46	8.70	100.00	227.64	319.83	71.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				46				319.83				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2901 RAILWAYS TRAMWAYS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	16.44	16.44	0.39	0.39	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	16	5.48	21.92	0.14	0.53	0.01	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	17	1.37	23.29	0.36	0.89	0.03	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	18	1.37	24.66	0.04	0.93	0.00	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	19	1.37	26.03	0.05	0.98	0.00	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	20	1.37	27.40	0.56	1.54	0.04	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	21	1.37	28.77	0.58	2.12	0.04	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	22	1.37	30.14	0.29	2.40	0.02	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	23	1.37	31.51	0.30	2.70	0.02	0.20	1	1	3.45	3.45	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	24	1.37	32.88	0.00	2.70	0.00	0.20	0	1	0.00	3.45	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	27	4.11	36.99	2.73	5.44	0.20	0.41	0	1	0.00	3.45	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	28	1.37	38.36	0.46	5.90	0.03	0.44	0	1	0.00	3.45	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	29	1.37	39.73	0.39	6.29	0.03	0.47	0	1	0.00	3.45	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	30	1.37	41.10	358.39	364.69	26.75	27.22	0	1	0.00	3.45	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	31	1.37	42.47	602.94	967.63	45.01	72.23	0	1	0.00	3.45	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	32	1.37	43.84	4.86	972.49	0.36	72.59	0	1	0.00	3.45	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	33	1.37	45.21	24.31	996.80	1.81	74.41	0	1	0.00	3.45	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	39	8.22	53.42	128.12	1,124.92	9.56	83.97	7	8	24.14	27.59	2.26	2.26	6.53	6.53	1.76	0.20
19	100,000	500,000	300,000	1	40	1.37	54.79	5.00	1,129.92	0.37	84.34	0	8	0.00	27.59	0.00	2.26	0.00	6.53	0.00	0.20
20	500,000	**UP**		33	73	45.21	100.00	209.77	1,339.70	15.66	100.00	21	29	72.41	100.00	32.32	34.58	93.47	100.00	15.41	2.58
				73				1,339.70				29				34.58				2.58	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2902 HIGHWAYS BRIGES AIRPORT RUNWAYS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	2.12	2.12	0.03	0.03	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	16	30	2.43	4.55	1.46	1.49	0.54	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	48	78	7.28	11.84	6.77	8.26	2.51	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	20	98	3.03	14.87	2.87	11.13	1.07	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	62	160	9.41	24.28	5.57	16.70	2.06	6.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	43	203	6.53	30.80	6.39	23.09	2.37	8.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	68	271	10.32	41.12	37.33	60.42	13.84	22.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	56	327	8.50	49.62	87.79	148.21	32.54	54.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	54	381	8.19	57.81	6.71	154.91	2.49	57.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	14	395	2.12	59.94	2.33	157.24	0.86	58.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	15	410	2.28	62.22	0.18	157.42	0.07	58.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	27	437	4.10	66.31	2.65	154.78	0.98	57.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	17	454	2.58	68.89	1.42	156.20	0.53	57.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	28	482	4.25	73.14	9.13	165.33	3.38	61.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	30	512	4.55	77.69	28.35	193.68	10.51	71.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	53	565	8.04	85.74	26.82	220.50	9.94	81.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	43	608	6.53	92.26	37.52	258.03	13.91	95.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	20	628	3.03	95.30	3.30	261.33	1.22	96.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	16	644	2.43	97.72	2.53	263.86	0.94	97.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		15	659	2.28	100.00	5.89	269.74	2.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				659				269.74				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2903 JETTIES (DERMAGA)

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17	17	4.34	4.34	102.85	102.85	14.11	14.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	20	0.77	5.10	0.05	102.90	0.01	14.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	30	2.55	7.65	0.14	103.04	0.02	14.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	36	1.53	9.18	0.43	103.47	0.06	14.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	44	2.04	11.22	0.46	103.93	0.06	14.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	49	1.28	12.50	1.95	105.88	0.27	14.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	53	1.02	13.52	1.54	107.42	0.21	14.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	62	2.30	15.82	6.88	114.31	0.94	15.68	2	2	4.65	4.65	0.27	0.27	1.83	1.83	3.87	0.23
9	1,500	2,000	1,750	12	74	3.06	18.88	4.86	119.17	0.67	16.35	0	2	0.00	4.65	0.00	0.27	0.00	1.83	0.00	0.22
10	2,000	2,500	2,250	3	77	0.77	19.64	4.75	123.92	0.65	17.00	0	2	0.00	4.65	0.00	0.27	0.00	1.83	0.00	0.22
11	2,500	3,000	2,750	1	78	0.26	19.90	0.00	123.93	0.00	17.00	0	2	0.00	4.65	0.00	0.27	0.00	1.83	0.00	0.22
12	3,000	4,000	3,500	9	87	2.30	22.19	10.30	134.23	1.41	18.42	0	2	0.00	4.65	0.00	0.27	0.00	1.83	0.00	0.20
13	4,000	5,000	4,500	12	99	3.06	25.26	11.35	145.58	1.56	19.98	1	3	2.33	6.98	0.11	0.37	0.72	2.55	0.93	0.26
14	5,000	7,500	6,250	20	119	5.10	30.36	20.36	165.94	2.79	22.77	0	3	0.00	6.98	0.00	0.37	0.00	2.55	0.00	0.22
15	7,500	10,000	8,750	25	144	6.38	36.73	23.42	189.36	3.21	25.98	3	6	6.98	13.95	0.09	0.46	0.61	3.16	0.38	0.24
16	10,000	20,000	15,000	48	192	12.24	48.98	70.76	260.11	9.71	35.69	11	17	25.58	39.53	4.72	5.18	32.30	35.45	6.67	1.99
17	20,000	50,000	35,000	41	233	10.46	59.44	116.51	376.62	15.99	51.68	0	17	0.00	39.53	0.00	5.18	0.00	35.45	0.00	1.37
18	50,000	100,000	75,000	36	269	9.18	68.62	128.88	505.50	17.68	69.36	0	17	0.00	39.53	0.00	5.18	0.00	35.45	0.00	1.02
19	100,000	500,000	300,000	50	319	12.76	81.38	133.71	639.20	18.35	87.71	2	19	4.65	44.19	0.03	5.21	0.21	35.67	0.02	0.81
20	500,000	**UP**		73	392	18.62	100.00	89.59	728.79	12.29	100.00	24	43	55.81	100.00	9.40	14.60	64.33	100.00	10.49	2.00
				392				728.79				43				14.60				2.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2904 AERIAL RAILWAYS/ROPEWAYSFUNICULAR RAILWAYSCHAIRLIFTS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.85	3.85	0.07	0.07	0.62	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.85	7.69	0.50	0.43	4.20	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.85	11.54	1.13	1.55	9.46	13.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.85	15.38	0.03	1.53	0.22	12.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.85	19.23	0.25	1.78	2.10	14.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.85	23.08	0.25	2.03	2.10	17.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	3.85	26.92	0.20	2.23	1.68	18.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	3.85	30.77	1.84	4.07	15.47	34.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	3.85	34.62	0.39	4.46	3.24	37.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	3.85	38.46	0.69	5.14	5.77	43.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	3.85	42.31	0.00	5.14	0.00	43.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	14	11.54	53.85	0.41	5.55	3.40	46.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	20	23.08	76.92	1.49	7.03	12.48	59.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	21	3.85	80.77	2.65	4.39	22.23	36.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	22	3.85	84.62	0.93	3.46	7.77	29.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	23	3.85	88.46	0.18	3.64	1.53	30.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	26	11.54	100.00	8.27	11.91	69.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	26	0.00	100.00	0.00	11.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	26	0.00	100.00	0.00	11.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				26				11.91				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2905 **AIRPORT : HANGARS**

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	16.44	16.44	1.23	1.23	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	16	5.48	21.92	0.57	1.80	0.06	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	17	1.37	23.29	13.35	15.15	1.30	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	18	1.37	24.66	12.81	27.96	1.25	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	19	1.37	26.03	0.65	28.61	0.06	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	20	1.37	27.40	0.00	28.61	0.00	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	21	1.37	28.77	0.70	29.31	0.07	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	22	1.37	30.14	1.04	30.35	0.10	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	24	2.74	32.88	1.52	31.88	0.15	3.10	2	2	66.67	66.67	39.01	39.01	96.62	96.62	2558.41	122.37
10	2,000	2,500	2,250	1	25	1.37	34.25	3.79	35.67	0.37	3.47	0	2	0.00	66.67	0.00	39.01	0.00	96.62	0.00	109.37
11	2,500	3,000	2,750	7	32	9.59	43.84	9.12	44.78	0.89	4.36	0	2	0.00	66.67	0.00	39.01	0.00	96.62	0.00	87.10
12	3,000	4,000	3,500	4	36	5.48	49.32	6.21	50.99	0.60	4.96	0	2	0.00	66.67	0.00	39.01	0.00	96.62	0.00	76.49
13	4,000	5,000	4,500	1	37	1.37	50.68	5.03	56.02	0.49	5.45	0	2	0.00	66.67	0.00	39.01	0.00	96.62	0.00	69.63
14	5,000	7,500	6,250	1	38	1.37	52.05	10.40	66.42	1.01	6.46	0	2	0.00	66.67	0.00	39.01	0.00	96.62	0.00	58.73
15	7,500	10,000	8,750	1	39	1.37	53.42	11.28	77.70	1.10	7.56	0	2	0.00	66.67	0.00	39.01	0.00	96.62	0.00	50.20
16	10,000	20,000	15,000	5	44	6.85	60.27	39.89	117.60	3.88	11.44	0	2	0.00	66.67	0.00	39.01	0.00	96.62	0.00	33.17
17	20,000	50,000	35,000	5	49	6.85	67.12	63.80	181.40	6.21	17.65	0	2	0.00	66.67	0.00	39.01	0.00	96.62	0.00	21.50
18	50,000	100,000	75,000	10	59	13.70	80.82	630.86	812.26	61.37	79.01	1	3	33.33	100.00	1.36	40.37	3.38	100.00	0.22	4.97
19	100,000	500,000	300,000	10	69	13.70	94.52	151.19	963.45	14.71	93.72	0	3	0.00	100.00	0.00	40.37	0.00	100.00	0.00	4.19
20	500,000	**UP**		4	73	5.48	100.00	64.56	1,028.01	6.28	100.00	0	3	0.00	100.00	0.00	40.37	0.00	100.00	0.00	3.93
				73				1,028.01				3				40.37				3.93	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	8.57	8.57	19.07	19.07	15.94	15.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	2.86	11.43	0.13	18.93	0.11	15.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	2.86	14.29	0.26	19.19	0.22	16.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	2.86	17.14	0.41	19.60	0.34	16.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	2.86	20.00	0.44	20.04	0.37	16.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	2.86	22.86	0.76	20.80	0.64	17.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	2.86	25.71	2.33	23.13	1.95	19.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	2.86	28.57	10.48	33.62	8.76	28.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	2.86	31.43	3.45	30.16	2.88	25.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	2.86	34.29	4.87	35.03	4.07	29.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	2.86	37.14	0.10	35.14	0.09	29.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	2.86	40.00	0.10	35.24	0.08	29.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	16	5.71	45.71	10.83	46.07	9.05	38.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	17	2.86	48.57	7.78	38.29	6.50	32.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	20	8.57	57.14	2.11	40.39	1.76	33.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	22	5.71	62.86	28.57	11.82	23.88	9.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	27	14.29	77.14	28.60	40.42	23.90	33.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	33	17.14	94.29	71.62	112.04	59.85	93.63	4	4	100.00	100.00	49.71	49.71	100.00	100.00	69.41	44.37
19	100,000	500,000	300,000	2	35	5.71	100.00	7.62	119.66	6.37	100.00	0	4	0.00	100.00	0.00	49.71	0.00	100.00	0.00	41.55
20	500,000	**UP**		0	35	0.00	100.00	0.00	119.66	0.00	100.00	0	4	0.00	100.00	0.00	49.71	0.00	100.00	0.00	41.55
				35				119.66				4				49.71				41.55	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2907 **AIRPORT : AIRCRAFTS**

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

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

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	60	60	31.75	31.75	1.05	1.05	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	13	73	6.88	38.62	0.93	1.98	0.06	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	19	92	10.05	48.68	2.64	4.62	0.18	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	101	4.76	53.44	1.60	6.22	0.11	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	109	4.23	57.67	2.39	8.61	0.16	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	111	1.06	58.73	0.06	8.67	0.00	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	118	3.70	62.43	3.09	11.76	0.21	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	123	2.65	65.08	6.92	18.67	0.48	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	124	0.53	65.61	2.25	20.92	0.15	1.44	1	1	50.00	50.00	22.55	22.55	54.92	54.92	1002.56	107.77
10	2,000	2,500	2,250	1	125	0.53	66.14	2.26	23.18	0.16	1.59	0	1	0.00	50.00	0.00	22.55	0.00	54.92	0.00	97.27
11	2,500	3,000	2,750	3	128	1.59	67.72	9.64	32.82	0.66	2.26	1	2	50.00	100.00	18.51	41.05	45.08	100.00	192.03	125.09
12	3,000	4,000	3,500	2	130	1.06	68.78	6.80	39.62	0.47	2.72	0	2	0.00	100.00	0.00	41.05	0.00	100.00	0.00	103.63
13	4,000	5,000	4,500	1	131	0.53	69.31	9.40	49.02	0.65	3.37	0	2	0.00	100.00	0.00	41.05	0.00	100.00	0.00	83.75
14	5,000	7,500	6,250	1	132	0.53	69.84	11.24	60.26	0.77	4.14	0	2	0.00	100.00	0.00	41.05	0.00	100.00	0.00	68.13
15	7,500	10,000	8,750	1	133	0.53	70.37	9.60	69.86	0.66	4.80	0	2	0.00	100.00	0.00	41.05	0.00	100.00	0.00	58.76
16	10,000	20,000	15,000	3	136	1.59	71.96	29.42	99.28	2.02	6.82	0	2	0.00	100.00	0.00	41.05	0.00	100.00	0.00	41.35
17	20,000	50,000	35,000	11	147	5.82	77.78	95.09	194.37	6.54	13.36	0	2	0.00	100.00	0.00	41.05	0.00	100.00	0.00	21.12
18	50,000	100,000	75,000	6	153	3.17	80.95	1,078.67	1,273.03	74.14	87.50	0	2	0.00	100.00	0.00	41.05	0.00	100.00	0.00	3.22
19	100,000	500,000	300,000	15	168	7.94	88.89	50.14	1,323.17	3.45	90.95	0	2	0.00	100.00	0.00	41.05	0.00	100.00	0.00	3.10
20	500,000	**UP**		21	189	11.11	100.00	131.68	1,454.85	9.05	100.00	0	2	0.00	100.00	0.00	41.05	0.00	100.00	0.00	2.82
				189				1,454.85				2				41.05				2.82	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2909 **AIRPORT : OTHERS**

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	66	66	26.29	26.29	119.25	119.25	9.51	9.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	13	79	5.18	31.47	2.01	121.26	0.16	9.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	27	106	10.76	42.23	6.87	128.13	0.55	10.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	117	4.38	46.61	16.64	144.77	1.33	11.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	31	148	12.35	58.96	14.85	159.62	1.18	12.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	160	4.78	63.75	6.73	166.35	0.54	13.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	22	182	8.76	72.51	13.61	179.96	1.08	14.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	17	199	6.77	79.28	14.87	194.83	1.19	15.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	13	212	5.18	84.46	12.10	206.93	0.96	16.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	213	0.40	84.86	1.51	208.45	0.12	16.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	214	0.40	85.26	0.87	209.31	0.07	16.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	218	1.59	86.85	10.62	219.93	0.85	17.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	223	1.99	88.84	14.31	234.24	1.14	18.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	225	0.80	89.64	4.61	238.85	0.37	19.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	226	0.40	90.04	7.41	246.27	0.59	19.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	229	1.20	91.24	59.82	306.09	4.77	24.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	233	1.59	92.83	11.30	317.39	0.90	25.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	242	3.59	96.41	55.90	373.29	4.46	29.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	247	1.99	98.41	832.45	1,205.74	66.36	96.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		4	251	1.59	100.00	48.80	1,254.54	3.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				251				1,254.54				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 291 CONSTRUCTION FIRMS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	6.67	6.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	6.67	13.33	0.99	0.99	3.72	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	6.67	20.00	1.02	2.01	3.83	7.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	6.67	26.67	0.22	2.22	0.81	8.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	6.67	33.33	0.74	2.96	2.76	11.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	6.67	40.00	0.90	3.87	3.40	14.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	6.67	46.67	4.24	8.11	15.94	30.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	6.67	53.33	0.00	8.11	0.00	30.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	11	20.00	73.33	3.59	11.70	13.48	43.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	6.67	80.00	1.20	12.90	4.51	48.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	6.67	86.67	5.05	17.95	18.96	67.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	6.67	93.33	2.43	20.37	9.11	76.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	6.67	100.00	6.25	26.62	23.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	15	0.00	100.00	0.00	26.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	15	0.00	100.00	0.00	26.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	26.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	26.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	26.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	26.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	15	0.00	100.00	0.00	26.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				15				26.62				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2911 CONSTRUCTION FIRM ROAD CONSTRUCTION AND CONSTRUCTION SITES

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	5.17	5.17	4.44	4.44	1.40	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	0.86	6.03	0.36	4.80	0.11	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	18	9.48	15.52	2.27	7.07	0.71	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	20	1.72	17.24	1.18	8.25	0.37	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	31	9.48	26.72	2.72	10.97	0.85	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	39	6.90	33.62	17.84	28.81	5.61	9.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	49	8.62	42.24	11.02	39.82	3.46	12.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	60	9.48	51.72	11.00	50.82	3.46	15.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	15	75	12.93	64.66	40.24	91.07	12.65	28.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	83	6.90	71.55	33.34	124.41	10.48	39.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	87	3.45	75.00	20.66	145.06	6.49	45.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	95	6.90	81.90	20.27	165.33	6.37	51.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	98	2.59	84.48	14.87	180.21	4.67	56.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	103	4.31	88.79	43.91	224.11	13.80	70.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	108	4.31	93.10	27.44	251.55	8.62	79.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	110	1.72	94.83	40.74	292.29	12.81	91.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	113	2.59	97.41	17.70	309.99	5.56	97.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	114	0.86	98.28	0.14	310.14	0.05	97.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	115	0.86	99.14	4.29	314.43	1.35	98.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		1	116	0.86	100.00	3.75	318.18	1.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				116				318.18				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2912 CRANESEXCAVATORSELEVATORSROAD BUILDING MACHINES EXCLUDING

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	10.53	10.53	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	2.63	13.16	0.51	0.51	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	2.63	15.79	0.10	0.61	0.03	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	2.63	18.42	0.01	0.62	0.00	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	2.63	21.05	0.70	1.33	0.18	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	2.63	23.68	0.72	2.05	0.19	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	11	5.26	28.95	1.33	3.38	0.35	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	2.63	31.58	1.37	4.75	0.36	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	14	5.26	36.84	3.95	8.70	1.04	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	15	2.63	39.47	8.61	17.30	2.26	4.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	17	5.26	44.74	3.49	20.80	0.92	5.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	20	7.89	52.63	9.53	30.33	2.50	7.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	22	5.26	57.89	11.65	41.98	3.06	11.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	27	13.16	71.05	6.06	48.04	1.59	12.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	29	5.26	76.32	16.75	64.80	4.40	17.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	32	7.89	84.21	23.22	41.58	6.09	10.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	36	10.53	94.74	16.81	58.39	4.41	15.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	37	2.63	97.37	185.34	243.73	48.65	63.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	38	2.63	100.00	137.28	381.01	36.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	38	0.00	100.00	0.00	381.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				38				381.01				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2913 TAR SPRAYERS AND ROAD SURFACING PLANTS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	13.33	13.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	6.67	20.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	6.67	26.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	6.67	33.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	6.67	40.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	6.67	46.67	1.28	1.28	6.36	6.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	6.67	53.33	1.77	3.06	8.79	15.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	11	20.00	73.33	0.01	3.06	0.03	15.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	6.67	80.00	6.55	9.61	32.48	47.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	6.67	86.67	9.04	18.66	44.84	92.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	6.67	93.33	0.00	18.66	0.00	92.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	6.67	100.00	1.51	20.17	7.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	15	0.00	100.00	0.00	20.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	15	0.00	100.00	0.00	20.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	15	0.00	100.00	0.00	20.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	20.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	20.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	20.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	20.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	15	0.00	100.00	0.00	20.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					15				20.17				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2914 OTHERS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	12.96	12.96	42.70	42.70	13.35	13.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	8	1.85	14.81	0.17	42.87	0.05	13.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	9	1.85	16.67	1.51	44.38	0.47	13.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	1.85	18.52	0.73	45.10	0.23	14.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	11	1.85	20.37	1.58	46.69	0.49	14.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	12	1.85	22.22	1.34	48.02	0.42	15.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	21	16.67	38.89	6.92	54.95	2.16	17.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	29	14.81	53.70	13.62	68.57	4.26	21.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	30	1.85	55.56	2.54	71.11	0.79	22.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	35	9.26	64.81	1.46	72.57	0.46	22.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	37	3.70	68.52	5.24	77.80	1.64	24.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	38	1.85	70.37	4.58	82.38	1.43	25.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	40	3.70	74.07	10.90	93.28	3.41	29.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	41	1.85	75.93	6.02	99.30	1.88	31.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	44	5.56	81.48	32.90	132.20	10.29	41.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	53	16.67	98.15	186.46	318.66	58.30	99.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	54	1.85	100.00	1.15	319.81	0.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	54	0.00	100.00	0.00	319.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	54	0.00	100.00	0.00	319.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	54	0.00	100.00	0.00	319.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					54				319.81				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2915 WELDING PLANTS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	311	311	13.07	13.07	519.83	519.83	6.71	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	187	498	7.86	20.93	58.57	578.40	0.76	7.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	269	767	11.31	32.24	149.31	727.71	1.93	9.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	182	949	7.65	39.89	214.45	942.16	2.77	12.17	1	1	50.00	50.00	9.62	9.62	23.87	23.87	4.48	1.02
5	300	500	400	243	1,192	10.21	50.11	351.92	1,294.07	4.55	16.71	0	1	0.00	50.00	0.00	9.62	0.00	23.87	0.00	0.74
6	500	750	625	201	1,393	8.45	58.55	353.50	1,647.57	4.57	21.28	0	1	0.00	50.00	0.00	9.62	0.00	23.87	0.00	0.58
7	750	1,000	875	193	1,586	8.11	66.67	389.25	2,036.82	5.03	26.31	0	1	0.00	50.00	0.00	9.62	0.00	23.87	0.00	0.47
8	1,000	1,500	1,250	146	1,732	6.14	72.80	481.70	2,518.52	6.22	32.53	1	2	50.00	100.00	30.68	40.29	76.13	100.00	6.37	1.60
9	1,500	2,000	1,750	101	1,833	4.25	77.05	1,103.75	1,414.77	14.26	18.27	0	2	0.00	100.00	0.00	40.29	0.00	100.00	0.00	2.85
10	2,000	2,500	2,250	66	1,899	2.77	79.82	386.92	1,801.69	5.00	23.27	0	2	0.00	100.00	0.00	40.29	0.00	100.00	0.00	2.24
11	2,500	3,000	2,750	56	1,955	2.35	82.18	335.40	2,137.09	4.33	27.60	0	2	0.00	100.00	0.00	40.29	0.00	100.00	0.00	1.89
12	3,000	4,000	3,500	89	2,044	3.74	85.92	629.46	2,766.55	8.13	35.73	0	2	0.00	100.00	0.00	40.29	0.00	100.00	0.00	1.46
13	4,000	5,000	4,500	31	2,075	1.30	87.22	300.98	3,067.53	3.89	39.62	0	2	0.00	100.00	0.00	40.29	0.00	100.00	0.00	1.31
14	5,000	7,500	6,250	112	2,187	4.71	91.93	1,222.41	4,289.94	15.79	55.41	0	2	0.00	100.00	0.00	40.29	0.00	100.00	0.00	0.94
15	7,500	10,000	8,750	28	2,215	1.18	93.11	511.18	4,801.12	6.60	62.01	0	2	0.00	100.00	0.00	40.29	0.00	100.00	0.00	0.84
16	10,000	20,000	15,000	69	2,284	2.90	96.01	1,224.81	6,025.93	15.82	77.83	0	2	0.00	100.00	0.00	40.29	0.00	100.00	0.00	0.67
17	20,000	50,000	35,000	33	2,317	1.39	97.39	324.88	6,350.81	4.20	82.02	0	2	0.00	100.00	0.00	40.29	0.00	100.00	0.00	0.63
18	50,000	100,000	75,000	27	2,344	1.13	98.53	246.70	6,597.51	3.19	85.21	0	2	0.00	100.00	0.00	40.29	0.00	100.00	0.00	0.61
19	100,000	500,000	300,000	25	2,369	1.05	99.58	87.31	6,684.82	1.13	86.34	0	2	0.00	100.00	0.00	40.29	0.00	100.00	0.00	0.60
20	500,000	**UP**		10	2,379	0.42	100.00	1,058.01	7,742.83	13.66	100.00	0	2	0.00	100.00	0.00	40.29	0.00	100.00	0.00	0.52
					2,379				7,742.83				2				40.29				0.52

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19	19	33.33	33.33	6.13	6.13	3.69	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	24	8.77	42.11	0.66	6.79	0.40	4.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	29	8.77	50.88	1.20	7.99	0.72	4.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	33	7.02	57.89	1.95	9.94	1.17	5.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	37	7.02	64.91	2.87	12.80	1.72	7.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	39	3.51	68.42	3.22	16.02	1.94	9.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	43	7.02	75.44	11.76	27.78	7.07	16.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	46	5.26	80.70	6.17	33.95	3.71	20.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	48	3.51	84.21	9.35	43.30	5.62	26.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	49	1.75	85.96	7.83	51.13	4.71	30.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	50	1.75	87.72	2.70	53.84	1.62	32.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	51	1.75	89.47	12.70	66.54	7.63	39.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	52	1.75	91.23	12.69	79.23	7.63	47.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	53	1.75	92.98	13.68	92.91	8.22	55.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	55	3.51	96.49	34.42	127.33	20.68	76.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	57	3.51	100.00	39.07	166.40	23.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	57	0.00	100.00	0.00	166.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	57	0.00	100.00	0.00	166.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	57	0.00	100.00	0.00	166.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	57	0.00	100.00	0.00	166.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				57				166.40				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 29152 ACETYLENE (KARBIT) WELDING PLANTS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	4.17	4.17	0.24	0.24	0.80	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	5	16.67	20.83	0.70	0.94	2.39	3.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	10	20.83	41.67	3.18	4.13	10.78	13.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	15	20.83	62.50	2.22	6.35	7.53	21.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	18	12.50	75.00	3.31	9.66	11.21	32.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	19	4.17	79.17	1.43	11.09	4.84	37.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	20	4.17	83.33	2.72	13.81	9.19	46.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	22	8.33	91.67	5.76	19.57	19.51	66.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	23	4.17	95.83	4.12	23.69	13.94	80.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	24	4.17	100.00	5.85	29.53	19.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	24	0.00	100.00	0.00	29.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	24	0.00	100.00	0.00	29.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	24	0.00	100.00	0.00	29.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	24	0.00	100.00	0.00	29.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	24	0.00	100.00	0.00	29.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	24	0.00	100.00	0.00	29.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	24	0.00	100.00	0.00	29.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	24	0.00	100.00	0.00	29.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	24	0.00	100.00	0.00	29.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	24	0.00	100.00	0.00	29.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				24				29.53				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 292 MASS COMMUNICATION

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	14.63	14.63	0.02	0.02	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	10	9.76	24.39	0.15	0.18	0.32	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	12	4.88	29.27	0.02	0.20	0.05	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	13	2.44	31.71	0.00	0.20	0.00	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	17	9.76	41.46	0.14	0.34	0.30	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	23	14.63	56.10	4.46	4.80	9.27	9.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	25	4.88	60.98	2.62	7.43	5.45	15.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	26	2.44	63.41	0.73	8.15	1.51	16.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	27	2.44	65.85	1.04	9.20	2.17	19.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	32	12.20	78.05	3.24	12.44	6.74	25.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	34	4.88	82.93	0.40	12.84	0.83	26.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	36	4.88	87.80	0.58	13.42	1.21	27.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	37	2.44	90.24	4.35	17.78	9.05	36.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	39	4.88	95.12	1.09	18.87	2.27	39.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	40	2.44	97.56	16.46	35.33	34.22	73.44	20	20	100.00	100.00	18.48	18.48	100.00	100.00	112.27	52.32
16	10,000	20,000	15,000	1	41	2.44	100.00	12.78	48.11	26.56	100.00	0	20	0.00	100.00	0.00	18.48	0.00	100.00	0.00	38.42
17	20,000	50,000	35,000	0	41	0.00	100.00	0.00	48.11	0.00	100.00	0	20	0.00	100.00	0.00	18.48	0.00	100.00	0.00	38.42
18	50,000	100,000	75,000	0	41	0.00	100.00	0.00	48.11	0.00	100.00	0	20	0.00	100.00	0.00	18.48	0.00	100.00	0.00	38.42
19	100,000	500,000	300,000	0	41	0.00	100.00	0.00	48.11	0.00	100.00	0	20	0.00	100.00	0.00	18.48	0.00	100.00	0.00	38.42
20	500,000	**UP**		0	41	0.00	100.00	0.00	48.11	0.00	100.00	0	20	0.00	100.00	0.00	18.48	0.00	100.00	0.00	38.42
				41				48.11				20				18.48				38.42	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2921 FILM TELEVISION AND RECORDING ON MAGNETIC TAPE STUDIOS

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	3.47	3.47	1.32	1.32	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	11	4.17	7.64	0.11	1.43	0.01	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	25	9.72	17.36	1.39	2.82	0.15	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	36	7.64	25.00	3.25	6.07	0.35	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	47	7.64	32.64	7.07	13.14	0.75	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	53	4.17	36.81	6.95	20.09	0.74	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	66	9.03	45.83	14.65	34.74	1.56	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	20	86	13.89	59.72	39.78	74.51	4.23	7.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	14	100	9.72	69.44	22.15	96.66	2.35	10.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	102	1.39	70.83	12.30	108.96	1.31	11.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	112	6.94	77.78	36.84	145.80	3.91	15.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	118	4.17	81.94	26.75	172.55	2.84	18.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	120	1.39	83.33	7.06	179.61	0.75	19.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	121	0.69	84.03	0.60	180.21	0.06	19.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	122	0.69	84.72	1.92	182.13	0.20	19.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	127	3.47	88.19	24.03	206.17	2.55	21.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	136	6.25	94.44	652.55	858.72	69.34	91.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	138	1.39	95.83	6.38	865.10	0.68	91.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	144	4.17	100.00	76.06	941.15	8.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	144	0.00	100.00	0.00	941.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					144				941.15				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2922 FILM REPRODUCTION (PRINTS) AND PHOTO TREATMENT

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	25	25	9.09	9.09	23.16	23.16	5.22	5.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	32	2.55	11.64	1.96	25.12	0.44	5.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	23	55	8.36	20.00	7.41	32.53	1.67	7.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	19	74	6.91	26.91	10.77	43.29	2.43	9.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	90	5.82	32.73	7.76	51.06	1.75	11.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	30	120	10.91	43.64	19.53	70.59	4.40	15.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	38	158	13.82	57.45	27.49	98.07	6.20	22.11	1	1	100.00	100.00	3.61	3.61	100.00	100.00	13.12	3.68
8	1,000	1,500	1,250	39	197	14.18	71.64	54.63	152.70	12.32	34.43	0	1	0.00	100.00	0.00	3.61	0.00	100.00	0.00	2.36
9	1,500	2,000	1,750	11	208	4.00	75.64	25.99	178.69	5.86	40.29	0	1	0.00	100.00	0.00	3.61	0.00	100.00	0.00	2.02
10	2,000	2,500	2,250	10	218	3.64	79.27	15.63	194.32	3.52	43.82	0	1	0.00	100.00	0.00	3.61	0.00	100.00	0.00	1.86
11	2,500	3,000	2,750	13	231	4.73	84.00	40.76	235.08	9.19	53.01	0	1	0.00	100.00	0.00	3.61	0.00	100.00	0.00	1.53
12	3,000	4,000	3,500	13	244	4.73	88.73	44.05	279.13	9.93	62.94	0	1	0.00	100.00	0.00	3.61	0.00	100.00	0.00	1.29
13	4,000	5,000	4,500	4	248	1.45	90.18	17.15	296.29	3.87	66.81	0	1	0.00	100.00	0.00	3.61	0.00	100.00	0.00	1.22
14	5,000	7,500	6,250	13	261	4.73	94.91	78.92	375.20	17.79	84.60	0	1	0.00	100.00	0.00	3.61	0.00	100.00	0.00	0.96
15	7,500	10,000	8,750	8	269	2.91	97.82	40.24	415.44	9.07	93.68	0	1	0.00	100.00	0.00	3.61	0.00	100.00	0.00	0.87
16	10,000	20,000	15,000	1	270	0.36	98.18	2.96	418.41	0.67	94.35	0	1	0.00	100.00	0.00	3.61	0.00	100.00	0.00	0.86
17	20,000	50,000	35,000	4	274	1.45	99.64	20.93	439.34	4.72	99.07	0	1	0.00	100.00	0.00	3.61	0.00	100.00	0.00	0.82
18	50,000	100,000	75,000	1	275	0.36	100.00	4.14	443.48	0.93	100.00	0	1	0.00	100.00	0.00	3.61	0.00	100.00	0.00	0.81
19	100,000	500,000	300,000	0	275	0.00	100.00	0.00	443.48	0.00	100.00	0	1	0.00	100.00	0.00	3.61	0.00	100.00	0.00	0.81
20	500,000	**UP**		0	275	0.00	100.00	0.00	443.48	0.00	100.00	0	1	0.00	100.00	0.00	3.61	0.00	100.00	0.00	0.81
					275				443.48				1				3.61				0.81

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2923 CINEMAS ASSEMBLY ROOMS AND CONCERT HALLS

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	4.55	4.55	0.33	0.33	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	1.14	5.68	0.03	0.37	0.01	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	9	4.55	10.23	0.16	0.53	0.05	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	1.14	11.36	0.88	1.41	0.30	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	13	3.41	14.77	1.62	3.03	0.55	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	15	2.27	17.05	1.43	4.46	0.49	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	17	2.27	19.32	0.32	4.78	0.11	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	19	2.27	21.59	2.37	7.15	0.80	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	20	1.14	22.73	1.32	8.48	0.45	2.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	21	1.14	23.86	1.97	10.44	0.67	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	23	2.27	26.14	4.57	15.01	1.55	5.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	25	2.27	28.41	1.87	16.88	0.63	5.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	26	1.14	29.55	10.72	27.61	3.63	9.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	27	1.14	30.68	1.22	28.82	0.41	9.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	13	40	14.77	45.45	23.84	52.66	8.08	17.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	48	9.09	54.55	64.98	117.64	22.02	39.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	24	72	27.27	81.82	168.72	286.36	57.17	97.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	78	6.82	88.64	4.45	290.80	1.51	98.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	10	88	11.36	100.00	4.33	295.13	1.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	88	0.00	100.00	0.00	295.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					88				295.13				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2924 THEATRES VARIETY THEATRES AND CIRCUSES HOUSED IN PERMANENT

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	46.88	46.88	1.78	1.78	5.03	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	16	3.13	50.00	0.11	1.89	0.30	5.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	19	9.38	59.38	1.20	3.09	3.39	8.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	21	6.25	65.63	0.49	3.58	1.38	10.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	22	3.13	68.75	0.40	3.98	1.11	11.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	23	3.13	71.88	0.86	4.84	2.43	13.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	24	3.13	75.00	0.00	4.84	0.00	13.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	25	3.13	78.13	0.00	4.84	0.00	13.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	26	3.13	81.25	4.31	9.15	12.14	25.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	27	3.13	84.38	6.81	15.96	19.19	44.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	28	3.13	87.50	0.00	15.96	0.00	44.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	29	3.13	90.63	6.66	22.62	18.76	63.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	30	3.13	93.75	0.00	22.62	0.00	63.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	31	3.13	96.88	0.00	22.62	0.00	63.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	32	3.13	100.00	12.88	35.49	36.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	32	0.00	100.00	0.00	35.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	32	0.00	100.00	0.00	35.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	32	0.00	100.00	0.00	35.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	32	0.00	100.00	0.00	35.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	32	0.00	100.00	0.00	35.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					32				35.49				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.00	5.00	0.14	0.14	0.98	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.00	10.00	0.17	0.31	1.19	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.00	15.00	0.17	0.47	1.19	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	6	15.00	30.00	0.72	1.19	5.10	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	8	10.00	40.00	0.66	1.85	4.67	13.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	15	35.00	75.00	9.82	11.67	69.72	82.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	16	5.00	80.00	0.37	12.05	2.66	85.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	17	5.00	85.00	0.34	12.39	2.41	87.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	18	5.00	90.00	0.57	12.95	4.02	91.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	19	5.00	95.00	0.57	13.52	4.02	95.98	3	3	100.00	100.00	0.26	0.26	100.00	100.00	46.22	1.94
12	3,000	4,000	3,500	1	20	5.00	100.00	0.57	14.09	4.02	100.00	0	3	0.00	100.00	0.00	0.26	0.00	100.00	0.00	1.86
13	4,000	5,000	4,500	0	20	0.00	100.00	0.00	14.09	0.00	100.00	0	3	0.00	100.00	0.00	0.26	0.00	100.00	0.00	1.86
14	5,000	7,500	6,250	0	20	0.00	100.00	0.00	14.09	0.00	100.00	0	3	0.00	100.00	0.00	0.26	0.00	100.00	0.00	1.86
15	7,500	10,000	8,750	0	20	0.00	100.00	0.00	14.09	0.00	100.00	0	3	0.00	100.00	0.00	0.26	0.00	100.00	0.00	1.86
16	10,000	20,000	15,000	0	20	0.00	100.00	0.00	14.09	0.00	100.00	0	3	0.00	100.00	0.00	0.26	0.00	100.00	0.00	1.86
17	20,000	50,000	35,000	0	20	0.00	100.00	0.00	14.09	0.00	100.00	0	3	0.00	100.00	0.00	0.26	0.00	100.00	0.00	1.86
18	50,000	100,000	75,000	0	20	0.00	100.00	0.00	14.09	0.00	100.00	0	3	0.00	100.00	0.00	0.26	0.00	100.00	0.00	1.86
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	14.09	0.00	100.00	0	3	0.00	100.00	0.00	0.26	0.00	100.00	0.00	1.86
20	500,000	**UP**		0	20	0.00	100.00	0.00	14.09	0.00	100.00	0	3	0.00	100.00	0.00	0.26	0.00	100.00	0.00	1.86
				20				14.09				3				0.26				1.86	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2926 OTHERS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	77	77	20.81	20.81	43.54	43.54	10.77	10.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	25	102	6.76	27.57	4.97	48.50	1.23	12.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	42	144	11.35	38.92	18.75	67.26	4.64	16.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	29	173	7.84	46.76	14.75	82.01	3.65	20.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	70	243	18.92	65.68	28.92	110.93	7.16	27.45	1	1	50.00	50.00	8.55	8.55	44.33	44.33	29.56	7.71
6	500	750	625	32	275	8.65	74.32	21.10	132.04	5.22	32.68	1	2	50.00	100.00	10.74	19.29	55.67	100.00	50.87	14.61
7	750	1,000	875	25	300	6.76	81.08	57.41	189.45	14.21	46.88	0	2	0.00	100.00	0.00	19.29	0.00	100.00	0.00	10.18
8	1,000	1,500	1,250	8	308	2.16	83.24	10.93	200.38	2.71	49.59	0	2	0.00	100.00	0.00	19.29	0.00	100.00	0.00	9.62
9	1,500	2,000	1,750	8	316	2.16	85.41	64.19	264.57	15.89	65.48	0	2	0.00	100.00	0.00	19.29	0.00	100.00	0.00	7.29
10	2,000	2,500	2,250	8	324	2.16	87.57	9.54	274.11	2.36	67.84	0	2	0.00	100.00	0.00	19.29	0.00	100.00	0.00	7.04
11	2,500	3,000	2,750	5	329	1.35	88.92	17.15	291.26	4.24	72.08	0	2	0.00	100.00	0.00	19.29	0.00	100.00	0.00	6.62
12	3,000	4,000	3,500	7	336	1.89	90.81	25.73	316.99	6.37	78.45	0	2	0.00	100.00	0.00	19.29	0.00	100.00	0.00	6.08
13	4,000	5,000	4,500	7	343	1.89	92.70	3.67	320.66	0.91	79.36	0	2	0.00	100.00	0.00	19.29	0.00	100.00	0.00	6.01
14	5,000	7,500	6,250	6	349	1.62	94.32	21.74	342.40	5.38	84.74	0	2	0.00	100.00	0.00	19.29	0.00	100.00	0.00	5.63
15	7,500	10,000	8,750	6	355	1.62	95.95	18.86	361.26	4.67	89.40	0	2	0.00	100.00	0.00	19.29	0.00	100.00	0.00	5.34
16	10,000	20,000	15,000	6	361	1.62	97.57	9.77	371.03	2.42	91.82	0	2	0.00	100.00	0.00	19.29	0.00	100.00	0.00	5.20
17	20,000	50,000	35,000	2	363	0.54	98.11	29.31	400.34	7.25	99.07	0	2	0.00	100.00	0.00	19.29	0.00	100.00	0.00	4.82
18	50,000	100,000	75,000	5	368	1.35	99.46	0.00	400.34	0.00	99.07	0	2	0.00	100.00	0.00	19.29	0.00	100.00	0.00	4.82
19	100,000	500,000	300,000	1	369	0.27	99.73	2.00	402.34	0.49	99.57	0	2	0.00	100.00	0.00	19.29	0.00	100.00	0.00	4.79
20	500,000	**UP**		1	370	0.27	100.00	1.74	404.07	0.43	100.00	0	2	0.00	100.00	0.00	19.29	0.00	100.00	0.00	4.77
				370				404.07				2				19.29				4.77	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2927 RADIO BROADCASTING TELEVISION BROADCASTING & RELAY STATIONS

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19,716	19,716	16.54	16.54	339.03	339.03	1.46	1.46	13	13	3.24	3.24	94.45	94.45	2.70	2.70	27.86	27.86
2	50	100	75	18,678	38,394	15.66	32.20	864.22	1,203.25	3.72	5.18	28	41	6.98	10.22	140.91	235.36	4.04	6.74	16.31	19.56
3	100	200	150	25,016	63,410	20.98	53.18	2,220.76	3,424.01	9.55	14.73	58	99	14.46	24.69	205.73	441.09	5.89	12.63	9.26	12.88
4	200	300	250	5,921	69,331	4.97	58.15	549.62	3,973.63	2.36	17.09	17	116	4.24	28.93	154.91	596.00	4.44	17.07	28.19	15.00
5	300	500	400	13,778	83,109	11.56	69.70	3,902.93	7,876.56	16.79	33.88	102	218	25.44	54.36	428.23	1,024.23	12.26	29.33	10.97	13.00
6	500	750	625	12,731	95,840	10.68	80.38	4,923.41	12,799.97	21.18	55.06	62	280	15.46	69.83	469.29	1,493.52	13.44	42.77	9.53	11.67
7	750	1,000	875	9,987	105,827	8.38	88.75	4,333.57	17,133.54	18.64	73.70	51	331	12.72	82.54	395.72	1,889.24	11.33	54.11	9.13	11.03
8	1,000	1,500	1,250	6,230	112,057	5.22	93.98	1,701.62	18,835.16	7.32	81.02	3	334	0.75	83.29	49.75	1,938.99	1.42	55.53	2.92	10.29
9	1,500	2,000	1,750	2,731	114,788	2.29	96.27	771.92	19,607.08	3.32	84.34	5	339	1.25	84.54	433.26	2,372.26	12.41	67.94	56.13	12.10
10	2,000	2,500	2,250	1,189	115,977	1.00	97.27	417.98	20,025.06	1.80	86.13	0	339	0.00	84.54	0.00	2,372.26	0.00	67.94	0.00	11.85
11	2,500	3,000	2,750	381	116,358	0.32	97.59	154.49	20,179.55	0.66	86.80	0	339	0.00	84.54	0.00	2,372.26	0.00	67.94	0.00	11.76
12	3,000	4,000	3,500	522	116,880	0.44	98.02	327.99	20,507.54	1.41	88.21	0	339	0.00	84.54	0.00	2,372.26	0.00	67.94	0.00	11.57
13	4,000	5,000	4,500	372	117,252	0.31	98.34	254.96	20,762.50	1.10	89.31	4	343	1.00	85.54	426.40	2,798.65	12.21	80.15	167.24	13.48
14	5,000	7,500	6,250	498	117,750	0.42	98.75	298.19	21,060.69	1.28	90.59	0	343	0.00	85.54	0.00	2,798.65	0.00	80.15	0.00	13.29
15	7,500	10,000	8,750	284	118,034	0.24	98.99	198.38	21,259.07	0.85	91.44	0	343	0.00	85.54	0.00	2,798.65	0.00	80.15	0.00	13.16
16	10,000	20,000	15,000	382	118,416	0.32	99.31	440.68	21,699.75	1.90	93.34	6	349	1.50	87.03	636.73	3,435.38	18.24	98.39	144.49	15.83
17	20,000	50,000	35,000	461	118,877	0.39	99.70	832.99	22,532.74	3.58	96.92	0	349	0.00	87.03	0.00	3,435.38	0.00	98.39	0.00	15.25
18	50,000	100,000	75,000	141	119,018	0.12	99.82	7.56	22,525.18	0.03	96.89	22	371	5.49	92.52	33.87	3,469.25	0.97	99.36	447.73	15.40
19	100,000	500,000	300,000	185	119,203	0.16	99.97	305.82	22,831.00	1.32	98.20	16	387	3.99	96.51	3.53	3,472.78	0.10	99.46	1.15	15.21
20	500,000	**UP**		34	119,237	0.03	100.00	417.98	23,248.97	1.80	100.00	14	401	3.49	100.00	18.92	3,491.69	0.54	100.00	4.53	15.02
					119,237				23,248.97				401				3,491.69				15.02

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	43	43	9.17	9.17	15.47	15.47	5.71	5.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	25	68	5.33	14.50	3.10	18.57	1.14	6.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	75	143	15.99	30.49	16.98	35.55	6.26	13.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	70	213	14.93	45.42	13.03	48.59	4.81	17.92	1	1	33.33	33.33	124.12	124.12	80.03	80.03	952.38	255.46
5	300	500	400	93	306	19.83	65.25	46.05	94.63	16.98	34.90	0	1	0.00	33.33	0.00	124.12	0.00	80.03	0.00	131.16
6	500	750	625	60	366	12.79	78.04	42.89	137.53	15.82	50.71	1	2	33.33	66.67	13.29	137.41	8.57	88.60	30.99	99.92
7	750	1,000	875	42	408	8.96	86.99	37.36	174.89	13.78	64.49	1	3	33.33	100.00	17.68	155.09	11.40	100.00	47.32	88.68
8	1,000	1,500	1,250	25	433	5.33	92.32	23.23	198.12	8.57	73.05	0	3	0.00	100.00	0.00	155.09	0.00	100.00	0.00	78.28
9	1,500	2,000	1,750	14	447	2.99	95.31	17.03	215.15	6.28	79.34	0	3	0.00	100.00	0.00	155.09	0.00	100.00	0.00	72.09
10	2,000	2,500	2,250	2	449	0.43	95.74	2.30	217.45	0.85	80.18	0	3	0.00	100.00	0.00	155.09	0.00	100.00	0.00	71.32
11	2,500	3,000	2,750	3	452	0.64	96.38	0.95	218.40	0.35	80.53	0	3	0.00	100.00	0.00	155.09	0.00	100.00	0.00	71.01
12	3,000	4,000	3,500	5	457	1.07	97.44	11.47	229.87	4.23	84.76	0	3	0.00	100.00	0.00	155.09	0.00	100.00	0.00	67.47
13	4,000	5,000	4,500	1	458	0.21	97.65	2.27	232.14	0.84	85.60	0	3	0.00	100.00	0.00	155.09	0.00	100.00	0.00	66.81
14	5,000	7,500	6,250	1	459	0.21	97.87	3.37	235.52	1.24	86.85	0	3	0.00	100.00	0.00	155.09	0.00	100.00	0.00	65.85
15	7,500	10,000	8,750	1	460	0.21	98.08	2.05	237.56	0.75	87.60	0	3	0.00	100.00	0.00	155.09	0.00	100.00	0.00	65.28
16	10,000	20,000	15,000	7	467	1.49	99.57	17.07	254.64	6.30	93.90	0	3	0.00	100.00	0.00	155.09	0.00	100.00	0.00	60.91
17	20,000	50,000	35,000	1	468	0.21	99.79	0.00	254.64	0.00	93.90	0	3	0.00	100.00	0.00	155.09	0.00	100.00	0.00	60.91
18	50,000	100,000	75,000	1	469	0.21	100.00	16.55	271.19	6.10	100.00	0	3	0.00	100.00	0.00	155.09	0.00	100.00	0.00	57.19
19	100,000	500,000	300,000	0	469	0.00	100.00	0.00	271.19	0.00	100.00	0	3	0.00	100.00	0.00	155.09	0.00	100.00	0.00	57.19
20	500,000	**UP**		0	469	0.00	100.00	0.00	271.19	0.00	100.00	0	3	0.00	100.00	0.00	155.09	0.00	100.00	0.00	57.19
					469				271.19				3				155.09				57.19

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2929 TELECOMMUNICATION

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,826	3,826	3.72	3.72	54.15	54.15	0.36	0.36	2	2	0.43	0.43	28.01	28.01	0.81	0.81	51.73	51.73
2	50	100	75	12,594	16,420	12.24	15.96	425.78	479.93	2.83	3.19	14	16	3.02	3.45	116.12	144.13	3.37	4.18	27.27	30.03
3	100	200	150	32,435	48,855	31.52	47.47	2,242.96	2,722.89	14.90	18.08	123	139	26.51	29.96	1,323.92	1,468.06	38.40	42.58	59.03	53.92
4	200	300	250	18,540	67,395	18.02	65.49	2,447.32	5,170.21	16.25	34.34	70	209	15.09	45.04	323.42	1,791.48	9.38	51.95	13.22	34.65
5	300	500	400	25,879	93,274	25.15	90.64	4,153.93	9,324.14	27.59	61.92	44	253	9.48	54.53	207.65	1,999.13	6.02	57.98	5.00	21.44
6	500	750	625	3,083	96,357	3.00	93.64	748.02	10,072.16	4.97	66.89	4	257	0.86	55.39	6.88	2,006.01	0.20	58.18	0.92	19.92
7	750	1,000	875	3,789	100,146	3.68	97.32	1,111.53	11,183.69	7.38	74.27	0	257	0.00	55.39	0.00	2,006.01	0.00	58.18	0.00	17.94
8	1,000	1,500	1,250	1,447	101,593	1.41	98.72	671.90	11,855.59	4.46	78.74	3	260	0.65	56.03	27.02	2,033.03	0.78	58.96	4.02	17.15
9	1,500	2,000	1,750	358	101,951	0.35	99.07	221.60	12,077.19	1.47	80.21	5	265	1.08	57.11	19.48	2,052.51	0.56	59.52	8.79	16.99
10	2,000	2,500	2,250	117	102,068	0.11	99.18	92.15	12,169.33	0.61	80.82	1	266	0.22	57.33	5.89	2,058.40	0.17	59.70	6.39	16.91
11	2,500	3,000	2,750	133	102,201	0.13	99.31	136.97	12,306.30	0.91	81.73	7	273	1.51	58.84	33.72	2,092.12	0.98	60.67	24.62	17.00
12	3,000	4,000	3,500	67	102,268	0.07	99.38	83.94	12,390.24	0.56	82.29	22	295	4.74	63.58	268.58	2,360.70	7.79	68.46	319.98	19.05
13	4,000	5,000	4,500	38	102,306	0.04	99.42	66.18	12,456.42	0.44	82.73	11	306	2.37	65.95	58.62	2,419.31	1.70	70.16	88.57	19.42
14	5,000	7,500	6,250	110	102,416	0.11	99.52	253.66	12,710.08	1.68	84.41	3	309	0.65	66.59	9.95	2,429.26	0.29	70.45	3.92	19.11
15	7,500	10,000	8,750	65	102,481	0.06	99.59	176.95	12,887.03	1.18	85.59	27	336	5.82	72.41	185.56	2,614.82	5.38	75.83	104.87	20.29
16	10,000	20,000	15,000	143	102,624	0.14	99.72	811.51	13,698.54	5.39	90.97	1	337	0.22	72.63	16.64	2,631.47	0.48	76.32	2.05	19.21
17	20,000	50,000	35,000	53	102,677	0.05	99.78	313.86	14,012.39	2.08	93.06	42	379	9.05	81.68	312.97	2,944.44	9.08	85.39	99.72	21.01
18	50,000	100,000	75,000	38	102,715	0.04	99.81	333.22	14,345.61	2.21	95.27	84	463	18.10	99.78	497.27	3,441.71	14.42	99.81	149.23	23.99
19	100,000	500,000	300,000	113	102,828	0.11	99.92	261.25	14,606.86	1.74	97.01	1	464	0.22	100.00	6.45	3,448.16	0.19	100.00	2.47	23.61
20	500,000	**UP**		79	102,907	0.08	100.00	450.61	15,057.48	2.99	100.00	0	464	0.00	100.00	0.00	3,448.16	0.00	100.00	0.00	22.90
				102,907				15,057.48				464				3,448.16				22.90	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 29291 DATA CENTER

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,875	3,875	64.45	64.45	1.93	1.93	0.23	0.23	43	43	43.43	43.43	23.02	23.02	42.64	42.64	1195.53	1195.53
2	50	100	75	646	4,521	10.75	75.20	1.80	3.72	0.21	0.44	21	64	21.21	64.65	11.11	34.13	20.57	63.21	618.86	917.32
3	100	200	150	432	4,953	7.19	82.39	2.93	6.65	0.35	0.79	12	76	12.12	76.77	5.24	39.38	9.71	72.92	179.15	592.30
4	200	300	250	242	5,195	4.03	86.41	2.38	9.02	0.28	1.07	5	81	5.05	81.82	3.99	43.36	7.38	80.31	167.80	480.53
5	300	500	400	242	5,437	4.03	90.44	4.44	13.47	0.52	1.59	4	85	4.04	85.86	0.74	44.11	1.37	81.68	16.70	327.48
6	500	750	625	162	5,599	2.69	93.13	5.92	19.39	0.70	2.29	5	90	5.05	90.91	3.76	47.86	6.95	88.64	63.43	246.85
7	750	1,000	875	85	5,684	1.41	94.54	4.25	23.64	0.50	2.79	2	92	2.02	92.93	3.23	51.09	5.99	94.62	76.05	216.14
8	1,000	1,500	1,250	75	5,759	1.25	95.79	28.43	52.07	3.36	6.15	3	95	3.03	95.96	0.83	51.92	1.54	96.16	2.92	99.72
9	1,500	2,000	1,750	34	5,793	0.57	96.36	2.98	55.05	0.35	6.50	4	99	4.04	100.00	2.08	54.00	3.84	100.00	69.63	98.09
10	2,000	2,500	2,250	24	5,817	0.40	96.76	13.47	68.52	1.59	8.09	0	99	0.00	100.00	0.00	54.00	0.00	100.00	0.00	78.81
11	2,500	3,000	2,750	20	5,837	0.33	97.09	2.63	71.14	0.31	8.40	0	99	0.00	100.00	0.00	54.00	0.00	100.00	0.00	75.90
12	3,000	4,000	3,500	26	5,863	0.43	97.52	12.95	84.10	1.53	9.93	0	99	0.00	100.00	0.00	54.00	0.00	100.00	0.00	64.21
13	4,000	5,000	4,500	22	5,885	0.37	97.89	45.53	129.63	5.38	15.31	0	99	0.00	100.00	0.00	54.00	0.00	100.00	0.00	41.66
14	5,000	7,500	6,250	44	5,929	0.73	98.62	240.14	369.77	28.36	43.67	0	99	0.00	100.00	0.00	54.00	0.00	100.00	0.00	14.60
15	7,500	10,000	8,750	19	5,948	0.32	98.94	46.04	415.81	5.44	49.11	0	99	0.00	100.00	0.00	54.00	0.00	100.00	0.00	12.99
16	10,000	20,000	15,000	18	5,966	0.30	99.23	88.71	504.52	10.48	59.58	0	99	0.00	100.00	0.00	54.00	0.00	100.00	0.00	10.70
17	20,000	50,000	35,000	23	5,989	0.38	99.62	236.63	741.15	27.95	87.53	0	99	0.00	100.00	0.00	54.00	0.00	100.00	0.00	7.29
18	50,000	100,000	75,000	12	6,001	0.20	99.82	50.94	792.09	6.02	93.55	0	99	0.00	100.00	0.00	54.00	0.00	100.00	0.00	6.82
19	100,000	500,000	300,000	9	6,010	0.15	99.97	54.66	846.75	6.45	100.00	0	99	0.00	100.00	0.00	54.00	0.00	100.00	0.00	6.38
20	500,000	**UP**		2	6,012	0.03	100.00	0.00	846.75	0.00	100.00	0	99	0.00	100.00	0.00	54.00	0.00	100.00	0.00	6.38
					6,012				846.75				99				54.00				6.38

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 293 TRADING AND STORAGE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	2.13	2.13	0.07	0.07	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	5	3.19	5.32	0.30	0.37	0.06	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	10	5.32	10.64	0.62	0.25	0.12	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	1.06	11.70	0.42	0.18	0.09	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	13	2.13	13.83	0.59	0.77	0.12	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	18	5.32	19.15	4.07	4.84	0.82	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	24	6.38	25.53	6.09	10.93	1.22	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	34	10.64	36.17	19.00	29.92	3.82	6.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	37	3.19	39.36	24.31	54.23	4.89	10.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	38	1.06	40.43	1.53	55.76	0.31	11.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	43	5.32	45.74	11.77	67.53	2.37	13.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	45	2.13	47.87	12.03	79.57	2.42	15.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	47	2.13	50.00	8.11	87.67	1.63	17.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	53	6.38	56.38	23.81	111.48	4.79	22.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	60	7.45	63.83	44.15	155.63	8.87	31.28	1	1	25.00	25.00	4.46	4.46	1.47	1.47	10.10	2.87
16	10,000	20,000	15,000	31	91	32.98	96.81	296.91	452.54	59.68	90.95	3	4	75.00	100.00	299.21	303.67	98.53	100.00	100.77	67.10
17	20,000	50,000	35,000	3	94	3.19	100.00	45.01	497.55	9.05	100.00	0	4	0.00	100.00	0.00	303.67	0.00	100.00	0.00	61.03
18	50,000	100,000	75,000	0	94	0.00	100.00	0.00	497.55	0.00	100.00	0	4	0.00	100.00	0.00	303.67	0.00	100.00	0.00	61.03
19	100,000	500,000	300,000	0	94	0.00	100.00	0.00	497.55	0.00	100.00	0	4	0.00	100.00	0.00	303.67	0.00	100.00	0.00	61.03
20	500,000	**UP**		0	94	0.00	100.00	0.00	497.55	0.00	100.00	0	4	0.00	100.00	0.00	303.67	0.00	100.00	0.00	61.03
					94				497.55				4				303.67				61.03

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2930 DISPENSARIES (APOTIK)

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,802	2,802	29.78	29.78	228.52	228.52	3.24	3.24	1	1	5.00	5.00	5.74	5.74	2.52	2.52	2.51	2.51
2	50	100	75	1,671	4,473	17.76	47.53	128.32	356.84	1.82	5.05	2	3	10.00	15.00	2.36	8.10	1.04	3.56	1.84	2.27
3	100	200	150	1,238	5,711	13.16	60.69	163.56	520.40	2.32	7.37	0	3	0.00	15.00	0.00	8.10	0.00	3.56	0.00	1.56
4	200	300	250	563	6,274	5.98	66.67	176.48	696.88	2.50	9.87	0	3	0.00	15.00	0.00	8.10	0.00	3.56	0.00	1.16
5	300	500	400	668	6,942	7.10	73.77	370.43	1,067.30	5.24	15.11	0	3	0.00	15.00	0.00	8.10	0.00	3.56	0.00	0.76
6	500	750	625	496	7,438	5.27	79.04	388.28	1,455.58	5.50	20.61	8	11	40.00	55.00	54.81	62.91	24.07	27.63	14.12	4.32
7	750	1,000	875	427	7,865	4.54	83.58	517.39	1,972.98	7.33	27.93	4	15	20.00	75.00	7.54	70.45	3.31	30.94	1.46	3.57
8	1,000	1,500	1,250	399	8,264	4.24	87.82	601.02	2,574.00	8.51	36.44	0	15	0.00	75.00	0.00	70.45	0.00	30.94	0.00	2.74
9	1,500	2,000	1,750	254	8,518	2.70	90.52	377.92	2,951.91	5.35	41.79	0	15	0.00	75.00	0.00	70.45	0.00	30.94	0.00	2.39
10	2,000	2,500	2,250	198	8,716	2.10	92.62	286.15	3,238.07	4.05	45.84	3	18	15.00	90.00	20.68	91.13	9.08	40.02	7.23	2.81
11	2,500	3,000	2,750	156	8,872	1.66	94.28	259.81	3,497.88	3.68	49.52	2	20	10.00	100.00	136.60	227.73	59.98	100.00	52.58	6.51
12	3,000	4,000	3,500	181	9,053	1.92	96.21	386.32	3,884.20	5.47	54.99	0	20	0.00	100.00	0.00	227.73	0.00	100.00	0.00	5.86
13	4,000	5,000	4,500	76	9,129	0.81	97.01	199.81	4,084.01	2.83	57.82	0	20	0.00	100.00	0.00	227.73	0.00	100.00	0.00	5.58
14	5,000	7,500	6,250	67	9,196	0.71	97.73	279.22	4,363.23	3.95	61.77	0	20	0.00	100.00	0.00	227.73	0.00	100.00	0.00	5.22
15	7,500	10,000	8,750	47	9,243	0.50	98.23	143.20	4,506.44	2.03	63.80	0	20	0.00	100.00	0.00	227.73	0.00	100.00	0.00	5.05
16	10,000	20,000	15,000	44	9,287	0.47	98.69	98.73	4,605.16	1.40	65.20	0	20	0.00	100.00	0.00	227.73	0.00	100.00	0.00	4.95
17	20,000	50,000	35,000	43	9,330	0.46	99.15	1,248.21	5,853.37	17.67	82.87	0	20	0.00	100.00	0.00	227.73	0.00	100.00	0.00	3.89
18	50,000	100,000	75,000	33	9,363	0.35	99.50	377.03	6,230.40	5.34	88.21	0	20	0.00	100.00	0.00	227.73	0.00	100.00	0.00	3.66
19	100,000	500,000	300,000	42	9,405	0.45	99.95	953.09	7,183.49	13.49	101.70	0	20	0.00	100.00	0.00	227.73	0.00	100.00	0.00	3.17
20	500,000	**UP**		5	9,410	0.05	100.00	120.15	7,063.34	1.70	100.00	0	20	0.00	100.00	0.00	227.73	0.00	100.00	0.00	3.22
					9,410				7,063.34				20				227.73				3.22

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2931 DEPARTMENT STORES SUPERMARKETS SHOPING CENTRES

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	765	765	10.79	10.79	120.25	120.25	0.61	0.61	8	8	4.91	4.91	0.09	0.09	0.00	0.00	0.07	0.07
2	50	100	75	624	1,389	8.80	19.60	93.95	214.21	0.48	1.08	4	12	2.45	7.36	96.99	97.07	2.45	2.45	103.23	45.32
3	100	200	150	655	2,044	9.24	28.84	77.44	291.65	0.39	1.48	0	12	0.00	7.36	0.00	97.07	0.00	2.45	0.00	33.28
4	200	300	250	644	2,688	9.09	37.93	77.86	369.51	0.39	1.87	0	12	0.00	7.36	0.00	97.07	0.00	2.45	0.00	26.27
5	300	500	400	533	3,221	7.52	45.45	164.32	533.83	0.83	2.70	1	13	0.61	7.98	5.16	102.24	0.13	2.58	3.14	19.15
6	500	750	625	385	3,606	5.43	50.88	70.05	603.88	0.35	3.06	1	14	0.61	8.59	3.61	105.85	0.09	2.67	5.16	17.53
7	750	1,000	875	351	3,957	4.95	55.83	310.12	914.00	1.57	4.63	0	14	0.00	8.59	0.00	105.85	0.00	2.67	0.00	11.58
8	1,000	1,500	1,250	338	4,295	4.77	60.60	237.56	1,151.56	1.20	5.83	0	14	0.00	8.59	0.00	105.85	0.00	2.67	0.00	9.19
9	1,500	2,000	1,750	257	4,552	3.63	64.23	325.75	1,477.31	1.65	7.48	0	14	0.00	8.59	0.00	105.85	0.00	2.67	0.00	7.17
10	2,000	2,500	2,250	161	4,713	2.27	66.50	271.10	1,748.40	1.37	8.85	1	15	0.61	9.20	2.28	108.13	0.06	2.73	0.84	6.18
11	2,500	3,000	2,750	198	4,911	2.79	69.30	449.25	2,197.65	2.27	11.13	0	15	0.00	9.20	0.00	108.13	0.00	2.73	0.00	4.92
12	3,000	4,000	3,500	206	5,117	2.91	72.20	526.70	2,724.35	2.67	13.79	0	15	0.00	9.20	0.00	108.13	0.00	2.73	0.00	3.97
13	4,000	5,000	4,500	170	5,287	2.40	74.60	565.93	3,290.28	2.87	16.66	1	16	0.61	9.82	0.07	108.20	0.00	2.73	0.01	3.29
14	5,000	7,500	6,250	181	5,468	2.55	77.16	666.40	3,956.68	3.37	20.03	4	20	2.45	12.27	2,111.74	2,219.94	53.34	56.08	316.89	56.11
15	7,500	10,000	8,750	263	5,731	3.71	80.87	717.45	4,674.13	3.63	23.66	0	20	0.00	12.27	0.00	2,219.94	0.00	56.08	0.00	47.49
16	10,000	20,000	15,000	462	6,193	6.52	87.39	2,031.71	6,705.84	10.29	33.95	13	33	7.98	20.25	587.25	2,807.20	14.83	70.91	28.90	41.86
17	20,000	50,000	35,000	193	6,386	2.72	90.11	4,913.89	11,619.73	24.88	58.83	9	42	5.52	25.77	1,074.32	3,881.52	27.14	98.05	21.86	33.40
18	50,000	100,000	75,000	266	6,652	3.75	93.86	2,330.05	13,949.78	11.80	70.63	23	65	14.11	39.88	54.89	3,936.40	1.39	99.44	2.36	28.22
19	100,000	500,000	300,000	306	6,958	4.32	98.18	3,676.73	17,626.51	18.62	89.24	25	90	15.34	55.21	14.03	3,950.43	0.35	99.79	0.38	22.41
20	500,000	**UP**		129	7,087	1.82	100.00	2,124.89	19,751.40	10.76	100.00	73	163	44.79	100.00	8.28	3,958.71	0.21	100.00	0.39	20.04
					7,087				19,751.40				163				3,958.71				20.04

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 29311 DEPARTEMENSUPERMAKETSHOPPINGCENTRES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	425	425	23.15	23.15	448.01	448.01	5.04	5.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	213	638	11.60	34.75	13.98	461.98	0.16	5.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	136	774	7.41	42.16	19.70	481.68	0.22	5.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	44	818	2.40	44.55	11.32	493.00	0.13	5.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	112	930	6.10	50.65	31.90	524.90	0.36	5.90	1	1	1.61	1.61	2.92	2.92	0.12	0.12	9.15	0.56
6	500	750	625	65	995	3.54	54.19	21.43	546.33	0.24	6.15	0	1	0.00	1.61	0.00	2.92	0.00	0.12	0.00	0.53
7	750	1,000	875	41	1,036	2.23	56.43	37.01	583.34	0.42	6.56	2	3	3.23	4.84	0.05	2.97	0.00	0.12	0.13	0.51
8	1,000	1,500	1,250	38	1,074	2.07	58.50	17.02	600.35	0.19	6.75	0	3	0.00	4.84	0.00	2.97	0.00	0.12	0.00	0.49
9	1,500	2,000	1,750	41	1,115	2.23	60.73	62.05	662.40	0.70	7.45	0	3	0.00	4.84	0.00	2.97	0.00	0.12	0.00	0.45
10	2,000	2,500	2,250	11	1,126	0.60	61.33	282.13	380.27	3.17	4.28	0	3	0.00	4.84	0.00	2.97	0.00	0.12	0.00	0.78
11	2,500	3,000	2,750	39	1,165	2.12	63.45	63.66	443.93	0.72	4.99	0	3	0.00	4.84	0.00	2.97	0.00	0.12	0.00	0.67
12	3,000	4,000	3,500	54	1,219	2.94	66.39	177.07	621.00	1.99	6.99	2	5	3.23	8.06	4.70	7.67	0.19	0.31	2.65	1.23
13	4,000	5,000	4,500	58	1,277	3.16	69.55	258.32	879.32	2.91	9.89	4	9	6.45	14.52	2.03	9.69	0.08	0.39	0.78	1.10
14	5,000	7,500	6,250	84	1,361	4.58	74.13	525.33	1,404.65	5.91	15.80	0	9	0.00	14.52	0.00	9.69	0.00	0.39	0.00	0.69
15	7,500	10,000	8,750	77	1,438	4.19	78.32	627.03	2,031.68	7.05	22.85	5	14	8.06	22.58	2,184.24	2,193.93	88.79	89.18	348.34	107.99
16	10,000	20,000	15,000	130	1,568	7.08	85.40	1,500.26	3,531.94	16.88	39.73	13	27	20.97	43.55	136.14	2,330.07	5.53	94.71	9.07	65.97
17	20,000	50,000	35,000	124	1,692	6.75	92.16	1,706.30	5,238.23	19.19	58.92	9	36	14.52	58.06	11.35	2,341.42	0.46	95.18	0.67	44.70
18	50,000	100,000	75,000	69	1,761	3.76	95.92	1,481.47	6,719.71	16.66	75.59	13	49	20.97	79.03	116.10	2,457.52	4.72	99.90	7.84	36.57
19	100,000	500,000	300,000	54	1,815	2.94	98.86	927.22	7,646.92	10.43	86.02	13	62	20.97	100.00	2.58	2,460.10	0.10	100.00	0.28	32.17
20	500,000	**UP**		21	1,836	1.14	100.00	1,243.11	8,890.03	13.98	100.00	0	62	0.00	100.00	0.00	2,460.10	0.00	100.00	0.00	27.67
				1,836				8,890.03				62				2,460.10				27.67	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 29312 DEPARTEMEN STORESUPERMAKETSHOPPING CENTRES TO WARRANTY B

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	478	478	17.26	17.26	249.33	249.33	5.84	5.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	475	953	17.15	34.40	53.84	303.17	1.26	7.10	4	4	7.14	7.14	46.89	46.89	0.61	0.61	87.10	15.47
3	100	200	150	35	988	1.26	35.67	7.46	310.63	0.17	7.27	0	4	0.00	7.14	0.00	46.89	0.00	0.61	0.00	15.10
4	200	300	250	25	1,013	0.90	36.57	9.84	320.47	0.23	7.50	0	4	0.00	7.14	0.00	46.89	0.00	0.61	0.00	14.63
5	300	500	400	50	1,063	1.81	38.38	35.02	355.49	0.82	8.32	0	4	0.00	7.14	0.00	46.89	0.00	0.61	0.00	13.19
6	500	750	625	48	1,111	1.73	40.11	48.72	404.21	1.14	9.46	0	4	0.00	7.14	0.00	46.89	0.00	0.61	0.00	11.60
7	750	1,000	875	70	1,181	2.53	42.64	74.96	479.16	1.75	11.21	0	4	0.00	7.14	0.00	46.89	0.00	0.61	0.00	9.79
8	1,000	1,500	1,250	93	1,274	3.36	45.99	130.09	609.26	3.04	14.26	0	4	0.00	7.14	0.00	46.89	0.00	0.61	0.00	7.70
9	1,500	2,000	1,750	71	1,345	2.56	48.56	157.66	766.91	3.69	17.95	0	4	0.00	7.14	0.00	46.89	0.00	0.61	0.00	6.11
10	2,000	2,500	2,250	60	1,405	2.17	50.72	109.91	876.83	2.57	20.52	2	6	3.57	10.71	316.99	363.88	4.15	4.76	288.40	41.50
11	2,500	3,000	2,750	46	1,451	1.66	52.38	123.27	1,000.09	2.88	23.41	0	6	0.00	10.71	0.00	363.88	0.00	4.76	0.00	36.38
12	3,000	4,000	3,500	64	1,515	2.31	54.69	233.86	1,233.96	5.47	28.88	0	6	0.00	10.71	0.00	363.88	0.00	4.76	0.00	29.49
13	4,000	5,000	4,500	106	1,621	3.83	58.52	379.13	1,613.09	8.87	37.75	0	6	0.00	10.71	0.00	363.88	0.00	4.76	0.00	22.56
14	5,000	7,500	6,250	121	1,742	4.37	62.89	652.22	2,265.31	15.26	53.02	7	13	12.50	23.21	18.22	382.10	0.24	5.00	2.79	16.87
15	7,500	10,000	8,750	232	1,974	8.38	71.26	21.66	2,286.96	0.51	53.52	0	13	0.00	23.21	0.00	382.10	0.00	5.00	0.00	16.71
16	10,000	20,000	15,000	452	2,426	16.32	87.58	86.00	2,200.96	2.01	51.51	17	30	30.36	53.57	7,023.80	7,405.89	91.91	96.91	8166.96	336.48
17	20,000	50,000	35,000	228	2,654	8.23	95.81	85.99	2,286.95	2.01	53.52	13	43	23.21	76.79	39.09	7,444.98	0.51	97.42	45.46	325.54
18	50,000	100,000	75,000	50	2,704	1.81	97.62	434.45	2,721.40	10.17	63.69	8	51	14.29	91.07	12.67	7,457.65	0.17	97.59	2.92	274.04
19	100,000	500,000	300,000	55	2,759	1.99	99.60	1,074.89	3,796.28	25.16	88.85	5	56	8.93	100.00	184.34	7,641.99	2.41	100.00	17.15	201.30
20	500,000	**UP**		11	2,770	0.40	100.00	476.49	4,272.78	11.15	100.00	0	56	0.00	100.00	0.00	7,641.99	0.00	100.00	0.00	178.85
				2,770				4,272.78				56				7,641.99				178.85	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 29313 DEPARTEMEN STORESSUPERMAKETS SHOPPING CENTRE TO WARRANTY C

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11,196	11,196	20.39	20.39	3,036.90	3,036.90	2.01	2.01	7	7	1.17	1.17	62.86	62.86	0.13	0.13	2.07	2.07
2	50	100	75	5,382	16,578	9.80	30.19	405.55	3,442.45	0.27	2.28	5	12	0.84	2.01	195.18	258.04	0.40	0.53	48.13	7.50
3	100	200	150	6,020	22,598	10.96	41.15	1,352.42	4,794.88	0.89	3.17	17	29	2.85	4.87	144.41	402.44	0.30	0.83	10.68	8.39
4	200	300	250	3,498	26,096	6.37	47.52	1,156.68	5,951.55	0.76	3.93	6	35	1.01	5.87	117.78	520.22	0.24	1.07	10.18	8.74
5	300	500	400	5,105	31,201	9.30	56.82	2,549.81	8,501.36	1.69	5.62	7	42	1.17	7.05	470.49	990.71	0.97	2.03	18.45	11.65
6	500	750	625	3,632	34,833	6.61	63.44	2,465.64	10,967.00	1.63	7.25	24	66	4.03	11.07	1,088.39	2,079.10	2.23	4.27	44.14	18.96
7	750	1,000	875	2,498	37,331	4.55	67.98	2,407.32	13,374.32	1.59	8.84	19	85	3.19	14.26	1,221.37	3,300.47	2.51	6.77	50.74	24.68
8	1,000	1,500	1,250	2,768	40,099	5.04	73.03	2,399.48	15,773.80	1.59	10.43	9	94	1.51	15.77	72.81	3,373.28	0.15	6.92	3.03	21.39
9	1,500	2,000	1,750	1,834	41,933	3.34	76.37	1,801.69	17,575.49	1.19	11.62	15	109	2.52	18.29	40.55	3,413.83	0.08	7.01	2.25	19.42
10	2,000	2,500	2,250	1,191	43,124	2.17	78.53	1,199.62	18,775.11	0.79	12.41	2	111	0.34	18.62	0.09	3,413.92	0.00	7.01	0.01	18.18
11	2,500	3,000	2,750	1,025	44,149	1.87	80.40	1,679.08	20,454.19	1.11	13.52	6	117	1.01	19.63	5,324.11	8,738.03	10.93	17.94	317.09	42.72
12	3,000	4,000	3,500	1,166	45,315	2.12	82.52	2,431.86	22,886.04	1.61	15.13	4	121	0.67	20.30	97.27	8,835.30	0.20	18.14	4.00	38.61
13	4,000	5,000	4,500	930	46,245	1.69	84.22	3,490.18	26,376.22	2.31	17.44	9	130	1.51	21.81	75.59	8,910.90	0.16	18.29	2.17	33.78
14	5,000	7,500	6,250	1,198	47,443	2.18	86.40	4,440.43	30,816.65	2.94	20.37	15	145	2.52	24.33	1,384.47	10,295.37	2.84	21.13	31.18	33.41
15	7,500	10,000	8,750	688	48,131	1.25	87.65	3,489.29	34,305.95	2.31	22.68	18	163	3.02	27.35	897.59	11,192.95	1.84	22.98	25.72	32.63
16	10,000	20,000	15,000	1,620	49,751	2.95	90.60	9,265.07	43,571.01	6.12	28.80	30	193	5.03	32.38	11,214.01	22,406.96	23.02	45.99	121.04	51.43
17	20,000	50,000	35,000	1,928	51,679	3.51	94.11	54,560.48	98,131.49	36.07	64.87	43	236	7.21	39.60	10,162.44	32,569.41	20.86	66.85	18.63	33.19
18	50,000	100,000	75,000	1,050	52,729	1.91	96.03	25,643.90	123,775.39	16.95	81.82	35	271	5.87	45.47	227.24	32,796.65	0.47	67.32	0.89	26.50
19	100,000	500,000	300,000	1,546	54,275	2.82	98.84	20,743.43	144,518.82	13.71	95.53	141	412	23.66	69.13	15,848.75	48,645.39	32.53	99.85	76.40	33.66
20	500,000	**UP**		636	54,911	1.16	100.00	6,757.31	151,276.13	4.47	100.00	184	596	30.87	100.00	71.30	48,716.70	0.15	100.00	1.06	32.20
				54,911				151,276.13				596				48,716.70				32.20	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 29314 MAKRO STORES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	32	32	12.80	12.80	219.14	219.14	20.80	20.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	21	53	8.40	21.20	1.50	220.64	21.77	42.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	46	99	18.40	39.60	9.97	230.61	4.80	47.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	23	122	9.20	48.80	4.58	235.19	6.54	53.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	39	161	15.60	64.40	16.63	251.82	1.48	55.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	18	179	7.20	71.60	6.65	258.46	6.54	61.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	191	4.80	76.40	7.34	265.80	6.60	68.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	203	4.80	81.20	13.38	279.19	4.39	72.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	211	3.20	84.40	12.64	291.82	3.52	76.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	215	1.60	86.00	11.72	303.55	0.23	76.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	220	2.00	88.00	10.51	314.06	2.66	79.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	227	2.80	90.80	16.00	330.06	2.40	81.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	229	0.80	91.60	11.76	341.81	0.72	82.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	231	0.80	92.40	3.13	344.94	5.43	87.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	237	2.40	94.80	37.84	382.79	9.63	97.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	241	1.60	96.40	54.96	437.75	0.22	97.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	249	3.20	99.60	430.86	6.89	2.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	250	0.40	100.00	0.00	6.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	250	0.00	100.00	0.00	6.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	250	0.00	100.00	0.00	6.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					250				6.89				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2932 MAIL ORDER HOUSESSUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	25	25	19.84	19.84	31.24	31.24	11.13	11.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	32	5.56	25.40	1.02	32.26	0.36	11.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	44	9.52	34.92	3.36	35.62	1.20	12.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	52	6.35	41.27	4.10	39.72	1.46	14.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	62	7.94	49.21	8.23	47.95	2.93	17.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	17	79	13.49	62.70	24.54	72.49	8.75	25.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	17	96	13.49	76.19	32.59	105.08	11.61	37.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	100	3.17	79.37	8.96	114.04	3.19	40.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	104	3.17	82.54	10.15	124.19	3.62	44.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	108	3.17	85.71	28.40	152.59	10.12	54.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	110	1.59	87.30	0.01	152.59	0.00	54.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	114	3.17	90.48	28.61	181.20	10.20	64.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	118	3.17	93.65	27.89	209.10	9.94	74.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	120	1.59	95.24	24.82	233.92	8.85	83.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	123	2.38	97.62	31.63	265.55	11.27	94.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	124	0.79	98.41	5.89	271.45	2.10	96.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	125	0.79	99.21	0.72	272.17	0.26	97.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	126	0.79	100.00	8.42	280.58	3.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	126	0.00	100.00	0.00	280.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	126	0.00	100.00	0.00	280.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					126				280.58				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2933 CHAIN STORES GROCER STORES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,038	2,038	8.60	8.60	827.58	827.58	1.46	1.46	4	4	0.25	0.25	30.42	30.42	0.10	0.10	3.68	3.68
2	50	100	75	806	2,844	3.40	11.99	233.36	1,060.94	0.41	1.87	7	11	0.44	0.69	185.35	215.77	0.63	0.74	79.43	20.34
3	100	200	150	797	3,641	3.36	15.36	726.25	1,787.19	1.28	3.15	11	22	0.69	1.38	342.43	558.20	1.17	1.90	47.15	31.23
4	200	300	250	843	4,484	3.56	18.91	915.21	2,702.40	1.61	4.77	4	26	0.25	1.63	737.35	1,295.54	2.52	4.42	80.57	47.94
5	300	500	400	1,336	5,820	5.63	24.55	1,601.94	4,304.34	2.83	7.59	12	38	0.75	2.39	1,104.32	2,399.87	3.77	8.19	68.94	55.75
6	500	750	625	1,147	6,967	4.84	29.38	1,809.05	6,113.39	3.19	10.79	47	85	2.95	5.34	1,073.35	3,473.21	3.66	11.85	59.33	56.81
7	750	1,000	875	3,370	10,337	14.21	43.60	7,321.65	13,435.04	12.92	23.71	283	368	17.79	23.13	4,056.23	7,529.44	13.84	25.69	55.40	56.04
8	1,000	1,500	1,250	10,727	21,064	45.24	88.84	29,277.59	42,712.63	51.66	75.36	1,080	1,448	67.88	91.01	19,061.56	26,591.01	65.04	90.73	65.11	62.26
9	1,500	2,000	1,750	1,537	22,601	6.48	95.32	5,566.65	48,279.28	9.82	85.19	108	1,556	6.79	97.80	2,012.16	28,603.17	6.87	97.60	36.15	59.25
10	2,000	2,500	2,250	370	22,971	1.56	96.88	1,410.62	49,689.90	2.49	87.68	17	1,573	1.07	98.87	358.86	28,962.03	1.22	98.82	25.44	58.29
11	2,500	3,000	2,750	167	23,138	0.70	97.59	1,695.47	51,385.38	2.99	90.67	5	1,578	0.31	99.18	24.95	28,986.98	0.09	98.91	1.47	56.41
12	3,000	4,000	3,500	105	23,243	0.44	98.03	542.55	51,927.93	0.96	91.62	3	1,581	0.19	99.37	272.53	29,259.51	0.93	99.83	50.23	56.35
13	4,000	5,000	4,500	60	23,303	0.25	98.28	414.74	52,342.67	0.73	92.36	0	1,581	0.00	99.37	0.00	29,259.51	0.00	99.83	0.00	55.90
14	5,000	7,500	6,250	81	23,384	0.34	98.63	702.67	53,045.34	1.24	93.60	0	1,581	0.00	99.37	0.00	29,259.51	0.00	99.83	0.00	55.16
15	7,500	10,000	8,750	37	23,421	0.16	98.78	430.46	53,475.80	0.76	94.36	0	1,581	0.00	99.37	0.00	29,259.51	0.00	99.83	0.00	54.72
16	10,000	20,000	15,000	65	23,486	0.27	99.06	487.52	53,963.32	0.86	95.22	1	1,582	0.06	99.43	33.44	29,292.95	0.11	99.95	6.86	54.28
17	20,000	50,000	35,000	79	23,565	0.33	99.39	548.44	54,511.76	0.97	96.18	1	1,583	0.06	99.50	6.52	29,299.47	0.02	99.97	1.19	53.75
18	50,000	100,000	75,000	57	23,622	0.24	99.63	266.23	54,777.98	0.47	96.65	1	1,584	0.06	99.56	0.06	29,299.53	0.00	99.97	0.02	53.49
19	100,000	500,000	300,000	85	23,707	0.36	99.99	1,896.54	56,674.52	3.35	100.00	7	1,591	0.44	100.00	8.35	29,307.88	0.03	100.00	0.44	51.71
20	500,000	**UP**		3	23,710	0.01	100.00	0.00	56,674.52	0.00	100.00	0	1,591	0.00	100.00	0.00	29,307.88	0.00	100.00	0.00	51.71
					23,710				56,674.52				1,591				29,307.88				51.71

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2934 SHOPS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	71,045	71,045	14.82	14.82	30,330.69	30,330.69	4.54	4.54	96	96	1.90	1.90	3,746.60	3,746.60	3.16	3.16	12.35	12.35
2	50	100	75	32,712	103,757	6.82	21.65	6,268.91	36,599.60	0.94	5.48	74	170	1.46	3.36	1,228.79	4,975.39	1.04	4.20	19.60	13.59
3	100	200	150	40,526	144,283	8.45	30.10	15,532.08	52,131.68	2.33	7.80	101	271	2.00	5.36	3,031.79	8,007.18	2.56	6.76	19.52	15.36
4	200	300	250	32,411	176,694	6.76	36.86	19,735.26	71,866.94	2.95	10.76	72	343	1.42	6.78	3,344.46	11,351.64	2.82	9.58	16.95	15.80
5	300	500	400	51,768	228,462	10.80	47.66	44,801.08	116,668.03	6.71	17.47	152	495	3.00	9.78	10,250.50	21,602.14	8.65	18.24	22.88	18.52
6	500	750	625	43,654	272,116	9.11	56.77	45,243.86	161,911.88	6.77	24.24	208	703	4.11	13.89	6,474.73	28,076.87	5.47	23.70	14.31	17.34
7	750	1,000	875	44,003	316,119	9.18	65.95	55,044.41	216,956.29	8.24	32.48	427	1,130	8.44	22.33	9,486.36	37,563.23	8.01	31.71	17.23	17.31
8	1,000	1,500	1,250	69,482	385,601	14.50	80.45	64,793.03	281,749.32	9.70	42.18	1,877	3,007	37.09	59.43	14,296.86	51,860.08	12.07	43.78	22.07	18.41
9	1,500	2,000	1,750	24,677	410,278	5.15	85.60	47,446.35	329,195.67	7.10	49.29	493	3,500	9.74	69.17	10,466.64	62,326.72	8.84	52.62	22.06	18.93
10	2,000	2,500	2,250	12,289	422,567	2.56	88.16	28,575.74	357,771.40	4.28	53.56	249	3,749	4.92	74.09	17,309.93	79,636.65	14.61	67.23	60.58	22.26
11	2,500	3,000	2,750	8,040	430,607	1.68	89.84	23,960.08	381,731.49	3.59	57.15	152	3,901	3.00	77.09	9,634.21	89,270.87	8.13	75.37	40.21	23.39
12	3,000	4,000	3,500	7,298	437,905	1.52	91.36	31,710.94	413,442.43	4.75	61.90	143	4,044	2.83	79.92	3,483.30	92,754.17	2.94	78.31	10.98	22.43
13	4,000	5,000	4,500	4,224	442,129	0.88	92.24	24,734.28	438,176.71	3.70	65.60	47	4,091	0.93	80.85	1,928.11	94,682.28	1.63	79.93	7.80	21.61
14	5,000	7,500	6,250	4,573	446,702	0.95	93.19	32,275.85	470,452.56	4.83	70.43	71	4,162	1.40	82.25	7,220.73	101,903.01	6.10	86.03	22.37	21.66
15	7,500	10,000	8,750	2,486	449,188	0.52	93.71	16,679.30	487,131.86	2.50	72.93	37	4,199	0.73	82.98	2,620.51	104,523.52	2.21	88.24	15.71	21.46
16	10,000	20,000	15,000	3,732	452,920	0.78	94.49	30,299.81	517,431.67	4.54	77.47	31	4,230	0.61	83.60	3,483.86	108,007.38	2.94	91.18	11.50	20.87
17	20,000	50,000	35,000	8,788	461,708	1.83	96.33	59,058.22	576,489.89	8.84	86.31	190	4,420	3.75	87.35	5,516.65	113,524.03	4.66	95.84	9.34	19.69
18	50,000	100,000	75,000	3,929	465,637	0.82	97.14	43,832.89	620,322.78	6.56	92.87	26	4,446	0.51	87.87	1,474.16	114,998.19	1.24	97.09	3.36	18.54
19	100,000	500,000	300,000	13,122	478,759	2.74	99.88	44,943.63	665,266.41	6.73	99.60	593	5,039	11.72	99.58	3,450.00	118,448.19	2.91	100.00	7.68	17.80
20	500,000	**UP**		564	479,323	0.12	100.00	2,669.82	667,936.23	0.40	100.00	21	5,060	0.42	100.00	1.23	118,449.42	0.00	100.00	0.05	17.73
					479,323				667,936.23				5,060				118,449.42				17.73

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5,553	5,553	32.66	32.66	2,393.39	2,393.39	8.58	8.58	34	34	4.57	4.57	494.43	494.43	9.53	9.53	20.66	20.66
2	50	100	75	958	6,511	5.63	38.30	533.76	2,927.15	1.91	10.49	0	34	0.00	4.57	0.00	494.43	0.00	9.53	0.00	16.89
3	100	200	150	1,288	7,799	7.58	45.87	754.16	3,681.31	2.70	13.19	0	34	0.00	4.57	0.00	494.43	0.00	9.53	0.00	13.43
4	200	300	250	1,154	8,953	6.79	52.66	787.56	4,468.87	2.82	16.02	5	39	0.67	5.24	2.61	497.04	0.05	9.58	0.33	11.12
5	300	500	400	1,851	10,804	10.89	63.55	1,628.14	6,097.01	5.84	21.85	6	45	0.81	6.05	905.54	1,402.58	17.45	27.02	55.62	23.00
6	500	750	625	1,168	11,972	6.87	70.42	1,611.81	7,708.82	5.78	27.63	13	58	1.75	7.80	45.15	1,447.73	0.87	27.89	2.80	18.78
7	750	1,000	875	1,236	13,208	7.27	77.68	2,245.48	9,954.30	8.05	35.68	10	68	1.34	9.14	550.21	1,997.94	10.60	38.49	24.50	20.07
8	1,000	1,500	1,250	1,131	14,339	6.65	84.34	2,314.46	12,268.76	8.30	43.97	240	308	32.26	41.40	592.95	2,590.89	11.42	49.92	25.62	21.12
9	1,500	2,000	1,750	835	15,174	4.91	89.25	2,191.40	14,460.17	7.85	51.83	312	620	41.94	83.33	296.96	2,887.84	5.72	55.64	13.55	19.97
10	2,000	2,500	2,250	342	15,516	2.01	91.26	1,243.37	15,703.53	4.46	56.28	58	678	7.80	91.13	143.45	3,031.30	2.76	58.40	11.54	19.30
11	2,500	3,000	2,750	286	15,802	1.68	92.94	1,147.11	16,850.65	4.11	60.40	29	707	3.90	95.03	86.36	3,117.66	1.66	60.06	7.53	18.50
12	3,000	4,000	3,500	293	16,095	1.72	94.67	1,551.98	18,402.63	5.56	65.96	25	732	3.36	98.39	756.74	3,874.40	14.58	74.64	48.76	21.05
13	4,000	5,000	4,500	193	16,288	1.14	95.80	1,083.27	19,485.90	3.88	69.84	6	738	0.81	99.19	112.11	3,986.51	2.16	76.80	10.35	20.46
14	5,000	7,500	6,250	187	16,475	1.10	96.90	1,707.92	21,193.82	6.12	75.96	5	743	0.67	99.87	1,203.01	5,189.52	23.18	99.98	70.44	24.49
15	7,500	10,000	8,750	131	16,606	0.77	97.67	1,175.10	22,368.92	4.21	80.17	1	744	0.13	100.00	1.03	5,190.55	0.02	100.00	0.09	23.20
16	10,000	20,000	15,000	138	16,744	0.81	98.48	1,374.79	23,743.71	4.93	85.10	0	744	0.00	100.00	0.00	5,190.55	0.00	100.00	0.00	21.86
17	20,000	50,000	35,000	134	16,878	0.79	99.27	1,624.78	25,368.49	5.82	90.93	0	744	0.00	100.00	0.00	5,190.55	0.00	100.00	0.00	20.46
18	50,000	100,000	75,000	79	16,957	0.46	99.74	861.10	26,229.59	3.09	94.01	0	744	0.00	100.00	0.00	5,190.55	0.00	100.00	0.00	19.79
19	100,000	500,000	300,000	42	16,999	0.25	99.98	1,664.30	27,893.89	5.97	99.98	0	744	0.00	100.00	0.00	5,190.55	0.00	100.00	0.00	18.61
20	500,000	**UP**		3	17,002	0.02	100.00	6.35	27,900.23	0.02	100.00	0	744	0.00	100.00	0.00	5,190.55	0.00	100.00	0.00	18.60
				17,002				27,900.23				744				5,190.55				18.60	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	30	30	6.12	6.12	15.37	15.37	1.19	1.19	1	1	33.33	33.33	50.00	50.00	54.34	54.34	325.41	325.41
2	50	100	75	18	48	3.67	9.80	3.61	18.97	0.28	1.47	0	1	0.00	33.33	0.00	50.00	0.00	54.34	0.00	263.55
3	100	200	150	26	74	5.31	15.10	17.54	36.52	1.36	2.83	0	1	0.00	33.33	0.00	50.00	0.00	54.34	0.00	136.93
4	200	300	250	34	108	6.94	22.04	26.71	63.23	2.07	4.90	0	1	0.00	33.33	0.00	50.00	0.00	54.34	0.00	79.08
5	300	500	400	67	175	13.67	35.71	58.17	121.39	4.50	9.40	0	1	0.00	33.33	0.00	50.00	0.00	54.34	0.00	41.19
6	500	750	625	51	226	10.41	46.12	119.09	240.49	9.22	18.62	0	1	0.00	33.33	0.00	50.00	0.00	54.34	0.00	20.79
7	750	1,000	875	63	289	12.86	58.98	102.72	343.20	7.95	26.58	0	1	0.00	33.33	0.00	50.00	0.00	54.34	0.00	14.57
8	1,000	1,500	1,250	66	355	13.47	72.45	169.39	512.60	13.12	39.69	0	1	0.00	33.33	0.00	50.00	0.00	54.34	0.00	9.75
9	1,500	2,000	1,750	41	396	8.37	80.82	268.24	780.84	20.77	60.47	0	1	0.00	33.33	0.00	50.00	0.00	54.34	0.00	6.40
10	2,000	2,500	2,250	18	414	3.67	84.49	50.48	831.32	3.91	64.37	0	1	0.00	33.33	0.00	50.00	0.00	54.34	0.00	6.01
11	2,500	3,000	2,750	12	426	2.45	86.94	55.02	886.34	4.26	68.64	0	1	0.00	33.33	0.00	50.00	0.00	54.34	0.00	5.64
12	3,000	4,000	3,500	17	443	3.47	90.41	72.58	958.92	5.62	74.26	0	1	0.00	33.33	0.00	50.00	0.00	54.34	0.00	5.21
13	4,000	5,000	4,500	15	458	3.06	93.47	93.94	1,052.86	7.27	81.53	2	3	66.67	100.00	42.01	92.01	45.66	100.00	44.72	8.74
14	5,000	7,500	6,250	7	465	1.43	94.90	25.93	1,078.80	2.01	83.54	0	3	0.00	100.00	0.00	92.01	0.00	100.00	0.00	8.53
15	7,500	10,000	8,750	8	473	1.63	96.53	94.76	1,173.56	7.34	90.88	0	3	0.00	100.00	0.00	92.01	0.00	100.00	0.00	7.84
16	10,000	20,000	15,000	8	481	1.63	98.16	102.41	1,275.97	7.93	98.81	0	3	0.00	100.00	0.00	92.01	0.00	100.00	0.00	7.21
17	20,000	50,000	35,000	9	490	1.84	100.00	15.41	1,291.38	1.19	100.00	0	3	0.00	100.00	0.00	92.01	0.00	100.00	0.00	7.13
18	50,000	100,000	75,000	0	490	0.00	100.00	0.00	1,291.38	0.00	100.00	0	3	0.00	100.00	0.00	92.01	0.00	100.00	0.00	7.13
19	100,000	500,000	300,000	0	490	0.00	100.00	0.00	1,291.38	0.00	100.00	0	3	0.00	100.00	0.00	92.01	0.00	100.00	0.00	7.13
20	500,000	**UP**		0	490	0.00	100.00	0.00	1,291.38	0.00	100.00	0	3	0.00	100.00	0.00	92.01	0.00	100.00	0.00	7.13
				490				1,291.38				3				92.01				7.13	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	34	34	15.11	15.11	12.53	12.53	3.29	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	43	4.00	19.11	6.89	19.42	1.81	5.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	55	5.33	24.44	11.95	31.37	3.14	8.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	13	68	5.78	30.22	11.08	42.45	2.91	11.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	22	90	9.78	40.00	25.81	68.26	6.78	17.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	31	121	13.78	53.78	33.17	101.44	8.71	26.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	23	144	10.22	64.00	47.38	148.82	12.45	39.09	1	1	100.00	100.00	403.10	403.10	100.00	100.00	850.73	270.86
8	1,000	1,500	1,250	28	172	12.44	76.44	87.07	235.89	22.87	61.96	0	1	0.00	100.00	0.00	403.10	0.00	100.00	0.00	170.88
9	1,500	2,000	1,750	19	191	8.44	84.89	62.01	297.90	16.29	78.25	0	1	0.00	100.00	0.00	403.10	0.00	100.00	0.00	135.31
10	2,000	2,500	2,250	14	205	6.22	91.11	52.85	350.75	13.88	92.13	0	1	0.00	100.00	0.00	403.10	0.00	100.00	0.00	114.92
11	2,500	3,000	2,750	3	208	1.33	92.44	26.98	377.73	7.09	99.22	0	1	0.00	100.00	0.00	403.10	0.00	100.00	0.00	106.71
12	3,000	4,000	3,500	6	214	2.67	95.11	45.67	423.41	12.00	111.22	0	1	0.00	100.00	0.00	403.10	0.00	100.00	0.00	95.20
13	4,000	5,000	4,500	2	216	0.89	96.00	5.61	417.80	1.47	109.75	0	1	0.00	100.00	0.00	403.10	0.00	100.00	0.00	96.48
14	5,000	7,500	6,250	4	220	1.78	97.78	38.62	456.42	10.15	119.89	0	1	0.00	100.00	0.00	403.10	0.00	100.00	0.00	88.32
15	7,500	10,000	8,750	1	221	0.44	98.22	18.00	474.42	4.73	124.62	0	1	0.00	100.00	0.00	403.10	0.00	100.00	0.00	84.97
16	10,000	20,000	15,000	2	223	0.89	99.11	94.99	379.43	24.95	99.67	0	1	0.00	100.00	0.00	403.10	0.00	100.00	0.00	106.24
17	20,000	50,000	35,000	1	224	0.44	99.56	0.00	379.43	0.00	99.67	0	1	0.00	100.00	0.00	403.10	0.00	100.00	0.00	106.24
18	50,000	100,000	75,000	1	225	0.44	100.00	1.26	380.69	0.33	100.00	0	1	0.00	100.00	0.00	403.10	0.00	100.00	0.00	105.89
19	100,000	500,000	300,000	0	225	0.00	100.00	0.00	380.69	0.00	100.00	0	1	0.00	100.00	0.00	403.10	0.00	100.00	0.00	105.89
20	500,000	**UP**		0	225	0.00	100.00	0.00	380.69	0.00	100.00	0	1	0.00	100.00	0.00	403.10	0.00	100.00	0.00	105.89
					225				380.69				1				403.10				105.89

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.46	0.46	26.64	26.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	1.26	1.71	73.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				1.71				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

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

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2935 PASAR RISK

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	10.71	10.71	0.43	0.43	0.46	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	5	7.14	17.86	0.11	0.54	0.11	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	7	7.14	25.00	8.40	8.94	8.91	9.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	9	7.14	32.14	10.80	19.74	11.45	20.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	12	10.71	42.86	4.70	24.44	4.99	25.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	15	10.71	53.57	0.92	25.37	0.98	26.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	17	7.14	60.71	0.65	26.01	0.69	27.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	18	3.57	64.29	0.08	26.09	0.08	27.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	19	3.57	67.86	42.75	68.84	45.34	73.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	20	3.57	71.43	0.05	68.79	0.06	72.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	21	3.57	75.00	0.01	68.77	0.01	72.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	24	10.71	85.71	2.65	71.43	2.81	75.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	25	3.57	89.29	2.05	73.48	2.17	77.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	26	3.57	92.86	0.45	73.93	0.48	78.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	27	3.57	96.43	15.96	89.89	16.93	95.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	28	3.57	100.00	4.40	94.29	4.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	28	0.00	100.00	0.00	94.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	28	0.00	100.00	0.00	94.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	28	0.00	100.00	0.00	94.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	28	0.00	100.00	0.00	94.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				28				94.29				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2936 OTHERS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	23.08	23.08	2.17	2.17	4.90	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	13	10.26	33.33	2.88	5.05	6.51	11.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	21	20.51	53.85	3.92	8.97	8.87	20.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	25	10.26	64.10	3.92	12.90	8.86	29.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	28	7.69	71.79	3.33	16.23	7.53	36.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	31	7.69	79.49	1.92	18.15	4.34	41.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	35	10.26	89.74	15.50	33.65	35.02	76.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	38	7.69	97.44	8.74	42.39	19.76	95.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	39	2.56	100.00	1.86	44.25	4.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	39	0.00	100.00	0.00	44.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	39	0.00	100.00	0.00	44.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	39	0.00	100.00	0.00	44.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	39	0.00	100.00	0.00	44.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	39	0.00	100.00	0.00	44.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	39	0.00	100.00	0.00	44.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	39	0.00	100.00	0.00	44.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	39	0.00	100.00	0.00	44.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	39	0.00	100.00	0.00	44.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	39	0.00	100.00	0.00	44.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	39	0.00	100.00	0.00	44.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				39				44.25				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2937 PRIVATE WAREHOUSE AND STOREHOUSE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,754	1,754	20.45	20.45	312.00	312.00	1.44	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	815	2,569	9.50	29.95	115.03	427.03	0.53	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	763	3,332	8.90	38.85	241.97	669.00	1.12	3.09	1	1	3.57	3.57	135.18	135.18	3.14	3.14	55.86	20.21
4	200	300	250	418	3,750	4.87	43.72	177.15	846.15	0.82	3.91	0	1	0.00	3.57	0.00	135.18	0.00	3.14	0.00	15.98
5	300	500	400	582	4,332	6.79	50.51	460.62	1,306.77	2.13	6.03	0	1	0.00	3.57	0.00	135.18	0.00	3.14	0.00	10.34
6	500	750	625	366	4,698	4.27	54.77	317.43	1,624.20	1.47	7.50	1	2	3.57	7.14	25.00	160.18	0.58	3.72	7.88	9.86
7	750	1,000	875	402	5,100	4.69	59.46	519.99	2,144.19	2.40	9.90	0	2	0.00	7.14	0.00	160.18	0.00	3.72	0.00	7.47
8	1,000	1,500	1,250	462	5,562	5.39	64.85	765.93	2,910.12	3.54	13.43	1	3	3.57	10.71	13.50	173.67	0.31	4.04	1.76	5.97
9	1,500	2,000	1,750	340	5,902	3.96	68.81	663.02	3,573.14	3.06	16.50	1	4	3.57	14.29	4.25	177.93	0.10	4.14	0.64	4.98
10	2,000	2,500	2,250	208	6,110	2.43	71.24	617.40	4,190.53	2.85	19.35	1	5	3.57	17.86	5.00	182.93	0.12	4.25	0.81	4.37
11	2,500	3,000	2,750	189	6,299	2.20	73.44	649.62	4,840.16	3.00	22.34	1	6	3.57	21.43	430.66	613.59	10.01	14.26	66.29	12.68
12	3,000	4,000	3,500	263	6,562	3.07	76.51	1,064.19	5,904.34	4.91	27.26	3	9	10.71	32.14	3,203.43	3,817.01	74.47	88.73	301.02	64.65
13	4,000	5,000	4,500	259	6,821	3.02	79.53	1,231.91	7,136.25	5.69	32.94	0	9	0.00	32.14	0.00	3,817.01	0.00	88.73	0.00	53.49
14	5,000	7,500	6,250	417	7,238	4.86	84.39	2,851.16	9,987.41	13.16	46.11	4	13	14.29	46.43	291.64	4,108.66	6.78	95.51	10.23	41.14
15	7,500	10,000	8,750	269	7,507	3.14	87.52	1,752.59	11,740.00	8.09	54.20	1	14	3.57	50.00	35.44	4,144.10	0.82	96.33	2.02	35.30
16	10,000	20,000	15,000	540	8,047	6.30	93.82	4,873.07	16,613.07	22.50	76.70	3	17	10.71	60.71	128.47	4,272.57	2.99	99.32	2.64	25.72
17	20,000	50,000	35,000	404	8,451	4.71	98.53	3,917.19	20,530.26	18.08	94.78	7	24	25.00	85.71	22.96	4,295.53	0.53	99.85	0.59	20.92
18	50,000	100,000	75,000	71	8,522	0.83	99.36	638.77	21,169.02	2.95	97.73	2	26	7.14	92.86	3.55	4,299.08	0.08	99.94	0.56	20.31
19	100,000	500,000	300,000	49	8,571	0.57	99.93	485.93	21,654.95	2.24	99.97	0	26	0.00	92.86	0.00	4,299.08	0.00	99.94	0.00	19.85
20	500,000	**UP**		6	8,577	0.07	100.00	6.16	21,661.11	0.03	100.00	2	28	7.14	100.00	2.73	4,301.81	0.06	100.00	44.31	19.86
					8,577				21,661.11				28				4,301.81				19.86

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 29371 **SUBJECT TO WARRANTY A**

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	23,902	23,902	10.55	10.55	24,753.26	24,753.26	3.94	3.94	78	78	3.62	3.62	24,565.68	24,565.68	13.70	13.70	99.24	99.24
2	50	100	75	8,005	31,907	3.53	14.09	1,625.48	26,378.73	0.26	4.20	20	98	0.93	4.55	1,627.27	26,192.95	0.91	14.60	100.11	99.30
3	100	200	150	11,181	43,088	4.94	19.02	3,186.50	29,565.24	0.51	4.71	22	120	1.02	5.57	1,005.76	27,198.71	0.56	15.16	31.56	92.00
4	200	300	250	8,953	52,041	3.95	22.98	4,052.48	33,617.71	0.65	5.35	8	128	0.37	5.94	219.76	27,418.47	0.12	15.29	5.42	81.56
5	300	500	400	15,441	67,482	6.82	29.79	8,285.98	41,903.69	1.32	6.67	57	185	2.65	8.59	3,462.46	30,880.93	1.93	17.22	41.79	73.70
6	500	750	625	14,987	82,469	6.62	36.41	10,628.99	52,532.68	1.69	8.36	106	291	4.92	13.51	14,245.07	45,126.00	7.94	25.16	134.02	85.90
7	750	1,000	875	16,996	99,465	7.50	43.91	15,578.36	68,111.05	2.48	10.84	172	463	7.99	21.49	3,491.69	48,617.69	1.95	27.10	22.41	71.38
8	1,000	1,500	1,250	18,963	118,428	8.37	52.29	22,939.01	91,050.05	3.65	14.49	156	619	7.24	28.74	6,312.66	54,930.35	3.52	30.62	27.52	60.33
9	1,500	2,000	1,750	13,114	131,542	5.79	58.08	22,103.31	113,153.36	3.52	18.01	98	717	4.55	33.29	6,541.57	61,471.92	3.65	34.27	29.60	54.33
10	2,000	2,500	2,250	8,873	140,415	3.92	61.99	18,745.58	131,898.94	2.98	21.00	101	818	4.69	37.98	3,744.27	65,216.19	2.09	36.36	19.97	49.44
11	2,500	3,000	2,750	8,351	148,766	3.69	65.68	19,884.70	151,783.64	3.17	24.16	70	888	3.25	41.23	4,525.53	69,741.72	2.52	38.88	22.76	45.95
12	3,000	4,000	3,500	11,014	159,780	4.86	70.54	29,864.91	181,648.56	4.75	28.91	120	1,008	5.57	46.80	5,624.90	75,366.61	3.14	42.02	18.83	41.49
13	4,000	5,000	4,500	8,565	168,345	3.78	74.33	28,859.39	210,507.95	4.59	33.51	112	1,120	5.20	52.00	13,148.88	88,515.49	7.33	49.35	45.56	42.05
14	5,000	7,500	6,250	12,308	180,653	5.43	79.76	44,609.47	255,117.42	7.10	40.61	167	1,287	7.75	59.75	11,832.53	100,348.02	6.60	55.94	26.52	39.33
15	7,500	10,000	8,750	8,162	188,815	3.60	83.36	44,639.52	299,756.94	7.11	47.72	134	1,421	6.22	65.97	14,742.92	115,090.94	8.22	64.16	33.03	38.39
16	10,000	20,000	15,000	13,911	202,726	6.14	89.50	85,112.33	384,869.28	13.55	61.26	245	1,666	11.37	77.34	32,164.00	147,254.94	17.93	82.10	37.79	38.26
17	20,000	50,000	35,000	12,700	215,426	5.61	95.11	119,219.74	504,089.02	18.98	80.24	252	1,918	11.70	89.04	14,885.93	162,140.87	8.30	90.39	12.49	32.17
18	50,000	100,000	75,000	5,804	221,230	2.56	97.67	50,642.77	554,731.78	8.06	88.30	119	2,037	5.52	94.57	13,081.40	175,222.27	7.29	97.69	25.83	31.59
19	100,000	500,000	300,000	4,445	225,675	1.96	99.64	45,469.93	600,201.71	7.24	95.54	97	2,134	4.50	99.07	4,130.34	179,352.62	2.30	99.99	9.08	29.88
20	500,000	**UP**		822	226,497	0.36	100.00	28,021.33	628,223.04	4.46	100.00	20	2,154	0.93	100.00	17.76	179,370.37	0.01	100.00	0.06	28.55
				226,497				628,223.04				2,154				179,370.37				28.55	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 293711 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY A

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	46	46	10.29	10.29	241.82	241.82	17.95	17.95	7	7	100.00	100.00	8.49	8.49	100.00	100.00	3.51	3.51
2	50	100	75	12	58	2.68	12.98	4.41	246.24	0.33	18.28	0	7	0.00	100.00	0.00	8.49	0.00	100.00	0.00	3.45
3	100	200	150	17	75	3.80	16.78	15.13	261.37	1.12	19.40	0	7	0.00	100.00	0.00	8.49	0.00	100.00	0.00	3.25
4	200	300	250	15	90	3.36	20.13	10.12	271.49	0.75	20.16	0	7	0.00	100.00	0.00	8.49	0.00	100.00	0.00	3.13
5	300	500	400	17	107	3.80	23.94	15.85	287.34	1.18	21.33	0	7	0.00	100.00	0.00	8.49	0.00	100.00	0.00	2.95
6	500	750	625	27	134	6.04	29.98	27.30	314.64	2.03	23.36	0	7	0.00	100.00	0.00	8.49	0.00	100.00	0.00	2.70
7	750	1,000	875	28	162	6.26	36.24	57.68	372.32	4.28	27.64	0	7	0.00	100.00	0.00	8.49	0.00	100.00	0.00	2.28
8	1,000	1,500	1,250	39	201	8.72	44.97	110.59	482.91	8.21	35.85	0	7	0.00	100.00	0.00	8.49	0.00	100.00	0.00	1.76
9	1,500	2,000	1,750	20	221	4.47	49.44	46.56	529.47	3.46	39.31	0	7	0.00	100.00	0.00	8.49	0.00	100.00	0.00	1.60
10	2,000	2,500	2,250	19	240	4.25	53.69	76.86	606.33	5.71	45.01	0	7	0.00	100.00	0.00	8.49	0.00	100.00	0.00	1.40
11	2,500	3,000	2,750	20	260	4.47	58.17	82.25	688.58	6.11	51.12	0	7	0.00	100.00	0.00	8.49	0.00	100.00	0.00	1.23
12	3,000	4,000	3,500	15	275	3.36	61.52	49.19	737.77	3.65	54.77	0	7	0.00	100.00	0.00	8.49	0.00	100.00	0.00	1.15
13	4,000	5,000	4,500	13	288	2.91	64.43	53.60	791.38	3.98	58.75	0	7	0.00	100.00	0.00	8.49	0.00	100.00	0.00	1.07
14	5,000	7,500	6,250	19	307	4.25	68.68	129.91	921.28	9.64	68.40	0	7	0.00	100.00	0.00	8.49	0.00	100.00	0.00	0.92
15	7,500	10,000	8,750	25	332	5.59	74.27	144.25	1,065.54	10.71	79.10	0	7	0.00	100.00	0.00	8.49	0.00	100.00	0.00	0.80
16	10,000	20,000	15,000	37	369	8.28	82.55	102.36	1,167.89	7.60	86.70	0	7	0.00	100.00	0.00	8.49	0.00	100.00	0.00	0.73
17	20,000	50,000	35,000	30	399	6.71	89.26	172.15	1,340.04	12.78	99.48	0	7	0.00	100.00	0.00	8.49	0.00	100.00	0.00	0.63
18	50,000	100,000	75,000	32	431	7.16	96.42	6.66	1,346.70	0.49	99.98	0	7	0.00	100.00	0.00	8.49	0.00	100.00	0.00	0.63
19	100,000	500,000	300,000	11	442	2.46	98.88	0.13	1,346.83	0.01	99.99	0	7	0.00	100.00	0.00	8.49	0.00	100.00	0.00	0.63
20	500,000	**UP**		5	447	1.12	100.00	0.17	1,347.00	0.01	100.00	0	7	0.00	100.00	0.00	8.49	0.00	100.00	0.00	0.63
				447				1,347.00				7				8.49				0.63	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 29372 **SUBJECT TO WARRANTY B**

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	265	265	12.82	12.82	849.59	849.59	12.22	12.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	23	288	1.11	13.93	25.99	875.58	0.37	12.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	56	344	2.71	16.64	46.98	922.56	0.68	13.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	74	418	3.58	20.22	95.33	1,017.88	1.37	14.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	164	582	7.93	28.16	165.93	1,183.82	2.39	17.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	183	765	8.85	37.01	358.42	1,542.24	5.15	22.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	203	968	9.82	46.83	301.50	1,843.74	4.34	26.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	199	1,167	9.63	56.46	342.45	2,186.19	4.92	31.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	127	1,294	6.14	62.60	317.23	2,503.42	4.56	36.00	4	4	18.18	18.18	348.01	348.01	38.61	38.61	109.70	13.90
10	2,000	2,500	2,250	93	1,387	4.50	67.10	250.28	2,753.70	3.60	39.60	2	6	9.09	27.27	0.48	348.48	0.05	38.66	0.19	12.66
11	2,500	3,000	2,750	85	1,472	4.11	71.21	243.10	2,996.79	3.50	43.10	2	8	9.09	36.36	6.89	355.38	0.76	39.42	2.84	11.86
12	3,000	4,000	3,500	115	1,587	5.56	76.78	461.36	3,458.15	6.63	49.73	0	8	0.00	36.36	0.00	355.38	0.00	39.42	0.00	10.28
13	4,000	5,000	4,500	72	1,659	3.48	80.26	344.97	3,803.12	4.96	54.69	0	8	0.00	36.36	0.00	355.38	0.00	39.42	0.00	9.34
14	5,000	7,500	6,250	110	1,769	5.32	85.58	696.45	4,499.57	10.02	64.71	6	14	27.27	63.64	230.27	585.65	25.55	64.97	33.06	13.02
15	7,500	10,000	8,750	78	1,847	3.77	89.36	658.13	5,157.71	9.46	74.17	0	14	0.00	63.64	0.00	585.65	0.00	64.97	0.00	11.35
16	10,000	20,000	15,000	106	1,953	5.13	94.48	837.76	5,995.47	12.05	86.22	3	17	13.64	77.27	71.70	657.35	7.95	72.92	8.56	10.96
17	20,000	50,000	35,000	81	2,034	3.92	98.40	689.56	6,685.02	9.92	96.13	5	22	22.73	100.00	244.06	901.41	27.08	100.00	35.39	13.48
18	50,000	100,000	75,000	24	2,058	1.16	99.56	224.67	6,909.69	3.23	99.36	0	22	0.00	100.00	0.00	901.41	0.00	100.00	0.00	13.05
19	100,000	500,000	300,000	6	2,064	0.29	99.85	5.68	6,915.37	0.08	99.45	0	22	0.00	100.00	0.00	901.41	0.00	100.00	0.00	13.03
20	500,000	**UP**		3	2,067	0.15	100.00	38.54	6,953.91	0.55	100.00	0	22	0.00	100.00	0.00	901.41	0.00	100.00	0.00	12.96
					2,067				6,953.91				22				901.41				12.96

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 293721 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY B

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	6.25	6.25	0.64	0.64	1.67	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	6.25	12.50	0.47	1.11	1.24	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	6.25	18.75	1.35	2.46	3.54	6.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	6.25	25.00	0.73	3.19	1.92	8.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	7	18.75	43.75	0.98	4.17	2.58	10.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	9	12.50	56.25	4.37	8.54	11.47	22.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	11	12.50	68.75	4.73	13.27	12.41	34.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	6.25	75.00	2.26	15.53	5.94	40.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	6.25	81.25	7.13	22.66	18.70	59.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	6.25	87.50	7.22	29.88	18.95	78.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	6.25	93.75	0.63	30.51	1.65	80.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	16	6.25	100.00	7.59	38.10	19.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	16	0.00	100.00	0.00	38.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	38.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	38.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	38.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	38.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	38.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	16	0.00	100.00	0.00	38.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				16				38.10				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 29373 **SUBJECT TO WARRANTY C**

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	277	277	9.50	9.50	953.05	953.05	9.66	9.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	38	315	1.30	10.80	23.64	976.69	0.24	9.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	97	412	3.33	14.12	61.89	1,038.58	0.63	10.53	1	1	4.00	4.00	12.46	12.46	1.10	1.10	20.14	1.20
4	200	300	250	87	499	2.98	17.11	57.99	1,096.57	0.59	11.12	0	1	0.00	4.00	0.00	12.46	0.00	1.10	0.00	1.14
5	300	500	400	211	710	7.23	24.34	220.87	1,317.44	2.24	13.36	0	1	0.00	4.00	0.00	12.46	0.00	1.10	0.00	0.95
6	500	750	625	192	902	6.58	30.92	215.89	1,533.33	2.19	15.55	0	1	0.00	4.00	0.00	12.46	0.00	1.10	0.00	0.81
7	750	1,000	875	254	1,156	8.71	39.63	423.39	1,956.72	4.29	19.84	2	3	8.00	12.00	140.73	153.19	12.42	13.52	33.24	7.83
8	1,000	1,500	1,250	285	1,441	9.77	49.40	509.31	2,466.03	5.16	25.01	1	4	4.00	16.00	24.38	177.57	2.15	15.68	4.79	7.20
9	1,500	2,000	1,750	248	1,689	8.50	57.90	604.77	3,070.80	6.13	31.14	5	9	20.00	36.00	293.02	470.59	25.87	41.55	48.45	15.32
10	2,000	2,500	2,250	129	1,818	4.42	62.32	391.81	3,462.62	3.97	35.11	1	10	4.00	40.00	60.00	530.59	5.30	46.84	15.31	15.32
11	2,500	3,000	2,750	128	1,946	4.39	66.71	388.63	3,851.24	3.94	39.06	4	14	16.00	56.00	346.77	877.36	30.61	77.46	89.23	22.78
12	3,000	4,000	3,500	149	2,095	5.11	71.82	533.05	4,384.29	5.41	44.46	1	15	4.00	60.00	1.00	878.36	0.09	77.55	0.19	20.03
13	4,000	5,000	4,500	158	2,253	5.42	77.24	799.95	5,184.24	8.11	52.57	2	17	8.00	68.00	87.72	966.08	7.74	85.29	10.97	18.63
14	5,000	7,500	6,250	149	2,402	5.11	82.34	773.39	5,957.63	7.84	60.42	1	18	4.00	72.00	23.89	989.97	2.11	87.40	3.09	16.62
15	7,500	10,000	8,750	134	2,536	4.59	86.94	988.20	6,945.83	10.02	70.44	2	20	8.00	80.00	117.18	1,107.15	10.35	97.75	11.86	15.94
16	10,000	20,000	15,000	241	2,777	8.26	95.20	1,417.93	8,363.76	14.38	84.82	4	24	16.00	96.00	17.18	1,124.34	1.52	99.26	1.21	13.44
17	20,000	50,000	35,000	112	2,889	3.84	99.04	1,185.79	9,549.54	12.03	96.84	1	25	4.00	100.00	8.35	1,132.69	0.74	100.00	0.70	11.86
18	50,000	100,000	75,000	18	2,907	0.62	99.66	182.29	9,731.83	1.85	98.69	0	25	0.00	100.00	0.00	1,132.69	0.00	100.00	0.00	11.64
19	100,000	500,000	300,000	9	2,916	0.31	99.97	123.37	9,855.21	1.25	99.94	0	25	0.00	100.00	0.00	1,132.69	0.00	100.00	0.00	11.49
20	500,000	**UP**		1	2,917	0.03	100.00	5.76	9,860.97	0.06	100.00	0	25	0.00	100.00	0.00	1,132.69	0.00	100.00	0.00	11.49
				2,917				9,860.97				25				1,132.69				11.49	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 293731 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY C

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	9.09	9.09	1.61	1.61	1.85	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	3.03	12.12	0.13	1.73	0.14	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	3.03	15.15	0.00	1.73	0.00	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	3.03	18.18	0.05	1.78	0.06	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	3.03	21.21	0.68	2.46	0.78	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	11	12.12	33.33	3.83	6.29	4.40	7.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	14	9.09	42.42	2.41	8.70	2.77	10.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	17	9.09	51.52	4.36	13.06	5.01	15.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	21	12.12	63.64	10.11	23.17	11.61	26.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	25	12.12	75.76	8.55	31.72	9.82	36.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	26	3.03	78.79	3.02	34.74	3.47	39.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	27	3.03	81.82	5.16	39.90	5.93	45.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	28	3.03	84.85	4.98	44.87	5.72	51.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	31	9.09	93.94	17.55	62.43	20.16	71.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	32	3.03	96.97	20.00	82.43	22.97	94.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	33	3.03	100.00	4.63	87.06	5.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	33	0.00	100.00	0.00	87.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	33	0.00	100.00	0.00	87.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	33	0.00	100.00	0.00	87.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	33	0.00	100.00	0.00	87.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				33				87.06				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	1.42	1.42	0.51	0.51	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	21	30	3.31	4.73	7.02	7.53	0.31	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	31	61	4.89	9.62	11.31	18.84	0.50	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	25	86	3.94	13.56	11.31	30.15	0.50	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	51	137	8.04	21.61	34.87	65.02	1.53	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	44	181	6.94	28.55	41.58	106.60	1.82	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	50	231	7.89	36.44	54.92	161.52	2.41	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	62	293	9.78	46.21	99.13	260.65	4.35	11.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	51	344	8.04	54.26	91.10	351.75	3.99	15.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	26	370	4.10	58.36	63.95	415.71	2.80	18.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	27	397	4.26	62.62	96.94	512.64	4.25	22.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	56	453	8.83	71.45	163.86	676.50	7.18	29.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	32	485	5.05	76.50	166.52	843.02	7.30	36.96	1	1	50.00	50.00	2.10	2.10	10.30	10.30	1.26	0.25
14	5,000	7,500	6,250	36	521	5.68	82.18	238.53	1,081.55	10.46	47.41	0	1	0.00	50.00	0.00	2.10	0.00	10.30	0.00	0.19
15	7,500	10,000	8,750	33	554	5.21	87.38	328.65	1,410.21	14.41	61.82	0	1	0.00	50.00	0.00	2.10	0.00	10.30	0.00	0.15
16	10,000	20,000	15,000	36	590	5.68	93.06	334.26	1,744.46	14.65	76.47	0	1	0.00	50.00	0.00	2.10	0.00	10.30	0.00	0.12
17	20,000	50,000	35,000	32	622	5.05	98.11	467.74	2,212.20	20.50	96.98	1	2	50.00	100.00	18.27	20.37	89.70	100.00	3.91	0.92
18	50,000	100,000	75,000	12	634	1.89	100.00	68.99	2,281.19	3.02	100.00	0	2	0.00	100.00	0.00	20.37	0.00	100.00	0.00	0.89
19	100,000	500,000	300,000	0	634	0.00	100.00	0.00	2,281.19	0.00	100.00	0	2	0.00	100.00	0.00	20.37	0.00	100.00	0.00	0.89
20	500,000	**UP**		0	634	0.00	100.00	0.00	2,281.19	0.00	100.00	0	2	0.00	100.00	0.00	20.37	0.00	100.00	0.00	0.89
				634				2,281.19				2				20.37				0.89	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	55	55	5.34	5.34	4.36	4.36	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	26	81	2.53	7.87	5.21	9.57	0.13	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	44	125	4.28	12.15	12.38	21.95	0.30	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	35	160	3.40	15.55	15.53	37.48	0.37	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	84	244	8.16	23.71	57.68	95.16	1.39	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	71	315	6.90	30.61	64.75	159.91	1.56	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	107	422	10.40	41.01	122.86	282.77	2.96	6.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	107	529	10.40	51.41	169.01	451.78	4.08	10.89	1	1	12.50	12.50	11.00	11.00	3.21	3.21	6.51	2.43
9	1,500	2,000	1,750	72	601	7.00	58.41	157.74	609.53	3.80	14.70	0	1	0.00	12.50	0.00	11.00	0.00	3.21	0.00	1.80
10	2,000	2,500	2,250	40	641	3.89	62.29	100.41	709.94	2.42	17.12	0	1	0.00	12.50	0.00	11.00	0.00	3.21	0.00	1.55
11	2,500	3,000	2,750	41	682	3.98	66.28	121.97	831.91	2.94	20.06	2	3	25.00	37.50	167.11	178.11	48.74	51.95	137.01	21.41
12	3,000	4,000	3,500	66	748	6.41	72.69	229.08	1,060.99	5.52	25.58	0	3	0.00	37.50	0.00	178.11	0.00	51.95	0.00	16.79
13	4,000	5,000	4,500	42	790	4.08	76.77	190.52	1,251.52	4.59	30.18	0	3	0.00	37.50	0.00	178.11	0.00	51.95	0.00	14.23
14	5,000	7,500	6,250	65	855	6.32	83.09	410.53	1,662.05	9.90	40.07	0	3	0.00	37.50	0.00	178.11	0.00	51.95	0.00	10.72
15	7,500	10,000	8,750	39	894	3.79	86.88	364.73	2,026.77	8.79	48.87	0	3	0.00	37.50	0.00	178.11	0.00	51.95	0.00	8.79
16	10,000	20,000	15,000	71	965	6.90	93.78	988.29	3,015.07	23.83	72.70	5	8	62.50	100.00	164.74	342.85	48.05	100.00	16.67	11.37
17	20,000	50,000	35,000	52	1,017	5.05	98.83	983.21	3,998.27	23.71	96.40	0	8	0.00	100.00	0.00	342.85	0.00	100.00	0.00	8.58
18	50,000	100,000	75,000	10	1,027	0.97	99.81	138.72	4,137.00	3.34	99.75	0	8	0.00	100.00	0.00	342.85	0.00	100.00	0.00	8.29
19	100,000	500,000	300,000	2	1,029	0.19	100.00	10.41	4,147.41	0.25	100.00	0	8	0.00	100.00	0.00	342.85	0.00	100.00	0.00	8.27
20	500,000	**UP**		0	1,029	0.00	100.00	0.00	4,147.41	0.00	100.00	0	8	0.00	100.00	0.00	342.85	0.00	100.00	0.00	8.27
				1,029				4,147.41				8				342.85				8.27	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	3.17	3.17	5.34	5.34	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	12	28	2.38	5.56	1.94	7.28	0.19	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	40	2.38	7.94	2.50	9.78	0.25	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	52	2.38	10.32	5.23	15.00	0.51	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	31	83	6.15	16.47	13.25	28.25	1.30	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	35	118	6.94	23.41	24.87	53.12	2.44	5.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	49	167	9.72	33.13	25.42	78.54	2.49	7.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	58	225	11.51	44.64	61.22	139.76	6.00	13.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	53	278	10.52	55.16	56.35	196.11	5.52	19.23	1	1	33.33	33.33	250.00	250.00	77.78	77.78	443.67	127.48
10	2,000	2,500	2,250	33	311	6.55	61.71	49.37	245.48	4.84	24.07	0	1	0.00	33.33	0.00	250.00	0.00	77.78	0.00	101.84
11	2,500	3,000	2,750	28	339	5.56	67.26	73.12	318.60	7.17	31.23	0	1	0.00	33.33	0.00	250.00	0.00	77.78	0.00	78.47
12	3,000	4,000	3,500	28	367	5.56	72.82	54.86	373.46	5.38	36.61	0	1	0.00	33.33	0.00	250.00	0.00	77.78	0.00	66.94
13	4,000	5,000	4,500	24	391	4.76	77.58	57.42	430.88	5.63	42.24	1	2	33.33	66.67	30.35	280.35	9.44	87.23	52.86	65.06
14	5,000	7,500	6,250	40	431	7.94	85.52	145.23	576.10	14.24	56.48	1	3	33.33	100.00	41.05	321.40	12.77	100.00	28.27	55.79
15	7,500	10,000	8,750	26	457	5.16	90.67	106.03	682.13	10.39	66.87	0	3	0.00	100.00	0.00	321.40	0.00	100.00	0.00	47.12
16	10,000	20,000	15,000	21	478	4.17	94.84	131.53	813.66	12.89	79.76	0	3	0.00	100.00	0.00	321.40	0.00	100.00	0.00	39.50
17	20,000	50,000	35,000	17	495	3.37	98.21	124.36	938.01	12.19	91.96	0	3	0.00	100.00	0.00	321.40	0.00	100.00	0.00	34.26
18	50,000	100,000	75,000	7	502	1.39	99.60	52.99	991.00	5.19	97.15	0	3	0.00	100.00	0.00	321.40	0.00	100.00	0.00	32.43
19	100,000	500,000	300,000	2	504	0.40	100.00	29.07	1,020.07	2.85	100.00	0	3	0.00	100.00	0.00	321.40	0.00	100.00	0.00	31.51
20	500,000	**UP**		0	504	0.00	100.00	0.00	1,020.07	0.00	100.00	0	3	0.00	100.00	0.00	321.40	0.00	100.00	0.00	31.51
				504				1,020.07				3				321.40				31.51	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 29377 SILOS STORING NON HAZARDOUS GOODS ONLY

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	3.85	3.85	0.80	0.80	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	9	7.69	11.54	0.79	1.59	0.25	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	14	6.41	17.95	1.46	3.05	0.47	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	19	6.41	24.36	1.46	4.51	0.47	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	22	3.85	28.21	0.60	5.11	0.20	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	24	2.56	30.77	4.24	9.35	1.37	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	29	6.41	37.18	5.92	15.27	1.91	4.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	39	12.82	50.00	8.94	24.22	2.89	7.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	46	8.97	58.97	16.75	40.97	5.41	13.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	54	10.26	69.23	15.21	56.18	4.92	18.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	55	1.28	70.51	3.10	59.28	1.00	19.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	58	3.85	74.36	9.94	69.22	3.21	22.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	61	3.85	78.21	5.48	74.70	1.77	24.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	67	7.69	85.90	45.88	120.58	14.83	38.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	70	3.85	89.74	27.09	147.67	8.75	47.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	72	2.56	92.31	29.83	177.50	9.64	57.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	76	5.13	97.44	106.36	283.86	34.37	91.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	77	1.28	98.72	12.79	296.65	4.13	95.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	78	1.28	100.00	12.79	309.44	4.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	78	0.00	100.00	0.00	309.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					78				309.44				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 29378 PUBLIC WAREHOUSESSUBJECT TO WARRANTY C

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	550	550	13.64	13.64	1,385.11	1,385.11	8.57	8.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	121	671	3.00	16.65	35.75	1,420.85	0.22	8.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	187	858	4.64	21.29	114.89	1,535.74	0.71	9.50	1	1	4.00	4.00	93.82	93.82	7.26	7.26	81.66	6.11
4	200	300	250	146	1,004	3.62	24.91	80.97	1,616.72	0.50	10.00	0	1	0.00	4.00	0.00	93.82	0.00	7.26	0.00	5.80
5	300	500	400	238	1,242	5.90	30.81	198.60	1,815.32	1.23	11.23	2	3	8.00	12.00	17.07	110.89	1.32	8.58	8.60	6.11
6	500	750	625	188	1,430	4.66	35.48	277.28	2,092.59	1.72	12.94	0	3	0.00	12.00	0.00	110.89	0.00	8.58	0.00	5.30
7	750	1,000	875	271	1,701	6.72	42.20	350.44	2,443.03	2.17	15.11	3	6	12.00	24.00	22.51	133.40	1.74	10.32	6.42	5.46
8	1,000	1,500	1,250	249	1,950	6.18	48.38	509.56	2,952.59	3.15	18.26	4	10	16.00	40.00	313.29	446.69	24.23	34.55	61.48	15.13
9	1,500	2,000	1,750	260	2,210	6.45	54.83	452.52	3,405.12	2.80	21.06	0	10	0.00	40.00	0.00	446.69	0.00	34.55	0.00	13.12
10	2,000	2,500	2,250	154	2,364	3.82	58.65	393.84	3,798.96	2.44	23.50	1	11	4.00	44.00	159.72	606.41	12.35	46.90	40.55	15.96
11	2,500	3,000	2,750	178	2,542	4.42	63.06	566.00	4,364.96	3.50	27.00	0	11	0.00	44.00	0.00	606.41	0.00	46.90	0.00	13.89
12	3,000	4,000	3,500	170	2,712	4.22	67.28	557.68	4,922.64	3.45	30.45	1	12	4.00	48.00	176.08	782.49	13.62	60.52	31.57	15.90
13	4,000	5,000	4,500	158	2,870	3.92	71.20	665.26	5,587.91	4.11	34.56	0	12	0.00	48.00	0.00	782.49	0.00	60.52	0.00	14.00
14	5,000	7,500	6,250	260	3,130	6.45	77.65	1,149.73	6,737.64	7.11	41.67	1	13	4.00	52.00	41.50	823.99	3.21	63.73	3.61	12.23
15	7,500	10,000	8,750	197	3,327	4.89	82.54	1,327.57	8,065.21	8.21	49.89	1	14	4.00	56.00	52.95	876.94	4.10	67.82	3.99	10.87
16	10,000	20,000	15,000	269	3,596	6.67	89.21	3,232.01	11,297.22	19.99	69.88	5	19	20.00	76.00	386.40	1,263.34	29.88	97.71	11.96	11.18
17	20,000	50,000	35,000	248	3,844	6.15	95.36	2,898.74	14,195.96	17.93	87.81	4	23	16.00	92.00	27.50	1,290.84	2.13	99.83	0.95	9.09
18	50,000	100,000	75,000	96	3,940	2.38	97.74	893.42	15,089.38	5.53	93.33	1	24	4.00	96.00	0.00	1,290.84	0.00	99.83	0.00	8.55
19	100,000	500,000	300,000	80	4,020	1.98	99.73	785.95	15,875.33	4.86	98.19	1	25	4.00	100.00	2.17	1,293.00	0.17	100.00	0.28	8.14
20	500,000	**UP**		11	4,031	0.27	100.00	292.01	16,167.34	1.81	100.00	0	25	0.00	100.00	0.00	1,293.00	0.00	100.00	0.00	8.00
				4,031				16,167.34				25				1,293.00				8.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 29379 COLD STORAGE PUBLIC WAREHOUSES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	11.11	11.11	0.00	0.00	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	11.11	22.22	0.35	0.35	3.13	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	11.11	33.33	1.19	1.53	10.70	13.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	11.11	44.44	0.02	1.55	0.16	14.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	11.11	55.56	1.09	2.65	9.88	23.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	11.11	66.67	0.03	2.67	0.24	24.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	11.11	77.78	8.00	10.67	72.19	96.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	11.11	88.89	0.30	10.97	2.71	99.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	9	11.11	100.00	0.11	11.08	0.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	11.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	11.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	11.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	11.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	11.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	11.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	11.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	11.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	11.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	9	0.00	100.00	0.00	11.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				11.08				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2938 STORAGE TANKS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	84	84	10.27	10.27	127.75	127.75	2.86	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	18	102	2.20	12.47	6.78	134.54	0.15	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	25	127	3.06	15.53	5.51	140.05	0.12	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	20	147	2.44	17.97	8.71	148.76	0.20	3.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	27	174	3.30	21.27	34.69	183.44	0.78	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	35	209	4.28	25.55	27.57	211.01	0.62	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	43	252	5.26	30.81	59.99	271.00	1.34	6.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	52	304	6.36	37.16	102.93	373.93	2.31	8.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	55	359	6.72	43.89	182.94	556.87	4.10	12.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	53	412	6.48	50.37	114.67	671.54	2.57	15.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	55	467	6.72	57.09	153.13	824.66	3.43	18.47	2	2	11.76	11.76	18.50	18.50	3.11	3.11	12.08	2.24
12	3,000	4,000	3,500	59	526	7.21	64.30	391.85	1,216.51	8.78	27.25	1	3	5.88	17.65	0.32	18.82	0.05	3.16	0.08	1.55
13	4,000	5,000	4,500	43	569	5.26	69.56	279.72	1,496.23	6.27	33.52	1	4	5.88	23.53	19.20	38.02	3.23	6.39	6.86	2.54
14	5,000	7,500	6,250	56	625	6.85	76.41	407.19	1,903.41	9.12	42.64	3	7	17.65	41.18	269.13	307.15	45.24	51.63	66.09	16.14
15	7,500	10,000	8,750	23	648	2.81	79.22	113.93	2,017.34	2.55	45.19	1	8	5.88	47.06	17.17	324.32	2.89	54.51	15.07	16.08
16	10,000	20,000	15,000	82	730	10.02	89.24	958.88	2,976.22	21.48	66.68	0	8	0.00	47.06	0.00	324.32	0.00	54.51	0.00	10.90
17	20,000	50,000	35,000	33	763	4.03	93.28	485.32	3,461.54	10.87	77.55	6	14	35.29	82.35	116.41	440.73	19.57	74.08	23.99	12.73
18	50,000	100,000	75,000	13	776	1.59	94.87	890.95	4,352.50	19.96	97.51	3	17	17.65	100.00	154.22	594.95	25.92	100.00	17.31	13.67
19	100,000	500,000	300,000	30	806	3.67	98.53	58.91	4,411.40	1.32	98.83	0	17	0.00	100.00	0.00	594.95	0.00	100.00	0.00	13.49
20	500,000	**UP**		12	818	1.47	100.00	52.30	4,463.70	1.17	100.00	0	17	0.00	100.00	0.00	594.95	0.00	100.00	0.00	13.33
				818				4,463.70				17				594.95				13.33	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.78	2.78	2.85	2.85	1.22	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.78	5.56	3.16	6.02	1.35	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.78	8.33	3.46	9.47	1.48	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.78	11.11	3.10	12.57	1.33	5.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.78	13.89	4.58	17.15	1.96	7.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.78	16.67	2.97	20.12	1.27	8.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	2.78	19.44	3.29	23.41	1.41	10.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	2.78	22.22	3.38	26.79	1.45	11.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	2.78	25.00	3.47	30.26	1.48	12.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	14	13.89	38.89	9.66	39.92	4.13	17.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	20	16.67	55.56	33.26	73.18	14.23	31.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	24	11.11	66.67	25.53	98.72	10.92	42.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	34	27.78	94.44	82.57	181.29	35.32	77.55	1	1	100.00	100.00	34.62	34.62	100.00	100.00	41.92	19.10
15	7,500	10,000	8,750	1	35	2.78	97.22	38.04	219.33	16.27	93.83	0	1	0.00	100.00	0.00	34.62	0.00	100.00	0.00	15.78
16	10,000	20,000	15,000	1	36	2.78	100.00	14.43	233.77	6.17	100.00	0	1	0.00	100.00	0.00	34.62	0.00	100.00	0.00	14.81
17	20,000	50,000	35,000	0	36	0.00	100.00	0.00	233.77	0.00	100.00	0	1	0.00	100.00	0.00	34.62	0.00	100.00	0.00	14.81
18	50,000	100,000	75,000	0	36	0.00	100.00	0.00	233.77	0.00	100.00	0	1	0.00	100.00	0.00	34.62	0.00	100.00	0.00	14.81
19	100,000	500,000	300,000	0	36	0.00	100.00	0.00	233.77	0.00	100.00	0	1	0.00	100.00	0.00	34.62	0.00	100.00	0.00	14.81
20	500,000	**UP**		0	36	0.00	100.00	0.00	233.77	0.00	100.00	0	1	0.00	100.00	0.00	34.62	0.00	100.00	0.00	14.81
					36				233.77				1				34.62				14.81

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	11.11	11.11	1.75	1.75	1.52	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	11.11	22.22	1.61	3.36	1.40	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	11.11	33.33	1.43	4.79	1.24	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	11.11	44.44	5.61	10.40	4.87	9.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	11.11	55.56	14.36	24.77	12.47	21.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	11.11	66.67	23.64	48.41	20.52	42.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	11.11	77.78	66.82	115.23	57.99	100.00	2	2	100.00	100.00	315.14	315.14	100.00	100.00	471.62	273.49
9	1,500	2,000	1,750	1	8	11.11	88.89	0.00	115.23	0.00	100.00	0	2	0.00	100.00	0.00	315.14	0.00	100.00	0.00	273.49
10	2,000	2,500	2,500	1	9	11.11	100.00	0.00	115.23	0.00	100.00	0	2	0.00	100.00	0.00	315.14	0.00	100.00	0.00	273.49
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	115.23	0.00	100.00	0	2	0.00	100.00	0.00	315.14	0.00	100.00	0.00	273.49
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	115.23	0.00	100.00	0	2	0.00	100.00	0.00	315.14	0.00	100.00	0.00	273.49
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	115.23	0.00	100.00	0	2	0.00	100.00	0.00	315.14	0.00	100.00	0.00	273.49
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	115.23	0.00	100.00	0	2	0.00	100.00	0.00	315.14	0.00	100.00	0.00	273.49
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	115.23	0.00	100.00	0	2	0.00	100.00	0.00	315.14	0.00	100.00	0.00	273.49
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	115.23	0.00	100.00	0	2	0.00	100.00	0.00	315.14	0.00	100.00	0.00	273.49
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	115.23	0.00	100.00	0	2	0.00	100.00	0.00	315.14	0.00	100.00	0.00	273.49
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	115.23	0.00	100.00	0	2	0.00	100.00	0.00	315.14	0.00	100.00	0.00	273.49
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	115.23	0.00	100.00	0	2	0.00	100.00	0.00	315.14	0.00	100.00	0.00	273.49
20	500,000	**UP**		0	9	0.00	100.00	0.00	115.23	0.00	100.00	0	2	0.00	100.00	0.00	315.14	0.00	100.00	0.00	273.49
				9				115.23				2				315.14				273.49	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 29383 PETROL/DIESEL FUEL STATIONS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,230	1,230	11.41	11.41	1,207.26	1,207.26	4.05	4.05	1	1	0.56	0.56	10.32	10.32	0.20	0.20	0.86	0.86
2	50	100	75	401	1,631	3.72	15.13	52.88	1,260.14	0.18	4.22	0	1	0.00	0.56	0.00	10.32	0.00	0.20	0.00	0.82
3	100	200	150	279	1,910	2.59	17.72	80.35	1,340.49	0.27	4.49	0	1	0.00	0.56	0.00	10.32	0.00	0.20	0.00	0.77
4	200	300	250	464	2,374	4.30	22.02	259.52	1,600.01	0.87	5.36	7	8	3.89	4.44	40.39	50.72	0.77	0.97	15.56	3.17
5	300	500	400	1,302	3,676	12.08	34.10	535.14	2,135.15	1.79	7.16	0	8	0.00	4.44	0.00	50.72	0.00	0.97	0.00	2.38
6	500	750	625	1,593	5,269	14.78	48.88	500.95	2,636.10	1.68	8.83	0	8	0.00	4.44	0.00	50.72	0.00	0.97	0.00	1.92
7	750	1,000	875	388	5,657	3.60	52.48	623.65	3,259.75	2.09	10.92	2	10	1.11	5.56	15.30	66.02	0.29	1.27	2.45	2.03
8	1,000	1,500	1,250	651	6,308	6.04	58.52	1,376.28	4,636.03	4.61	15.54	14	24	7.78	13.33	302.51	368.52	5.80	7.07	21.98	7.95
9	1,500	2,000	1,750	661	6,969	6.13	64.65	1,821.80	6,457.83	6.11	21.64	13	37	7.22	20.56	355.59	724.12	6.82	13.89	19.52	11.21
10	2,000	2,500	2,250	486	7,455	4.51	69.16	1,584.96	8,042.79	5.31	26.95	7	44	3.89	24.44	62.66	786.77	1.20	15.10	3.95	9.78
11	2,500	3,000	2,750	491	7,946	4.55	73.71	1,899.09	9,941.88	6.36	33.32	13	57	7.22	31.67	165.80	952.57	3.18	18.28	8.73	9.58
12	3,000	4,000	3,500	749	8,695	6.95	80.66	3,602.11	13,543.99	12.07	45.39	27	84	15.00	46.67	1,860.07	2,812.64	35.69	53.96	51.64	20.77
13	4,000	5,000	4,500	519	9,214	4.81	85.47	3,403.95	16,947.94	11.41	56.79	25	109	13.89	60.56	612.70	3,425.34	11.76	65.72	18.00	20.21
14	5,000	7,500	6,250	621	9,835	5.76	91.23	5,042.59	21,990.53	16.90	73.69	35	144	19.44	80.00	1,013.71	4,439.05	19.45	85.17	20.10	20.19
15	7,500	10,000	8,750	249	10,084	2.31	93.54	2,547.94	24,538.47	8.54	82.23	16	160	8.89	88.89	506.91	4,945.96	9.73	94.89	19.89	20.16
16	10,000	20,000	15,000	350	10,434	3.25	96.79	3,907.33	28,445.80	13.09	95.33	9	169	5.00	93.89	185.84	5,131.80	3.57	98.46	4.76	18.04
17	20,000	50,000	35,000	139	10,573	1.29	98.08	880.27	29,326.07	2.95	98.28	5	174	2.78	96.67	56.39	5,188.19	1.08	99.54	6.41	17.69
18	50,000	100,000	75,000	88	10,661	0.82	98.90	586.13	29,912.20	1.96	100.24	1	175	0.56	97.22	4.85	5,193.04	0.09	99.63	0.83	17.36
19	100,000	500,000	300,000	86	10,747	0.80	99.69	771.09	30,683.29	2.58	102.82	5	180	2.78	100.00	19.07	5,212.11	0.37	100.00	2.47	16.99
20	500,000	**UP**		33	10,780	0.31	100.00	842.65	29,840.64	2.82	100.00	0	180	0.00	100.00	0.00	5,212.11	0.00	100.00	0.00	17.47
				10,780				29,840.64				180				5,212.11				17.47	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 29384 LNG STATIONS FOR AUTOMOBILES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	31	31	9.09	9.09	17.38	17.38	0.74	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	38	2.05	11.14	0.43	17.81	0.02	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	41	0.88	12.02	0.75	18.56	0.03	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	45	1.17	13.20	3.11	21.67	0.13	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	48	0.88	14.08	0.37	22.04	0.02	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	22	70	6.45	20.53	47.71	69.75	2.03	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	77	2.05	22.58	20.36	90.10	0.87	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	16	93	4.69	27.27	28.37	118.48	1.21	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	102	2.64	29.91	41.95	160.42	1.79	6.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	38	140	11.14	41.06	79.73	240.15	3.40	10.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	148	2.35	43.40	24.40	264.55	1.04	11.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	23	171	6.74	50.15	100.14	364.69	4.27	15.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	13	184	3.81	53.96	85.20	449.89	3.63	19.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	60	244	17.60	71.55	492.98	942.87	21.00	40.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	38	282	11.14	82.70	438.97	1,381.84	18.70	58.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	33	315	9.68	92.38	565.71	1,947.55	24.10	82.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	16	331	4.69	97.07	289.35	2,236.89	12.32	95.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	338	2.05	99.12	110.54	2,347.43	4.71	99.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	339	0.29	99.41	0.25	2,347.69	0.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		2	341	0.59	100.00	0.00	2,347.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				341				2,347.69				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 29385 OTHERS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	31	31	5.12	5.12	84.03	84.03	2.35	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	13	44	2.15	7.26	2.60	86.63	0.07	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	18	62	2.97	10.23	3.29	89.91	0.09	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	73	1.82	12.05	11.36	101.28	0.32	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	21	94	3.47	15.51	17.32	118.60	0.48	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	19	113	3.14	18.65	28.25	146.85	0.79	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	25	138	4.13	22.77	23.41	170.26	0.66	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	21	159	3.47	26.24	40.38	210.63	1.13	5.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	13	172	2.15	28.38	44.08	254.72	1.23	7.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	174	0.33	28.71	3.69	258.40	0.10	7.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	19	193	3.14	31.85	132.81	391.22	3.72	10.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	21	214	3.47	35.31	85.04	476.26	2.38	13.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	21	235	3.47	38.78	124.82	601.07	3.49	16.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	43	278	7.10	45.87	337.80	938.87	9.46	26.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	50	328	8.25	54.13	247.59	1,186.46	6.93	33.22	3	3	17.65	17.65	145.13	145.13	42.00	42.00	58.62	12.23
16	10,000	20,000	15,000	117	445	19.31	73.43	702.06	1,888.52	19.66	52.88	6	9	35.29	52.94	50.51	195.64	14.62	56.62	7.19	10.36
17	20,000	50,000	35,000	102	547	16.83	90.26	867.35	2,755.87	24.28	77.16	8	17	47.06	100.00	149.89	345.53	43.38	100.00	17.28	12.54
18	50,000	100,000	75,000	30	577	4.95	95.21	227.01	2,982.88	6.36	83.52	0	17	0.00	100.00	0.00	345.53	0.00	100.00	0.00	11.58
19	100,000	500,000	300,000	27	604	4.46	99.67	310.70	3,293.57	8.70	92.22	0	17	0.00	100.00	0.00	345.53	0.00	100.00	0.00	10.49
20	500,000	**UP**		2	606	0.33	100.00	278.00	3,571.57	7.78	100.00	0	17	0.00	100.00	0.00	345.53	0.00	100.00	0.00	9.67
				606				3,571.57				17				345.53				9.67	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2939 MISCELLANEOUS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	21	21	4.22	4.22	25.85	25.85	0.91	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	24	45	4.82	9.04	5.38	31.23	0.19	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	43	88	8.63	17.67	14.00	45.23	0.49	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	20	108	4.02	21.69	8.55	53.78	0.30	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	27	135	5.42	27.11	42.29	96.07	1.49	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	31	166	6.22	33.33	39.40	135.47	1.38	4.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	28	194	5.62	38.96	68.29	203.76	2.40	7.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	28	222	5.62	44.58	59.20	262.96	2.08	9.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	19	241	3.82	48.39	42.01	304.96	1.48	10.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	33	274	6.63	55.02	131.82	436.79	4.63	15.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	15	289	3.01	58.03	59.89	496.68	2.10	17.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	23	312	4.62	62.65	116.56	613.24	4.09	21.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	25	337	5.02	67.67	138.32	751.56	4.86	26.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	33	370	6.63	74.30	216.75	968.31	7.61	34.01	1	1	1.69	1.69	31.62	31.62	33.61	33.61	14.59	3.27
15	7,500	10,000	8,750	38	408	7.63	81.93	191.93	1,160.25	6.74	40.75	0	1	0.00	1.69	0.00	31.62	0.00	33.61	0.00	2.72
16	10,000	20,000	15,000	30	438	6.02	87.95	349.77	1,510.01	12.29	53.04	0	1	0.00	1.69	0.00	31.62	0.00	33.61	0.00	2.09
17	20,000	50,000	35,000	22	460	4.42	92.37	1,076.77	2,586.78	37.82	90.86	0	1	0.00	1.69	0.00	31.62	0.00	33.61	0.00	1.22
18	50,000	100,000	75,000	8	468	1.61	93.98	12.91	2,599.69	0.45	91.31	2	3	3.39	5.08	28.64	60.26	30.45	64.06	221.90	2.32
19	100,000	500,000	300,000	16	484	3.21	97.19	92.22	2,691.91	3.24	94.55	2	5	3.39	8.47	1.94	62.20	2.06	66.12	2.10	2.31
20	500,000	**UP**		14	498	2.81	100.00	155.15	2,847.06	5.45	100.00	54	59	91.53	100.00	31.86	94.06	33.88	100.00	20.54	3.30
				498				2,847.06				59				94.06				3.30	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	6.67	6.67	0.25	0.25	0.82	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	3	13.33	20.00	3.43	3.67	11.32	12.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	6.67	26.67	0.75	4.42	2.48	14.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	7	20.00	46.67	1.82	6.25	6.03	20.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	6.67	53.33	1.38	7.63	4.57	25.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	6.67	60.00	2.20	9.84	7.28	32.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	6.67	66.67	2.16	12.00	7.15	39.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	12	13.33	80.00	4.86	16.86	16.07	55.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	6.67	86.67	12.13	28.99	40.07	95.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	6.67	93.33	0.52	29.52	1.73	97.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	6.67	100.00	0.75	30.27	2.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	15	0.00	100.00	0.00	30.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	15	0.00	100.00	0.00	30.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	15	0.00	100.00	0.00	30.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	30.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	30.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	30.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	30.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	15	0.00	100.00	0.00	30.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				15				30.27				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	1.52	1.52	29.94	29.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	1.43	2.94	28.14	58.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	2.12	5.06	41.92	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	5.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	5.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	5.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	5.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	5.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	5.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	5.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	5.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	5.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	5.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	5.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	5.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	5.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	5.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	5.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	5.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					3				5.06				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

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

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 29394 VEEM AND BONDED WAREHOUSE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	104	104	16.75	16.75	66.74	66.74	4.04	4.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	34	138	5.48	22.22	13.10	79.84	0.79	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	37	175	5.96	28.18	15.13	94.97	0.92	5.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	185	1.61	29.79	7.49	102.47	0.45	6.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	45	230	7.25	37.04	34.86	137.32	2.11	8.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	23	253	3.70	40.74	22.08	159.40	1.34	9.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	41	294	6.60	47.34	22.26	181.66	1.35	10.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	43	337	6.92	54.27	58.02	239.68	3.51	14.50	1	1	12.50	12.50	4,679.89	4,679.89	82.00	82.00	8066.46	1952.60
9	1,500	2,000	1,750	24	361	3.86	58.13	23.98	263.66	1.45	15.96	0	1	0.00	12.50	0.00	4,679.89	0.00	82.00	0.00	1775.00
10	2,000	2,500	2,250	27	388	4.35	62.48	69.55	333.21	4.21	20.16	0	1	0.00	12.50	0.00	4,679.89	0.00	82.00	0.00	1404.48
11	2,500	3,000	2,750	19	407	3.06	65.54	27.37	360.58	1.66	21.82	4	5	50.00	62.50	1,027.11	5,706.99	18.00	100.00	3753.23	1582.74
12	3,000	4,000	3,500	35	442	5.64	71.18	141.09	501.66	8.54	30.36	0	5	0.00	62.50	0.00	5,706.99	0.00	100.00	0.00	1137.62
13	4,000	5,000	4,500	22	464	3.54	74.72	74.33	575.99	4.50	34.86	0	5	0.00	62.50	0.00	5,706.99	0.00	100.00	0.00	990.81
14	5,000	7,500	6,250	21	485	3.38	78.10	164.27	740.26	9.94	44.80	0	5	0.00	62.50	0.00	5,706.99	0.00	100.00	0.00	770.94
15	7,500	10,000	8,750	20	505	3.22	81.32	84.40	824.66	5.11	49.90	0	5	0.00	62.50	0.00	5,706.99	0.00	100.00	0.00	692.04
16	10,000	20,000	15,000	75	580	12.08	93.40	457.77	1,282.44	27.70	77.61	0	5	0.00	62.50	0.00	5,706.99	0.00	100.00	0.00	445.01
17	20,000	50,000	35,000	24	604	3.86	97.26	208.75	1,491.18	12.63	90.24	0	5	0.00	62.50	0.00	5,706.99	0.00	100.00	0.00	382.72
18	50,000	100,000	75,000	7	611	1.13	98.39	113.07	1,604.25	6.84	97.08	0	5	0.00	62.50	0.00	5,706.99	0.00	100.00	0.00	355.74
19	100,000	500,000	300,000	10	621	1.61	100.00	48.23	1,652.49	2.92	100.00	3	8	37.50	100.00	0.00	5,706.99	0.00	100.00	0.00	345.36
20	500,000	**UP**		0	621	0.00	100.00	0.00	1,652.49	0.00	100.00	0	8	0.00	100.00	0.00	5,706.99	0.00	100.00	0.00	345.36
				621				1,652.49				8				5,706.99				345.36	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	12.50	12.50	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	12.50	25.00	0.35	0.35	1.52	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	12.50	37.50	0.49	0.14	2.12	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	12.50	50.00	0.35	0.49	1.52	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	12.50	62.50	0.49	0.00	2.12	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	12.50	75.00	0.60	0.60	2.59	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	12.50	87.50	1.25	1.85	5.40	7.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	12.50	100.00	21.33	23.18	92.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	23.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	23.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	23.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	23.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	23.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	23.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	23.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	23.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	23.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	23.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	23.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	8	0.00	100.00	0.00	23.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					8				23.18				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	0.24	0.24	17.14	17.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	0.56	0.80	40.00	57.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	0.60	1.40	42.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	1.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	1.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	1.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	1.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	1.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	1.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	1.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	1.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	1.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	1.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	1.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	1.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	1.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	1.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	1.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	1.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				1.40				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 29395 SHOW ROOMS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,143	1,143	7.21	7.21	2,407.86	2,407.86	3.83	3.83	1	1	0.54	0.54	3.16	3.16	0.10	0.10	0.13	0.13
2	50	100	75	592	1,735	3.73	10.94	142.43	2,550.30	0.23	4.06	0	1	0.00	0.54	0.00	3.16	0.00	0.10	0.00	0.12
3	100	200	150	1,205	2,940	7.60	18.54	407.84	2,958.14	0.65	4.71	0	1	0.00	0.54	0.00	3.16	0.00	0.10	0.00	0.11
4	200	300	250	807	3,747	5.09	23.63	402.28	3,360.42	0.64	5.35	2	3	1.08	1.61	10.48	13.65	0.34	0.44	2.61	0.41
5	300	500	400	1,341	5,088	8.46	32.09	784.62	4,145.04	1.25	6.60	1	4	0.54	2.15	0.01	13.66	0.00	0.44	0.00	0.33
6	500	750	625	1,230	6,318	7.76	39.85	1,276.37	5,421.41	2.03	8.63	0	4	0.00	2.15	0.00	13.66	0.00	0.44	0.00	0.25
7	750	1,000	875	1,175	7,493	7.41	47.26	1,208.56	6,629.97	1.92	10.56	6	10	3.23	5.38	497.33	510.99	15.98	16.42	41.15	7.71
8	1,000	1,500	1,250	1,439	8,932	9.08	56.33	2,842.04	9,472.01	4.53	15.09	69	79	37.10	42.47	193.02	704.01	6.20	22.62	6.79	7.43
9	1,500	2,000	1,750	969	9,901	6.11	62.44	2,334.59	11,806.61	3.72	18.80	4	83	2.15	44.62	30.88	734.89	0.99	23.61	1.32	6.22
10	2,000	2,500	2,250	732	10,633	4.62	67.06	2,330.84	14,137.44	3.71	22.52	1	84	0.54	45.16	5.16	740.05	0.17	23.77	0.22	5.23
11	2,500	3,000	2,750	654	11,287	4.12	71.18	1,711.83	15,849.27	2.73	25.24	3	87	1.61	46.77	92.55	832.60	2.97	26.75	5.41	5.25
12	3,000	4,000	3,500	810	12,097	5.11	76.29	4,402.76	20,252.03	7.01	32.26	7	94	3.76	50.54	245.32	1,077.92	7.88	34.63	5.57	5.32
13	4,000	5,000	4,500	586	12,683	3.70	79.99	3,969.73	24,221.76	6.32	38.58	7	101	3.76	54.30	535.98	1,613.90	17.22	51.85	13.50	6.66
14	5,000	7,500	6,250	831	13,514	5.24	85.23	5,160.48	29,382.24	8.22	46.80	12	113	6.45	60.75	165.98	1,779.88	5.33	57.18	3.22	6.06
15	7,500	10,000	8,750	468	13,982	2.95	88.18	3,255.89	32,638.13	5.19	51.98	13	126	6.99	67.74	152.38	1,932.26	4.90	62.07	4.68	5.92
16	10,000	20,000	15,000	867	14,849	5.47	93.65	6,737.62	39,375.75	10.73	62.71	42	168	22.58	90.32	412.30	2,344.56	13.24	75.32	6.12	5.95
17	20,000	50,000	35,000	567	15,416	3.58	97.23	20,844.12	60,219.87	33.20	95.91	14	182	7.53	97.85	728.52	3,073.08	23.40	98.72	3.50	5.10
18	50,000	100,000	75,000	213	15,629	1.34	98.57	126.70	60,346.57	0.20	96.11	1	183	0.54	98.39	14.05	3,087.13	0.45	99.17	11.09	5.12
19	100,000	500,000	300,000	182	15,811	1.15	99.72	3,013.09	63,359.67	4.80	100.91	3	186	1.61	100.00	25.75	3,112.88	0.83	100.00	0.85	4.91
20	500,000	**UP**		45	15,856	0.28	100.00	572.58	62,787.09	0.91	100.00	0	186	0.00	100.00	0.00	3,112.88	0.00	100.00	0.00	4.96
				15,856				62,787.09				186				3,112.88				4.96	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	84	84	15.36	15.36	186.12	186.12	11.61	11.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	18	102	3.29	18.65	15.29	201.41	0.95	12.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	28	130	5.12	23.77	17.10	218.51	1.07	13.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	44	174	8.04	31.81	21.09	239.60	1.32	14.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	63	237	11.52	43.33	51.58	291.17	3.22	18.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	35	272	6.40	49.73	29.70	320.88	1.85	20.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	53	325	9.69	59.41	98.86	419.74	6.17	26.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	52	377	9.51	68.92	100.79	520.53	6.29	32.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	42	419	7.68	76.60	94.25	614.78	5.88	38.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	34	453	6.22	82.82	126.91	741.69	7.92	46.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	27	480	4.94	87.75	95.86	837.55	5.98	52.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	16	496	2.93	90.68	84.21	921.76	5.26	57.52	1	1	100.00	100.00	31.08	31.08	100.00	100.00	36.91	3.37
13	4,000	5,000	4,500	10	506	1.83	92.50	59.12	980.88	3.69	61.21	0	1	0.00	100.00	0.00	31.08	0.00	100.00	0.00	3.17
14	5,000	7,500	6,250	20	526	3.66	96.16	141.75	1,122.64	8.85	70.06	0	1	0.00	100.00	0.00	31.08	0.00	100.00	0.00	2.77
15	7,500	10,000	8,750	7	533	1.28	97.44	97.79	1,220.43	6.10	76.16	0	1	0.00	100.00	0.00	31.08	0.00	100.00	0.00	2.55
16	10,000	20,000	15,000	11	544	2.01	99.45	306.25	1,526.68	19.11	95.28	0	1	0.00	100.00	0.00	31.08	0.00	100.00	0.00	2.04
17	20,000	50,000	35,000	3	547	0.55	100.00	75.71	1,602.38	4.72	100.00	0	1	0.00	100.00	0.00	31.08	0.00	100.00	0.00	1.94
18	50,000	100,000	75,000	0	547	0.00	100.00	0.00	1,602.38	0.00	100.00	0	1	0.00	100.00	0.00	31.08	0.00	100.00	0.00	1.94
19	100,000	500,000	300,000	0	547	0.00	100.00	0.00	1,602.38	0.00	100.00	0	1	0.00	100.00	0.00	31.08	0.00	100.00	0.00	1.94
20	500,000	**UP**		0	547	0.00	100.00	0.00	1,602.38	0.00	100.00	0	1	0.00	100.00	0.00	31.08	0.00	100.00	0.00	1.94
				547				1,602.38				1				31.08				1.94	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	22.22	22.22	26.61	26.61	26.71	26.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	9	2.78	25.00	0.30	26.92	0.31	27.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	10	2.78	27.78	0.46	27.37	0.46	27.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	2.78	30.56	0.57	27.94	0.57	28.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	12	2.78	33.33	0.77	28.71	0.77	28.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	16	11.11	44.44	4.71	33.42	4.73	33.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	23	19.44	63.89	15.90	49.32	15.96	49.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	24	2.78	66.67	2.46	51.78	2.46	51.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	25	2.78	69.44	1.53	53.31	1.53	53.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	26	2.78	72.22	4.72	58.03	4.74	58.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	29	8.33	80.56	9.18	67.21	9.22	67.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	30	2.78	83.33	6.98	60.23	7.01	60.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	33	8.33	91.67	11.82	72.05	11.86	72.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	35	5.56	97.22	23.77	95.82	23.86	96.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	36	2.78	100.00	3.81	99.63	3.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	36	0.00	100.00	0.00	99.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	36	0.00	100.00	0.00	99.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	36	0.00	100.00	0.00	99.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	36	0.00	100.00	0.00	99.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	36	0.00	100.00	0.00	99.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				36				99.63				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	6.36	6.36	21.43	21.43	9.21	9.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	13	5.45	11.82	3.63	25.07	1.56	10.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	24	10.00	21.82	7.51	32.57	3.23	14.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	14	38	12.73	34.55	9.48	42.06	4.08	18.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	22	60	20.00	54.55	17.19	59.25	7.39	25.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	71	10.00	64.55	11.14	70.39	4.79	30.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	81	9.09	73.64	20.79	91.18	8.94	39.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	88	6.36	80.00	9.53	100.71	4.10	43.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	95	6.36	86.36	22.86	123.57	9.82	53.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	99	3.64	90.00	17.37	140.94	7.47	60.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	100	0.91	90.91	5.46	146.40	2.35	62.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	104	3.64	94.55	22.63	169.03	9.72	72.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	106	1.82	96.36	10.02	179.05	4.30	76.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	107	0.91	97.27	8.78	187.83	3.77	80.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	109	1.82	99.09	14.47	202.31	6.22	86.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	110	0.91	100.00	30.40	232.71	13.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	110	0.00	100.00	0.00	232.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	110	0.00	100.00	0.00	232.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	110	0.00	100.00	0.00	232.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	110	0.00	100.00	0.00	232.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					110				232.71				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 29396 WHEN THERE IS NO EXHIBITION & BUILDING SPACE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	1.33	1.33	38.28	38.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	2.14	3.47	61.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	3.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	3.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	3.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	3.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	3.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	3.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	3.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	3.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	3.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	3.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	3.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	3.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	3.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	3.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	3.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	3.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	3.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				3.47				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	11.16	11.16	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				11.16				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 294 HOTELS ENTERTAINMENT SPORTS AND SERVICES

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	0.13	0.13	0.02	0.02	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	3	0.26	0.39	0.06	0.08	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	5	0.26	0.65	9.26	9.33	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	21	2.07	2.72	7.98	17.31	0.19	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	32	53	4.15	6.87	16.32	33.63	0.39	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	20	73	2.59	9.46	15.06	48.69	0.36	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	40	113	5.18	14.64	65.55	114.24	1.55	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	52	165	6.74	21.37	109.84	224.08	2.60	5.31	1	1	2.78	2.78	6.90	6.90	0.34	0.34	6.28	3.08
10	2,000	2,500	2,250	59	224	7.64	29.02	160.01	384.09	3.79	9.10	2	3	5.56	8.33	14.98	21.88	0.74	1.09	9.36	5.70
11	2,500	3,000	2,750	69	293	8.94	37.95	227.20	611.29	5.38	14.49	0	3	0.00	8.33	0.00	21.88	0.00	1.09	0.00	3.58
12	3,000	4,000	3,500	82	375	10.62	48.58	360.16	971.45	8.54	23.02	7	10	19.44	27.78	1,108.10	1,129.98	54.99	56.08	307.67	116.32
13	4,000	5,000	4,500	46	421	5.96	54.53	245.11	1,216.56	5.81	28.83	0	10	0.00	27.78	0.00	1,129.98	0.00	56.08	0.00	92.88
14	5,000	7,500	6,250	53	474	6.87	61.40	216.27	1,432.83	5.13	33.96	1	11	2.78	30.56	26.40	1,156.38	1.31	57.39	12.21	80.71
15	7,500	10,000	8,750	50	524	6.48	67.88	360.55	1,793.38	8.54	42.50	0	11	0.00	30.56	0.00	1,156.38	0.00	57.39	0.00	64.48
16	10,000	20,000	15,000	130	654	16.84	84.72	913.79	2,707.18	21.66	64.16	9	20	25.00	55.56	585.47	1,741.85	29.05	86.44	64.07	64.34
17	20,000	50,000	35,000	71	725	9.20	93.91	892.79	3,599.97	21.16	85.31	5	25	13.89	69.44	235.72	1,977.57	11.70	98.14	26.40	54.93
18	50,000	100,000	75,000	28	753	3.63	97.54	402.98	4,002.94	9.55	94.86	2	27	5.56	75.00	1.95	1,979.52	0.10	98.24	0.48	49.45
19	100,000	500,000	300,000	17	770	2.20	99.74	213.28	4,216.22	5.05	99.92	6	33	16.67	91.67	35.25	2,014.77	1.75	99.99	16.53	47.79
20	500,000	**UP**		2	772	0.26	100.00	3.48	4,219.71	0.08	100.00	3	36	8.33	100.00	0.29	2,015.06	0.01	100.00	8.29	47.75
					772				4,219.71				36				2,015.06				47.75

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2941 HOTELS MOTELS INNS AND THE LIKE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	24	24	4.89	4.89	27.91	27.91	0.95	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	13	37	2.65	7.54	2.79	30.70	0.09	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	60	97	12.22	19.76	11.32	42.02	0.39	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	50	147	10.18	29.94	20.80	62.82	0.71	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	50	197	10.18	40.12	26.39	89.21	0.90	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	34	231	6.92	47.05	53.84	143.05	1.83	4.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	39	270	7.94	54.99	46.80	189.85	1.59	6.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	29	299	5.91	60.90	57.99	247.83	1.97	8.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	23	322	4.68	65.58	58.60	306.43	1.99	10.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	327	1.02	66.60	16.84	323.27	0.57	11.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	18	345	3.67	70.26	52.19	375.46	1.78	12.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	32	377	6.52	76.78	98.83	474.29	3.36	16.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	15	392	3.05	79.84	68.10	542.39	2.32	18.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	16	408	3.26	83.10	75.89	618.28	2.58	21.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	15	423	3.05	86.15	109.68	727.96	3.73	24.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	20	443	4.07	90.22	153.53	881.49	5.22	29.99	2	2	22.22	22.22	3.29	3.29	25.83	25.83	2.14	0.37
17	20,000	50,000	35,000	20	463	4.07	94.30	779.38	1,660.87	26.52	56.51	3	5	33.33	55.56	0.18	3.47	1.44	27.27	0.02	0.21
18	50,000	100,000	75,000	7	470	1.43	95.72	449.14	2,110.01	15.28	71.79	1	6	11.11	66.67	9.15	12.62	71.88	99.16	2.04	0.60
19	100,000	500,000	300,000	15	485	3.05	98.78	748.01	2,858.02	25.45	97.24	0	6	0.00	66.67	0.00	12.62	0.00	99.16	0.00	0.44
20	500,000	**UP**		6	491	1.22	100.00	81.17	2,939.18	2.76	100.00	3	9	33.33	100.00	0.11	12.73	0.84	100.00	0.13	0.43
				491				2,939.18				9				12.73				0.43	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	796	796	5.42	5.42	1,565.98	1,565.98	2.12	2.12	2	2	0.66	0.66	6.46	6.46	0.04	0.04	0.41	0.41
2	50	100	75	321	1,117	2.18	7.60	110.99	1,676.97	0.15	2.27	0	2	0.00	0.66	0.00	6.46	0.00	0.04	0.00	0.39
3	100	200	150	739	1,856	5.03	12.63	14.91	1,691.88	0.02	2.29	0	2	0.00	0.66	0.00	6.46	0.00	0.04	0.00	0.38
4	200	300	250	573	2,429	3.90	16.53	594.03	2,285.92	0.80	3.10	0	2	0.00	0.66	0.00	6.46	0.00	0.04	0.00	0.28
5	300	500	400	1,008	3,437	6.86	23.39	2,647.76	361.84	3.59	0.49	7	9	2.32	2.98	496.72	503.18	2.74	2.77	18.76	139.06
6	500	750	625	839	4,276	5.71	29.10	335.49	26.35	0.45	0.04	4	13	1.32	4.30	84.10	587.29	0.46	3.24	25.07	2229.15
7	750	1,000	875	1,063	5,339	7.23	36.33	1,218.17	1,191.82	1.65	1.61	26	39	8.61	12.91	151.74	739.03	0.84	4.07	12.46	62.01
8	1,000	1,500	1,250	1,291	6,630	8.78	45.11	1,883.21	3,075.03	2.55	4.16	22	61	7.28	20.20	453.84	1,192.86	2.50	6.57	24.10	38.79
9	1,500	2,000	1,750	1,142	7,772	7.77	52.89	1,483.23	4,558.26	2.01	6.17	38	99	12.58	32.78	654.15	1,847.01	3.60	10.18	44.10	40.52
10	2,000	2,500	2,250	839	8,611	5.71	58.59	2,266.54	6,824.80	3.07	9.24	22	121	7.28	40.07	289.07	2,136.08	1.59	11.77	12.75	31.30
11	2,500	3,000	2,750	743	9,354	5.06	63.65	1,414.48	8,239.28	1.92	11.16	13	134	4.30	44.37	338.66	2,474.74	1.87	13.63	23.94	30.04
12	3,000	4,000	3,500	943	10,297	6.42	70.07	1,648.60	9,887.88	2.23	13.39	19	153	6.29	50.66	616.41	3,091.16	3.40	17.03	37.39	31.26
13	4,000	5,000	4,500	730	11,027	4.97	75.03	4,019.22	13,907.10	5.44	18.83	17	170	5.63	56.29	851.04	3,942.19	4.69	21.72	21.17	28.35
14	5,000	7,500	6,250	909	11,936	6.19	81.22	70.05	13,837.05	0.09	18.74	35	205	11.59	67.88	5,702.47	9,644.66	31.41	53.13	8140.94	69.70
15	7,500	10,000	8,750	597	12,533	4.06	85.28	5,334.09	19,171.14	7.22	25.96	10	215	3.31	71.19	2,014.12	11,658.78	11.10	64.23	37.76	60.81
16	10,000	20,000	15,000	858	13,391	5.84	91.12	10,523.09	29,694.23	14.25	40.21	22	237	7.28	78.48	760.42	12,419.21	4.19	68.42	7.23	41.82
17	20,000	50,000	35,000	753	14,144	5.12	96.24	23,888.68	53,582.91	32.35	72.57	28	265	9.27	87.75	709.79	13,129.00	3.91	72.33	2.97	24.50
18	50,000	100,000	75,000	289	14,433	1.97	98.21	16,171.09	69,754.00	21.90	94.47	23	288	7.62	95.36	4,429.81	17,558.80	24.40	96.73	27.39	25.17
19	100,000	500,000	300,000	233	14,666	1.59	99.80	3,389.80	73,143.80	4.59	99.06	11	299	3.64	99.01	279.08	17,837.89	1.54	98.27	8.23	24.39
20	500,000	**UP**		30	14,696	0.20	100.00	697.04	73,840.84	0.94	100.00	3	302	0.99	100.00	314.40	18,152.29	1.73	100.00	45.10	24.58
					14,696				73,840.84				302				18,152.29				24.58

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	418	418	5.42	5.42	2,011.64	2,011.64	3.40	3.40	20	20	2.44	2.44	310.96	310.96	1.44	1.44	15.46	15.46
2	50	100	75	68	486	0.88	6.31	24.01	2,035.65	0.04	3.44	0	20	0.00	2.44	0.00	310.96	0.00	1.44	0.00	15.28
3	100	200	150	67	553	0.87	7.18	49.03	2,084.68	0.08	3.52	0	20	0.00	2.44	0.00	310.96	0.00	1.44	0.00	14.92
4	200	300	250	59	612	0.77	7.94	31.33	2,116.01	0.05	3.57	9	29	1.10	3.54	0.19	311.14	0.00	1.44	0.60	14.70
5	300	500	400	213	825	2.76	10.71	60.45	2,176.46	0.10	3.67	0	29	0.00	3.54	0.00	311.14	0.00	1.44	0.00	14.30
6	500	750	625	267	1,092	3.46	14.17	83.00	2,259.46	0.14	3.81	5	34	0.61	4.15	0.58	311.72	0.00	1.44	0.70	13.80
7	750	1,000	875	107	1,199	1.39	15.56	52.83	2,312.29	0.09	3.90	0	34	0.00	4.15	0.00	311.72	0.00	1.44	0.00	13.48
8	1,000	1,500	1,250	208	1,407	2.70	18.26	168.72	2,481.01	0.28	4.19	0	34	0.00	4.15	0.00	311.72	0.00	1.44	0.00	12.56
9	1,500	2,000	1,750	163	1,570	2.12	20.37	202.32	2,683.33	0.34	4.53	0	34	0.00	4.15	0.00	311.72	0.00	1.44	0.00	11.62
10	2,000	2,500	2,250	145	1,715	1.88	22.26	294.08	2,977.42	0.50	5.03	8	42	0.98	5.12	21.90	333.62	0.10	1.54	7.45	11.21
11	2,500	3,000	2,750	117	1,832	1.52	23.77	269.35	3,246.77	0.45	5.48	6	48	0.73	5.85	9.33	342.95	0.04	1.58	3.46	10.56
12	3,000	4,000	3,500	130	1,962	1.69	25.46	347.20	3,593.97	0.59	6.07	4	52	0.49	6.34	39.25	382.20	0.18	1.76	11.30	10.63
13	4,000	5,000	4,500	215	2,177	2.79	28.25	3,643.75	49.78	6.15	0.08	5	57	0.61	6.95	91.63	473.83	0.42	2.19	2.51	951.83
14	5,000	7,500	6,250	283	2,460	3.67	31.92	1,250.05	1,200.27	2.11	2.03	1	58	0.12	7.07	3.50	477.33	0.02	2.20	0.28	39.77
15	7,500	10,000	8,750	293	2,753	3.80	35.73	1,492.63	2,692.91	2.52	4.55	10	68	1.22	8.29	74.09	551.42	0.34	2.55	4.96	20.48
16	10,000	20,000	15,000	792	3,545	10.28	46.00	6,864.56	9,557.46	11.59	16.14	35	103	4.27	12.56	2,984.03	3,535.45	13.78	16.32	43.47	36.99
17	20,000	50,000	35,000	1,300	4,845	16.87	62.87	18,277.66	27,835.12	30.86	47.00	121	224	14.76	27.32	5,842.13	9,377.58	26.97	43.30	31.96	33.69
18	50,000	100,000	75,000	1,020	5,865	13.24	76.11	11,245.66	39,080.79	18.99	65.98	122	346	14.88	42.20	10,124.49	19,502.07	46.75	90.04	90.03	49.90
19	100,000	500,000	300,000	1,346	7,211	17.47	93.58	12,510.17	51,590.96	21.12	87.11	289	635	35.24	77.44	1,903.03	21,405.10	8.79	98.83	15.21	41.49
20	500,000	**UP**		495	7,706	6.42	100.00	7,636.24	59,227.19	12.89	100.00	185	820	22.56	100.00	253.22	21,658.32	1.17	100.00	3.32	36.57
				7,706				59,227.19				820				21,658.32				36.57	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2942 NIGHT CLUBS DANCE HALLS BALL ROOMSDISCOTHEQUES BARS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	42	42	3.58	3.58	291.18	291.18	1.63	1.63	1	1	5.26	5.26	88.00	88.00	20.96	20.96	30.22	30.22
2	50	100	75	6	48	0.51	4.10	2.29	293.48	0.01	1.64	0	1	0.00	5.26	0.00	88.00	0.00	20.96	0.00	29.99
3	100	200	150	19	67	1.62	5.72	25.90	319.38	0.14	1.79	0	1	0.00	5.26	0.00	88.00	0.00	20.96	0.00	27.55
4	200	300	250	32	99	2.73	8.45	32.34	351.72	0.18	1.97	0	1	0.00	5.26	0.00	88.00	0.00	20.96	0.00	25.02
5	300	500	400	61	160	5.20	13.65	245.21	596.94	1.37	3.34	1	2	5.26	10.53	6.59	94.59	1.57	22.53	2.69	15.85
6	500	750	625	69	229	5.89	19.54	377.69	974.63	2.11	5.45	0	2	0.00	10.53	0.00	94.59	0.00	22.53	0.00	9.71
7	750	1,000	875	102	331	8.70	28.24	658.86	1,633.48	3.68	9.13	1	3	5.26	15.79	4.10	98.69	0.98	23.51	0.62	6.04
8	1,000	1,500	1,250	130	461	11.09	39.33	30.80	1,602.68	0.17	8.96	0	3	0.00	15.79	0.00	98.69	0.00	23.51	0.00	6.16
9	1,500	2,000	1,750	78	539	6.66	45.99	791.74	2,394.42	4.43	13.39	1	4	5.26	21.05	1.94	100.63	0.46	23.97	0.24	4.20
10	2,000	2,500	2,250	74	613	6.31	52.30	777.29	3,171.71	4.35	17.73	0	4	0.00	21.05	0.00	100.63	0.00	23.97	0.00	3.17
11	2,500	3,000	2,750	78	691	6.66	58.96	1,428.05	4,599.77	7.98	25.72	1	5	5.26	26.32	4.10	104.73	0.98	24.95	0.29	2.28
12	3,000	4,000	3,500	83	774	7.08	66.04	1,527.20	6,126.96	8.54	34.26	2	7	10.53	36.84	14.39	119.12	3.43	28.38	0.94	1.94
13	4,000	5,000	4,500	82	856	7.00	73.04	1,965.34	8,092.30	10.99	45.25	5	12	26.32	63.16	146.69	265.81	34.94	63.32	7.46	3.28
14	5,000	7,500	6,250	98	954	8.36	81.40	2,926.42	11,018.73	16.36	61.61	2	14	10.53	73.68	6.41	272.22	1.53	64.85	0.22	2.47
15	7,500	10,000	8,750	62	1,016	5.29	86.69	2,298.72	13,317.45	12.85	74.46	2	16	10.53	84.21	0.63	272.85	0.15	65.00	0.03	2.05
16	10,000	20,000	15,000	83	1,099	7.08	93.77	3,082.14	16,399.60	17.23	91.69	2	18	10.53	94.74	146.95	419.80	35.00	100.00	4.77	2.56
17	20,000	50,000	35,000	45	1,144	3.84	97.61	1,012.47	17,412.06	5.66	97.35	1	19	5.26	100.00	0.00	419.80	0.00	100.00	0.00	2.41
18	50,000	100,000	75,000	12	1,156	1.02	98.63	43.29	17,455.35	0.24	97.60	0	19	0.00	100.00	0.00	419.80	0.00	100.00	0.00	2.41
19	100,000	500,000	300,000	15	1,171	1.28	99.91	412.40	17,867.76	2.31	99.90	0	19	0.00	100.00	0.00	419.80	0.00	100.00	0.00	2.35
20	500,000	**UP**		1	1,172	0.09	100.00	17.50	17,885.26	0.10	100.00	0	19	0.00	100.00	0.00	419.80	0.00	100.00	0.00	2.35
				1,172				17,885.26				19				419.80				2.35	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	80	80	4.81	4.81	67.59	67.59	2.05	2.05	1	1	4.76	4.76	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	14	94	0.84	5.66	1.02	68.61	0.03	2.08	0	1	0.00	4.76	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	35	129	2.11	7.76	6.40	75.01	0.19	2.27	0	1	0.00	4.76	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	36	165	2.17	9.93	14.49	89.50	0.44	2.71	0	1	0.00	4.76	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	80	245	4.81	14.74	30.72	120.22	0.93	3.64	0	1	0.00	4.76	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	75	320	4.51	19.25	45.16	165.38	1.37	5.01	0	1	0.00	4.76	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	126	446	7.58	26.84	75.89	241.27	2.30	7.30	0	1	0.00	4.76	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	125	571	7.52	34.36	134.83	376.10	4.08	11.38	0	1	0.00	4.76	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	129	700	7.76	42.12	130.93	507.03	3.96	15.35	1	2	4.76	9.52	8.77	8.77	2.27	2.27	6.70	1.73
10	2,000	2,500	2,250	109	809	6.56	48.68	128.56	635.59	3.89	19.24	1	3	4.76	14.29	23.13	31.90	6.00	8.27	17.99	5.02
11	2,500	3,000	2,750	99	908	5.96	54.63	136.86	772.45	4.14	23.38	0	3	0.00	14.29	0.00	31.90	0.00	8.27	0.00	4.13
12	3,000	4,000	3,500	81	989	4.87	59.51	167.65	940.10	5.07	28.46	1	4	4.76	19.05	0.09	31.98	0.02	8.30	0.05	3.40
13	4,000	5,000	4,500	55	1,044	3.31	62.82	103.47	1,043.57	3.13	31.59	0	4	0.00	19.05	0.00	31.98	0.00	8.30	0.00	3.06
14	5,000	7,500	6,250	99	1,143	5.96	68.77	243.46	1,287.04	7.37	38.96	0	4	0.00	19.05	0.00	31.98	0.00	8.30	0.00	2.48
15	7,500	10,000	8,750	62	1,205	3.73	72.50	253.97	1,541.01	7.69	46.65	0	4	0.00	19.05	0.00	31.98	0.00	8.30	0.00	2.08
16	10,000	20,000	15,000	122	1,327	7.34	79.84	648.52	2,189.53	19.63	66.28	2	6	9.52	28.57	5.78	37.76	1.50	9.80	0.89	1.72
17	20,000	50,000	35,000	147	1,474	8.84	88.69	559.53	2,749.05	16.94	83.21	7	13	33.33	61.90	335.69	373.46	87.08	96.87	60.00	13.58
18	50,000	100,000	75,000	66	1,540	3.97	92.66	251.58	3,000.63	7.62	90.83	4	17	19.05	80.95	10.13	383.59	2.63	99.50	4.03	12.78
19	100,000	500,000	300,000	94	1,634	5.66	98.32	253.75	3,254.38	7.68	98.51	1	18	4.76	85.71	0.05	383.64	0.01	99.51	0.02	11.79
20	500,000	**UP**		28	1,662	1.68	100.00	49.18	3,303.56	1.49	100.00	3	21	14.29	100.00	1.88	385.52	0.49	100.00	3.82	11.67
				1,662				3,303.56				21				385.52				11.67	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	3.79	3.79	43.24	43.24	7.64	7.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	39	53	10.57	14.36	4.26	47.50	0.75	8.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	58	1.36	15.72	1.52	49.02	0.27	8.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	70	3.25	18.97	2.74	51.77	0.48	9.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	86	4.34	23.31	7.05	58.82	1.25	10.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	14	100	3.79	27.10	6.90	65.72	1.22	11.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	104	1.08	28.18	4.56	70.28	0.81	12.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	116	3.25	31.44	0.95	71.23	0.17	12.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	13	129	3.52	34.96	25.13	96.35	4.44	17.02	1	1	2.50	2.50	0.41	0.41	1.01	1.01	1.64	0.43
10	2,000	2,500	2,250	8	137	2.17	37.13	8.42	104.77	1.49	18.51	0	1	0.00	2.50	0.00	0.41	0.00	1.01	0.00	0.39
11	2,500	3,000	2,750	12	149	3.25	40.38	28.99	133.76	5.12	23.63	1	2	2.50	5.00	15.89	16.30	39.00	40.01	54.80	12.18
12	3,000	4,000	3,500	21	170	5.69	46.07	31.22	164.98	5.51	29.14	0	2	0.00	5.00	0.00	16.30	0.00	40.01	0.00	9.88
13	4,000	5,000	4,500	24	194	6.50	52.57	96.30	261.28	17.01	46.16	0	2	0.00	5.00	0.00	16.30	0.00	40.01	0.00	6.24
14	5,000	7,500	6,250	20	214	5.42	57.99	100.29	361.57	17.72	63.87	0	2	0.00	5.00	0.00	16.30	0.00	40.01	0.00	4.51
15	7,500	10,000	8,750	16	230	4.34	62.33	54.46	416.03	9.62	73.49	0	2	0.00	5.00	0.00	16.30	0.00	40.01	0.00	3.92
16	10,000	20,000	15,000	25	255	6.78	69.11	71.09	487.13	12.56	86.05	1	3	2.50	7.50	0.99	17.29	2.43	42.44	1.39	3.55
17	20,000	50,000	35,000	29	284	7.86	76.96	95.08	582.21	16.80	102.85	6	9	15.00	22.50	4.00	21.29	9.82	52.26	4.21	3.66
18	50,000	100,000	75,000	24	308	6.50	83.47	61.19	643.40	10.81	113.66	8	17	20.00	42.50	13.55	34.83	33.26	85.52	22.14	5.41
19	100,000	500,000	300,000	39	347	10.57	94.04	24.87	668.27	4.39	118.05	16	33	40.00	82.50	4.37	39.20	10.72	96.25	17.56	5.87
20	500,000	**UP**		22	369	5.96	100.00	102.18	566.09	18.05	100.00	7	40	17.50	100.00	1.53	40.73	3.75	100.00	1.50	7.19
					369				566.09				40				40.73				7.19

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 29432 SPORT STADIA SPORTS CENTRES FITNESS CENTRESGYMNS ATC

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	42	42	6.04	6.04	67.18	67.18	4.27	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	18	60	2.59	8.63	4.32	71.50	0.27	4.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	34	94	4.89	13.53	16.58	88.08	1.05	5.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	38	132	5.47	18.99	17.75	105.84	1.13	6.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	63	195	9.06	28.06	39.91	145.74	2.54	9.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	73	268	10.50	38.56	54.21	199.95	3.45	12.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	58	326	8.35	46.91	55.64	255.59	3.54	16.25	2	2	66.67	66.67	242.83	242.83	99.91	99.91	436.45	95.01
8	1,000	1,500	1,250	49	375	7.05	53.96	75.56	331.15	4.80	21.05	0	2	0.00	66.67	0.00	242.83	0.00	99.91	0.00	73.33
9	1,500	2,000	1,750	45	420	6.47	60.43	94.83	425.98	6.03	27.07	0	2	0.00	66.67	0.00	242.83	0.00	99.91	0.00	57.00
10	2,000	2,500	2,250	46	466	6.62	67.05	141.44	567.42	8.99	36.06	0	2	0.00	66.67	0.00	242.83	0.00	99.91	0.00	42.80
11	2,500	3,000	2,750	36	502	5.18	72.23	97.32	664.74	6.19	42.25	0	2	0.00	66.67	0.00	242.83	0.00	99.91	0.00	36.53
12	3,000	4,000	3,500	33	535	4.75	76.98	123.24	787.98	7.83	50.08	0	2	0.00	66.67	0.00	242.83	0.00	99.91	0.00	30.82
13	4,000	5,000	4,500	33	568	4.75	81.73	103.56	891.54	6.58	56.67	0	2	0.00	66.67	0.00	242.83	0.00	99.91	0.00	27.24
14	5,000	7,500	6,250	34	602	4.89	86.62	192.19	1,083.73	12.22	68.88	0	2	0.00	66.67	0.00	242.83	0.00	99.91	0.00	22.41
15	7,500	10,000	8,750	24	626	3.45	90.07	144.50	1,228.23	9.18	78.07	0	2	0.00	66.67	0.00	242.83	0.00	99.91	0.00	19.77
16	10,000	20,000	15,000	24	650	3.45	93.53	90.19	1,318.42	5.73	83.80	0	2	0.00	66.67	0.00	242.83	0.00	99.91	0.00	18.42
17	20,000	50,000	35,000	23	673	3.31	96.83	182.62	1,501.03	11.61	95.40	0	2	0.00	66.67	0.00	242.83	0.00	99.91	0.00	16.18
18	50,000	100,000	75,000	8	681	1.15	97.99	18.53	1,519.57	1.18	96.58	1	3	33.33	100.00	0.22	243.05	0.09	100.00	1.16	15.99
19	100,000	500,000	300,000	9	690	1.29	99.28	22.95	1,542.52	1.46	98.04	0	3	0.00	100.00	0.00	243.05	0.00	100.00	0.00	15.76
20	500,000	**UP**		5	695	0.72	100.00	30.82	1,573.34	1.96	100.00	0	3	0.00	100.00	0.00	243.05	0.00	100.00	0.00	15.45
				695				1,573.34				3				243.05				15.45	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	41	41	26.45	26.45	3.52	3.52	1.48	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	44	1.94	28.39	0.17	3.69	0.07	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	45	0.65	29.03	0.20	3.89	0.08	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	50	3.23	32.26	1.61	5.50	0.68	2.32	1	1	50.00	50.00	50.00	50.00	99.99	99.99	3100.97	908.37
5	300	500	400	1	51	0.65	32.90	0.02	5.52	0.01	2.32	0	1	0.00	50.00	0.00	50.00	0.00	99.99	0.00	905.82
6	500	750	625	5	56	3.23	36.13	2.73	8.25	1.15	3.47	0	1	0.00	50.00	0.00	50.00	0.00	99.99	0.00	605.95
7	750	1,000	875	1	57	0.65	36.77	0.50	8.75	0.21	3.68	0	1	0.00	50.00	0.00	50.00	0.00	99.99	0.00	571.59
8	1,000	1,500	1,250	2	59	1.29	38.06	1.21	9.96	0.51	4.19	0	1	0.00	50.00	0.00	50.00	0.00	99.99	0.00	502.21
9	1,500	2,000	1,750	3	62	1.94	40.00	4.23	14.18	1.78	5.97	0	1	0.00	50.00	0.00	50.00	0.00	99.99	0.00	352.57
10	2,000	2,500	2,250	1	63	0.65	40.65	0.12	14.30	0.05	6.02	0	1	0.00	50.00	0.00	50.00	0.00	99.99	0.00	349.66
11	2,500	3,000	2,750	10	73	6.45	47.10	23.37	37.67	9.84	15.85	0	1	0.00	50.00	0.00	50.00	0.00	99.99	0.00	132.74
12	3,000	4,000	3,500	10	83	6.45	53.55	7.07	30.60	2.98	12.88	0	1	0.00	50.00	0.00	50.00	0.00	99.99	0.00	163.41
13	4,000	5,000	4,500	5	88	3.23	56.77	24.17	54.77	10.17	23.05	0	1	0.00	50.00	0.00	50.00	0.00	99.99	0.00	91.29
14	5,000	7,500	6,250	16	104	10.32	67.10	12.17	66.95	5.12	28.18	0	1	0.00	50.00	0.00	50.00	0.00	99.99	0.00	74.69
15	7,500	10,000	8,750	4	108	2.58	69.68	17.99	84.93	7.57	35.75	0	1	0.00	50.00	0.00	50.00	0.00	99.99	0.00	58.87
16	10,000	20,000	15,000	13	121	8.39	78.06	85.18	170.11	35.85	71.60	0	1	0.00	50.00	0.00	50.00	0.00	99.99	0.00	29.39
17	20,000	50,000	35,000	8	129	5.16	83.23	31.09	201.20	13.08	84.68	0	1	0.00	50.00	0.00	50.00	0.00	99.99	0.00	24.85
18	50,000	100,000	75,000	12	141	7.74	90.97	2.62	203.81	1.10	85.78	1	2	50.00	100.00	0.01	50.01	0.01	100.00	0.23	24.54
19	100,000	500,000	300,000	12	153	7.74	98.71	65.71	269.52	27.65	113.44	0	2	0.00	100.00	0.00	50.01	0.00	100.00	0.00	18.55
20	500,000	**UP**		2	155	1.29	100.00	31.92	237.59	13.44	100.00	0	2	0.00	100.00	0.00	50.01	0.00	100.00	0.00	21.05
				155				237.59				2				50.01				21.05	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2944 OTHERS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	4.73	4.73	2.90	2.90	0.64	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	9	1.35	6.08	0.62	3.51	0.14	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	13	2.70	8.78	0.67	4.18	0.15	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	20	4.73	13.51	7.05	11.23	1.56	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	22	42	14.86	28.38	26.85	38.08	5.95	8.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	52	6.76	35.14	13.63	51.71	3.02	11.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	62	6.76	41.89	13.36	65.07	2.96	14.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	67	3.38	45.27	17.39	82.46	3.86	18.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	77	6.76	52.03	25.79	108.26	5.72	24.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	88	7.43	59.46	29.30	137.56	6.49	30.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	20	108	13.51	72.97	52.25	189.81	11.58	42.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	111	2.03	75.00	11.57	201.38	2.57	44.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	115	2.70	77.70	19.87	221.25	4.40	49.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	125	6.76	84.46	62.94	284.19	13.95	62.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	133	5.41	89.86	97.36	381.55	21.58	84.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	139	4.05	93.92	11.07	392.62	2.45	87.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	142	2.03	95.95	73.25	465.87	16.24	103.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	145	2.03	97.97	15.93	449.93	3.53	99.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	146	0.68	98.65	0.16	450.09	0.03	99.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		2	148	1.35	100.00	1.06	451.15	0.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					148				451.15				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2945 RESTORANTS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6,048	6,048	19.18	19.18	1,528.75	1,528.75	1.29	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	822	6,870	2.61	21.79	226.08	1,754.82	0.19	1.48	1	1	0.42	0.42	14.90	14.90	0.11	0.11	6.59	0.85
3	100	200	150	1,339	8,209	4.25	26.04	385.64	1,369.19	0.33	1.16	9	10	3.77	4.18	152.68	167.58	1.12	1.23	39.59	12.24
4	200	300	250	1,027	9,236	3.26	29.30	835.70	2,204.89	0.71	1.86	3	13	1.26	5.44	37.00	204.58	0.27	1.50	4.43	9.28
5	300	500	400	2,273	11,509	7.21	36.51	1,499.16	3,704.05	1.27	3.13	1	14	0.42	5.86	79.24	283.81	0.58	2.08	5.29	7.66
6	500	750	625	1,997	13,506	6.33	42.84	503.67	4,207.72	0.43	3.56	8	22	3.35	9.21	238.88	522.69	1.75	3.84	47.43	12.42
7	750	1,000	875	2,565	16,071	8.14	50.98	4,173.69	8,381.42	3.53	7.09	13	35	5.44	14.64	150.10	672.79	1.10	4.94	3.60	8.03
8	1,000	1,500	1,250	2,747	18,818	8.71	59.69	4,861.72	13,243.13	4.11	11.20	20	55	8.37	23.01	1,128.73	1,801.52	8.28	13.22	23.22	13.60
9	1,500	2,000	1,750	2,114	20,932	6.71	66.40	3,523.38	16,766.51	2.98	14.18	10	65	4.18	27.20	253.01	2,054.53	1.86	15.07	7.18	12.25
10	2,000	2,500	2,250	1,892	22,824	6.00	72.40	3,172.00	19,938.51	2.68	16.86	12	77	5.02	32.22	227.12	2,281.66	1.67	16.74	7.16	11.44
11	2,500	3,000	2,750	1,006	23,830	3.19	75.59	2,582.38	22,520.89	2.18	19.05	11	88	4.60	36.82	2,665.63	4,947.29	19.56	36.30	103.22	21.97
12	3,000	4,000	3,500	1,360	25,190	4.31	79.90	5,000.69	27,521.59	4.23	23.28	15	103	6.28	43.10	3,510.84	8,458.13	25.76	62.06	70.21	30.73
13	4,000	5,000	4,500	760	25,950	2.41	82.32	3,433.46	30,955.04	2.90	26.18	10	113	4.18	47.28	69.70	8,527.83	0.51	62.57	2.03	27.55
14	5,000	7,500	6,250	1,324	27,274	4.20	86.52	6,184.97	37,140.01	5.23	31.41	24	137	10.04	57.32	983.57	9,511.40	7.22	69.79	15.90	25.61
15	7,500	10,000	8,750	1,219	28,493	3.87	90.38	6,287.11	43,427.12	5.32	36.73	25	162	10.46	67.78	1,692.17	11,203.57	12.42	82.20	26.91	25.80
16	10,000	20,000	15,000	1,421	29,914	4.51	94.89	12,403.22	55,830.35	10.49	47.22	25	187	10.46	78.24	1,353.60	12,557.17	9.93	92.13	10.91	22.49
17	20,000	50,000	35,000	1,018	30,932	3.23	98.12	34,441.75	90,272.09	29.13	76.36	35	222	14.64	92.89	1,005.02	13,562.19	7.37	99.51	2.92	15.02
18	50,000	100,000	75,000	267	31,199	0.85	98.97	10,244.60	100,516.70	8.67	85.02	7	229	2.93	95.82	53.48	13,615.67	0.39	99.90	0.52	13.55
19	100,000	500,000	300,000	273	31,472	0.87	99.83	15,459.14	115,975.84	13.08	98.10	8	237	3.35	99.16	5.20	13,620.87	0.04	99.94	0.03	11.74
20	500,000	**UP**		53	31,525	0.17	100.00	2,249.42	118,225.26	1.90	100.00	2	239	0.84	100.00	8.63	13,629.50	0.06	100.00	0.38	11.53
				31,525				118,225.26				239				13,629.50				11.53	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2946 STALLKEDAIWARUNG MAKAN AND THE LIKE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,968	1,968	23.59	23.59	721.47	721.47	6.09	6.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1,059	3,027	12.70	36.29	527.46	1,248.93	4.45	10.55	8	8	21.62	21.62	343.52	343.52	9.87	9.87	65.13	27.50
3	100	200	150	1,606	4,633	19.25	55.54	1,299.43	2,548.36	10.97	21.52	18	26	48.65	70.27	1,524.25	1,867.76	43.81	53.68	117.30	73.29
4	200	300	250	955	5,588	11.45	66.99	1,077.76	3,626.12	9.10	30.62	6	32	16.22	86.49	584.19	2,451.95	16.79	70.47	54.20	67.62
5	300	500	400	1,045	6,633	12.53	79.52	1,611.18	5,237.30	13.60	44.22	0	32	0.00	86.49	0.00	2,451.95	0.00	70.47	0.00	46.82
6	500	750	625	535	7,168	6.41	85.94	977.18	6,214.48	8.25	52.47	0	32	0.00	86.49	0.00	2,451.95	0.00	70.47	0.00	39.46
7	750	1,000	875	407	7,575	4.88	90.82	1,019.86	7,234.34	8.61	61.09	1	33	2.70	89.19	420.93	2,872.89	12.10	82.57	41.27	39.71
8	1,000	1,500	1,250	248	7,823	2.97	93.79	771.90	8,006.23	6.52	67.60	0	33	0.00	89.19	0.00	2,872.89	0.00	82.57	0.00	35.88
9	1,500	2,000	1,750	130	7,953	1.56	95.35	518.68	8,524.92	4.38	71.98	0	33	0.00	89.19	0.00	2,872.89	0.00	82.57	0.00	33.70
10	2,000	2,500	2,250	58	8,011	0.70	96.04	257.84	8,782.76	2.18	74.16	0	33	0.00	89.19	0.00	2,872.89	0.00	82.57	0.00	32.71
11	2,500	3,000	2,750	36	8,047	0.43	96.48	151.87	8,934.63	1.28	75.44	1	34	2.70	91.89	25.65	2,898.54	0.74	83.30	16.89	32.44
12	3,000	4,000	3,500	50	8,097	0.60	97.07	255.10	9,189.73	2.15	77.60	0	34	0.00	91.89	0.00	2,898.54	0.00	83.30	0.00	31.54
13	4,000	5,000	4,500	37	8,134	0.44	97.52	185.75	9,375.48	1.57	79.17	1	35	2.70	94.59	24.62	2,923.15	0.71	84.01	13.25	31.18
14	5,000	7,500	6,250	36	8,170	0.43	97.95	172.03	9,547.51	1.45	80.62	0	35	0.00	94.59	0.00	2,923.15	0.00	84.01	0.00	30.62
15	7,500	10,000	8,750	15	8,185	0.18	98.13	48.03	9,595.55	0.41	81.02	0	35	0.00	94.59	0.00	2,923.15	0.00	84.01	0.00	30.46
16	10,000	20,000	15,000	41	8,226	0.49	98.62	128.37	9,723.92	1.08	82.11	0	35	0.00	94.59	0.00	2,923.15	0.00	84.01	0.00	30.06
17	20,000	50,000	35,000	59	8,285	0.71	99.33	984.97	10,708.88	8.32	90.42	2	37	5.41	100.00	556.31	3,479.46	15.99	100.00	56.48	32.49
18	50,000	100,000	75,000	29	8,314	0.35	99.68	669.20	11,378.08	5.65	96.08	0	37	0.00	100.00	0.00	3,479.46	0.00	100.00	0.00	30.58
19	100,000	500,000	300,000	19	8,333	0.23	99.90	5.73	11,383.81	0.05	96.12	0	37	0.00	100.00	0.00	3,479.46	0.00	100.00	0.00	30.56
20	500,000	**UP**		8	8,341	0.10	100.00	459.07	11,842.88	3.88	100.00	0	37	0.00	100.00	0.00	3,479.46	0.00	100.00	0.00	29.38
				8,341				11,842.88				37				3,479.46				29.38	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2947 BEAUTY SALON/HAIR DRESSER/BARBER SHOPS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	266	266	8.78	8.78	100.55	100.55	1.76	1.76	1	1	5.88	5.88	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	153	419	5.05	13.84	39.63	140.19	0.70	2.46	0	1	0.00	5.88	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	236	655	7.79	21.63	70.70	210.89	1.24	3.70	0	1	0.00	5.88	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	201	856	6.64	28.27	81.02	291.91	1.42	5.12	0	1	0.00	5.88	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	396	1,252	13.08	41.35	211.37	503.27	3.71	8.83	1	2	5.88	11.76	3.98	3.98	1.13	1.13	1.88	0.79
6	500	750	625	388	1,640	12.81	54.16	224.70	727.97	3.94	12.77	0	2	0.00	11.76	0.00	3.98	0.00	1.13	0.00	0.55
7	750	1,000	875	349	1,989	11.53	65.69	325.68	1,053.66	5.71	18.48	0	2	0.00	11.76	0.00	3.98	0.00	1.13	0.00	0.38
8	1,000	1,500	1,250	271	2,260	8.95	74.64	315.70	1,369.36	5.54	24.02	0	2	0.00	11.76	0.00	3.98	0.00	1.13	0.00	0.29
9	1,500	2,000	1,750	181	2,441	5.98	80.61	355.04	1,724.40	6.23	30.25	1	3	5.88	17.65	32.56	36.54	9.23	10.36	9.17	2.12
10	2,000	2,500	2,250	115	2,556	3.80	84.41	235.83	1,960.23	4.14	34.38	0	3	0.00	17.65	0.00	36.54	0.00	10.36	0.00	1.86
11	2,500	3,000	2,750	84	2,640	2.77	87.19	254.62	2,214.85	4.47	38.85	1	4	5.88	23.53	18.92	55.46	5.37	15.73	7.43	2.50
12	3,000	4,000	3,500	77	2,717	2.54	89.73	341.97	2,556.82	6.00	44.85	4	8	23.53	47.06	7.48	62.94	2.12	17.85	2.19	2.46
13	4,000	5,000	4,500	46	2,763	1.52	91.25	184.36	2,741.18	3.23	48.08	0	8	0.00	47.06	0.00	62.94	0.00	17.85	0.00	2.30
14	5,000	7,500	6,250	50	2,813	1.65	92.90	254.56	2,995.73	4.47	52.55	0	8	0.00	47.06	0.00	62.94	0.00	17.85	0.00	2.10
15	7,500	10,000	8,750	49	2,862	1.62	94.52	1,003.81	3,999.54	17.61	70.16	4	12	23.53	70.59	139.93	202.87	39.69	57.54	13.94	5.07
16	10,000	20,000	15,000	33	2,895	1.09	95.61	90.39	4,089.94	1.59	71.74	1	13	5.88	76.47	7.01	209.88	1.99	59.53	7.75	5.13
17	20,000	50,000	35,000	81	2,976	2.68	98.28	842.71	4,932.65	14.78	86.52	2	15	11.76	88.24	33.78	243.66	9.58	69.11	4.01	4.94
18	50,000	100,000	75,000	28	3,004	0.92	99.21	247.70	5,180.34	4.34	90.87	2	17	11.76	100.00	108.89	352.55	30.89	100.00	43.96	6.81
19	100,000	500,000	300,000	22	3,026	0.73	99.93	617.39	5,797.73	10.83	101.70	0	17	0.00	100.00	0.00	352.55	0.00	100.00	0.00	6.08
20	500,000	**UP**		2	3,028	0.07	100.00	96.82	5,700.90	1.70	100.00	0	17	0.00	100.00	0.00	352.55	0.00	100.00	0.00	6.18
				3,028				5,700.90				17				352.55				6.18	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2949 RECREATION AREAS AND CULTURAL CENTRES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	68	68	9.84	9.84	156.75	156.75	4.46	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	57	125	8.25	18.09	14.56	171.30	0.41	4.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	31	156	4.49	22.58	7.98	179.28	0.23	5.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	18	174	2.60	25.18	4.97	184.25	0.14	5.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	39	213	5.64	30.82	163.99	348.24	4.67	9.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	226	1.88	32.71	12.77	361.01	0.36	10.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	22	248	3.18	35.89	31.65	392.66	0.90	11.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	15	263	2.17	38.06	36.87	429.53	1.05	12.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	35	298	5.07	43.13	60.84	490.38	1.73	13.96	1	1	4.55	4.55	29.34	29.34	14.26	14.26	48.22	5.98
10	2,000	2,500	2,250	15	313	2.17	45.30	18.92	509.29	0.54	14.50	0	1	0.00	4.55	0.00	29.34	0.00	14.26	0.00	5.76
11	2,500	3,000	2,750	14	327	2.03	47.32	73.87	583.17	2.10	16.60	0	1	0.00	4.55	0.00	29.34	0.00	14.26	0.00	5.03
12	3,000	4,000	3,500	29	356	4.20	51.52	137.23	720.39	3.91	20.50	0	1	0.00	4.55	0.00	29.34	0.00	14.26	0.00	4.07
13	4,000	5,000	4,500	13	369	1.88	53.40	55.71	776.11	1.59	22.09	6	7	27.27	31.82	82.14	111.47	39.92	54.18	147.43	14.36
14	5,000	7,500	6,250	50	419	7.24	60.64	287.41	1,063.51	8.18	30.27	0	7	0.00	31.82	0.00	111.47	0.00	54.18	0.00	10.48
15	7,500	10,000	8,750	25	444	3.62	64.25	205.69	1,269.21	5.85	36.13	0	7	0.00	31.82	0.00	111.47	0.00	54.18	0.00	8.78
16	10,000	20,000	15,000	81	525	11.72	75.98	602.03	1,871.23	17.14	53.26	2	9	9.09	40.91	29.56	141.04	14.37	68.54	4.91	7.54
17	20,000	50,000	35,000	74	599	10.71	86.69	854.90	2,726.13	24.33	77.60	1	10	4.55	45.45	0.00	141.04	0.00	68.54	0.00	5.17
18	50,000	100,000	75,000	33	632	4.78	91.46	279.14	3,005.27	7.95	85.54	3	13	13.64	59.09	41.89	182.92	20.36	88.90	15.01	6.09
19	100,000	500,000	300,000	43	675	6.22	97.68	152.38	3,157.64	4.34	89.88	9	22	40.91	100.00	22.84	205.76	11.10	100.00	14.99	6.52
20	500,000	**UP**		16	691	2.32	100.00	355.63	3,513.27	10.12	100.00	0	22	0.00	100.00	0.00	205.76	0.00	100.00	0.00	5.86
				691				3,513.27				22				205.76				5.86	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 29491 RECREATIN AREAS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	4.88	4.88	0.30	0.30	0.18	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	4	4.88	9.76	0.00	0.30	0.00	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	2.44	12.20	7.05	7.35	4.25	4.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	2.44	14.63	8.86	16.21	5.33	9.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	2.44	17.07	0.00	16.21	0.00	9.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	2.44	19.51	0.01	16.22	0.01	9.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	2.44	21.95	11.46	27.68	6.90	16.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	2.44	24.39	14.04	41.72	8.46	25.13	2	2	100.00	100.00	354.82	354.82	100.00	100.00	2526.80	850.45
9	1,500	2,000	1,750	1	11	2.44	26.83	4.25	45.97	2.56	27.69	0	2	0.00	100.00	0.00	354.82	0.00	100.00	0.00	771.83
10	2,000	2,500	2,250	1	12	2.44	29.27	6.80	52.77	4.10	31.79	0	2	0.00	100.00	0.00	354.82	0.00	100.00	0.00	672.37
11	2,500	3,000	2,750	1	13	2.44	31.71	21.13	73.90	12.73	44.51	0	2	0.00	100.00	0.00	354.82	0.00	100.00	0.00	480.14
12	3,000	4,000	3,500	1	14	2.44	34.15	0.02	73.92	0.01	44.52	0	2	0.00	100.00	0.00	354.82	0.00	100.00	0.00	480.04
13	4,000	5,000	4,500	1	15	2.44	36.59	0.03	73.95	0.02	44.54	0	2	0.00	100.00	0.00	354.82	0.00	100.00	0.00	479.81
14	5,000	7,500	6,250	1	16	2.44	39.02	0.02	73.97	0.01	44.56	0	2	0.00	100.00	0.00	354.82	0.00	100.00	0.00	479.67
15	7,500	10,000	8,750	1	17	2.44	41.46	21.45	95.42	12.92	57.48	0	2	0.00	100.00	0.00	354.82	0.00	100.00	0.00	371.85
16	10,000	20,000	15,000	3	20	7.32	48.78	49.60	145.02	29.88	87.36	0	2	0.00	100.00	0.00	354.82	0.00	100.00	0.00	244.67
17	20,000	50,000	35,000	4	24	9.76	58.54	4.10	149.13	2.47	89.83	0	2	0.00	100.00	0.00	354.82	0.00	100.00	0.00	237.93
18	50,000	100,000	75,000	5	29	12.20	70.73	5.95	155.08	3.58	93.41	0	2	0.00	100.00	0.00	354.82	0.00	100.00	0.00	228.81
19	100,000	500,000	300,000	12	41	29.27	100.00	10.94	166.01	6.59	100.00	0	2	0.00	100.00	0.00	354.82	0.00	100.00	0.00	213.73
20	500,000	**UP**		0	41	0.00	100.00	0.00	166.01	0.00	100.00	0	2	0.00	100.00	0.00	354.82	0.00	100.00	0.00	213.73
				41				166.01				2				354.82				213.73	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 295 THE CARING SERVICES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.65	0.65	7.92	7.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	0.50	1.15	6.18	14.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	0.69	1.84	8.43	22.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	2.86	4.70	35.02	57.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	0.76	5.46	9.26	66.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	1.94	7.40	23.75	90.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	0.77	8.17	9.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	8.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	8.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	8.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	8.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	8.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	8.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	8.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	8.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	8.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	8.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	8.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	7	0.00	100.00	0.00	8.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				8.17				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2951 SANATORIUM HOSPITALS DOCTORS CONSULTING ROOMS OLD PEOPLES

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,154	1,154	13.07	13.07	547.17	547.17	3.50	3.50	2	2	2.00	2.00	908.83	908.83	50.43	50.43	166.10	166.10
2	50	100	75	672	1,826	7.61	20.68	58.77	605.94	0.38	3.87	0	2	0.00	2.00	0.00	908.83	0.00	50.43	0.00	149.99
3	100	200	150	533	2,359	6.04	26.71	92.65	698.58	0.59	4.46	3	5	3.00	5.00	18.82	927.64	1.04	51.47	20.31	132.79
4	200	300	250	596	2,955	6.75	33.46	129.28	827.86	0.83	5.29	2	7	2.00	7.00	48.04	975.69	2.67	54.14	37.16	117.86
5	300	500	400	923	3,878	10.45	43.91	204.39	623.47	1.31	3.98	0	7	0.00	7.00	0.00	975.69	0.00	54.14	0.00	156.49
6	500	750	625	712	4,590	8.06	51.98	350.10	973.57	2.24	6.22	1	8	1.00	8.00	2.17	977.86	0.12	54.26	0.62	100.44
7	750	1,000	875	618	5,208	7.00	58.97	433.58	1,407.15	2.77	8.99	0	8	0.00	8.00	0.00	977.86	0.00	54.26	0.00	69.49
8	1,000	1,500	1,250	565	5,773	6.40	65.37	563.04	1,970.19	3.60	12.58	0	8	0.00	8.00	0.00	977.86	0.00	54.26	0.00	49.63
9	1,500	2,000	1,750	340	6,113	3.85	69.22	470.38	2,440.58	3.00	15.59	0	8	0.00	8.00	0.00	977.86	0.00	54.26	0.00	40.07
10	2,000	2,500	2,250	244	6,357	2.76	71.99	363.74	2,804.31	2.32	17.91	2	10	2.00	10.00	22.67	1,000.53	1.26	55.52	6.23	35.68
11	2,500	3,000	2,750	179	6,536	2.03	74.01	322.73	3,127.04	2.06	19.97	1	11	1.00	11.00	8.36	1,008.89	0.46	55.98	2.59	32.26
12	3,000	4,000	3,500	251	6,787	2.84	76.85	142.42	3,269.47	0.91	20.88	1	12	1.00	12.00	7.06	1,015.95	0.39	56.37	4.96	31.07
13	4,000	5,000	4,500	197	6,984	2.23	79.09	990.07	4,259.54	6.32	27.21	1	13	1.00	13.00	4.53	1,020.49	0.25	56.62	0.46	23.96
14	5,000	7,500	6,250	284	7,268	3.22	82.30	937.41	5,196.95	5.99	33.20	1	14	1.00	14.00	5.32	1,025.81	0.30	56.92	0.57	19.74
15	7,500	10,000	8,750	205	7,473	2.32	84.62	1,470.86	6,667.81	9.40	42.59	0	14	0.00	14.00	0.00	1,025.81	0.00	56.92	0.00	15.38
16	10,000	20,000	15,000	375	7,848	4.25	88.87	2,870.47	9,538.28	18.34	60.93	0	14	0.00	14.00	0.00	1,025.81	0.00	56.92	0.00	10.75
17	20,000	50,000	35,000	377	8,225	4.27	93.14	2,386.98	11,925.26	15.25	76.17	16	30	16.00	30.00	51.26	1,077.07	2.84	59.76	2.15	9.03
18	50,000	100,000	75,000	230	8,455	2.60	95.74	1,909.10	13,834.36	12.19	88.37	6	36	6.00	36.00	685.11	1,762.18	38.02	97.78	35.89	12.74
19	100,000	500,000	300,000	323	8,778	3.66	99.40	1,254.23	15,088.59	8.01	96.38	61	97	61.00	97.00	32.51	1,794.69	1.80	99.58	2.59	11.89
20	500,000	**UP**		53	8,831	0.60	100.00	566.58	15,655.17	3.62	100.00	3	100	3.00	100.00	7.50	1,802.19	0.42	100.00	1.32	11.51
				8,831				15,655.17				100				1,802.19				11.51	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2952 REGILIOUS FACILITIES SUCH AS MOSQUESTEMPLESCHURCHES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	181	181	5.95	5.95	193.65	193.65	2.15	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	98	279	3.22	9.18	7.11	200.76	0.08	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	223	502	7.34	16.51	18.91	219.68	0.21	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	110	612	3.62	20.13	15.63	235.31	0.17	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	264	876	8.68	28.82	84.03	319.34	0.93	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	194	1,070	6.38	35.20	74.41	393.75	0.83	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	235	1,305	7.73	42.93	132.90	526.65	1.48	5.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	230	1,535	7.57	50.49	190.36	717.01	2.12	7.97	4	4	13.79	13.79	48.91	48.91	9.22	9.22	25.70	6.82
9	1,500	2,000	1,750	200	1,735	6.58	57.07	179.10	896.11	1.99	9.96	0	4	0.00	13.79	0.00	48.91	0.00	9.22	0.00	5.46
10	2,000	2,500	2,250	133	1,868	4.38	61.45	158.44	1,054.55	1.76	11.73	3	7	10.34	24.14	61.23	110.14	11.54	20.76	38.65	10.44
11	2,500	3,000	2,750	145	2,013	4.77	66.22	266.04	1,320.59	2.96	14.68	4	11	13.79	37.93	98.62	208.77	18.59	39.35	37.07	15.81
12	3,000	4,000	3,500	219	2,232	7.20	73.42	821.28	2,141.88	9.13	23.82	2	13	6.90	44.83	38.25	247.02	7.21	46.56	4.66	11.53
13	4,000	5,000	4,500	106	2,338	3.49	76.91	315.60	2,457.48	3.51	27.33	0	13	0.00	44.83	0.00	247.02	0.00	46.56	0.00	10.05
14	5,000	7,500	6,250	172	2,510	5.66	82.57	377.50	2,834.98	4.20	31.52	2	15	6.90	51.72	11.51	258.53	2.17	48.73	3.05	9.12
15	7,500	10,000	8,750	131	2,641	4.31	86.88	776.75	3,611.73	8.64	40.16	2	17	6.90	58.62	1.84	260.37	0.35	49.08	0.24	7.21
16	10,000	20,000	15,000	212	2,853	6.97	93.85	1,849.53	5,461.26	20.57	60.73	6	23	20.69	79.31	61.32	321.68	11.56	60.63	3.32	5.89
17	20,000	50,000	35,000	108	2,961	3.55	97.40	1,291.47	6,752.73	14.36	75.09	1	24	3.45	82.76	0.00	321.68	0.00	60.63	0.00	4.76
18	50,000	100,000	75,000	41	3,002	1.35	98.75	356.55	7,109.28	3.96	79.05	2	26	6.90	89.66	76.91	398.59	14.50	75.13	21.57	5.61
19	100,000	500,000	300,000	36	3,038	1.18	99.93	1,644.29	8,753.57	18.28	97.34	3	29	10.34	100.00	131.94	530.53	24.87	100.00	8.02	6.06
20	500,000	**UP**		2	3,040	0.07	100.00	239.64	8,993.21	2.66	100.00	0	29	0.00	100.00	0.00	530.53	0.00	100.00	0.00	5.90
					3,040				8,993.21				29				530.53				5.90

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2953 SCHOOLS UNIVERSITIES AND TRAINING COLLEGES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	789	789	8.58	8.58	504.88	504.88	1.79	1.79	3	3	3.19	3.19	126.79	126.79	3.38	3.38	25.11	25.11
2	50	100	75	415	1,204	4.51	13.10	29.13	534.01	0.10	1.90	1	4	1.06	4.26	21.95	148.74	0.59	3.97	75.36	27.85
3	100	200	150	363	1,567	3.95	17.05	43.94	490.07	0.16	1.74	0	4	0.00	4.26	0.00	148.74	0.00	3.97	0.00	30.35
4	200	300	250	414	1,981	4.50	21.55	60.80	429.27	0.22	1.53	0	4	0.00	4.26	0.00	148.74	0.00	3.97	0.00	34.65
5	300	500	400	672	2,653	7.31	28.86	220.19	649.46	0.78	2.31	0	4	0.00	4.26	0.00	148.74	0.00	3.97	0.00	22.90
6	500	750	625	737	3,390	8.02	36.88	235.52	884.97	0.84	3.15	2	6	2.13	6.38	4.73	153.47	0.13	4.09	2.01	17.34
7	750	1,000	875	662	4,052	7.20	44.08	502.03	1,387.00	1.78	4.93	3	9	3.19	9.57	0.65	154.12	0.02	4.11	0.13	11.11
8	1,000	1,500	1,250	744	4,796	8.09	52.18	646.65	2,033.65	2.30	7.23	0	9	0.00	9.57	0.00	154.12	0.00	4.11	0.00	7.58
9	1,500	2,000	1,750	497	5,293	5.41	57.58	626.75	2,660.40	2.23	9.46	0	9	0.00	9.57	0.00	154.12	0.00	4.11	0.00	5.79
10	2,000	2,500	2,250	309	5,602	3.36	60.94	482.12	3,142.52	1.71	11.17	2	11	2.13	11.70	103.34	257.46	2.76	6.87	21.43	8.19
11	2,500	3,000	2,750	302	5,904	3.29	64.23	623.74	3,766.26	2.22	13.39	7	18	7.45	19.15	35.63	293.09	0.95	7.82	5.71	7.78
12	3,000	4,000	3,500	303	6,207	3.30	67.53	727.85	4,494.11	2.59	15.98	10	28	10.64	29.79	641.60	934.69	17.11	24.93	88.15	20.80
13	4,000	5,000	4,500	326	6,533	3.55	71.07	1,097.76	5,591.87	3.90	19.88	8	36	8.51	38.30	581.01	1,515.70	15.49	40.42	52.93	27.11
14	5,000	7,500	6,250	491	7,024	5.34	76.41	1,998.19	7,590.06	7.10	26.98	2	38	2.13	40.43	85.18	1,600.87	2.27	42.69	4.26	21.09
15	7,500	10,000	8,750	351	7,375	3.82	80.23	1,946.01	9,536.07	6.92	33.90	1	39	1.06	41.49	1.02	1,601.89	0.03	42.72	0.05	16.80
16	10,000	20,000	15,000	630	8,005	6.85	87.09	4,765.83	14,301.90	16.94	50.85	21	60	22.34	63.83	682.01	2,283.90	18.19	60.91	14.31	15.97
17	20,000	50,000	35,000	626	8,631	6.81	93.90	6,457.25	20,759.16	22.96	73.80	1	61	1.06	64.89	7.06	2,290.96	0.19	61.09	0.11	11.04
18	50,000	100,000	75,000	252	8,883	2.74	96.64	3,005.89	23,765.05	10.69	84.49	20	81	21.28	86.17	847.43	3,138.39	22.60	83.69	28.19	13.21
19	100,000	500,000	300,000	273	9,156	2.97	99.61	2,485.67	26,250.72	8.84	93.33	12	93	12.77	98.94	597.26	3,735.65	15.93	99.62	24.03	14.23
20	500,000	**UP**		36	9,192	0.39	100.00	1,877.36	28,128.08	6.67	100.00	1	94	1.06	100.00	14.19	3,749.84	0.38	100.00	0.76	13.33
					9,192				28,128.08				94				3,749.84				13.33

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2954 MUSEUMS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	5.56	5.56	25.18	25.18	7.63	7.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	1.39	6.94	0.02	25.19	0.00	7.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	8	4.17	11.11	7.71	32.91	2.34	9.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	12	5.56	16.67	0.15	33.06	0.04	10.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	19	9.72	26.39	16.45	49.50	4.99	15.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	23	5.56	31.94	21.29	70.79	6.45	21.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	28	6.94	38.89	4.62	75.41	1.40	22.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	32	5.56	44.44	1.30	76.71	0.39	23.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	35	4.17	48.61	2.96	79.66	0.90	24.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	36	1.39	50.00	0.00	79.66	0.00	24.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	42	8.33	58.33	7.77	87.43	2.36	26.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	46	5.56	63.89	17.38	104.81	5.27	31.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	48	2.78	66.67	0.16	104.97	0.05	31.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	50	2.78	69.44	11.08	116.05	3.36	35.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	52	2.78	72.22	15.39	131.44	4.66	39.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	57	6.94	79.17	50.43	181.86	15.29	55.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	60	4.17	83.33	31.83	213.70	9.65	64.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	61	1.39	84.72	22.36	236.06	6.78	71.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	11	72	15.28	100.00	93.78	329.84	28.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	72	0.00	100.00	0.00	329.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					72				329.84				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2955 PSYCHIATRIC CLINICS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19	19	6.55	6.55	16.42	16.42	2.46	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	30	3.79	10.34	2.87	19.29	0.43	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	21	51	7.24	17.59	8.20	27.49	1.23	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	32	83	11.03	28.62	13.43	40.92	2.01	6.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	47	130	16.21	44.83	56.49	97.41	8.45	14.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	22	152	7.59	52.41	23.77	121.19	3.55	18.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	32	184	11.03	63.45	43.17	164.35	6.45	24.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	24	208	8.28	71.72	35.53	199.89	5.31	29.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	21	229	7.24	78.97	42.22	242.11	6.31	36.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	13	242	4.48	83.45	31.77	273.88	4.75	40.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	11	253	3.79	87.24	38.39	312.27	5.74	46.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	260	2.41	89.66	23.32	335.59	3.49	50.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	262	0.69	90.34	40.75	376.34	6.09	56.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	13	275	4.48	94.83	93.08	469.42	13.92	70.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	276	0.34	95.17	34.71	504.13	5.19	75.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	279	1.03	96.21	63.85	567.98	9.55	84.92	1	1	100.00	100.00	26.82	26.82	100.00	100.00	42.01	4.72
17	20,000	50,000	35,000	7	286	2.41	98.62	93.00	660.99	13.91	98.83	0	1	0.00	100.00	0.00	26.82	0.00	100.00	0.00	4.06
18	50,000	100,000	75,000	1	287	0.34	98.97	7.38	668.36	1.10	99.93	0	1	0.00	100.00	0.00	26.82	0.00	100.00	0.00	4.01
19	100,000	500,000	300,000	2	289	0.69	99.66	0.44	668.80	0.07	100.00	0	1	0.00	100.00	0.00	26.82	0.00	100.00	0.00	4.01
20	500,000	**UP**		1	290	0.34	100.00	0.00	668.80	0.00	100.00	0	1	0.00	100.00	0.00	26.82	0.00	100.00	0.00	4.01
				290				668.80				1				26.82				4.01	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 296 MOTOR VEHICLE REPAIR SHOPS SERVICE STATIONS AND POOLS

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	0.70	0.70	0.03	0.03	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	4	2.10	2.80	0.10	0.07	0.05	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	7	2.10	4.90	1.17	1.24	0.60	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	9	1.40	6.29	0.51	1.75	0.26	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	12	21	8.39	14.69	5.54	7.29	2.84	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	17	38	11.89	26.57	4.15	11.44	2.13	5.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	25	63	17.48	44.06	11.11	22.54	5.69	11.54	1	1	16.67	16.67	0.52	0.52	0.23	0.23	4.68	2.31
8	1,000	1,500	1,250	18	81	12.59	56.64	0.63	21.92	0.32	11.22	2	3	33.33	50.00	200.00	200.52	89.76	90.00	31941.68	914.93
9	1,500	2,000	1,750	13	94	9.09	65.73	18.03	39.94	9.23	20.46	0	3	0.00	50.00	0.00	200.52	0.00	90.00	0.00	502.00
10	2,000	2,500	2,250	7	101	4.90	70.63	3.91	43.86	2.00	22.46	0	3	0.00	50.00	0.00	200.52	0.00	90.00	0.00	457.22
11	2,500	3,000	2,750	4	105	2.80	73.43	8.64	52.50	4.43	26.89	0	3	0.00	50.00	0.00	200.52	0.00	90.00	0.00	381.94
12	3,000	4,000	3,500	7	112	4.90	78.32	7.64	60.14	3.91	30.80	0	3	0.00	50.00	0.00	200.52	0.00	90.00	0.00	333.45
13	4,000	5,000	4,500	2	114	1.40	79.72	2.36	62.50	1.21	32.01	0	3	0.00	50.00	0.00	200.52	0.00	90.00	0.00	320.84
14	5,000	7,500	6,250	12	126	8.39	88.11	28.98	91.48	14.84	46.85	0	3	0.00	50.00	0.00	200.52	0.00	90.00	0.00	219.19
15	7,500	10,000	8,750	6	132	4.20	92.31	11.96	103.44	6.12	52.97	3	6	50.00	100.00	22.28	222.81	10.00	100.00	186.36	215.40
16	10,000	20,000	15,000	7	139	4.90	97.20	59.59	163.03	30.52	83.49	0	6	0.00	100.00	0.00	222.81	0.00	100.00	0.00	136.66
17	20,000	50,000	35,000	2	141	1.40	98.60	18.97	182.00	9.71	93.20	0	6	0.00	100.00	0.00	222.81	0.00	100.00	0.00	122.42
18	50,000	100,000	75,000	2	143	1.40	100.00	13.27	195.27	6.80	100.00	0	6	0.00	100.00	0.00	222.81	0.00	100.00	0.00	114.10
19	100,000	500,000	300,000	0	143	0.00	100.00	0.00	195.27	0.00	100.00	0	6	0.00	100.00	0.00	222.81	0.00	100.00	0.00	114.10
20	500,000	**UP**		0	143	0.00	100.00	0.00	195.27	0.00	100.00	0	6	0.00	100.00	0.00	222.81	0.00	100.00	0.00	114.10
				143				195.27				6				222.81				114.10	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2961 MOTOR VEHICLE REPAIRSHOPS WITH FACILITIES FOR BODY REPAIR

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	930	930	11.26	11.26	1,074.77	1,074.77	4.68	4.68	2	2	2.35	2.35	4.16	4.16	0.17	0.17	0.39	0.39
2	50	100	75	529	1,459	6.40	17.66	121.41	1,196.18	0.53	5.21	1	3	1.18	3.53	25.42	29.58	1.01	1.18	20.93	2.47
3	100	200	150	735	2,194	8.90	26.56	244.80	1,440.98	1.07	6.27	0	3	0.00	3.53	0.00	29.58	0.00	1.18	0.00	2.05
4	200	300	250	545	2,739	6.60	33.16	315.10	1,756.09	1.37	7.64	1	4	1.18	4.71	57.65	87.23	2.30	3.48	18.30	4.97
5	300	500	400	838	3,577	10.15	43.31	600.13	2,356.22	2.61	10.25	9	13	10.59	15.29	108.16	195.39	4.31	7.79	18.02	8.29
6	500	750	625	547	4,124	6.62	49.93	430.80	2,787.02	1.87	12.13	0	13	0.00	15.29	0.00	195.39	0.00	7.79	0.00	7.01
7	750	1,000	875	559	4,683	6.77	56.69	751.24	3,538.26	3.27	15.40	6	19	7.06	22.35	86.44	281.83	3.44	11.23	11.51	7.97
8	1,000	1,500	1,250	550	5,233	6.66	63.35	919.57	4,457.83	4.00	19.40	4	23	4.71	27.06	196.33	478.16	7.82	19.05	21.35	10.73
9	1,500	2,000	1,750	440	5,673	5.33	68.68	867.57	5,325.40	3.78	23.17	2	25	2.35	29.41	87.02	565.18	3.47	22.52	10.03	10.61
10	2,000	2,500	2,250	302	5,975	3.66	72.34	772.44	6,097.84	3.36	26.54	2	27	2.35	31.76	100.79	665.97	4.02	26.54	13.05	10.92
11	2,500	3,000	2,750	268	6,243	3.24	75.58	803.56	6,901.40	3.50	30.03	3	30	3.53	35.29	80.58	746.56	3.21	29.75	10.03	10.82
12	3,000	4,000	3,500	386	6,629	4.67	80.25	1,418.41	8,319.81	6.17	36.20	4	34	4.71	40.00	335.77	1,082.32	13.38	43.13	23.67	13.01
13	4,000	5,000	4,500	224	6,853	2.71	82.97	1,130.03	9,449.84	4.92	41.12	5	39	5.88	45.88	399.34	1,481.66	15.91	59.04	35.34	15.68
14	5,000	7,500	6,250	298	7,151	3.61	86.57	1,542.46	10,992.31	6.71	47.83	1	40	1.18	47.06	1.77	1,483.43	0.07	59.11	0.11	13.50
15	7,500	10,000	8,750	199	7,350	2.41	88.98	926.14	11,918.45	4.03	51.86	5	45	5.88	52.94	77.68	1,561.11	3.10	62.20	8.39	13.10
16	10,000	20,000	15,000	349	7,699	4.23	93.21	2,918.88	14,837.33	12.70	64.57	20	65	23.53	76.47	509.44	2,070.54	20.30	82.50	17.45	13.95
17	20,000	50,000	35,000	299	7,998	3.62	96.83	5,238.90	20,076.23	22.80	87.36	17	82	20.00	96.47	419.99	2,490.54	16.73	99.24	8.02	12.41
18	50,000	100,000	75,000	132	8,130	1.60	98.43	1,286.68	21,362.91	5.60	92.96	3	85	3.53	100.00	19.16	2,509.70	0.76	100.00	1.49	11.75
19	100,000	500,000	300,000	110	8,240	1.33	99.76	2,603.97	23,966.88	11.33	104.29	0	85	0.00	100.00	0.00	2,509.70	0.00	100.00	0.00	10.47
20	500,000	**UP**		20	8,260	0.24	100.00	986.92	22,979.95	4.29	100.00	0	85	0.00	100.00	0.00	2,509.70	0.00	100.00	0.00	10.92
				8,260				22,979.95				85				2,509.70				10.92	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 29610 ROADWORTHINESS TESTING PLANT FOR POOLS WITHOUT DISMANTING

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

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

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2962 AS ABOVE AND ALSO OPERATING A PETROL/DIESEL FUEL STATION

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	5.80	5.80	0.78	0.78	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	13	3.62	9.42	1.41	2.19	0.35	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	19	32	13.77	23.19	11.48	13.67	2.82	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	35	2.17	25.36	9.69	23.36	2.39	5.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	42	5.07	30.43	8.38	31.74	2.06	7.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	48	4.35	34.78	4.31	36.06	1.06	8.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	54	4.35	39.13	5.82	41.87	1.43	10.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	68	10.14	49.28	10.92	52.79	2.69	12.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	70	1.45	50.72	7.55	60.34	1.86	14.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	76	4.35	55.07	5.09	65.43	1.25	16.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	82	4.35	59.42	31.27	96.70	7.69	23.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	92	7.25	66.67	33.73	130.43	8.30	32.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	95	2.17	68.84	24.16	154.59	5.94	38.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	15	110	10.87	79.71	105.20	259.79	25.89	63.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	112	1.45	81.16	36.18	295.97	8.90	72.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	118	4.35	85.51	117.70	413.67	28.96	101.79	1	1	100.00	100.00	141.03	141.03	100.00	100.00	119.82	34.09
17	20,000	50,000	35,000	8	126	5.80	91.30	0.61	414.28	0.15	101.94	0	1	0.00	100.00	0.00	141.03	0.00	100.00	0.00	34.04
18	50,000	100,000	75,000	7	133	5.07	96.38	19.33	433.61	4.76	106.69	0	1	0.00	100.00	0.00	141.03	0.00	100.00	0.00	32.52
19	100,000	500,000	300,000	5	138	3.62	100.00	27.20	406.41	6.69	100.00	0	1	0.00	100.00	0.00	141.03	0.00	100.00	0.00	34.70
20	500,000	**UP**		0	138	0.00	100.00	0.00	406.41	0.00	100.00	0	1	0.00	100.00	0.00	141.03	0.00	100.00	0.00	34.70
					138				406.41				1				141.03				34.70

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2963 MOTOR VEHICLE SERVICE STATIONS (REFER TO CODE 2961) ONLY

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	229	229	11.40	11.40	198.54	198.54	7.37	7.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	121	350	6.02	17.42	16.00	214.54	0.59	7.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	182	532	9.06	26.48	47.59	262.13	1.77	9.73	1	1	5.00	5.00	93.52	93.52	21.48	21.48	196.51	35.68
4	200	300	250	188	720	9.36	35.84	63.46	325.59	2.36	12.09	0	1	0.00	5.00	0.00	93.52	0.00	21.48	0.00	28.72
5	300	500	400	198	918	9.86	45.69	100.20	425.79	3.72	15.81	0	1	0.00	5.00	0.00	93.52	0.00	21.48	0.00	21.96
6	500	750	625	152	1,070	7.57	53.26	137.64	563.43	5.11	20.92	0	1	0.00	5.00	0.00	93.52	0.00	21.48	0.00	16.60
7	750	1,000	875	167	1,237	8.31	61.57	197.72	761.15	7.34	28.26	0	1	0.00	5.00	0.00	93.52	0.00	21.48	0.00	12.29
8	1,000	1,500	1,250	155	1,392	7.72	69.29	249.02	1,010.17	9.25	37.50	1	2	5.00	10.00	6.43	99.96	1.48	22.96	2.58	9.90
9	1,500	2,000	1,750	117	1,509	5.82	75.11	236.93	1,247.10	8.80	46.30	0	2	0.00	10.00	0.00	99.96	0.00	22.96	0.00	8.02
10	2,000	2,500	2,250	56	1,565	2.79	77.90	138.87	1,385.98	5.16	51.46	0	2	0.00	10.00	0.00	99.96	0.00	22.96	0.00	7.21
11	2,500	3,000	2,750	45	1,610	2.24	80.14	185.87	1,571.85	6.90	58.36	0	2	0.00	10.00	0.00	99.96	0.00	22.96	0.00	6.36
12	3,000	4,000	3,500	71	1,681	3.53	83.67	311.04	1,882.89	11.55	69.90	4	6	20.00	30.00	43.58	143.54	10.01	32.96	14.01	7.62
13	4,000	5,000	4,500	54	1,735	2.69	86.36	223.44	2,106.33	8.30	78.20	2	8	10.00	40.00	24.17	167.71	5.55	38.52	10.82	7.96
14	5,000	7,500	6,250	52	1,787	2.59	88.95	299.53	2,405.86	11.12	89.32	0	8	0.00	40.00	0.00	167.71	0.00	38.52	0.00	6.97
15	7,500	10,000	8,750	51	1,838	2.54	91.49	308.77	2,714.62	11.46	100.78	4	12	20.00	60.00	184.75	352.46	42.43	80.94	59.83	12.98
16	10,000	20,000	15,000	84	1,922	4.18	95.67	1,044.00	3,758.62	38.76	139.54	4	16	20.00	80.00	82.08	434.54	18.85	99.79	7.86	11.56
17	20,000	50,000	35,000	39	1,961	1.94	97.61	316.36	4,074.98	11.75	151.29	3	19	15.00	95.00	0.46	435.00	0.11	99.90	0.15	10.67
18	50,000	100,000	75,000	22	1,983	1.10	98.71	964.89	3,110.09	35.82	115.47	1	20	5.00	100.00	0.44	435.44	0.10	100.00	0.05	14.00
19	100,000	500,000	300,000	23	2,006	1.14	99.85	185.22	2,924.87	6.88	108.59	0	20	0.00	100.00	0.00	435.44	0.00	100.00	0.00	14.89
20	500,000	**UP**		3	2,009	0.15	100.00	231.37	2,693.50	8.59	100.00	0	20	0.00	100.00	0.00	435.44	0.00	100.00	0.00	16.17
				2,009				2,693.50				20				435.44				16.17	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2964 MOTOR VEHICLE POOLS WITHOUT ANY BODY REPAIR WORK/SERVICE

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,326	1,326	17.59	17.59	69.36	69.36	1.29	1.29	3	3	10.00	10.00	78.30	78.30	44.57	44.57	112.90	112.90
2	50	100	75	1,420	2,746	18.84	36.43	62.79	132.15	1.17	2.46	1	4	3.33	13.33	4.80	83.10	2.73	47.30	7.64	62.89
3	100	200	150	1,297	4,043	17.21	53.63	115.88	248.03	2.15	4.61	0	4	0.00	13.33	0.00	83.10	0.00	47.30	0.00	33.50
4	200	300	250	829	4,872	11.00	64.63	74.89	322.92	1.39	6.00	0	4	0.00	13.33	0.00	83.10	0.00	47.30	0.00	25.73
5	300	500	400	549	5,421	7.28	71.92	913.52	1,236.44	16.97	22.97	1	5	3.33	16.67	1.70	84.80	0.97	48.26	0.19	6.86
6	500	750	625	389	5,810	5.16	77.08	94.91	1,331.35	1.76	24.74	1	6	3.33	20.00	6.90	91.70	3.93	52.19	7.27	6.89
7	750	1,000	875	227	6,037	3.01	80.09	95.16	1,426.51	1.77	26.50	0	6	0.00	20.00	0.00	91.70	0.00	52.19	0.00	6.43
8	1,000	1,500	1,250	408	6,445	5.41	85.50	187.27	1,613.78	3.48	29.98	7	13	23.33	43.33	11.59	103.29	6.59	58.79	6.19	6.40
9	1,500	2,000	1,750	244	6,689	3.24	88.74	130.50	1,744.28	2.42	32.41	3	16	10.00	53.33	2.24	105.53	1.28	60.06	1.72	6.05
10	2,000	2,500	2,250	163	6,852	2.16	90.90	129.78	1,874.06	2.41	34.82	0	16	0.00	53.33	0.00	105.53	0.00	60.06	0.00	5.63
11	2,500	3,000	2,750	90	6,942	1.19	92.09	138.97	2,013.02	2.58	37.40	1	17	3.33	56.67	6.42	111.95	3.65	63.72	4.62	5.56
12	3,000	4,000	3,500	128	7,070	1.70	93.79	249.33	2,262.35	4.63	42.03	0	17	0.00	56.67	0.00	111.95	0.00	63.72	0.00	4.95
13	4,000	5,000	4,500	76	7,146	1.01	94.80	220.00	2,482.35	4.09	46.12	0	17	0.00	56.67	0.00	111.95	0.00	63.72	0.00	4.51
14	5,000	7,500	6,250	61	7,207	0.81	95.61	257.69	2,740.04	4.79	50.91	2	19	6.67	63.33	1.87	113.82	1.06	64.78	0.72	4.15
15	7,500	10,000	8,750	54	7,261	0.72	96.33	260.55	3,000.59	4.84	55.75	0	19	0.00	63.33	0.00	113.82	0.00	64.78	0.00	3.79
16	10,000	20,000	15,000	78	7,339	1.03	97.36	625.04	3,625.63	11.61	67.36	0	19	0.00	63.33	0.00	113.82	0.00	64.78	0.00	3.14
17	20,000	50,000	35,000	113	7,452	1.50	98.86	1,118.80	4,744.43	20.79	88.15	5	24	16.67	80.00	42.52	156.33	24.20	88.98	3.80	3.30
18	50,000	100,000	75,000	27	7,479	0.36	99.22	416.10	5,160.53	7.73	95.88	3	27	10.00	90.00	6.90	163.23	3.93	92.90	1.66	3.16
19	100,000	500,000	300,000	58	7,537	0.77	99.99	57.11	5,217.64	1.06	96.94	3	30	10.00	100.00	12.47	175.70	7.10	100.00	21.84	3.37
20	500,000	**UP**		1	7,538	0.01	100.00	164.60	5,382.24	3.06	100.00	0	30	0.00	100.00	0.00	175.70	0.00	100.00	0.00	3.26
				7,538				5,382.24				30				175.70				3.26	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2965 MOTOR VEHICLE POOLS WITH SERVICE STATION UNDER CODE 2961

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	154	154	6.50	6.50	703.49	703.49	2.23	2.23	3	3	6.67	6.67	54.02	54.02	2.15	2.15	7.68	7.68
2	50	100	75	95	249	4.01	10.51	9.67	713.16	0.03	2.26	0	3	0.00	6.67	0.00	54.02	0.00	2.15	0.00	7.57
3	100	200	150	71	320	3.00	13.51	19.61	732.77	0.06	2.33	0	3	0.00	6.67	0.00	54.02	0.00	2.15	0.00	7.37
4	200	300	250	66	386	2.79	16.29	21.50	754.27	0.07	2.40	0	3	0.00	6.67	0.00	54.02	0.00	2.15	0.00	7.16
5	300	500	400	101	487	4.26	20.56	46.45	800.72	0.15	2.54	0	3	0.00	6.67	0.00	54.02	0.00	2.15	0.00	6.75
6	500	750	625	121	608	5.11	25.66	86.59	887.31	0.27	2.82	1	4	2.22	8.89	320.84	374.86	12.78	14.93	370.53	42.25
7	750	1,000	875	142	750	5.99	31.66	851.82	1,739.13	2.71	5.52	8	12	17.78	26.67	80.86	455.73	3.22	18.15	9.49	26.20
8	1,000	1,500	1,250	202	952	8.53	40.19	379.64	2,118.77	1.21	6.73	1	13	2.22	28.89	6.30	462.03	0.25	18.40	1.66	21.81
9	1,500	2,000	1,750	148	1,100	6.25	46.43	286.96	2,405.73	0.91	7.64	3	16	6.67	35.56	1,122.55	1,584.57	44.70	63.09	391.18	65.87
10	2,000	2,500	2,250	135	1,235	5.70	52.13	299.59	2,705.32	0.95	8.59	2	18	4.44	40.00	0.11	1,584.68	0.00	63.10	0.04	58.58
11	2,500	3,000	2,750	122	1,357	5.15	57.28	1,388.29	4,093.61	4.41	13.00	2	20	4.44	44.44	9.57	1,594.25	0.38	63.48	0.69	38.94
12	3,000	4,000	3,500	199	1,556	8.40	65.68	591.72	4,685.33	1.88	14.88	2	22	4.44	48.89	7.86	1,602.11	0.31	63.79	1.33	34.19
13	4,000	5,000	4,500	118	1,674	4.98	70.66	436.97	5,122.30	1.39	16.27	6	28	13.33	62.22	64.55	1,666.66	2.57	66.36	14.77	32.54
14	5,000	7,500	6,250	187	1,861	7.89	78.56	3,778.90	8,901.19	12.00	28.27	4	32	8.89	71.11	470.81	2,137.47	18.75	85.11	12.46	24.01
15	7,500	10,000	8,750	87	1,948	3.67	82.23	1,147.38	10,048.58	3.64	31.91	1	33	2.22	73.33	3.26	2,140.73	0.13	85.24	0.28	21.30
16	10,000	20,000	15,000	174	2,122	7.34	89.57	1,511.07	11,559.65	4.80	36.71	4	37	8.89	82.22	49.78	2,190.51	1.98	87.22	3.29	18.95
17	20,000	50,000	35,000	168	2,290	7.09	96.67	14,833.39	26,393.04	47.11	83.82	6	43	13.33	95.56	227.58	2,418.09	9.06	96.28	1.53	9.16
18	50,000	100,000	75,000	39	2,329	1.65	98.31	1,122.26	27,515.30	3.56	87.38	1	44	2.22	97.78	1.97	2,420.06	0.08	96.36	0.18	8.80
19	100,000	500,000	300,000	25	2,354	1.06	99.37	1,632.69	29,147.99	5.18	92.56	0	44	0.00	97.78	0.00	2,420.06	0.00	96.36	0.00	8.30
20	500,000	**UP**		15	2,369	0.63	100.00	2,341.61	31,489.60	7.44	100.00	1	45	2.22	100.00	91.38	2,511.44	3.64	100.00	3.90	7.98
				2,369				31,489.60				45				2,511.44				7.98	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2966 MOTOR VEHICLE POOLS WITH BODY REPAIRSERVICE UNDER CODE 2961

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	234	234	26.15	26.15	158.91	158.91	2.46	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	18	252	2.01	28.16	3.41	162.33	0.05	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	48	300	5.36	33.52	12.63	174.96	0.20	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	40	340	4.47	37.99	68.96	243.92	1.07	3.78	1	1	4.55	4.55	0.88	0.88	0.08	0.08	1.27	0.36
5	300	500	400	50	390	5.59	43.58	37.25	281.17	0.58	4.35	0	1	0.00	4.55	0.00	0.88	0.00	0.08	0.00	0.31
6	500	750	625	55	445	6.15	49.72	42.32	323.49	0.66	5.01	0	1	0.00	4.55	0.00	0.88	0.00	0.08	0.00	0.27
7	750	1,000	875	35	480	3.91	53.63	41.66	365.15	0.65	5.66	0	1	0.00	4.55	0.00	0.88	0.00	0.08	0.00	0.24
8	1,000	1,500	1,250	40	520	4.47	58.10	54.99	420.14	0.85	6.51	0	1	0.00	4.55	0.00	0.88	0.00	0.08	0.00	0.21
9	1,500	2,000	1,750	48	568	5.36	63.46	87.65	507.79	1.36	7.86	0	1	0.00	4.55	0.00	0.88	0.00	0.08	0.00	0.17
10	2,000	2,500	2,250	28	596	3.13	66.59	83.34	591.13	1.29	9.16	0	1	0.00	4.55	0.00	0.88	0.00	0.08	0.00	0.15
11	2,500	3,000	2,750	33	629	3.69	70.28	113.72	704.85	1.76	10.92	5	6	22.73	27.27	255.79	256.67	22.83	22.91	224.93	36.42
12	3,000	4,000	3,500	27	656	3.02	73.30	146.11	850.96	2.26	13.18	0	6	0.00	27.27	0.00	256.67	0.00	22.91	0.00	30.16
13	4,000	5,000	4,500	42	698	4.69	77.99	212.14	1,063.10	3.29	16.47	0	6	0.00	27.27	0.00	256.67	0.00	22.91	0.00	24.14
14	5,000	7,500	6,250	32	730	3.58	81.56	287.54	1,350.65	4.45	20.92	0	6	0.00	27.27	0.00	256.67	0.00	22.91	0.00	19.00
15	7,500	10,000	8,750	21	751	2.35	83.91	164.02	1,514.67	2.54	23.46	3	9	13.64	40.91	28.82	285.49	2.57	25.48	17.57	18.85
16	10,000	20,000	15,000	50	801	5.59	89.50	653.06	2,167.72	10.11	33.57	5	14	22.73	63.64	18.26	303.75	1.63	27.11	2.80	14.01
17	20,000	50,000	35,000	53	854	5.92	95.42	3,673.93	5,841.65	56.90	90.48	5	19	22.73	86.36	27.38	331.13	2.44	29.56	0.75	5.67
18	50,000	100,000	75,000	22	876	2.46	97.88	33.46	5,875.11	0.52	90.99	0	19	0.00	86.36	0.00	331.13	0.00	29.56	0.00	5.64
19	100,000	500,000	300,000	16	892	1.79	99.66	34.40	5,909.51	0.53	91.53	3	22	13.64	100.00	789.17	1,120.30	70.44	100.00	2294.26	18.96
20	500,000	**UP**		3	895	0.34	100.00	547.07	6,456.58	8.47	100.00	0	22	0.00	100.00	0.00	1,120.30	0.00	100.00	0.00	17.35
				895				6,456.58				22				1,120.30				17.35	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2967 MOTOR VEHICLE POOLS WITH A PETROL/DIESEL FUEL STATION

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	5.83	5.83	10.39	10.39	2.85	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	12	5.83	11.65	2.99	13.38	0.82	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	26	13.59	25.24	5.01	18.39	1.38	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	27	0.97	26.21	0.16	18.55	0.04	5.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	34	6.80	33.01	6.50	25.05	1.78	6.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	44	9.71	42.72	10.80	35.85	2.96	9.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	49	4.85	47.57	4.22	40.07	1.16	10.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	61	11.65	59.22	29.46	69.53	8.08	19.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	66	4.85	64.08	20.84	90.37	5.72	24.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	72	5.83	69.90	34.27	124.65	9.40	34.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	76	3.88	73.79	25.57	150.21	7.02	41.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	86	9.71	83.50	56.48	206.69	15.50	56.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	91	4.85	88.35	30.53	237.22	8.38	65.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	93	1.94	90.29	6.06	243.28	1.66	66.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	100	6.80	97.09	62.95	306.22	17.27	84.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	102	1.94	99.03	14.30	320.53	3.92	87.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	103	0.97	100.00	43.92	364.44	12.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	103	0.00	100.00	0.00	364.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	103	0.00	100.00	0.00	364.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	103	0.00	100.00	0.00	364.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					103				364.44				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2968 MOTOR VEHICLE POOLS WITH BODY REPAIR WORK & SERVICE STATION

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	7.14	7.14	0.99	0.99	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	8	2.38	9.52	0.61	1.60	0.22	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	14	7.14	16.67	1.68	3.28	0.60	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	18	4.76	21.43	1.85	5.13	0.67	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	25	8.33	29.76	9.86	14.99	3.55	5.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	33	9.52	39.29	3.43	18.42	1.23	6.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	46	15.48	54.76	36.30	54.72	13.06	19.69	5	5	100.00	100.00	205.65	205.65	100.00	100.00	566.62	375.84
8	1,000	1,500	1,250	6	52	7.14	61.90	25.43	80.15	9.15	28.84	0	5	0.00	100.00	0.00	205.65	0.00	100.00	0.00	256.60
9	1,500	2,000	1,750	1	53	1.19	63.10	2.28	82.42	0.82	29.65	0	5	0.00	100.00	0.00	205.65	0.00	100.00	0.00	249.51
10	2,000	2,500	2,250	1	54	1.19	64.29	0.00	82.42	0.00	29.65	0	5	0.00	100.00	0.00	205.65	0.00	100.00	0.00	249.51
11	2,500	3,000	2,750	2	56	2.38	66.67	6.81	89.24	2.45	32.11	0	5	0.00	100.00	0.00	205.65	0.00	100.00	0.00	230.46
12	3,000	4,000	3,500	6	62	7.14	73.81	30.84	120.07	11.09	43.20	0	5	0.00	100.00	0.00	205.65	0.00	100.00	0.00	171.28
13	4,000	5,000	4,500	2	64	2.38	76.19	25.22	145.29	9.07	52.27	0	5	0.00	100.00	0.00	205.65	0.00	100.00	0.00	141.55
14	5,000	7,500	6,250	1	65	1.19	77.38	5.01	150.30	1.80	54.07	0	5	0.00	100.00	0.00	205.65	0.00	100.00	0.00	136.83
15	7,500	10,000	8,750	1	66	1.19	78.57	4.59	154.89	1.65	55.73	0	5	0.00	100.00	0.00	205.65	0.00	100.00	0.00	132.78
16	10,000	20,000	15,000	8	74	9.52	88.10	45.77	200.66	16.47	72.19	0	5	0.00	100.00	0.00	205.65	0.00	100.00	0.00	102.49
17	20,000	50,000	35,000	4	78	4.76	92.86	34.31	234.96	12.34	84.54	0	5	0.00	100.00	0.00	205.65	0.00	100.00	0.00	87.53
18	50,000	100,000	75,000	1	79	1.19	94.05	0.29	235.26	0.11	84.64	0	5	0.00	100.00	0.00	205.65	0.00	100.00	0.00	87.42
19	100,000	500,000	300,000	5	84	5.95	100.00	42.69	277.94	15.36	100.00	0	5	0.00	100.00	0.00	205.65	0.00	100.00	0.00	73.99
20	500,000	**UP**		0	84	0.00	100.00	0.00	277.94	0.00	100.00	0	5	0.00	100.00	0.00	205.65	0.00	100.00	0.00	73.99
					84				277.94				5				205.65				73.99

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2969 RUST PROTECTION / PAINT PROTECTION WORKSHOPS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	3.13	3.13	3.70	3.70	1.34	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	5	2.08	5.21	0.17	3.87	0.06	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	10	5.21	10.42	1.83	5.70	0.66	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	15	5.21	15.63	0.75	6.45	0.27	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	19	4.17	19.79	0.76	7.21	0.27	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	27	8.33	28.13	5.18	12.39	1.87	4.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	34	7.29	35.42	8.00	20.39	2.89	7.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	40	6.25	41.67	8.78	29.17	3.17	10.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	50	10.42	52.08	6.76	35.93	2.44	12.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	54	4.17	56.25	12.00	47.93	4.34	17.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	58	4.17	60.42	47.08	95.02	17.02	34.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	62	4.17	64.58	6.86	101.88	2.48	36.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	63	1.04	65.63	6.02	107.90	2.18	39.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	68	5.21	70.83	28.03	135.93	10.13	49.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	74	6.25	77.08	46.29	182.23	16.73	65.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	82	8.33	85.42	47.32	229.54	17.10	82.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	90	8.33	93.75	47.14	276.69	17.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	95	5.21	98.96	15.70	292.39	5.68	105.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	96	1.04	100.00	15.70	276.69	5.68	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	96	0.00	100.00	0.00	276.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					96				276.69				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 297 PRIVATE BUILDINGS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	5.13	5.13	0.12	0.12	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	4	5.13	10.26	0.25	0.37	0.26	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	7	7.69	17.95	1.25	1.62	1.28	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	10	7.69	25.64	1.03	2.65	1.05	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	13	7.69	33.33	1.66	4.31	1.69	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	22	23.08	56.41	3.53	7.84	3.61	8.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	24	5.13	61.54	2.30	10.13	2.35	10.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	25	2.56	64.10	2.30	12.43	2.35	12.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	28	7.69	71.79	7.42	19.85	7.59	20.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	31	7.69	79.49	12.55	32.40	12.84	33.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	32	2.56	82.05	0.32	32.73	0.33	33.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	33	2.56	84.62	4.97	37.69	5.08	38.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	34	2.56	87.18	1.50	39.19	1.53	40.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	35	2.56	89.74	1.85	41.04	1.89	41.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	36	2.56	92.31	1.91	42.95	1.96	43.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	37	2.56	94.87	20.13	63.08	20.59	64.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	38	2.56	97.44	15.24	78.33	15.59	80.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	39	2.56	100.00	19.45	97.77	19.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	39	0.00	100.00	0.00	97.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	39	0.00	100.00	0.00	97.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				39				97.77				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2971 APPARTEMENTS/CONDOMINUIUMSOFFICES NOT EXCEEDING 6 STOREYS

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	28,912	28,912	19.26	19.26	4,456.90	4,456.90	2.07	2.07	27	27	1.15	1.15	379.30	379.30	1.67	1.67	8.51	8.51
2	50	100	75	8,716	37,628	5.81	25.07	757.58	5,214.47	0.35	2.42	52	79	2.22	3.38	364.17	743.47	1.60	3.27	48.07	14.26
3	100	200	150	12,024	49,652	8.01	33.08	1,369.73	6,584.20	0.64	3.05	42	121	1.79	5.17	369.34	1,112.82	1.62	4.89	26.96	16.90
4	200	300	250	7,773	57,425	5.18	38.26	1,911.35	8,495.55	0.89	3.94	16	137	0.68	5.85	432.24	1,545.06	1.90	6.79	22.61	18.19
5	300	500	400	12,978	70,403	8.65	46.91	4,123.11	12,618.66	1.91	5.85	42	179	1.79	7.65	726.13	2,271.19	3.19	9.98	17.61	18.00
6	500	750	625	12,290	82,693	8.19	55.10	5,463.88	18,082.54	2.53	8.39	33	212	1.41	9.06	562.43	2,833.62	2.47	12.45	10.29	15.67
7	750	1,000	875	11,009	93,702	7.33	62.43	5,896.02	23,978.56	2.73	11.12	44	256	1.88	10.94	1,026.31	3,859.92	4.51	16.96	17.41	16.10
8	1,000	1,500	1,250	10,879	104,581	7.25	69.68	9,511.60	33,490.16	4.41	15.53	66	322	2.82	13.76	929.05	4,788.97	4.08	21.04	9.77	14.30
9	1,500	2,000	1,750	7,139	111,720	4.76	74.44	8,771.39	42,261.56	4.07	19.60	39	361	1.67	15.43	1,589.80	6,378.77	6.99	28.03	18.12	15.09
10	2,000	2,500	2,250	4,598	116,318	3.06	77.50	6,925.55	49,187.11	3.21	22.81	23	384	0.98	16.41	335.48	6,714.25	1.47	29.50	4.84	13.65
11	2,500	3,000	2,750	3,513	119,831	2.34	79.84	5,753.01	54,940.12	2.67	25.48	20	404	0.85	17.26	79.67	6,793.92	0.35	29.85	1.38	12.37
12	3,000	4,000	3,500	4,984	124,815	3.32	83.16	10,805.19	65,745.30	5.01	30.49	48	452	2.05	19.32	2,219.02	9,012.94	9.75	39.60	20.54	13.71
13	4,000	5,000	4,500	3,261	128,076	2.17	85.33	8,761.41	74,506.71	4.06	34.55	48	500	2.05	21.37	436.71	9,449.64	1.92	41.52	4.98	12.68
14	5,000	7,500	6,250	4,957	133,033	3.30	88.64	15,578.34	90,085.05	7.22	41.77	113	613	4.83	26.20	4,060.47	13,510.11	17.84	59.36	26.06	15.00
15	7,500	10,000	8,750	3,324	136,357	2.21	90.85	12,615.14	102,700.20	5.85	47.62	208	821	8.89	35.09	1,778.19	15,288.30	7.81	67.18	14.10	14.89
16	10,000	20,000	15,000	5,395	141,752	3.59	94.45	29,144.28	131,844.48	13.51	61.14	146	967	6.24	41.32	3,888.08	19,176.38	17.08	84.26	13.34	14.54
17	20,000	50,000	35,000	4,416	146,168	2.94	97.39	42,092.39	173,936.87	19.52	80.66	105	1,072	4.49	45.81	1,915.49	21,091.87	8.42	92.68	4.55	12.13
18	50,000	100,000	75,000	1,622	147,790	1.08	98.47	19,528.47	193,465.33	9.06	89.72	41	1,113	1.75	47.56	467.39	21,559.26	2.05	94.73	2.39	11.14
19	100,000	500,000	300,000	1,749	149,539	1.17	99.63	20,323.88	213,789.22	9.42	99.14	128	1,241	5.47	53.03	659.31	22,218.57	2.90	97.63	3.24	10.39
20	500,000	**UP**		550	150,089	0.37	100.00	1,854.88	215,644.10	0.86	100.00	1,099	2,340	46.97	100.00	539.36	22,757.93	2.37	100.00	29.08	10.55
				150,089				215,644.10				2,340				22,757.93				10.55	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2972 APPARTEMENTS/CONDOMINIUMSOFFICES EXCEEDING 6 18 STOREYS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	869	869	11.43	11.43	917.47	917.47	4.00	4.00	1	1	0.16	0.16	1.62	1.62	0.22	0.22	0.18	0.18
2	50	100	75	321	1,190	4.22	15.65	56.61	974.08	0.25	4.25	0	1	0.00	0.16	0.00	1.62	0.00	0.22	0.00	0.17
3	100	200	150	569	1,759	7.48	23.13	110.60	1,084.68	0.48	4.73	0	1	0.00	0.16	0.00	1.62	0.00	0.22	0.00	0.15
4	200	300	250	334	2,093	4.39	27.52	99.67	1,184.35	0.43	5.16	0	1	0.00	0.16	0.00	1.62	0.00	0.22	0.00	0.14
5	300	500	400	519	2,612	6.82	34.34	168.58	1,352.93	0.73	5.90	0	1	0.00	0.16	0.00	1.62	0.00	0.22	0.00	0.12
6	500	750	625	442	3,054	5.81	40.15	247.84	1,600.77	1.08	6.98	0	1	0.00	0.16	0.00	1.62	0.00	0.22	0.00	0.10
7	750	1,000	875	309	3,363	4.06	44.22	172.01	1,772.79	0.75	7.73	0	1	0.00	0.16	0.00	1.62	0.00	0.22	0.00	0.09
8	1,000	1,500	1,250	473	3,836	6.22	50.43	450.67	2,223.45	1.96	9.69	1	2	0.16	0.32	13.25	14.87	1.77	1.99	2.94	0.67
9	1,500	2,000	1,750	270	4,106	3.55	53.98	451.29	2,674.75	1.97	11.66	2	4	0.32	0.64	1.30	16.16	0.17	2.16	0.29	0.60
10	2,000	2,500	2,250	228	4,334	3.00	56.98	357.24	3,031.98	1.56	13.22	2	6	0.32	0.96	1.69	17.85	0.23	2.39	0.47	0.59
11	2,500	3,000	2,750	172	4,506	2.26	59.24	486.89	3,518.87	2.12	15.34	3	9	0.48	1.44	2.86	20.71	0.38	2.77	0.59	0.59
12	3,000	4,000	3,500	267	4,773	3.51	62.75	705.74	4,224.61	3.08	18.42	1	10	0.16	1.60	7.25	27.96	0.97	3.74	1.03	0.66
13	4,000	5,000	4,500	205	4,978	2.70	65.45	853.03	5,077.64	3.72	22.14	3	13	0.48	2.08	16.80	44.76	2.24	5.98	1.97	0.88
14	5,000	7,500	6,250	332	5,310	4.36	69.81	1,310.96	6,388.60	5.71	27.85	2	15	0.32	2.40	62.44	107.20	8.34	14.32	4.76	1.68
15	7,500	10,000	8,750	147	5,457	1.93	71.75	686.79	7,075.39	2.99	30.84	0	15	0.00	2.40	0.00	107.20	0.00	14.32	0.00	1.52
16	10,000	20,000	15,000	367	5,824	4.83	76.57	2,218.92	9,294.31	9.67	40.52	10	25	1.60	4.01	88.46	195.66	11.82	26.14	3.99	2.11
17	20,000	50,000	35,000	574	6,398	7.55	84.12	6,218.98	15,513.29	27.11	67.63	20	45	3.21	7.21	89.98	285.64	12.02	38.17	1.45	1.84
18	50,000	100,000	75,000	395	6,793	5.19	89.31	3,124.84	18,638.14	13.62	81.25	22	67	3.53	10.74	33.26	318.90	4.44	42.61	1.06	1.71
19	100,000	500,000	300,000	678	7,471	8.91	98.23	5,618.86	24,257.00	24.49	105.74	65	132	10.42	21.15	408.05	726.95	54.52	97.13	7.26	3.00
20	500,000	**UP**		135	7,606	1.77	100.00	1,317.83	22,939.17	5.74	100.00	492	624	78.85	100.00	21.47	748.42	2.87	100.00	1.63	3.26
					7,606				22,939.17				624				748.42				3.26

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2973 APPARTEMENTS/CONDOMINIUMSOFFICES EXCEEDING 18 STOREYS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	717	717	13.17	13.17	271.93	271.93	3.04	3.04	4	4	1.36	1.36	166.17	166.17	34.60	34.60	61.11	61.11
2	50	100	75	272	989	5.00	18.17	23.58	295.51	0.26	3.31	0	4	0.00	1.36	0.00	166.17	0.00	34.60	0.00	56.23
3	100	200	150	399	1,388	7.33	25.50	54.12	349.63	0.61	3.91	0	4	0.00	1.36	0.00	166.17	0.00	34.60	0.00	47.53
4	200	300	250	279	1,667	5.13	30.63	49.51	399.14	0.55	4.47	0	4	0.00	1.36	0.00	166.17	0.00	34.60	0.00	41.63
5	300	500	400	462	2,129	8.49	39.11	155.62	554.76	1.74	6.21	1	5	0.34	1.69	3.53	169.70	0.73	35.33	2.27	30.59
6	500	750	625	307	2,436	5.64	44.75	105.04	659.80	1.18	7.39	1	6	0.34	2.03	0.10	169.80	0.02	35.35	0.09	25.74
7	750	1,000	875	281	2,717	5.16	49.92	189.29	849.09	2.12	9.50	2	8	0.68	2.71	7.95	177.75	1.66	37.01	4.20	20.93
8	1,000	1,500	1,250	306	3,023	5.62	55.54	208.40	1,057.49	2.33	11.84	3	11	1.02	3.73	0.78	178.53	0.16	37.17	0.38	16.88
9	1,500	2,000	1,750	226	3,249	4.15	59.69	167.87	1,225.36	1.88	13.72	3	14	1.02	4.75	2.44	180.97	0.51	37.68	1.45	14.77
10	2,000	2,500	2,250	135	3,384	2.48	62.17	29.50	1,254.86	0.33	14.05	0	14	0.00	4.75	0.00	180.97	0.00	37.68	0.00	14.42
11	2,500	3,000	2,750	120	3,504	2.20	64.38	184.71	1,439.56	2.07	16.11	1	15	0.34	5.08	0.03	181.01	0.01	37.69	0.02	12.57
12	3,000	4,000	3,500	138	3,642	2.54	66.91	250.55	1,690.12	2.80	18.92	0	15	0.00	5.08	0.00	181.01	0.00	37.69	0.00	10.71
13	4,000	5,000	4,500	108	3,750	1.98	68.90	245.44	1,935.55	2.75	21.67	0	15	0.00	5.08	0.00	181.01	0.00	37.69	0.00	9.35
14	5,000	7,500	6,250	159	3,909	2.92	71.82	367.81	2,303.37	4.12	25.78	1	16	0.34	5.42	7.33	188.34	1.53	39.21	1.99	8.18
15	7,500	10,000	8,750	133	4,042	2.44	74.26	277.64	2,581.01	3.11	28.89	5	21	1.69	7.12	7.61	195.95	1.58	40.80	2.74	7.59
16	10,000	20,000	15,000	196	4,238	3.60	77.86	805.49	3,386.50	9.02	37.91	7	28	2.37	9.49	0.78	196.73	0.16	40.96	0.10	5.81
17	20,000	50,000	35,000	218	4,456	4.01	81.87	902.62	4,289.12	10.10	48.01	15	43	5.08	14.58	3.76	200.48	0.78	41.74	0.42	4.67
18	50,000	100,000	75,000	192	4,648	3.53	85.39	889.45	5,178.57	9.96	57.97	9	52	3.05	17.63	15.23	215.71	3.17	44.91	1.71	4.17
19	100,000	500,000	300,000	540	5,188	9.92	95.32	2,533.00	7,711.57	28.35	86.32	100	152	33.90	51.53	243.82	459.53	50.77	95.68	9.63	5.96
20	500,000	**UP**		255	5,443	4.68	100.00	1,222.13	8,933.70	13.68	100.00	143	295	48.47	100.00	20.76	480.29	4.32	100.00	1.70	5.38
				5,443				8,933.70				295				480.29				5.38	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2974 CONVENTION HALLS AND OTHER MULTI PURPOSE BUILDINGS

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	54	54	4.36	4.36	49.37	49.37	1.34	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	17	71	1.37	5.74	0.88	50.25	0.02	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	87	158	7.03	12.76	8.08	58.34	0.22	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	79	237	6.38	19.14	11.52	69.86	0.31	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	83	320	6.70	25.85	28.90	98.75	0.78	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	97	417	7.84	33.68	26.41	72.35	0.71	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	54	471	4.36	38.05	40.27	112.62	1.09	3.05	2	2	20.00	20.00	14.63	14.63	2.57	2.57	36.32	12.99
8	1,000	1,500	1,250	98	569	7.92	45.96	126.48	239.10	3.42	6.47	0	2	0.00	20.00	0.00	14.63	0.00	2.57	0.00	6.12
9	1,500	2,000	1,750	70	639	5.65	51.62	53.24	292.34	1.44	7.91	0	2	0.00	20.00	0.00	14.63	0.00	2.57	0.00	5.00
10	2,000	2,500	2,250	49	688	3.96	55.57	80.73	373.07	2.18	10.09	2	4	20.00	40.00	21.72	36.35	3.81	6.38	26.90	9.74
11	2,500	3,000	2,750	71	759	5.74	61.31	105.83	478.90	2.86	12.96	0	4	0.00	40.00	0.00	36.35	0.00	6.38	0.00	7.59
12	3,000	4,000	3,500	60	819	4.85	66.16	89.98	568.87	2.43	15.39	2	6	20.00	60.00	10.96	47.31	1.92	8.30	12.18	8.32
13	4,000	5,000	4,500	40	859	3.23	69.39	121.46	690.33	3.29	18.68	0	6	0.00	60.00	0.00	47.31	0.00	8.30	0.00	6.85
14	5,000	7,500	6,250	56	915	4.52	73.91	242.06	932.40	6.55	25.23	0	6	0.00	60.00	0.00	47.31	0.00	8.30	0.00	5.07
15	7,500	10,000	8,750	60	975	4.85	78.76	319.97	1,252.37	8.66	33.88	0	6	0.00	60.00	0.00	47.31	0.00	8.30	0.00	3.78
16	10,000	20,000	15,000	108	1,083	8.72	87.48	733.17	1,985.54	19.84	53.72	1	7	10.00	70.00	51.99	99.29	9.13	17.43	7.09	5.00
17	20,000	50,000	35,000	63	1,146	5.09	92.57	1,169.31	3,154.85	31.64	85.36	0	7	0.00	70.00	0.00	99.29	0.00	17.43	0.00	3.15
18	50,000	100,000	75,000	39	1,185	3.15	95.72	330.62	3,485.47	8.94	94.30	3	10	30.00	100.00	470.32	569.62	82.57	100.00	142.26	16.34
19	100,000	500,000	300,000	35	1,220	2.83	98.55	196.06	3,681.53	5.30	99.60	0	10	0.00	100.00	0.00	569.62	0.00	100.00	0.00	15.47
20	500,000	**UP**		18	1,238	1.45	100.00	14.61	3,696.14	0.40	100.00	0	10	0.00	100.00	0.00	569.62	0.00	100.00	0.00	15.41
				1,238				3,696.14				10				569.62				15.41	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2975 EXCEEDING 24 STOREYS ABOVE GROUND

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,447	1,447	11.49	11.49	1,430.10	1,430.10	5.48	5.48	21	21	3.24	3.24	47.88	47.88	4.31	4.31	3.35	3.35
2	50	100	75	594	2,041	4.72	16.21	117.87	1,547.97	0.45	5.93	2	23	0.31	3.54	1.20	49.08	0.11	4.42	1.02	3.17
3	100	200	150	1,041	3,082	8.27	24.48	107.43	1,655.40	0.41	6.34	0	23	0.00	3.54	0.00	49.08	0.00	4.42	0.00	2.96
4	200	300	250	722	3,804	5.73	30.21	201.37	1,856.77	0.77	7.12	4	27	0.62	4.16	44.72	93.80	4.03	8.44	22.21	5.05
5	300	500	400	1,451	5,255	11.52	41.73	488.97	2,345.74	1.87	8.99	0	27	0.00	4.16	0.00	93.80	0.00	8.44	0.00	4.00
6	500	750	625	824	6,079	6.54	48.28	502.65	2,848.39	1.93	10.92	6	33	0.92	5.08	58.25	152.05	5.24	13.69	11.59	5.34
7	750	1,000	875	734	6,813	5.83	54.11	536.64	3,385.03	2.06	12.97	3	36	0.46	5.55	25.61	177.65	2.31	15.99	4.77	5.25
8	1,000	1,500	1,250	688	7,501	5.46	59.57	125.59	3,510.62	0.48	13.45	0	36	0.00	5.55	0.00	177.65	0.00	15.99	0.00	5.06
9	1,500	2,000	1,750	461	7,962	3.66	63.23	636.30	4,146.92	2.44	15.89	3	39	0.46	6.01	55.66	233.32	5.01	21.00	8.75	5.63
10	2,000	2,500	2,250	268	8,230	2.13	65.36	394.59	4,541.51	1.51	17.40	0	39	0.00	6.01	0.00	233.32	0.00	21.00	0.00	5.14
11	2,500	3,000	2,750	263	8,493	2.09	67.45	359.82	4,901.33	1.38	18.78	1	40	0.15	6.16	0.33	233.65	0.03	21.03	0.09	4.77
12	3,000	4,000	3,500	323	8,816	2.57	70.01	649.09	5,550.42	2.49	21.27	0	40	0.00	6.16	0.00	233.65	0.00	21.03	0.00	4.21
13	4,000	5,000	4,500	219	9,035	1.74	71.75	479.19	6,029.61	1.84	23.11	0	40	0.00	6.16	0.00	233.65	0.00	21.03	0.00	3.88
14	5,000	7,500	6,250	332	9,367	2.64	74.39	958.53	6,988.14	3.67	26.78	1	41	0.15	6.32	2.83	236.47	0.25	21.29	0.29	3.38
15	7,500	10,000	8,750	276	9,643	2.19	76.58	1,251.42	8,239.56	4.80	31.58	7	48	1.08	7.40	78.19	314.67	7.04	28.33	6.25	3.82
16	10,000	20,000	15,000	373	10,016	2.96	79.54	2,208.24	10,447.80	8.46	40.04	6	54	0.92	8.32	21.33	335.99	1.92	30.25	0.97	3.22
17	20,000	50,000	35,000	482	10,498	3.83	83.37	6,128.82	16,576.63	23.49	63.53	12	66	1.85	10.17	132.46	468.45	11.92	42.17	2.16	2.83
18	50,000	100,000	75,000	254	10,752	2.02	85.39	3,530.23	20,106.85	13.53	77.06	3	69	0.46	10.63	4.91	473.37	0.44	42.61	0.14	2.35
19	100,000	500,000	300,000	929	11,681	7.38	92.77	2,371.54	22,478.39	9.09	86.14	158	227	24.35	34.98	122.28	595.65	11.01	53.62	5.16	2.65
20	500,000	**UP**		911	12,592	7.23	100.00	3,615.59	26,093.99	13.86	100.00	422	649	65.02	100.00	515.16	1,110.81	46.38	100.00	14.25	4.26
				12,592				26,093.99				649				1,110.81				4.26	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2976 DWELLING HOUSES NOT CLASSIFIED AS SHOP HOUSES / 3 STOREYS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	124,365	124,365	14.55	14.55	13,284.09	13,284.09	3.40	3.40	32	32	2.09	2.09	945.89	945.89	2.69	2.69	7.12	7.12
2	50	100	75	98,998	223,363	11.59	26.14	10,394.81	23,678.89	2.66	6.07	43	75	2.81	4.90	516.59	1,462.49	1.47	4.16	4.97	6.18
3	100	200	150	176,309	399,672	20.63	46.77	38,919.99	62,598.89	9.97	16.04	57	132	3.72	8.62	2,065.90	3,528.39	5.87	10.03	5.31	5.64
4	200	300	250	94,380	494,052	11.04	57.82	19,914.14	82,513.02	5.10	21.14	99	231	6.46	15.08	3,145.27	6,673.65	8.94	18.97	15.79	8.09
5	300	500	400	112,368	606,420	13.15	70.97	29,488.54	112,001.57	7.56	28.70	154	385	10.05	25.13	3,105.87	9,779.52	8.83	27.80	10.53	8.73
6	500	750	625	67,303	673,723	7.88	78.84	22,499.63	134,501.20	5.77	34.46	109	494	7.11	32.25	4,406.90	14,186.42	12.53	40.33	19.59	10.55
7	750	1,000	875	49,977	723,700	5.85	84.69	23,666.96	158,168.16	6.06	40.53	86	580	5.61	37.86	2,239.06	16,425.49	6.37	46.69	9.46	10.38
8	1,000	1,500	1,250	41,788	765,488	4.89	89.58	28,882.07	187,050.23	7.40	47.93	131	711	8.55	46.41	4,617.87	21,043.36	13.13	59.82	15.99	11.25
9	1,500	2,000	1,750	21,938	787,426	2.57	92.15	19,715.10	206,765.33	5.05	52.98	77	788	5.03	51.44	2,169.95	23,213.31	6.17	65.99	11.01	11.23
10	2,000	2,500	2,250	11,844	799,270	1.39	93.54	13,331.19	220,096.52	3.42	56.40	50	838	3.26	54.70	1,054.69	24,268.00	3.00	68.99	7.91	11.03
11	2,500	3,000	2,750	8,542	807,812	1.00	94.54	12,106.98	232,203.50	3.10	59.50	33	871	2.15	56.85	378.78	24,646.78	1.08	70.07	3.13	10.61
12	3,000	4,000	3,500	9,420	817,232	1.10	95.64	14,605.01	246,808.51	3.74	63.24	63	934	4.11	60.97	1,478.65	26,125.43	4.20	74.27	10.12	10.59
13	4,000	5,000	4,500	5,405	822,637	0.63	96.27	10,584.86	257,393.37	2.71	65.95	26	960	1.70	62.66	822.29	26,947.72	2.34	76.61	7.77	10.47
14	5,000	7,500	6,250	6,684	829,321	0.78	97.05	14,882.52	272,275.90	3.81	69.77	79	1,039	5.16	67.82	2,891.68	29,839.40	8.22	84.83	19.43	10.96
15	7,500	10,000	8,750	4,032	833,353	0.47	97.52	10,301.03	282,576.93	2.64	72.41	43	1,082	2.81	70.63	1,045.63	30,885.03	2.97	87.80	10.15	10.93
16	10,000	20,000	15,000	7,123	840,476	0.83	98.36	17,866.27	300,443.20	4.58	76.99	108	1,190	7.05	77.68	608.76	31,493.79	1.73	89.53	3.41	10.48
17	20,000	50,000	35,000	7,828	848,304	0.92	99.27	50,344.53	350,787.73	12.90	89.89	174	1,364	11.36	89.03	2,155.82	33,649.61	6.13	95.66	4.28	9.59
18	50,000	100,000	75,000	3,006	851,310	0.35	99.63	24,996.14	375,783.87	6.41	96.29	94	1,458	6.14	95.17	1,438.97	35,088.58	4.09	99.75	5.76	9.34
19	100,000	500,000	300,000	2,707	854,017	0.32	99.94	19,995.26	395,779.13	5.12	101.42	72	1,530	4.70	99.87	85.94	35,174.52	0.24	99.99	0.43	8.89
20	500,000	**UP**		494	854,511	0.06	100.00	5,523.04	390,256.09	1.42	100.00	2	1,532	0.13	100.00	2.46	35,176.98	0.01	100.00	0.04	9.01
				854,511				390,256.09				1,532				35,176.98				9.01	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 29761 DWELLING HOUSE FOR

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,424	1,424	6.94	6.94	638.83	638.83	4.34	4.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1,058	2,482	5.16	12.10	124.07	762.89	0.84	5.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2,514	4,996	12.26	24.36	159.78	922.67	1.08	6.26	2	2	4.44	4.44	126.78	126.78	14.73	14.73	79.35	13.74
4	200	300	250	2,315	7,311	11.29	35.65	555.90	1,478.56	3.77	10.04	2	4	4.44	8.89	6.06	132.83	0.70	15.43	1.09	8.98
5	300	500	400	3,494	10,805	17.04	52.69	1,321.26	2,799.82	8.97	19.01	1	5	2.22	11.11	5.00	137.83	0.58	16.02	0.38	4.92
6	500	750	625	2,362	13,167	11.52	64.20	1,314.53	4,114.35	8.93	27.94	1	6	2.22	13.33	14.15	151.98	1.64	17.66	1.08	3.69
7	750	1,000	875	2,058	15,225	10.04	74.24	1,476.85	5,591.20	10.03	37.96	1	7	2.22	15.56	0.03	152.01	0.00	17.66	0.00	2.72
8	1,000	1,500	1,250	1,626	16,851	7.93	82.17	1,592.60	7,183.80	10.81	48.78	8	15	17.78	33.33	53.77	205.78	6.25	23.91	3.38	2.86
9	1,500	2,000	1,750	988	17,839	4.82	86.99	1,396.98	8,580.78	9.49	58.26	6	21	13.33	46.67	40.03	245.81	4.65	28.56	2.87	2.86
10	2,000	2,500	2,250	495	18,334	2.41	89.40	839.28	9,420.05	5.70	63.96	1	22	2.22	48.89	11.25	257.06	1.31	29.87	1.34	2.73
11	2,500	3,000	2,750	402	18,736	1.96	91.36	834.11	10,254.16	5.66	69.62	0	22	0.00	48.89	0.00	257.06	0.00	29.87	0.00	2.51
12	3,000	4,000	3,500	438	19,174	2.14	93.50	932.50	11,186.66	6.33	75.95	2	24	4.44	53.33	29.35	286.41	3.41	33.28	3.15	2.56
13	4,000	5,000	4,500	278	19,452	1.36	94.85	755.81	11,942.47	5.13	81.09	3	27	6.67	60.00	554.63	841.04	64.45	97.73	73.38	7.04
14	5,000	7,500	6,250	275	19,727	1.34	96.19	670.39	12,612.86	4.55	85.64	0	27	0.00	60.00	0.00	841.04	0.00	97.73	0.00	6.67
15	7,500	10,000	8,750	151	19,878	0.74	96.93	234.53	12,847.38	1.59	87.23	0	27	0.00	60.00	0.00	841.04	0.00	97.73	0.00	6.55
16	10,000	20,000	15,000	237	20,115	1.16	98.08	151.00	12,998.38	1.03	88.26	1	28	2.22	62.22	5.31	846.35	0.62	98.34	3.52	6.51
17	20,000	50,000	35,000	224	20,339	1.09	99.18	1,787.13	14,785.51	12.13	100.39	16	44	35.56	97.78	14.27	860.62	1.66	100.00	0.80	5.82
18	50,000	100,000	75,000	81	20,420	0.39	99.57	175.32	14,960.83	1.19	101.58	1	45	2.22	100.00	0.00	860.62	0.00	100.00	0.00	5.75
19	100,000	500,000	300,000	74	20,494	0.36	99.93	143.67	14,817.16	0.98	100.61	0	45	0.00	100.00	0.00	860.62	0.00	100.00	0.00	5.81
20	500,000	**UP**		14	20,508	0.07	100.00	89.11	14,728.05	0.61	100.00	0	45	0.00	100.00	0.00	860.62	0.00	100.00	0.00	5.84
				20,508				14,728.05				45				860.62				5.84	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2977 DWELLING HOUSES BUILDINGS FLOATING ON THE RIVER/SEA SHORE

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	91	91	37.30	37.30	22.52	22.52	16.24	16.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	70	161	28.69	65.98	32.69	55.21	23.57	39.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	34	195	13.93	79.92	20.99	76.20	15.13	54.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	206	4.51	84.43	5.07	81.26	3.65	58.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	214	3.28	87.70	9.63	90.90	6.94	65.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	219	2.05	89.75	15.14	106.03	10.91	76.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	224	2.05	91.80	5.42	111.45	3.91	80.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	229	2.05	93.85	5.16	116.61	3.72	84.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	230	0.41	94.26	3.58	120.19	2.58	86.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	231	0.41	94.67	5.18	125.36	3.73	90.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	232	0.41	95.08	7.39	132.75	5.33	95.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	233	0.41	95.49	0.12	132.63	0.09	95.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	234	0.41	95.90	0.11	132.74	0.08	95.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	235	0.41	96.31	0.00	132.74	0.00	95.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	236	0.41	96.72	0.20	132.94	0.15	95.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	237	0.41	97.13	0.33	132.61	0.24	95.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	241	1.64	98.77	0.81	133.42	0.58	96.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	244	1.23	100.00	5.28	138.70	3.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	244	0.00	100.00	0.00	138.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	244	0.00	100.00	0.00	138.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				244				138.70				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2978 INDEPENDENT ANALYTICAL LABORATORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	103	103	7.65	7.65	130.37	130.37	1.98	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	20	123	1.48	9.13	2.48	132.85	0.04	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	45	168	3.34	12.47	28.95	161.79	0.44	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	42	210	3.12	15.59	19.07	180.86	0.29	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	90	300	6.68	22.27	67.37	248.24	1.02	3.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	89	389	6.61	28.88	67.67	315.91	1.03	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	113	502	8.39	37.27	126.74	442.65	1.92	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	143	645	10.62	47.88	294.17	736.82	4.46	11.16	1	1	5.00	5.00	5.28	5.28	1.36	1.36	1.79	0.72
9	1,500	2,000	1,750	126	771	9.35	57.24	226.12	962.94	3.43	14.59	0	1	0.00	5.00	0.00	5.28	0.00	1.36	0.00	0.55
10	2,000	2,500	2,250	59	830	4.38	61.62	183.41	1,146.35	2.78	17.37	1	2	5.00	10.00	4.97	10.24	1.28	2.64	2.71	0.89
11	2,500	3,000	2,750	39	869	2.90	64.51	142.61	1,288.96	2.16	19.53	2	4	10.00	20.00	223.90	234.14	57.62	60.25	157.00	18.16
12	3,000	4,000	3,500	74	943	5.49	70.01	205.49	1,494.45	3.11	22.64	0	4	0.00	20.00	0.00	234.14	0.00	60.25	0.00	15.67
13	4,000	5,000	4,500	63	1,006	4.68	74.68	260.53	1,754.98	3.95	26.59	0	4	0.00	20.00	0.00	234.14	0.00	60.25	0.00	13.34
14	5,000	7,500	6,250	101	1,107	7.50	82.18	398.28	2,153.26	6.03	32.62	2	6	10.00	30.00	0.06	234.19	0.01	60.27	0.01	10.88
15	7,500	10,000	8,750	57	1,164	4.23	86.41	470.62	2,623.88	7.13	39.76	1	7	5.00	35.00	3.70	237.89	0.95	61.22	0.79	9.07
16	10,000	20,000	15,000	84	1,248	6.24	92.65	1,007.80	3,631.68	15.27	55.03	3	10	15.00	50.00	47.08	284.97	12.12	73.34	4.67	7.85
17	20,000	50,000	35,000	69	1,317	5.12	97.77	583.26	4,214.94	8.84	63.86	2	12	10.00	60.00	66.00	350.97	16.98	90.32	11.32	8.33
18	50,000	100,000	75,000	16	1,333	1.19	98.96	214.25	4,429.20	3.25	67.11	3	15	15.00	75.00	66.72	417.68	17.17	107.49	31.14	9.43
19	100,000	500,000	300,000	10	1,343	0.74	99.70	1,724.14	6,153.34	26.12	93.23	1	16	5.00	80.00	0.00	417.68	0.00	107.49	0.00	6.79
20	500,000	**UP**		4	1,347	0.30	100.00	446.70	6,600.04	6.77	100.00	4	20	20.00	100.00	29.11	388.58	7.49	100.00	6.52	5.89
				1,347				6,600.04				20				388.58				5.89	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 298 PROPERTY OF PUBLIC BODIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	16.90	16.90	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				16.90				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2981 PUBLIC BUILDINGS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	254	254	28.60	28.60	20.48	20.48	3.12	3.12	2	2	14.29	14.29	0.40	0.40	0.09	0.09	1.94	1.94
2	50	100	75	111	365	12.50	41.10	10.17	30.65	1.55	4.67	0	2	0.00	14.29	0.00	0.40	0.00	0.09	0.00	1.30
3	100	200	150	97	462	10.92	52.03	15.38	46.03	2.34	7.01	5	7	35.71	50.00	14.90	15.30	3.44	3.53	96.91	33.24
4	200	300	250	18	480	2.03	54.05	3.80	49.83	0.58	7.59	0	7	0.00	50.00	0.00	15.30	0.00	3.53	0.00	30.70
5	300	500	400	39	519	4.39	58.45	21.90	71.73	3.34	10.93	1	8	7.14	57.14	4.50	19.80	1.04	4.57	20.54	27.60
6	500	750	625	42	561	4.73	63.18	18.73	90.46	2.85	13.78	0	8	0.00	57.14	0.00	19.80	0.00	4.57	0.00	21.89
7	750	1,000	875	28	589	3.15	66.33	22.24	112.69	3.39	17.17	0	8	0.00	57.14	0.00	19.80	0.00	4.57	0.00	17.57
8	1,000	1,500	1,250	72	661	8.11	74.44	56.55	169.24	8.62	25.79	0	8	0.00	57.14	0.00	19.80	0.00	4.57	0.00	11.70
9	1,500	2,000	1,750	28	689	3.15	77.59	11.34	180.58	1.73	27.51	0	8	0.00	57.14	0.00	19.80	0.00	4.57	0.00	10.96
10	2,000	2,500	2,250	13	702	1.46	79.05	33.78	214.35	5.15	32.66	4	12	28.57	85.71	311.82	331.62	71.96	76.52	923.22	154.71
11	2,500	3,000	2,750	18	720	2.03	81.08	30.91	245.26	4.71	37.37	0	12	0.00	85.71	0.00	331.62	0.00	76.52	0.00	135.21
12	3,000	4,000	3,500	27	747	3.04	84.12	24.10	269.36	3.67	41.04	0	12	0.00	85.71	0.00	331.62	0.00	76.52	0.00	123.11
13	4,000	5,000	4,500	23	770	2.59	86.71	40.98	310.34	6.24	47.29	0	12	0.00	85.71	0.00	331.62	0.00	76.52	0.00	106.86
14	5,000	7,500	6,250	15	785	1.69	88.40	38.68	349.02	5.89	53.18	0	12	0.00	85.71	0.00	331.62	0.00	76.52	0.00	95.01
15	7,500	10,000	8,750	10	795	1.13	89.53	32.91	381.93	5.01	58.19	0	12	0.00	85.71	0.00	331.62	0.00	76.52	0.00	86.83
16	10,000	20,000	15,000	32	827	3.60	93.13	69.90	451.83	10.65	68.84	0	12	0.00	85.71	0.00	331.62	0.00	76.52	0.00	73.39
17	20,000	50,000	35,000	36	863	4.05	97.18	155.58	607.42	23.71	92.55	2	14	14.29	100.00	101.73	433.35	23.48	100.00	65.39	71.34
18	50,000	100,000	75,000	3	866	0.34	97.52	13.02	594.39	1.98	90.56	0	14	0.00	100.00	0.00	433.35	0.00	100.00	0.00	72.91
19	100,000	500,000	300,000	13	879	1.46	98.99	38.47	632.86	5.86	96.43	0	14	0.00	100.00	0.00	433.35	0.00	100.00	0.00	68.47
20	500,000	**UP**		9	888	1.01	100.00	23.46	656.32	3.57	100.00	0	14	0.00	100.00	0.00	433.35	0.00	100.00	0.00	66.03
				888				656.32				14				433.35				66.03	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2982 POLICE BARRACKS AND POLICE STATIONS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	31	31	16.76	16.76	0.25	0.25	1.60	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	102	133	55.14	71.89	5.96	6.21	38.04	39.64	10	10	66.67	66.67	81.23	81.23	20.26	20.26	1362.48	1307.47
3	100	200	150	47	180	25.41	97.30	4.00	10.22	25.55	65.19	3	13	20.00	86.67	211.78	293.01	52.82	73.08	5288.56	2867.84
4	200	300	250	2	182	1.08	98.38	0.71	10.93	4.54	69.73	0	13	0.00	86.67	0.00	293.01	0.00	73.08	0.00	2681.03
5	300	500	400	2	184	1.08	99.46	1.52	12.45	9.69	79.42	2	15	13.33	100.00	107.91	400.92	26.92	100.00	7108.28	3220.98
6	500	750	625	1	185	0.54	100.00	3.23	15.67	20.58	100.00	0	15	0.00	100.00	0.00	400.92	0.00	100.00	0.00	2558.11
7	750	1,000	875	0	185	0.00	100.00	0.00	15.67	0.00	100.00	0	15	0.00	100.00	0.00	400.92	0.00	100.00	0.00	2558.11
8	1,000	1,500	1,250	0	185	0.00	100.00	0.00	15.67	0.00	100.00	0	15	0.00	100.00	0.00	400.92	0.00	100.00	0.00	2558.11
9	1,500	2,000	1,750	0	185	0.00	100.00	0.00	15.67	0.00	100.00	0	15	0.00	100.00	0.00	400.92	0.00	100.00	0.00	2558.11
10	2,000	2,500	2,500	0	185	0.00	100.00	0.00	15.67	0.00	100.00	0	15	0.00	100.00	0.00	400.92	0.00	100.00	0.00	2558.11
11	2,500	3,000	2,750	0	185	0.00	100.00	0.00	15.67	0.00	100.00	0	15	0.00	100.00	0.00	400.92	0.00	100.00	0.00	2558.11
12	3,000	4,000	3,500	0	185	0.00	100.00	0.00	15.67	0.00	100.00	0	15	0.00	100.00	0.00	400.92	0.00	100.00	0.00	2558.11
13	4,000	5,000	4,500	0	185	0.00	100.00	0.00	15.67	0.00	100.00	0	15	0.00	100.00	0.00	400.92	0.00	100.00	0.00	2558.11
14	5,000	7,500	6,250	0	185	0.00	100.00	0.00	15.67	0.00	100.00	0	15	0.00	100.00	0.00	400.92	0.00	100.00	0.00	2558.11
15	7,500	10,000	8,750	0	185	0.00	100.00	0.00	15.67	0.00	100.00	0	15	0.00	100.00	0.00	400.92	0.00	100.00	0.00	2558.11
16	10,000	20,000	15,000	0	185	0.00	100.00	0.00	15.67	0.00	100.00	0	15	0.00	100.00	0.00	400.92	0.00	100.00	0.00	2558.11
17	20,000	50,000	35,000	0	185	0.00	100.00	0.00	15.67	0.00	100.00	0	15	0.00	100.00	0.00	400.92	0.00	100.00	0.00	2558.11
18	50,000	100,000	75,000	0	185	0.00	100.00	0.00	15.67	0.00	100.00	0	15	0.00	100.00	0.00	400.92	0.00	100.00	0.00	2558.11
19	100,000	500,000	300,000	0	185	0.00	100.00	0.00	15.67	0.00	100.00	0	15	0.00	100.00	0.00	400.92	0.00	100.00	0.00	2558.11
20	500,000	**UP**		0	185	0.00	100.00	0.00	15.67	0.00	100.00	0	15	0.00	100.00	0.00	400.92	0.00	100.00	0.00	2558.11
				185				15.67				15				400.92				2558.11	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2983 MILITARY BARRACKS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	0.56	0.56	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	0.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.56				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 29831 MILITARY BARRACKS : WITHOUT FAMILY ACCOMODATION

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

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

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2984 OTHERS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	9.64	9.64	8.27	8.27	4.72	4.72	1	1	100.00	100.00	39.80	39.80	100.00	100.00	481.08	481.08
2	50	100	75	10	18	12.05	21.69	1.00	9.28	0.57	5.29	0	1	0.00	100.00	0.00	39.80	0.00	100.00	0.00	429.02
3	100	200	150	9	27	10.84	32.53	4.78	14.05	2.73	8.02	0	1	0.00	100.00	0.00	39.80	0.00	100.00	0.00	283.18
4	200	300	250	14	41	16.87	49.40	7.77	21.83	4.43	12.46	0	1	0.00	100.00	0.00	39.80	0.00	100.00	0.00	182.36
5	300	500	400	2	43	2.41	51.81	1.22	23.04	0.69	13.15	0	1	0.00	100.00	0.00	39.80	0.00	100.00	0.00	172.74
6	500	750	625	3	46	3.61	55.42	3.02	26.06	1.73	14.87	0	1	0.00	100.00	0.00	39.80	0.00	100.00	0.00	152.70
7	750	1,000	875	1	47	1.20	56.63	1.97	28.04	1.13	16.00	0	1	0.00	100.00	0.00	39.80	0.00	100.00	0.00	141.96
8	1,000	1,500	1,250	2	49	2.41	59.04	3.08	31.12	1.76	17.76	0	1	0.00	100.00	0.00	39.80	0.00	100.00	0.00	127.91
9	1,500	2,000	1,750	4	53	4.82	63.86	26.27	57.39	14.99	32.75	0	1	0.00	100.00	0.00	39.80	0.00	100.00	0.00	69.35
10	2,000	2,500	2,250	1	54	1.20	65.06	4.12	61.50	2.35	35.10	0	1	0.00	100.00	0.00	39.80	0.00	100.00	0.00	64.71
11	2,500	3,000	2,750	4	58	4.82	69.88	6.60	68.10	3.76	38.86	0	1	0.00	100.00	0.00	39.80	0.00	100.00	0.00	58.44
12	3,000	4,000	3,500	2	60	2.41	72.29	10.32	78.42	5.89	44.75	0	1	0.00	100.00	0.00	39.80	0.00	100.00	0.00	50.75
13	4,000	5,000	4,500	1	61	1.20	73.49	2.31	80.73	1.32	46.07	0	1	0.00	100.00	0.00	39.80	0.00	100.00	0.00	49.30
14	5,000	7,500	6,250	2	63	2.41	75.90	65.76	146.49	37.53	83.60	0	1	0.00	100.00	0.00	39.80	0.00	100.00	0.00	27.17
15	7,500	10,000	8,750	2	65	2.41	78.31	15.16	161.65	8.65	92.25	0	1	0.00	100.00	0.00	39.80	0.00	100.00	0.00	24.62
16	10,000	20,000	15,000	2	67	2.41	80.72	3.71	165.36	2.12	94.37	0	1	0.00	100.00	0.00	39.80	0.00	100.00	0.00	24.07
17	20,000	50,000	35,000	1	68	1.20	81.93	0.00	165.36	0.00	94.37	0	1	0.00	100.00	0.00	39.80	0.00	100.00	0.00	24.07
18	50,000	100,000	75,000	2	70	2.41	84.34	0.00	165.36	0.00	94.37	0	1	0.00	100.00	0.00	39.80	0.00	100.00	0.00	24.07
19	100,000	500,000	300,000	7	77	8.43	92.77	9.81	175.17	5.60	99.97	0	1	0.00	100.00	0.00	39.80	0.00	100.00	0.00	22.72
20	500,000	**UP**		6	83	7.23	100.00	0.06	175.23	0.03	100.00	0	1	0.00	100.00	0.00	39.80	0.00	100.00	0.00	22.71
				83				175.23				1				39.80				22.71	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2991 BUILDINGS IN COURSE OF CONSTRUCTION

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	85	85	9.91	9.91	65.39	65.39	10.31	10.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	14	99	1.63	11.54	1.26	66.65	0.20	10.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	140	239	16.32	27.86	20.95	87.60	3.30	13.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	108	347	12.59	40.44	17.31	104.91	2.73	16.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	95	442	11.07	51.52	47.64	152.55	7.51	24.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	31	473	3.61	55.13	42.26	194.81	6.67	30.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	36	509	4.20	59.32	32.43	227.25	5.12	35.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	27	536	3.15	62.47	32.17	259.42	5.07	40.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	25	561	2.91	65.38	50.55	309.97	7.97	48.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	18	579	2.10	67.48	41.85	351.81	6.60	55.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	22	601	2.56	70.05	34.96	386.78	5.51	61.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	24	625	2.80	72.84	43.95	430.73	6.93	67.93	1	1	50.00	50.00	2.85	2.85	100.00	100.00	6.48	0.66
13	4,000	5,000	4,500	18	643	2.10	74.94	36.12	466.85	5.70	73.63	0	1	0.00	50.00	0.00	2.85	0.00	100.00	0.00	0.61
14	5,000	7,500	6,250	33	676	3.85	78.79	132.57	599.42	20.91	94.54	0	1	0.00	50.00	0.00	2.85	0.00	100.00	0.00	0.48
15	7,500	10,000	8,750	20	696	2.33	81.12	111.53	710.95	17.59	112.13	0	1	0.00	50.00	0.00	2.85	0.00	100.00	0.00	0.40
16	10,000	20,000	15,000	43	739	5.01	86.13	225.54	936.49	35.57	147.70	0	1	0.00	50.00	0.00	2.85	0.00	100.00	0.00	0.30
17	20,000	50,000	35,000	59	798	6.88	93.01	473.44	1,409.93	74.67	222.36	0	1	0.00	50.00	0.00	2.85	0.00	100.00	0.00	0.20
18	50,000	100,000	75,000	23	821	2.68	95.69	1,004.57	405.36	158.43	63.93	1	2	50.00	100.00	0.00	2.85	0.00	100.00	0.00	0.70
19	100,000	500,000	300,000	34	855	3.96	99.65	185.67	591.03	29.28	93.21	0	2	0.00	100.00	0.00	2.85	0.00	100.00	0.00	0.48
20	500,000	**UP**		3	858	0.35	100.00	43.04	634.07	6.79	100.00	0	2	0.00	100.00	0.00	2.85	0.00	100.00	0.00	0.45
					858				634.07				2				2.85				0.45

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 2992 RENTS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	24.59	24.59	2.72	2.72	0.44	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	13	28	21.31	45.90	1.11	3.83	0.18	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	35	11.48	57.38	0.26	4.09	0.04	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	38	4.92	62.30	0.56	4.66	0.09	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	14	52	22.95	85.25	5.02	9.68	0.82	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	53	1.64	86.89	0.84	10.52	0.14	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	57	6.56	93.44	5.16	15.68	0.84	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	58	1.64	95.08	7.46	23.14	1.21	3.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	59	1.64	96.72	4.07	27.21	0.66	4.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	60	1.64	98.36	4.22	31.44	0.69	5.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	61	1.64	100.00	583.45	614.89	94.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	61	0.00	100.00	0.00	614.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	61	0.00	100.00	0.00	614.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	61	0.00	100.00	0.00	614.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	61	0.00	100.00	0.00	614.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	61	0.00	100.00	0.00	614.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	61	0.00	100.00	0.00	614.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	61	0.00	100.00	0.00	614.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	61	0.00	100.00	0.00	614.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	61	0.00	100.00	0.00	614.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					61				614.89				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 30 KINA

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	2.81	2.81	15.46	15.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	3.32	6.13	18.26	33.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	0.00	6.13	0.00	33.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	5.00	11.13	27.52	61.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	7.04	18.17	38.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	18.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	18.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	18.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	18.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	18.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	18.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	18.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	18.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	18.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	18.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	18.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	18.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	18.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	5	0.00	100.00	0.00	18.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				18.17				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 300 KINA

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	27.32	27.32	17.20	17.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	8.14	35.46	5.12	22.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	27.42	62.88	17.26	39.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	96.00	158.88	60.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	158.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	158.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	158.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	158.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	158.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	158.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	158.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	158.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	158.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	158.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	158.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	158.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	158.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	158.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	158.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				158.88				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 3000 KINA

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.24	0.24	22.95	22.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	0.80	1.04	77.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				1.04				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 301 COKLAT

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	3.85	3.85	0.85	0.85	1.87	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	3.85	7.69	1.04	1.89	2.27	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	10	30.77	38.46	8.85	10.73	19.39	23.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	18	30.77	69.23	13.17	23.90	28.87	52.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	22	15.38	84.62	10.48	34.39	22.98	75.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	23	3.85	88.46	0.47	34.85	1.02	76.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	26	11.54	100.00	10.77	45.62	23.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	26	0.00	100.00	0.00	45.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	26	0.00	100.00	0.00	45.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	26	0.00	100.00	0.00	45.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	26	0.00	100.00	0.00	45.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	26	0.00	100.00	0.00	45.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	26	0.00	100.00	0.00	45.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	26	0.00	100.00	0.00	45.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	26	0.00	100.00	0.00	45.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	26	0.00	100.00	0.00	45.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	26	0.00	100.00	0.00	45.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	26	0.00	100.00	0.00	45.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	26	0.00	100.00	0.00	45.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	26	0.00	100.00	0.00	45.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					26				45.62				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 3010 COKLAT

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	0.07	0.07	2.92	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	0.09	0.16	3.66	6.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	0.09	0.24	3.71	10.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	5	40.00	100.00	2.12	2.36	89.71	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	5	0.00	100.00	0.00	2.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	2.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	2.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	2.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	2.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	2.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	2.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	2.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	2.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	2.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	2.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	2.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	2.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	2.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	5	0.00	100.00	0.00	2.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				2.36				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 3030 KOPI

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	0.61	0.61	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.61				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 3031 RUMAH PENGERINGAN

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	29	29	34.52	34.52	1.64	1.64	1.74	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	30	1.19	35.71	0.15	1.79	0.16	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	33	3.57	39.29	1.11	2.90	1.18	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	37	4.76	44.05	2.59	5.50	2.76	5.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	18	55	21.43	65.48	9.39	14.89	9.99	15.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	61	7.14	72.62	4.58	19.47	4.87	20.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	66	5.95	78.57	6.13	25.60	6.52	27.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	68	2.38	80.95	5.66	31.25	6.02	33.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	69	1.19	82.14	1.08	32.33	1.15	34.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	74	5.95	88.10	16.47	48.80	17.52	51.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	77	3.57	91.67	9.22	58.03	9.81	61.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	80	3.57	95.24	13.21	71.23	14.05	75.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	81	1.19	96.43	1.71	72.95	1.82	77.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	84	3.57	100.00	21.05	94.00	22.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	84	0.00	100.00	0.00	94.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	84	0.00	100.00	0.00	94.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	84	0.00	100.00	0.00	94.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	84	0.00	100.00	0.00	94.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	84	0.00	100.00	0.00	94.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	84	0.00	100.00	0.00	94.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					84				94.00				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 3032 DENGAN RUMAH PENGERINGAN

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	8.33	8.33	0.07	0.07	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	8	58.33	66.67	12.53	12.60	15.04	15.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	8.33	75.00	1.07	13.67	1.28	16.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	8.33	83.33	2.69	16.36	3.23	19.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	8.33	91.67	51.15	67.51	61.39	81.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	8.33	100.00	15.80	83.31	18.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	12	0.00	100.00	0.00	83.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	12	0.00	100.00	0.00	83.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	12	0.00	100.00	0.00	83.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	12	0.00	100.00	0.00	83.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	12	0.00	100.00	0.00	83.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	83.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	83.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	83.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	83.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	83.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	83.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	83.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	12	0.00	100.00	0.00	83.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					12				83.31				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 304 TEH

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	2.96	2.96	3.71	3.71	0.63	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	0.74	3.70	28.79	32.50	4.89	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	0.74	4.44	0.02	32.52	0.00	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	0.74	5.19	0.38	32.90	0.06	5.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	0.74	5.93	0.32	33.22	0.05	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	0.74	6.67	27.54	60.76	4.68	10.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	0.74	7.41	0.92	61.68	0.16	10.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	0.74	8.15	0.77	62.45	0.13	10.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	15	2.96	11.11	8.27	70.71	1.41	12.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	17	1.48	12.59	7.51	78.22	1.28	13.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	21	2.96	15.56	6.08	84.30	1.03	14.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	25	2.96	18.52	6.52	90.82	1.11	15.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	15	40	11.11	29.63	43.77	134.59	7.44	22.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	45	85	33.33	62.96	157.37	291.96	26.75	49.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	24	109	17.78	80.74	125.45	417.42	21.33	70.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	11	120	8.15	88.89	47.10	464.52	8.01	78.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	129	6.67	95.56	98.38	562.90	16.72	95.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	130	0.74	96.30	2.17	565.07	0.37	96.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	135	3.70	100.00	23.16	588.23	3.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	135	0.00	100.00	0.00	588.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					135				588.23				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 3040 TEH

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.78	2.78	4.37	4.37	1.99	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.78	5.56	0.15	4.22	0.07	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	4	5.56	11.11	0.01	4.24	0.01	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	2.78	13.89	0.36	4.60	0.17	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	2.78	16.67	0.21	4.81	0.10	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	2.78	19.44	0.25	5.07	0.11	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	2.78	22.22	0.51	5.58	0.23	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	13	13.89	36.11	8.17	13.75	3.71	6.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	15	5.56	41.67	0.53	14.28	0.24	6.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	17	5.56	47.22	3.48	17.76	1.58	8.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	19	5.56	52.78	3.95	21.70	1.79	9.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	20	2.78	55.56	0.43	22.14	0.20	10.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	22	5.56	61.11	16.18	38.31	7.36	17.43	3	3	100.00	100.00	168.19	168.19	100.00	100.00	1039.69	438.99
15	7,500	10,000	8,750	1	23	2.78	63.89	18.08	56.39	8.22	25.65	0	3	0.00	100.00	0.00	168.19	0.00	100.00	0.00	298.25
16	10,000	20,000	15,000	6	29	16.67	80.56	112.85	169.24	51.33	76.98	0	3	0.00	100.00	0.00	168.19	0.00	100.00	0.00	99.38
17	20,000	50,000	35,000	6	35	16.67	97.22	47.80	217.04	21.74	98.72	0	3	0.00	100.00	0.00	168.19	0.00	100.00	0.00	77.49
18	50,000	100,000	75,000	1	36	2.78	100.00	2.81	219.86	1.28	100.00	0	3	0.00	100.00	0.00	168.19	0.00	100.00	0.00	76.50
19	100,000	500,000	300,000	0	36	0.00	100.00	0.00	219.86	0.00	100.00	0	3	0.00	100.00	0.00	168.19	0.00	100.00	0.00	76.50
20	500,000	**UP**		0	36	0.00	100.00	0.00	219.86	0.00	100.00	0	3	0.00	100.00	0.00	168.19	0.00	100.00	0.00	76.50
				36				219.86				3				168.19				76.50	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 305 MINYAK SEREH

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.56	2.56	0.03	0.03	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	25	26	64.10	66.67	9.40	9.43	8.80	8.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	28	5.13	71.79	1.24	10.67	1.16	9.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	29	2.56	74.36	3.34	14.01	3.13	13.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	30	2.56	76.92	6.82	20.84	6.38	19.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	31	2.56	79.49	5.32	26.15	4.97	24.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	32	2.56	82.05	2.66	28.81	2.49	26.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	33	2.56	84.62	3.40	32.21	3.18	30.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	34	2.56	87.18	6.80	39.01	6.36	36.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	35	2.56	89.74	3.53	42.54	3.30	39.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	36	2.56	92.31	7.06	49.60	6.61	46.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	37	2.56	94.87	5.05	54.65	4.72	51.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	38	2.56	97.44	10.10	64.75	9.45	60.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	39	2.56	100.00	42.16	106.92	39.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	39	0.00	100.00	0.00	106.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	39	0.00	100.00	0.00	106.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	39	0.00	100.00	0.00	106.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	39	0.00	100.00	0.00	106.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	39	0.00	100.00	0.00	106.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					39				106.92				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 3050 MINYAK SEREH

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.45	3.45	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.45	6.90	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.45	10.34	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.45	13.79	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.45	17.24	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.45	20.69	9.75	9.75	18.16	18.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	3.45	24.14	0.00	9.75	0.00	18.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	3.45	27.59	0.00	9.75	0.00	18.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	3.45	31.03	0.00	9.75	0.00	18.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	3.45	34.48	0.00	9.75	0.00	18.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	3.45	37.93	0.00	9.75	0.00	18.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	17	20.69	58.62	12.46	22.21	23.22	41.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	12	29	41.38	100.00	31.46	53.67	58.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	29	0.00	100.00	0.00	53.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	29	0.00	100.00	0.00	53.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	29	0.00	100.00	0.00	53.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	29	0.00	100.00	0.00	53.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	29	0.00	100.00	0.00	53.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	29	0.00	100.00	0.00	53.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					29				53.67				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 306 KAPOK (DARI HASIL BUAH)

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.13	0.13	1.15	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	0.09	0.22	0.78	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	4	28.57	57.14	4.64	4.86	40.79	42.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	7	42.86	100.00	6.52	11.38	57.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	7	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	7	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	7	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					7				11.38				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 3060 KAPOK

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.18	0.18	39.90	39.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	0.27	0.44	60.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				0.44				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 3070 KELAPA DAN KOPRASEMUA GEDUNG (KECUALI GEDUNG PENGERINGAN)

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	1.80	1.80	4.23	4.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	11.21	13.01	26.33	30.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	4.09	17.10	9.61	40.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	25.47	42.57	59.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	42.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	42.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	42.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	42.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	42.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	42.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	42.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	42.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	42.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	42.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	42.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	42.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	42.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	42.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	42.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				42.57				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 3071 BILA TIDAK DILAKUKAN EKSTRAKSI MINYAK

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19	19	39.58	39.58	7.72	7.72	3.98	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	20	2.08	41.67	0.05	7.77	0.03	4.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	25	10.42	52.08	1.38	9.15	0.71	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	28	6.25	58.33	0.82	9.97	0.42	5.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	29	2.08	60.42	0.55	10.52	0.29	5.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	30	2.08	62.50	0.55	11.08	0.29	5.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	33	6.25	68.75	8.73	19.81	4.50	10.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	34	2.08	70.83	7.46	27.27	3.84	14.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	35	2.08	72.92	2.22	29.48	1.14	15.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	36	2.08	75.00	2.22	31.70	1.14	16.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	37	2.08	77.08	0.00	31.70	0.00	16.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	38	2.08	79.17	76.47	108.17	39.40	55.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	39	2.08	81.25	2.12	110.28	1.09	56.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	40	2.08	83.33	16.42	126.71	8.46	65.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	41	2.08	85.42	6.99	133.70	3.60	68.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	42	2.08	87.50	6.80	140.50	3.50	72.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	43	2.08	89.58	2.90	143.39	1.49	73.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	47	8.33	97.92	37.88	181.28	19.52	93.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	48	2.08	100.00	12.83	194.11	6.61	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	48	0.00	100.00	0.00	194.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				48				194.11				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 3072 DENGAN EKTRAKSI MINYAK

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

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

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 3073 GEDUNG PENGERINGAN DENGAN PENGERINGAN BUATAN

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	5.00	5.00	50.00	50.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	0.00	5.00	0.00	50.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	0.00	5.00	0.00	50.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	5.00	10.00	50.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	5	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				10.00				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 3081 SEMUA GEDUNG TIDAK TERMASUK RUMAH ASAP

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	5.26	5.26	4.36	4.36	0.31	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	17	1.62	6.88	0.71	5.07	0.05	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	28	4.45	11.34	5.32	10.39	0.38	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	13	41	5.26	16.60	11.62	22.01	0.84	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	19	60	7.69	24.29	24.19	46.20	1.75	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	68	3.24	27.53	9.31	55.52	0.67	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	79	4.45	31.98	14.74	70.26	1.07	5.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	16	95	6.48	38.46	44.26	114.51	3.20	8.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	107	4.86	43.32	55.50	170.02	4.01	12.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	14	121	5.67	48.99	64.02	234.04	4.63	16.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	12	133	4.86	53.85	93.27	327.30	6.74	23.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	19	152	7.69	61.54	98.36	425.66	7.11	30.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	22	174	8.91	70.45	134.81	560.48	9.75	40.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	39	213	15.79	86.23	336.04	896.52	24.29	64.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	20	233	8.10	94.33	173.94	1,070.46	12.57	77.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	241	3.24	97.57	124.67	1,195.13	9.01	86.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	246	2.02	99.60	136.35	1,331.48	9.86	96.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	247	0.40	100.00	51.91	1,383.39	3.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	247	0.00	100.00	0.00	1,383.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	247	0.00	100.00	0.00	1,383.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				247				1,383.39				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 3082 RUMAH ASAP DI PERKEBUNAN KARET

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	3.11	3.11	0.53	0.53	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	10	3.11	6.21	1.57	2.09	0.10	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	22	7.45	13.66	7.92	10.01	0.52	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	23	0.62	14.29	0.58	10.60	0.04	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	24	0.62	14.91	3.31	13.91	0.22	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	34	6.21	21.12	28.82	42.72	1.90	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	38	2.48	23.60	9.53	52.26	0.63	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	23	61	14.29	37.89	82.45	134.71	5.43	8.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	28	89	17.39	55.28	194.01	328.72	12.78	21.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	32	121	19.88	75.16	236.01	564.73	15.54	37.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	18	139	11.18	86.34	104.60	669.34	6.89	44.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	140	0.62	86.96	28.01	697.34	1.84	45.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	144	2.48	89.44	39.86	737.20	2.62	48.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	147	1.86	91.30	75.96	813.16	5.00	53.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	149	1.24	92.55	86.83	899.99	5.72	59.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	159	6.21	98.76	462.07	1,362.06	30.43	89.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	161	1.24	100.00	156.63	1,518.69	10.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	161	0.00	100.00	0.00	1,518.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	161	0.00	100.00	0.00	1,518.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	161	0.00	100.00	0.00	1,518.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					161				1,518.69				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 309 GULA BIBIT

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	1.88	1.88	4.77	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	2.47	4.35	6.29	11.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	3.20	7.55	8.13	19.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	3.88	11.43	9.87	29.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	7.05	18.48	17.94	47.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	6.98	25.46	17.77	64.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	13.85	39.31	35.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	39.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	39.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	39.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	39.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	39.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	39.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	39.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	39.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	39.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	39.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	39.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	7	0.00	100.00	0.00	39.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					7				39.31				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 3090 GULA BIBIT GEDUNG DAN ISINYA

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.74	0.74	50.21	50.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	0.73	1.46	49.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	1.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	1.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	1.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	1.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	1.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	1.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	1.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	1.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	1.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	1.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	1.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	1.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	1.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	1.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	1.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	1.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	1.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				1.46				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 310 PERKEBUNAN SERAT,SERAT CAMPURAN DAN KAPOK YANG BELUM TERPROS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	40.74	40.74	4.25	4.25	12.30	12.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	17	22.22	62.96	3.94	8.19	11.40	23.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	18	3.70	66.67	1.24	9.43	3.60	27.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	19	3.70	70.37	3.32	12.74	9.60	36.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	20	3.70	74.07	0.00	12.74	0.00	36.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	21	3.70	77.78	3.87	16.61	11.20	48.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	22	3.70	81.48	0.00	16.61	0.00	48.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	23	3.70	85.19	9.32	25.93	26.97	75.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	24	3.70	88.89	3.96	29.89	11.47	86.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	25	3.70	92.59	4.65	34.54	13.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	26	3.70	96.30	4.65	39.19	13.46	113.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	27	3.70	100.00	4.65	34.54	13.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	27	0.00	100.00	0.00	34.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	27	0.00	100.00	0.00	34.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	27	0.00	100.00	0.00	34.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	27	0.00	100.00	0.00	34.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	27	0.00	100.00	0.00	34.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	27	0.00	100.00	0.00	34.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	27	0.00	100.00	0.00	34.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	27	0.00	100.00	0.00	34.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					27				34.54				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 3100 PERKEBUNAN SERATSERAT CAMPURAN DAN KAPOK

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	20.96	20.96	19.73	19.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	31.00	51.96	29.18	48.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	31.00	82.96	29.18	78.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	23.29	106.25	21.92	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	106.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	106.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	106.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	106.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	106.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	106.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	106.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	106.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	106.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	106.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	106.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	106.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	106.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	106.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	106.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				106.25				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 311 PABRIK TAPIOKA DI

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	1.02	1.02	1.44	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	0.00	1.02	0.00	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	18.16	19.18	25.68	27.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	51.54	70.72	72.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	70.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	70.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	70.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	70.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	70.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	70.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	70.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	70.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	70.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	70.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	70.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	70.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	70.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	70.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	70.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					4				70.72				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 312 DAMAR DAN TERPENTIN

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	5.71	5.71	1.79	1.79	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	2.86	8.57	2.67	4.46	0.39	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	5	5.71	14.29	4.56	0.10	0.66	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	2.86	17.14	1.89	1.79	0.28	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	2.86	20.00	1.55	3.34	0.23	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	2.86	22.86	1.57	4.91	0.23	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	2.86	25.71	1.65	6.56	0.24	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	2.86	28.57	3.25	9.81	0.47	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	2.86	31.43	1.80	11.61	0.26	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	2.86	34.29	3.65	15.26	0.53	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	15	8.57	42.86	10.60	25.86	1.55	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	16	2.86	45.71	13.68	39.54	1.99	5.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	17	2.86	48.57	6.84	46.39	1.00	6.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	21	11.43	60.00	43.05	89.44	6.28	13.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	27	17.14	77.14	84.42	173.86	12.31	25.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	30	8.57	85.71	43.61	217.48	6.36	31.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	31	2.86	88.57	82.54	300.01	12.03	43.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	32	2.86	91.43	8.07	308.08	1.18	44.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	35	8.57	100.00	377.75	685.83	55.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	35	0.00	100.00	0.00	685.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				35				685.83				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 3120 DAMAR DAN TERPENTIN

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.59	1.59	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	1.59	3.17	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	1.59	4.76	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	1.59	6.35	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	1.59	7.94	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	1.59	9.52	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	1.59	11.11	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	1.59	12.70	1.55	1.55	0.59	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	12	6.35	19.05	6.84	8.40	2.59	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	20	12.70	31.75	16.03	24.42	6.07	9.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	21	1.59	33.33	0.00	24.42	0.00	9.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	22	1.59	34.92	0.00	24.42	0.00	9.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	16	38	25.40	60.32	77.70	102.12	29.44	38.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	18	56	28.57	88.89	103.18	205.31	39.10	77.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	63	11.11	100.00	58.62	263.93	22.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	63	0.00	100.00	0.00	263.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	63	0.00	100.00	0.00	263.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	63	0.00	100.00	0.00	263.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	63	0.00	100.00	0.00	263.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					63				263.93				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 313 CENGKEH DAN REMPAH

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	27.27	27.27	0.96	0.96	3.57	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	9.09	36.36	1.57	2.53	5.85	9.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	9.09	45.45	0.24	2.77	0.88	10.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	9.09	54.55	0.95	3.72	3.52	13.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	10	36.36	90.91	6.02	9.73	22.39	36.22	1	1	100.00	100.00	91.33	91.33	100.00	100.00	1517.67	938.30
6	500	750	625	1	11	9.09	100.00	17.14	26.87	63.78	100.00	0	1	0.00	100.00	0.00	91.33	0.00	100.00	0.00	339.84
7	750	1,000	875	0	11	0.00	100.00	0.00	26.87	0.00	100.00	0	1	0.00	100.00	0.00	91.33	0.00	100.00	0.00	339.84
8	1,000	1,500	1,250	0	11	0.00	100.00	0.00	26.87	0.00	100.00	0	1	0.00	100.00	0.00	91.33	0.00	100.00	0.00	339.84
9	1,500	2,000	1,750	0	11	0.00	100.00	0.00	26.87	0.00	100.00	0	1	0.00	100.00	0.00	91.33	0.00	100.00	0.00	339.84
10	2,000	2,500	2,500	0	11	0.00	100.00	0.00	26.87	0.00	100.00	0	1	0.00	100.00	0.00	91.33	0.00	100.00	0.00	339.84
11	2,500	3,000	2,750	0	11	0.00	100.00	0.00	26.87	0.00	100.00	0	1	0.00	100.00	0.00	91.33	0.00	100.00	0.00	339.84
12	3,000	4,000	3,500	0	11	0.00	100.00	0.00	26.87	0.00	100.00	0	1	0.00	100.00	0.00	91.33	0.00	100.00	0.00	339.84
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	26.87	0.00	100.00	0	1	0.00	100.00	0.00	91.33	0.00	100.00	0.00	339.84
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	26.87	0.00	100.00	0	1	0.00	100.00	0.00	91.33	0.00	100.00	0.00	339.84
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	26.87	0.00	100.00	0	1	0.00	100.00	0.00	91.33	0.00	100.00	0.00	339.84
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	26.87	0.00	100.00	0	1	0.00	100.00	0.00	91.33	0.00	100.00	0.00	339.84
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	26.87	0.00	100.00	0	1	0.00	100.00	0.00	91.33	0.00	100.00	0.00	339.84
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	26.87	0.00	100.00	0	1	0.00	100.00	0.00	91.33	0.00	100.00	0.00	339.84
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	26.87	0.00	100.00	0	1	0.00	100.00	0.00	91.33	0.00	100.00	0.00	339.84
20	500,000	**UP**		0	11	0.00	100.00	0.00	26.87	0.00	100.00	0	1	0.00	100.00	0.00	91.33	0.00	100.00	0.00	339.84
					11				26.87				1				91.33				339.84

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 3130 PERKENEIRS DAN REMPAH REMPAH

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	0.29	0.29	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	0.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.29				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 314 PADI, TANPA PENGERJAAN

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	28.57	28.57	0.44	0.44	8.68	8.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	4	28.57	57.14	0.65	1.09	12.75	21.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	14.29	71.43	1.09	2.18	21.57	43.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	7	28.57	100.00	2.89	5.07	57.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	7	0.00	100.00	0.00	5.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	7	0.00	100.00	0.00	5.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	7	0.00	100.00	0.00	5.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	5.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	5.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	5.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	5.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	5.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	5.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	5.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	5.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	5.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	5.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	5.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	5.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	7	0.00	100.00	0.00	5.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					7				5.07				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 315 HORTIKULTURA,SAYUR SAYURAN,KENTANG DAN TIDAK ADA PENGERINGA

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	35	35	32.11	32.11	13.45	13.45	3.16	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	15	50	13.76	45.87	8.10	21.56	1.90	5.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	59	8.26	54.13	12.16	33.72	2.85	7.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	66	6.42	60.55	8.25	41.97	1.94	9.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	68	1.83	62.39	3.51	45.48	0.82	10.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	73	4.59	66.97	6.39	51.87	1.50	12.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	74	0.92	67.89	6.00	57.87	1.41	13.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	77	2.75	70.64	5.26	63.12	1.23	14.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	81	3.67	74.31	10.61	73.73	2.49	17.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	82	0.92	75.23	11.10	84.83	2.60	19.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	84	1.83	77.06	10.56	95.39	2.48	22.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	88	3.67	80.73	26.77	122.15	6.28	28.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	89	0.92	81.65	41.04	81.11	9.63	19.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	92	2.75	84.40	12.71	68.41	2.98	16.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	94	1.83	86.24	38.07	106.47	8.93	24.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	103	8.26	94.50	196.32	302.79	46.06	71.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	108	4.59	99.08	102.44	405.23	24.03	95.07	1	1	100.00	100.00	0.02	0.02	100.00	100.00	0.02	0.01
18	50,000	100,000	75,000	1	109	0.92	100.00	21.01	426.23	4.93	100.00	0	1	0.00	100.00	0.00	0.02	0.00	100.00	0.00	0.01
19	100,000	500,000	300,000	0	109	0.00	100.00	0.00	426.23	0.00	100.00	0	1	0.00	100.00	0.00	0.02	0.00	100.00	0.00	0.01
20	500,000	**UP**		0	109	0.00	100.00	0.00	426.23	0.00	100.00	0	1	0.00	100.00	0.00	0.02	0.00	100.00	0.00	0.01
					109				426.23				1				0.02				0.01

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 3150 HORTIKULTURASAYUR SAYURANKENTANG DAN TIDAK ADA PENGERING

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17	17	44.74	44.74	0.43	0.43	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	20	7.89	52.63	0.90	1.33	0.55	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	24	10.53	63.16	2.09	3.42	1.27	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	25	2.63	65.79	1.06	4.48	0.65	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	26	2.63	68.42	1.89	6.37	1.15	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	27	2.63	71.05	3.16	9.53	1.93	5.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	28	2.63	73.68	3.41	12.94	2.07	7.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	29	2.63	76.32	1.07	14.01	0.65	8.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	30	2.63	78.95	13.43	27.44	8.18	16.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	31	2.63	81.58	1.72	29.16	1.05	17.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	32	2.63	84.21	8.58	37.74	5.23	23.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	33	2.63	86.84	4.50	42.24	2.74	25.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	34	2.63	89.47	22.48	64.72	13.70	39.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	35	2.63	92.11	11.99	76.71	7.31	46.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	36	2.63	94.74	59.95	136.67	36.53	83.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	38	5.26	100.00	27.46	164.12	16.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	38	0.00	100.00	0.00	164.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	38	0.00	100.00	0.00	164.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	38	0.00	100.00	0.00	164.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	38	0.00	100.00	0.00	164.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				38				164.12				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 316 KELAPA SAWIT

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	891	891	29.50	29.50	431.29	431.29	5.37	5.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	187	1,078	6.19	35.70	49.01	480.30	0.61	5.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	173	1,251	5.73	41.42	69.74	550.05	0.87	6.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	83	1,334	2.75	44.17	30.23	580.27	0.38	7.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	101	1,435	3.34	47.52	39.25	619.52	0.49	7.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	66	1,501	2.19	49.70	10.33	629.85	0.13	7.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	41	1,542	1.36	51.06	12.34	642.19	0.15	8.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	109	1,651	3.61	54.67	23.52	665.71	0.29	8.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	76	1,727	2.52	57.19	34.96	700.67	0.44	8.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	57	1,784	1.89	59.07	82.38	783.05	1.03	9.76	1	1	3.45	3.45	8.10	8.10	1.73	1.73	9.83	1.03
11	2,500	3,000	2,750	60	1,844	1.99	61.06	30.61	813.66	0.38	10.14	0	1	0.00	3.45	0.00	8.10	0.00	1.73	0.00	1.00
12	3,000	4,000	3,500	53	1,897	1.75	62.81	85.09	898.75	1.06	11.20	0	1	0.00	3.45	0.00	8.10	0.00	1.73	0.00	0.90
13	4,000	5,000	4,500	26	1,923	0.86	63.68	120.35	1,019.09	1.50	12.70	0	1	0.00	3.45	0.00	8.10	0.00	1.73	0.00	0.79
14	5,000	7,500	6,250	89	2,012	2.95	66.62	119.94	1,139.04	1.49	14.19	2	3	6.90	10.34	3.20	11.30	0.68	2.41	2.67	0.99
15	7,500	10,000	8,750	39	2,051	1.29	67.91	96.69	1,235.73	1.20	15.40	4	7	13.79	24.14	105.39	116.69	22.49	24.90	108.99	9.44
16	10,000	20,000	15,000	130	2,181	4.30	72.22	225.15	1,460.88	2.80	18.20	3	10	10.34	34.48	0.67	117.36	0.14	25.04	0.30	8.03
17	20,000	50,000	35,000	339	2,520	11.23	83.44	1,400.56	2,861.44	17.45	35.65	0	10	0.00	34.48	0.00	117.36	0.00	25.04	0.00	4.10
18	50,000	100,000	75,000	233	2,753	7.72	91.16	1,285.69	4,147.13	16.02	51.67	3	13	10.34	44.83	2.79	120.15	0.60	25.64	0.22	2.90
19	100,000	500,000	300,000	243	2,996	8.05	99.21	1,760.49	5,907.62	21.93	73.60	14	27	48.28	93.10	342.61	462.77	73.11	98.74	19.46	7.83
20	500,000	**UP**		24	3,020	0.79	100.00	2,119.09	8,026.71	26.40	100.00	2	29	6.90	100.00	5.89	468.66	1.26	100.00	0.28	5.84
				3,020				8,026.71				29				468.66				5.84	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 3160 MINYAK KELAPA SAWIT TANPA PEMAKAIAN BENSIN DALAM PENGERJAAN

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	2.33	2.33	31.88	31.88	2.83	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	0.39	2.72	0.07	31.96	0.01	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	9	0.78	3.50	1.42	33.37	0.13	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	11	0.78	4.28	1.51	34.88	0.13	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	12	0.39	4.67	0.61	35.49	0.05	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	14	0.78	5.45	1.26	36.75	0.11	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	16	0.78	6.23	0.65	37.40	0.06	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	22	2.33	8.56	8.06	45.46	0.72	4.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	26	1.56	10.12	4.77	50.23	0.42	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	33	2.72	12.84	4.99	55.22	0.44	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	36	1.17	14.01	4.92	60.14	0.44	5.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	11	47	4.28	18.29	9.27	69.41	0.82	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	50	1.17	19.46	14.77	84.18	1.31	7.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	19	69	7.39	26.85	26.67	110.84	2.37	9.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	78	3.50	30.35	42.01	152.85	3.73	13.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	17	95	6.61	36.96	76.55	229.41	6.80	20.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	72	167	28.02	64.98	257.89	487.30	22.89	43.26	4	4	66.67	66.67	1.95	1.95	65.92	65.92	0.75	0.40
18	50,000	100,000	75,000	61	228	23.74	88.72	364.76	852.06	32.38	75.64	1	5	16.67	83.33	0.84	2.78	28.31	94.23	0.23	0.33
19	100,000	500,000	300,000	25	253	9.73	98.44	260.67	1,112.73	23.14	98.78	0	5	0.00	83.33	0.00	2.78	0.00	94.23	0.00	0.25
20	500,000	**UP**		4	257	1.56	100.00	13.70	1,126.42	1.22	100.00	1	6	16.67	100.00	0.17	2.95	5.77	100.00	1.24	0.26
					257				1,126.42				6				2.95				0.26

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 317 TEMBAKAU

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	628	628	93.04	93.04	3,380.60	3,380.60	93.70	93.70	13	13	92.86	92.86	393.00	393.00	86.66	86.66	11.63	11.63
2	50	100	75	44	672	6.52	99.56	197.92	3,578.51	5.49	99.18	1	14	7.14	100.00	60.48	453.48	13.34	100.00	30.56	12.67
3	100	200	150	1	673	0.15	99.70	5.56	3,584.07	0.15	99.34	0	14	0.00	100.00	0.00	453.48	0.00	100.00	0.00	12.65
4	200	300	250	1	674	0.15	99.85	8.24	3,592.31	0.23	99.56	0	14	0.00	100.00	0.00	453.48	0.00	100.00	0.00	12.62
5	300	500	400	1	675	0.15	100.00	15.75	3,608.06	0.44	100.00	0	14	0.00	100.00	0.00	453.48	0.00	100.00	0.00	12.57
6	500	750	625	0	675	0.00	100.00	0.00	3,608.06	0.00	100.00	0	14	0.00	100.00	0.00	453.48	0.00	100.00	0.00	12.57
7	750	1,000	875	0	675	0.00	100.00	0.00	3,608.06	0.00	100.00	0	14	0.00	100.00	0.00	453.48	0.00	100.00	0.00	12.57
8	1,000	1,500	1,250	0	675	0.00	100.00	0.00	3,608.06	0.00	100.00	0	14	0.00	100.00	0.00	453.48	0.00	100.00	0.00	12.57
9	1,500	2,000	1,750	0	675	0.00	100.00	0.00	3,608.06	0.00	100.00	0	14	0.00	100.00	0.00	453.48	0.00	100.00	0.00	12.57
10	2,000	2,500	2,500	0	675	0.00	100.00	0.00	3,608.06	0.00	100.00	0	14	0.00	100.00	0.00	453.48	0.00	100.00	0.00	12.57
11	2,500	3,000	2,750	0	675	0.00	100.00	0.00	3,608.06	0.00	100.00	0	14	0.00	100.00	0.00	453.48	0.00	100.00	0.00	12.57
12	3,000	4,000	3,500	0	675	0.00	100.00	0.00	3,608.06	0.00	100.00	0	14	0.00	100.00	0.00	453.48	0.00	100.00	0.00	12.57
13	4,000	5,000	4,500	0	675	0.00	100.00	0.00	3,608.06	0.00	100.00	0	14	0.00	100.00	0.00	453.48	0.00	100.00	0.00	12.57
14	5,000	7,500	6,250	0	675	0.00	100.00	0.00	3,608.06	0.00	100.00	0	14	0.00	100.00	0.00	453.48	0.00	100.00	0.00	12.57
15	7,500	10,000	8,750	0	675	0.00	100.00	0.00	3,608.06	0.00	100.00	0	14	0.00	100.00	0.00	453.48	0.00	100.00	0.00	12.57
16	10,000	20,000	15,000	0	675	0.00	100.00	0.00	3,608.06	0.00	100.00	0	14	0.00	100.00	0.00	453.48	0.00	100.00	0.00	12.57
17	20,000	50,000	35,000	0	675	0.00	100.00	0.00	3,608.06	0.00	100.00	0	14	0.00	100.00	0.00	453.48	0.00	100.00	0.00	12.57
18	50,000	100,000	75,000	0	675	0.00	100.00	0.00	3,608.06	0.00	100.00	0	14	0.00	100.00	0.00	453.48	0.00	100.00	0.00	12.57
19	100,000	500,000	300,000	0	675	0.00	100.00	0.00	3,608.06	0.00	100.00	0	14	0.00	100.00	0.00	453.48	0.00	100.00	0.00	12.57
20	500,000	**UP**		0	675	0.00	100.00	0.00	3,608.06	0.00	100.00	0	14	0.00	100.00	0.00	453.48	0.00	100.00	0.00	12.57
				675				3,608.06				14				453.48				12.57	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 3170 TEMBAKAU JIKA FERMENTASI TEMBAKAU DIKERJAKAN DIPERKEBUNAN

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	3.22	3.22	88.12	88.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	0.43	3.65	11.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				3.65				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 318 GAMBIR, BARANG BARANG DITEMPAT TERBUKA

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	55.37	55.37	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	55.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	55.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	55.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	55.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	55.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	55.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	55.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	55.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	55.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	55.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	55.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	55.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	55.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	55.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	55.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	55.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	55.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	55.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				55.37				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 32402 PAB. GULA TERMASUK GULA TETES TEBU AMPAS RAPAK DLL

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	4.79	4.79	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				4.79				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

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

DATA POSITION FROM : 01/01/2020
DATA POSITION TO : 31/12/2020
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	11.57	11.57	89.76	89.76	6.72	6.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	18	3.31	14.88	1.68	91.43	0.13	6.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	22	3.31	18.18	7.80	99.23	0.58	7.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	25	2.48	20.66	6.84	106.07	0.51	7.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	28	2.48	23.14	14.92	120.99	1.12	9.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	35	5.79	28.93	31.13	152.12	2.33	11.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	37	1.65	30.58	5.99	158.11	0.45	11.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	40	2.48	33.06	3.94	162.04	0.29	12.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	41	0.83	33.88	3.67	165.72	0.27	12.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	42	0.83	34.71	2.54	168.26	0.19	12.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	43	0.83	35.54	2.42	170.68	0.18	12.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	44	0.83	36.36	8.93	179.61	0.67	13.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	45	0.83	37.19	5.94	185.55	0.44	13.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	50	4.13	41.32	52.39	237.94	3.92	17.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	55	4.13	45.45	68.56	306.49	5.13	22.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	13	68	10.74	56.20	155.59	462.08	11.65	34.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	14	82	11.57	67.77	254.04	716.12	19.02	53.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	12	94	9.92	77.69	99.59	815.72	7.46	61.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	19	113	15.70	93.39	222.44	1,038.16	16.65	77.72	1	1	100.00	100.00	4.72	4.72	100.00	100.00	2.12	0.45
20	500,000	**UP**		8	121	6.61	100.00	297.55	1,335.71	22.28	100.00	0	1	0.00	100.00	0.00	4.72	0.00	100.00	0.00	0.35
				121				1,335.71				1				4.72				0.35	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 4000 SPECIAL FOR PLANTATION (FIRE RISK) NON ESTATE PLANTATION RI

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.17	4.17	1.55	1.55	0.69	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.17	8.33	5.17	3.62	2.31	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.17	12.50	5.17	8.79	2.31	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.17	16.67	29.31	38.10	13.11	17.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.17	20.83	3.41	41.51	1.52	18.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	4.17	25.00	0.00	41.51	0.00	18.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	4.17	29.17	11.28	52.79	5.05	23.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	4.17	33.33	6.78	59.57	3.03	26.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	4.17	37.50	0.00	59.57	0.00	26.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	4.17	41.67	7.86	67.43	3.52	30.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	4.17	45.83	0.00	67.43	0.00	30.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	4.17	50.00	0.00	67.43	0.00	30.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	4.17	54.17	12.14	79.57	5.43	35.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	4.17	58.33	11.28	90.85	5.05	40.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	4.17	62.50	13.50	104.35	6.04	46.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	4.17	66.67	0.00	104.35	0.00	46.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	4.17	70.83	0.00	104.35	0.00	46.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	7	24	29.17	100.00	119.22	223.57	53.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	24	0.00	100.00	0.00	223.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				24				223.57				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 4008 FIBRE(JUTE & THE LIKE)/SERAT

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	100.00	100.00	0.20	0.20	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	0	1	0.00	100.00	0.00	0.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	0.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.20				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 4012 PALM OIL/KELAPA SAWIT

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	470	470	44.26	44.26	65.97	65.97	2.99	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	146	616	13.75	58.00	36.64	102.61	1.66	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	25	641	2.35	60.36	21.28	123.89	0.96	5.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	13	654	1.22	61.58	2.44	121.45	0.11	5.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	106	760	9.98	71.56	20.57	142.01	0.93	6.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	763	0.28	71.85	5.00	147.01	0.23	6.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	766	0.28	72.13	3.25	150.26	0.15	6.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	778	1.13	73.26	47.98	198.24	2.17	8.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	788	0.94	74.20	105.41	303.64	4.77	13.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	791	0.28	74.48	17.70	321.34	0.80	14.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	792	0.09	74.58	7.92	329.26	0.36	14.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	793	0.09	74.67	8.48	337.74	0.38	15.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	796	0.28	74.95	2.89	340.64	0.13	15.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	807	1.04	75.99	132.25	472.88	5.98	21.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	815	0.75	76.74	53.53	526.41	2.42	23.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	24	839	2.26	79.00	139.78	666.20	6.33	30.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	33	872	3.11	82.11	505.91	1,172.11	22.89	53.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	86	958	8.10	90.21	287.78	1,459.89	13.02	66.06	9	9	45.00	45.00	1.42	1.42	67.81	67.81	0.49	0.10
19	100,000	500,000	300,000	93	1,051	8.76	98.96	656.62	2,116.51	29.71	95.78	11	20	55.00	100.00	0.67	2.09	32.19	100.00	0.10	0.10
20	500,000	**UP**		11	1,062	1.04	100.00	93.33	2,209.83	4.22	100.00	0	20	0.00	100.00	0.00	2.09	0.00	100.00	0.00	0.09
				1,062				2,209.83				20				2.09				0.09	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 4016 PERKEBUNAN KARET

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	40	40	83.33	83.33	8.01	8.01	117.51	117.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	45	10.42	93.75	2.15	5.86	31.58	85.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	47	4.17	97.92	0.96	6.82	14.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	48	2.08	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	48	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	48	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	48	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	48	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	48	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	48	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	48	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	48	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	48	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	48	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	48	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	48	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	48	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	48	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	48	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	48	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				48				6.82				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2020

OCCUPATION CODE 4019 SUGAR CANE/TEBU

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	62.50	62.50	1.00	1.00	33.33	33.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	7	25.00	87.50	1.00	2.00	33.33	66.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	12.50	100.00	1.00	3.00	33.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	8	0.00	100.00	0.00	3.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	8	0.00	100.00	0.00	3.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	8	0.00	100.00	0.00	3.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	8	0.00	100.00	0.00	3.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	8	0.00	100.00	0.00	3.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	3.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	3.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	3.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	3.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	3.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	3.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	3.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	3.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	3.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	3.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	3.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	8	0.00	100.00	0.00	3.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				8				3.00				0				0.00				0.00	
	GRAND TOTAL			2,571,062.0				3,951,556.71				26,434.0				897,879.57					

3.5 GROUP BY PROVINCE CODE

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 01 NANGGROE ACEH DARUSSALAM

UNDERWRITING YEAR 2020

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,335	2,335	12.78	12.78	680.23	680.23	5.36	5.36	1	1	1.00	1.00	16.73	16.73	0.21	0.21	2.46	2.46
2	50	100	75	1,754	4,089	9.60	22.38	176.62	856.85	1.39	6.75	0	1	0.00	1.00	0.00	16.73	0.00	0.21	0.00	1.95
3	100	200	150	3,875	7,964	21.20	43.58	468.43	1,325.28	3.69	10.44	5	6	5.00	6.00	299.15	315.87	3.69	3.89	63.86	23.83
4	200	300	250	2,303	10,267	12.60	56.18	556.67	1,881.96	4.38	14.82	5	11	5.00	11.00	30.73	346.60	0.38	4.27	5.52	18.42
5	300	500	400	2,333	12,600	12.77	68.95	889.15	2,771.11	7.00	21.83	7	18	7.00	18.00	243.12	589.72	3.00	7.27	27.34	21.28
6	500	750	625	1,131	13,731	6.19	75.14	620.71	3,391.82	4.89	26.72	8	26	8.00	26.00	1,283.95	1,873.66	15.83	23.09	206.85	55.24
7	750	1,000	875	907	14,638	4.96	80.10	784.29	4,176.11	6.18	32.89	1	27	1.00	27.00	2.69	1,876.36	0.03	23.13	0.34	44.93
8	1,000	1,500	1,250	777	15,415	4.25	84.35	946.42	5,122.53	7.45	40.35	1	28	1.00	28.00	14.05	1,890.40	0.17	23.30	1.48	36.90
9	1,500	2,000	1,750	436	15,851	2.39	86.74	639.16	5,761.69	5.03	45.38	4	32	4.00	32.00	1.26	1,891.67	0.02	23.32	0.20	32.83
10	2,000	2,500	2,250	321	16,172	1.76	88.50	499.39	6,261.08	3.93	49.32	3	35	3.00	35.00	2.67	1,894.33	0.03	23.35	0.53	30.26
11	2,500	3,000	2,750	205	16,377	1.12	89.62	486.50	6,747.58	3.83	53.15	0	35	0.00	35.00	0.00	1,894.33	0.00	23.35	0.00	28.07
12	3,000	4,000	3,500	258	16,635	1.41	91.03	1,204.30	5,543.28	9.49	43.66	6	41	6.00	41.00	676.22	2,570.55	8.34	31.68	56.15	46.37
13	4,000	5,000	4,500	155	16,790	0.85	91.88	438.60	5,981.88	3.45	47.12	3	44	3.00	44.00	8.73	2,579.29	0.11	31.79	1.99	43.12
14	5,000	7,500	6,250	277	17,067	1.52	93.39	862.01	6,843.89	6.79	53.91	9	53	9.00	53.00	51.25	2,630.53	0.63	32.42	5.94	38.44
15	7,500	10,000	8,750	119	17,186	0.65	94.05	262.51	6,581.38	2.07	51.84	7	60	7.00	60.00	457.80	3,088.33	5.64	38.07	174.39	46.93
16	10,000	20,000	15,000	338	17,524	1.85	95.90	2,154.15	8,735.53	16.97	68.81	14	74	14.00	74.00	4,968.93	8,057.27	61.25	99.31	230.67	92.24
17	20,000	50,000	35,000	321	17,845	1.76	97.65	1,639.29	10,374.82	12.91	81.72	12	86	12.00	86.00	38.55	8,095.81	0.48	99.79	2.35	78.03
18	50,000	100,000	75,000	172	18,017	0.94	98.59	914.53	11,289.35	7.20	88.92	3	89	3.00	89.00	1.26	8,097.08	0.02	99.80	0.14	71.72
19	100,000	500,000	300,000	169	18,186	0.92	99.52	239.65	11,529.00	1.89	90.81	9	98	9.00	98.00	15.66	8,112.74	0.19	100.00	6.53	70.37
20	500,000	**UP**		88	18,274	0.48	100.00	1,166.61	12,695.62	9.19	100.00	2	100	2.00	100.00	0.25	8,112.99	0.00	100.00	0.02	63.90
				18,274					12,695.62			100					8,112.99				63.90

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 02 SUMATERA UTARA

UNDERWRITING YEAR 2020

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17,794	17,794	12.97	12.97	7,739.91	7,739.91	3.89	3.89	18	18	1.82	1.82	937.03	937.03	2.52	2.52	12.11	12.11
2	50	100	75	10,072	27,866	7.34	20.31	1,117.57	8,857.48	0.56	4.46	12	30	1.21	3.03	45.94	982.97	0.12	2.64	4.11	11.10
3	100	200	150	18,558	46,424	13.53	33.84	3,542.63	12,400.11	1.78	6.24	30	60	3.03	6.07	822.92	1,805.88	2.21	4.86	23.23	14.56
4	200	300	250	12,318	58,742	8.98	42.81	3,270.47	15,670.58	1.65	7.89	41	101	4.15	10.21	1,175.15	2,981.03	3.16	8.02	35.93	19.02
5	300	500	400	18,331	77,073	13.36	56.17	8,288.63	23,959.21	4.17	12.06	37	138	3.74	13.95	781.92	3,762.95	2.10	10.12	9.43	15.71
6	500	750	625	11,967	89,040	8.72	64.90	8,262.07	32,221.28	4.16	16.21	49	187	4.95	18.91	685.35	4,448.29	1.84	11.96	8.30	13.81
7	750	1,000	875	9,449	98,489	6.89	71.78	10,317.47	42,538.75	5.19	21.41	42	229	4.25	23.15	2,285.49	6,733.79	6.15	18.11	22.15	15.83
8	1,000	1,500	1,250	7,885	106,374	5.75	77.53	11,125.42	53,664.17	5.60	27.00	48	277	4.85	28.01	2,368.91	9,102.70	6.37	24.48	21.29	16.96
9	1,500	2,000	1,750	4,583	110,957	3.34	80.87	8,094.22	61,758.39	4.07	31.08	35	312	3.54	31.55	4,729.01	13,831.71	12.72	37.19	58.42	22.40
10	2,000	2,500	2,250	2,915	113,872	2.12	82.99	6,765.05	68,523.45	3.40	34.48	34	346	3.44	34.98	3,514.21	17,345.92	9.45	46.64	51.95	25.31
11	2,500	3,000	2,750	2,173	116,045	1.58	84.58	6,438.55	74,962.00	3.24	37.72	28	374	2.83	37.82	1,098.69	18,444.61	2.95	49.60	17.06	24.61
12	3,000	4,000	3,500	2,648	118,693	1.93	86.51	8,565.09	83,527.10	4.31	42.03	33	407	3.34	41.15	2,004.23	20,448.84	5.39	54.99	23.40	24.48
13	4,000	5,000	4,500	1,863	120,556	1.36	87.86	5,239.47	88,766.56	2.64	44.67	25	432	2.53	43.68	1,704.48	22,153.32	4.58	59.57	32.53	24.96
14	5,000	7,500	6,250	2,623	123,179	1.91	89.78	10,941.40	99,707.96	5.51	50.17	37	469	3.74	47.42	1,594.92	23,748.24	4.29	63.86	14.58	23.82
15	7,500	10,000	8,750	1,730	124,909	1.26	91.04	8,831.87	108,539.83	4.44	54.62	16	485	1.62	49.04	317.70	24,065.94	0.85	64.71	3.60	22.17
16	10,000	20,000	15,000	3,356	128,265	2.45	93.48	18,287.91	126,827.74	9.20	63.82	68	553	6.88	55.92	562.15	24,628.09	1.51	66.22	3.07	19.42
17	20,000	50,000	35,000	3,977	132,242	2.90	96.38	31,228.54	158,056.29	15.71	79.53	126	679	12.74	68.66	4,094.91	28,722.99	11.01	77.24	13.11	18.17
18	50,000	100,000	75,000	2,164	134,406	1.58	97.96	12,996.94	171,053.23	6.54	86.07	148	827	14.96	83.62	4,697.28	33,420.27	12.63	89.87	36.14	19.54
19	100,000	500,000	300,000	2,349	136,755	1.71	99.67	18,826.91	189,880.14	9.47	95.55	134	961	13.55	97.17	3,741.04	37,161.31	10.06	99.93	19.87	19.57
20	500,000	**UP**		451	137,206	0.33	100.00	8,847.52	198,727.66	4.45	100.00	28	989	2.83	100.00	27.53	37,188.84	0.07	100.00	0.31	18.71
				137,206				198,727.66				989				37,188.84					18.71

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 03 SUMATERA BARAT

UNDERWRITING YEAR 2020

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6,281	6,281	10.55	10.55	3,172.23	3,172.23	4.87	4.87	6	6	3.08	3.08	1,729.11	1,729.11	19.55	19.55	54.51	54.51
2	50	100	75	4,909	11,190	8.25	18.80	749.83	3,922.06	1.15	6.02	11	17	5.64	8.72	287.17	2,016.28	3.25	22.79	38.30	51.41
3	100	200	150	9,777	20,967	16.43	35.23	2,498.94	6,421.01	3.83	9.85	12	29	6.15	14.87	268.36	2,284.64	3.03	25.83	10.74	35.58
4	200	300	250	6,931	27,898	11.65	46.88	2,859.48	9,280.48	4.39	14.24	6	35	3.08	17.95	832.77	3,117.41	9.41	35.24	29.12	33.59
5	300	500	400	10,472	38,370	17.60	64.47	4,969.98	14,250.47	7.62	21.86	12	47	6.15	24.10	550.56	3,667.97	6.22	41.46	11.08	25.74
6	500	750	625	5,315	43,685	8.93	73.40	4,986.89	19,237.36	7.65	29.51	10	57	5.13	29.23	945.65	4,613.62	10.69	52.15	18.96	23.98
7	750	1,000	875	4,514	48,199	7.58	80.99	4,746.73	23,984.09	7.28	36.79	7	64	3.59	32.82	94.72	4,708.34	1.07	53.22	2.00	19.63
8	1,000	1,500	1,250	3,101	51,300	5.21	86.20	4,249.57	28,233.66	6.52	43.31	7	71	3.59	36.41	26.88	4,735.22	0.30	53.53	0.63	16.77
9	1,500	2,000	1,750	1,755	53,055	2.95	89.15	3,226.53	31,460.18	4.95	48.26	6	77	3.08	39.49	43.87	4,779.09	0.50	54.02	1.36	15.19
10	2,000	2,500	2,250	935	53,990	1.57	90.72	2,056.04	33,516.22	3.15	51.42	5	82	2.56	42.05	623.29	5,402.38	7.05	61.07	30.32	16.12
11	2,500	3,000	2,750	732	54,722	1.23	91.95	1,867.73	35,383.95	2.87	54.28	6	88	3.08	45.13	245.32	5,647.69	2.77	63.84	13.13	15.96
12	3,000	4,000	3,500	872	55,594	1.47	93.41	2,923.95	38,307.90	4.49	58.77	2	90	1.03	46.15	72.81	5,720.50	0.82	64.66	2.49	14.93
13	4,000	5,000	4,500	516	56,110	0.87	94.28	2,202.99	40,510.89	3.38	62.15	6	96	3.08	49.23	66.22	5,786.73	0.75	65.41	3.01	14.28
14	5,000	7,500	6,250	711	56,821	1.19	95.48	3,383.98	43,894.86	5.19	67.34	7	103	3.59	52.82	187.89	5,974.62	2.12	67.54	5.55	13.61
15	7,500	10,000	8,750	481	57,302	0.81	96.28	2,521.46	46,416.33	3.87	71.21	13	116	6.67	59.49	336.78	6,311.40	3.81	71.34	13.36	13.60
16	10,000	20,000	15,000	637	57,939	1.07	97.35	3,918.45	50,334.78	6.01	77.22	7	123	3.59	63.08	97.89	6,409.29	1.11	72.45	2.50	12.73
17	20,000	50,000	35,000	734	58,673	1.23	98.59	8,229.49	58,564.27	12.63	89.84	14	137	7.18	70.26	399.97	6,809.26	4.52	76.97	4.86	11.63
18	50,000	100,000	75,000	339	59,012	0.57	99.16	3,173.18	61,737.45	4.87	94.71	20	157	10.26	80.51	1,889.37	8,698.63	21.36	98.33	59.54	14.09
19	100,000	500,000	300,000	432	59,444	0.73	99.88	2,053.70	63,791.16	3.15	97.86	25	182	12.82	93.33	142.66	8,841.29	1.61	99.94	6.95	13.86
20	500,000	**UP**		70	59,514	0.12	100.00	1,392.63	65,183.79	2.14	100.00	13	195	6.67	100.00	5.20	8,846.50	0.06	100.00	0.37	13.57
				59,514					65,183.79			195					8,846.50				13.57

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 04 RIAU

UNDERWRITING YEAR 2020

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8,924	8,924	13.69	13.69	2,935.69	2,935.69	3.65	3.65	8	8	1.27	1.27	79.81	79.81	0.58	0.58	2.72	2.72
2	50	100	75	4,952	13,876	7.60	21.29	741.54	3,677.23	0.92	4.57	2	10	0.32	1.59	14.70	94.51	0.11	0.69	1.98	2.57
3	100	200	150	10,337	24,213	15.86	37.16	2,229.16	5,906.39	2.77	7.35	19	29	3.03	4.62	470.27	564.78	3.43	4.12	21.10	9.56
4	200	300	250	5,870	30,083	9.01	46.16	1,789.97	7,696.37	2.23	9.57	15	44	2.39	7.01	543.17	1,107.95	3.97	8.09	30.35	14.40
5	300	500	400	9,239	39,322	14.18	60.34	3,846.65	11,543.01	4.78	14.36	31	75	4.94	11.94	250.40	1,358.35	1.83	9.92	6.51	11.77
6	500	750	625	5,604	44,926	8.60	68.94	3,899.04	15,442.05	4.85	19.21	39	114	6.21	18.15	1,523.18	2,881.54	11.12	21.04	39.07	18.66
7	750	1,000	875	4,417	49,343	6.78	75.72	4,410.60	19,852.65	5.49	24.70	32	146	5.10	23.25	666.38	3,547.92	4.87	25.91	15.11	17.87
8	1,000	1,500	1,250	3,718	53,061	5.71	81.42	5,038.29	24,890.94	6.27	30.96	13	159	2.07	25.32	87.79	3,635.70	0.64	26.55	1.74	14.61
9	1,500	2,000	1,750	1,868	54,929	2.87	84.29	3,371.29	28,262.23	4.19	35.16	7	166	1.11	26.43	1,304.52	4,940.22	9.53	36.07	38.69	17.48
10	2,000	2,500	2,250	1,112	56,041	1.71	86.00	2,021.09	30,283.31	2.51	37.67	3	169	0.48	26.91	216.03	5,156.25	1.58	37.65	10.69	17.03
11	2,500	3,000	2,750	865	56,906	1.33	87.32	918.57	31,201.89	1.14	38.81	2	171	0.32	27.23	33.70	5,189.95	0.25	37.89	3.67	16.63
12	3,000	4,000	3,500	1,055	57,961	1.62	88.94	3,020.44	34,222.33	3.76	42.57	12	183	1.91	29.14	209.96	5,399.91	1.53	39.43	6.95	15.78
13	4,000	5,000	4,500	632	58,593	0.97	89.91	2,165.63	36,387.96	2.69	45.26	7	190	1.11	30.25	1.68	5,401.59	0.01	39.44	0.08	14.84
14	5,000	7,500	6,250	1,004	59,597	1.54	91.45	3,828.30	40,216.26	4.76	50.03	29	219	4.62	34.87	938.00	6,339.59	6.85	46.29	24.50	15.76
15	7,500	10,000	8,750	607	60,204	0.93	92.39	3,187.04	43,403.30	3.96	53.99	21	240	3.34	38.22	1,645.88	7,985.47	12.02	58.31	51.64	18.40
16	10,000	20,000	15,000	1,174	61,378	1.80	94.19	4,328.14	47,731.45	5.38	59.37	65	305	10.35	48.57	953.61	8,939.07	6.96	65.27	22.03	18.73
17	20,000	50,000	35,000	1,360	62,738	2.09	96.27	9,818.29	57,549.74	12.21	71.59	100	405	15.92	64.49	1,921.83	10,860.90	14.03	79.30	19.57	18.87
18	50,000	100,000	75,000	896	63,634	1.37	97.65	6,956.71	64,506.44	8.65	80.24	88	493	14.01	78.50	1,511.32	12,372.23	11.04	90.34	21.72	19.18
19	100,000	500,000	300,000	1,231	64,865	1.89	99.54	7,834.45	72,340.89	9.75	89.99	127	620	20.22	98.73	1,313.89	13,686.12	9.59	99.93	16.77	18.92
20	500,000	**UP**		301	65,166	0.46	100.00	8,050.02	80,390.91	10.01	100.00	8	628	1.27	100.00	9.57	13,695.68	0.07	100.00	0.12	17.04
				65,166					80,390.91			628					13,695.68				17.04

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 05 JAMBI

UNDERWRITING YEAR 2020

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4,035	4,035	12.14	12.14	1,660.52	1,660.52	3.88	3.88	5	5	2.10	2.10	43.51	43.51	1.14	1.14	2.62	2.62
2	50	100	75	2,398	6,433	7.21	19.35	317.62	1,978.14	0.74	4.63	3	8	1.26	3.36	106.00	149.51	2.77	3.91	33.37	7.56
3	100	200	150	5,960	12,393	17.93	37.28	843.03	2,821.17	1.97	6.60	4	12	1.68	5.04	18.81	168.31	0.49	4.40	2.23	5.97
4	200	300	250	3,488	15,881	10.49	47.77	942.31	3,763.48	2.20	8.80	8	20	3.36	8.40	303.21	471.52	7.93	12.33	32.18	12.53
5	300	500	400	4,402	20,283	13.24	61.01	2,040.04	5,803.52	4.77	13.58	1	21	0.42	8.82	1.23	472.75	0.03	12.36	0.06	8.15
6	500	750	625	2,892	23,175	8.70	69.71	1,591.16	7,394.68	3.72	17.30	5	26	2.10	10.92	17.96	490.71	0.47	12.83	1.13	6.64
7	750	1,000	875	2,253	25,428	6.78	76.49	1,482.93	8,877.61	3.47	20.77	1	27	0.42	11.34	151.25	641.96	3.95	16.78	10.20	7.23
8	1,000	1,500	1,250	2,174	27,602	6.54	83.03	1,593.05	10,470.66	3.73	24.50	25	52	10.50	21.85	28.70	670.66	0.75	17.53	1.80	6.41
9	1,500	2,000	1,750	1,020	28,622	3.07	86.09	1,598.03	12,068.69	3.74	28.24	36	88	15.13	36.97	40.52	711.17	1.06	18.59	2.54	5.89
10	2,000	2,500	2,250	646	29,268	1.94	88.04	1,034.33	13,103.02	2.42	30.66	8	96	3.36	40.34	12.22	723.39	0.32	18.91	1.18	5.52
11	2,500	3,000	2,750	403	29,671	1.21	89.25	839.53	13,942.55	1.96	32.62	3	99	1.26	41.60	6.83	730.23	0.18	19.09	0.81	5.24
12	3,000	4,000	3,500	412	30,083	1.24	90.49	920.75	14,863.31	2.15	34.77	0	99	0.00	41.60	0.00	730.23	0.00	19.09	0.00	4.91
13	4,000	5,000	4,500	275	30,358	0.83	91.32	1,081.26	15,944.56	2.53	37.30	5	104	2.10	43.70	2.36	732.59	0.06	19.15	0.22	4.59
14	5,000	7,500	6,250	393	30,751	1.18	92.50	2,146.10	18,090.66	5.02	42.32	1	105	0.42	44.12	30.40	762.98	0.79	19.95	1.42	4.22
15	7,500	10,000	8,750	246	30,997	0.74	93.24	719.83	18,810.49	1.68	44.01	6	111	2.52	46.64	23.56	786.55	0.62	20.56	3.27	4.18
16	10,000	20,000	15,000	531	31,528	1.60	94.84	4,141.94	22,952.43	9.69	53.70	16	127	6.72	53.36	2,368.81	3,155.36	61.93	82.50	57.19	13.75
17	20,000	50,000	35,000	683	32,211	2.05	96.89	5,957.12	28,909.55	13.94	67.64	12	139	5.04	58.40	32.03	3,187.38	0.84	83.33	0.54	11.03
18	50,000	100,000	75,000	402	32,613	1.21	98.10	4,614.90	33,524.45	10.80	78.43	29	168	12.18	70.59	176.90	3,364.29	4.63	87.96	3.83	10.04
19	100,000	500,000	300,000	551	33,164	1.66	99.76	1,823.14	35,347.59	4.27	82.70	70	238	29.41	100.00	460.51	3,824.80	12.04	100.00	25.26	10.82
20	500,000	**UP**		81	33,245	0.24	100.00	7,395.25	42,742.84	17.30	100.00	0	238	0.00	100.00	0.00	3,824.80	0.00	100.00	0.00	8.95
				33,245					42,742.84			238					3,824.80				8.95

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 06 SUMATERA SELATAN

UNDERWRITING YEAR 2020

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9,118	9,118	13.28	13.28	2,657.36	2,657.36	2.67	2.67	2	2	0.48	0.48	117.88	117.88	0.59	0.59	4.44	4.44
2	50	100	75	6,251	15,369	9.10	22.38	526.96	3,184.32	0.53	3.20	4	6	0.97	1.45	1.30	119.18	0.01	0.59	0.25	3.74
3	100	200	150	10,690	26,059	15.57	37.95	2,015.50	5,199.82	2.02	5.22	12	18	2.91	4.36	110.64	229.83	0.55	1.15	5.49	4.42
4	200	300	250	5,655	31,714	8.24	46.18	1,346.94	6,546.76	1.35	6.58	7	25	1.69	6.05	236.28	466.11	1.18	2.32	17.54	7.12
5	300	500	400	8,861	40,575	12.90	59.09	2,398.47	8,945.23	2.41	8.98	15	40	3.63	9.69	144.93	611.04	0.72	3.05	6.04	6.83
6	500	750	625	4,875	45,450	7.10	66.19	2,846.48	11,791.71	2.86	11.84	20	60	4.84	14.53	111.86	722.90	0.56	3.60	3.93	6.13
7	750	1,000	875	4,492	49,942	6.54	72.73	4,202.63	15,994.33	4.22	16.06	33	93	7.99	22.52	1,040.81	1,763.71	5.19	8.79	24.77	11.03
8	1,000	1,500	1,250	4,827	54,769	7.03	79.76	4,466.90	20,461.23	4.49	20.55	24	117	5.81	28.33	168.24	1,931.95	0.84	9.63	3.77	9.44
9	1,500	2,000	1,750	2,171	56,940	3.16	82.92	4,661.38	25,122.61	4.68	25.23	20	137	4.84	33.17	236.57	2,168.52	1.18	10.81	5.08	8.63
10	2,000	2,500	2,250	1,404	58,344	2.04	84.97	2,515.71	27,638.32	2.53	27.76	11	148	2.66	35.84	164.94	2,333.46	0.82	11.63	6.56	8.44
11	2,500	3,000	2,750	961	59,305	1.40	86.36	2,720.13	30,358.44	2.73	30.49	17	165	4.12	39.95	82.01	2,415.47	0.41	12.04	3.02	7.96
12	3,000	4,000	3,500	1,137	60,442	1.66	88.02	2,884.02	33,242.47	2.90	33.39	4	169	0.97	40.92	33.96	2,449.43	0.17	12.21	1.18	7.37
13	4,000	5,000	4,500	747	61,189	1.09	89.11	2,270.94	35,513.41	2.28	35.67	2	171	0.48	41.40	26.89	2,476.32	0.13	12.34	1.18	6.97
14	5,000	7,500	6,250	908	62,097	1.32	90.43	4,065.00	39,578.41	4.08	39.75	22	193	5.33	46.73	593.92	3,070.23	2.96	15.30	14.61	7.76
15	7,500	10,000	8,750	617	62,714	0.90	91.33	2,645.01	42,223.42	2.66	42.41	5	198	1.21	47.94	413.54	3,483.77	2.06	17.36	15.63	8.25
16	10,000	20,000	15,000	1,299	64,013	1.89	93.22	6,407.37	48,630.79	6.44	48.84	39	237	9.44	57.38	16,247.37	19,731.14	80.98	98.34	253.57	40.57
17	20,000	50,000	35,000	1,862	65,875	2.71	95.93	25,571.32	74,202.11	25.68	74.52	36	273	8.72	66.10	109.08	19,840.22	0.54	98.89	0.43	26.74
18	50,000	100,000	75,000	787	66,662	1.15	97.08	6,952.38	81,154.48	6.98	81.51	14	287	3.39	69.49	17.93	19,858.15	0.09	98.98	0.26	24.47
19	100,000	500,000	300,000	1,670	68,332	2.43	99.51	6,357.52	87,512.00	6.39	87.89	104	391	25.18	94.67	146.25	20,004.40	0.73	99.71	2.30	22.86
20	500,000	**UP**		336	68,668	0.49	100.00	12,055.11	99,567.11	12.11	100.00	22	413	5.33	100.00	59.09	20,063.50	0.29	100.00	0.49	20.15
				68,668					99,567.11			413					20,063.50				20.15

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 07 BENGKULU

UNDERWRITING YEAR 2020

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,875	1,875	12.71	12.71	820.98	820.98	4.37	4.37	3	3	6.12	6.12	50.15	50.15	1.80	1.80	6.11	6.11
2	50	100	75	1,551	3,426	10.51	23.22	272.00	1,092.98	1.45	5.82	0	3	0.00	6.12	0.00	50.15	0.00	1.80	0.00	4.59
3	100	200	150	2,533	5,959	17.17	40.39	672.51	1,765.49	3.58	9.40	5	8	10.20	16.33	241.53	291.67	8.67	10.47	35.91	16.52
4	200	300	250	1,430	7,389	9.69	50.08	583.22	2,348.71	3.11	12.51	3	11	6.12	22.45	4.00	295.67	0.14	10.61	0.69	12.59
5	300	500	400	2,016	9,405	13.66	63.75	1,214.75	3,563.46	6.47	18.97	0	11	0.00	22.45	0.00	295.67	0.00	10.61	0.00	8.30
6	500	750	625	1,072	10,477	7.27	71.01	802.26	4,365.71	4.27	23.25	2	13	4.08	26.53	9.15	304.82	0.33	10.94	1.14	6.98
7	750	1,000	875	870	11,347	5.90	76.91	998.47	5,364.19	5.32	28.56	5	18	10.20	36.73	65.68	370.50	2.36	13.29	6.58	6.91
8	1,000	1,500	1,250	802	12,149	5.44	82.34	1,379.37	6,743.56	7.34	35.91	5	23	10.20	46.94	32.46	402.96	1.16	14.46	2.35	5.98
9	1,500	2,000	1,750	451	12,600	3.06	85.40	1,086.73	7,830.28	5.79	41.69	3	26	6.12	53.06	53.34	456.31	1.91	16.37	4.91	5.83
10	2,000	2,500	2,250	196	12,796	1.33	86.73	500.30	8,330.58	2.66	44.36	1	27	2.04	55.10	8.10	464.41	0.29	16.66	1.62	5.57
11	2,500	3,000	2,750	192	12,988	1.30	88.03	474.54	8,805.12	2.53	46.88	4	31	8.16	63.27	1,781.23	2,245.64	63.92	80.58	375.36	25.50
12	3,000	4,000	3,500	181	13,169	1.23	89.26	483.76	9,288.88	2.58	49.46	0	31	0.00	63.27	0.00	2,245.64	0.00	80.58	0.00	24.18
13	4,000	5,000	4,500	139	13,308	0.94	90.20	462.30	9,751.18	2.46	51.92	0	31	0.00	63.27	0.00	2,245.64	0.00	80.58	0.00	23.03
14	5,000	7,500	6,250	240	13,548	1.63	91.83	730.28	10,481.46	3.89	55.81	2	33	4.08	67.35	351.31	2,596.95	12.61	93.18	48.11	24.78
15	7,500	10,000	8,750	151	13,699	1.02	92.85	462.52	10,943.98	2.46	58.27	0	33	0.00	67.35	0.00	2,596.95	0.00	93.18	0.00	23.73
16	10,000	20,000	15,000	331	14,030	2.24	95.09	1,032.04	11,976.03	5.50	63.77	3	36	6.12	73.47	71.83	2,668.78	2.58	95.76	6.96	22.28
17	20,000	50,000	35,000	278	14,308	1.88	96.98	4,664.30	16,640.33	24.84	88.60	9	45	18.37	91.84	105.07	2,773.84	3.77	99.53	2.25	16.67
18	50,000	100,000	75,000	167	14,475	1.13	98.11	627.90	17,268.23	3.34	91.95	0	45	0.00	91.84	0.00	2,773.84	0.00	99.53	0.00	16.06
19	100,000	500,000	300,000	256	14,731	1.74	99.84	964.37	18,232.60	5.13	97.08	4	49	8.16	100.00	13.03	2,786.88	0.47	100.00	1.35	15.29
20	500,000	**UP**		23	14,754	0.16	100.00	548.07	18,780.67	2.92	100.00	0	49	0.00	100.00	0.00	2,786.88	0.00	100.00	0.00	14.84
				14,754					18,780.67			49					2,786.88				14.84

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 08 LAMPUNG

UNDERWRITING YEAR 2020

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10,240	10,240	16.73	16.73	3,300.61	3,300.61	3.93	3.93	19	19	4.79	4.79	172.34	172.34	2.58	2.58	5.22	5.22
2	50	100	75	5,362	15,602	8.76	25.49	556.35	3,856.95	0.66	4.59	4	23	1.01	5.79	75.03	247.37	1.13	3.71	13.49	6.41
3	100	200	150	8,877	24,479	14.50	39.99	1,560.56	5,417.51	1.86	6.45	10	33	2.52	8.31	186.36	433.73	2.79	6.51	11.94	8.01
4	200	300	250	6,566	31,045	10.73	50.72	1,471.05	6,888.56	1.75	8.20	1	34	0.25	8.56	17.16	450.89	0.26	6.76	1.17	6.55
5	300	500	400	7,321	38,366	11.96	62.68	2,240.10	9,128.66	2.67	10.87	10	44	2.52	11.08	177.06	627.95	2.66	9.42	7.90	6.88
6	500	750	625	4,393	42,759	7.18	69.86	2,513.88	11,642.54	2.99	13.86	31	75	7.81	18.89	654.62	1,282.57	9.82	19.24	26.04	11.02
7	750	1,000	875	3,176	45,935	5.19	75.04	2,463.51	14,106.05	2.93	16.79	12	87	3.02	21.91	133.43	1,416.00	2.00	21.24	5.42	10.04
8	1,000	1,500	1,250	4,437	50,372	7.25	82.29	4,380.59	18,486.64	5.22	22.01	40	127	10.08	31.99	702.76	2,118.76	10.54	31.78	16.04	11.46
9	1,500	2,000	1,750	1,728	52,100	2.82	85.12	2,884.31	21,370.96	3.43	25.44	17	144	4.28	36.27	665.09	2,783.86	9.98	41.75	23.06	13.03
10	2,000	2,500	2,250	1,093	53,193	1.79	86.90	1,476.42	22,847.37	1.76	27.20	9	153	2.27	38.54	125.11	2,908.97	1.88	43.63	8.47	12.73
11	2,500	3,000	2,750	901	54,094	1.47	88.37	1,510.62	24,357.99	1.80	29.00	8	161	2.02	40.55	65.32	2,974.29	0.98	44.61	4.32	12.21
12	3,000	4,000	3,500	981	55,075	1.60	89.98	2,394.86	26,752.84	2.85	31.85	6	167	1.51	42.07	118.59	3,092.88	1.78	46.39	4.95	11.56
13	4,000	5,000	4,500	523	55,598	0.85	90.83	2,142.48	28,895.33	2.55	34.40	9	176	2.27	44.33	156.95	3,249.82	2.35	48.74	7.33	11.25
14	5,000	7,500	6,250	706	56,304	1.15	91.98	1,131.79	30,027.12	1.35	35.75	12	188	3.02	47.36	140.19	3,390.01	2.10	50.84	12.39	11.29
15	7,500	10,000	8,750	491	56,795	0.80	92.79	2,377.40	32,404.52	2.83	38.58	9	197	2.27	49.62	32.78	3,422.80	0.49	51.34	1.38	10.56
16	10,000	20,000	15,000	1,050	57,845	1.72	94.50	5,400.91	37,805.44	6.43	45.01	31	228	7.81	57.43	353.92	3,776.71	5.31	56.64	6.55	9.99
17	20,000	50,000	35,000	1,166	59,011	1.90	96.41	17,063.20	54,868.63	20.32	65.33	25	253	6.30	63.73	2,703.56	6,480.28	40.55	97.19	15.84	11.81
18	50,000	100,000	75,000	649	59,660	1.06	97.47	6,124.48	60,993.11	7.29	72.62	27	280	6.80	70.53	107.99	6,588.26	1.62	98.81	1.76	10.80
19	100,000	500,000	300,000	1,335	60,995	2.18	99.65	8,219.83	69,212.94	9.79	82.41	99	379	24.94	95.47	73.07	6,661.33	1.10	99.91	0.89	9.62
20	500,000	**UP**		215	61,210	0.35	100.00	14,777.50	83,990.45	17.59	100.00	18	397	4.53	100.00	6.18	6,667.51	0.09	100.00	0.04	7.94
				61,210				83,990.45				397				6,667.51					7.94

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 09 DKI JAKARTA

UNDERWRITING YEAR 2020

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	65,359	65,359	14.04	14.04	22,143.86	22,143.86	3.04	3.04	111	111	2.05	2.05	4,636.19	4,636.19	4.89	4.89	20.94	20.94
2	50	100	75	35,621	100,980	7.65	21.68	4,131.97	26,275.83	0.57	3.60	70	181	1.29	3.35	691.34	5,327.54	0.73	5.62	16.73	20.28
3	100	200	150	55,815	156,795	11.99	33.67	10,848.00	37,123.83	1.49	5.09	183	364	3.38	6.73	2,581.48	7,909.02	2.72	8.34	23.80	21.30
4	200	300	250	27,396	184,191	5.88	39.55	7,865.80	44,989.64	1.08	6.17	65	429	1.20	7.93	1,388.39	9,297.41	1.46	9.80	17.65	20.67
5	300	500	400	42,152	226,343	9.05	48.61	15,099.87	60,089.51	2.07	8.24	136	565	2.51	10.45	3,908.68	13,206.08	4.12	13.92	25.89	21.98
6	500	750	625	36,611	262,954	7.86	56.47	17,533.28	77,622.79	2.40	10.64	133	698	2.46	12.90	2,133.05	15,339.14	2.25	16.17	12.17	19.76
7	750	1,000	875	41,493	304,447	8.91	65.38	28,368.30	105,991.09	3.89	14.54	354	1,052	6.54	19.45	1,969.49	17,308.63	2.08	18.24	6.94	16.33
8	1,000	1,500	1,250	41,232	345,679	8.85	74.23	37,959.41	143,950.49	5.21	19.74	542	1,594	10.02	29.47	5,666.36	22,974.98	5.97	24.22	14.93	15.96
9	1,500	2,000	1,750	22,283	367,962	4.79	79.02	31,882.33	175,832.82	4.37	24.11	225	1,819	4.16	33.63	3,368.59	26,343.57	3.55	27.77	10.57	14.98
10	2,000	2,500	2,250	13,018	380,980	2.80	81.81	22,180.04	198,012.86	3.04	27.15	113	1,932	2.09	35.72	2,050.80	28,394.37	2.16	29.93	9.25	14.34
11	2,500	3,000	2,750	10,365	391,345	2.23	84.04	24,879.17	222,892.03	3.41	30.57	80	2,012	1.48	37.20	1,274.29	29,668.66	1.34	31.27	5.12	13.31
12	3,000	4,000	3,500	11,815	403,160	2.54	86.58	32,780.97	255,673.00	4.50	35.06	91	2,103	1.68	38.88	2,586.66	32,255.32	2.73	34.00	7.89	12.62
13	4,000	5,000	4,500	7,941	411,101	1.71	88.28	29,044.81	284,717.81	3.98	39.05	98	2,201	1.81	40.69	2,381.57	34,636.89	2.51	36.51	8.20	12.17
14	5,000	7,500	6,250	10,482	421,583	2.25	90.53	43,246.02	327,963.83	5.93	44.98	123	2,324	2.27	42.97	10,802.68	45,439.57	11.39	47.89	24.98	13.86
15	7,500	10,000	8,750	6,822	428,405	1.46	92.00	38,982.74	366,946.57	5.35	50.32	118	2,442	2.18	45.15	5,514.30	50,953.87	5.81	53.71	14.15	13.89
16	10,000	20,000	15,000	10,731	439,136	2.30	94.30	81,979.87	448,926.44	11.24	61.56	196	2,638	3.62	48.77	12,520.34	63,474.21	13.20	66.90	15.27	14.14
17	20,000	50,000	35,000	10,953	450,089	2.35	96.65	132,904.88	581,831.32	18.23	79.79	331	2,969	6.12	54.89	12,655.56	76,129.77	13.34	80.24	9.52	13.08
18	50,000	100,000	75,000	5,382	455,471	1.16	97.81	63,182.55	645,013.87	8.66	88.46	236	3,205	4.36	59.25	13,002.87	89,132.64	13.71	93.95	20.58	13.82
19	100,000	500,000	300,000	7,240	462,711	1.55	99.36	67,899.68	712,913.55	9.31	97.77	645	3,850	11.92	71.18	4,961.55	94,094.20	5.23	99.18	7.31	13.20
20	500,000	**UP**		2,964	465,675	0.64	100.00	16,285.59	729,199.14	2.23	100.00	1,559	5,409	28.82	100.00	779.21	94,873.41	0.82	100.00	4.78	13.01
					465,675				729,199.14				5,409				94,873.41				13.01

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 10 JAWA BARAT

UNDERWRITING YEAR 2020

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	57,970	57,970	14.13	14.13	22,038.03	22,038.03	3.18	3.18	144	144	2.42	2.42	5,428.72	5,428.72	4.18	4.18	24.63	24.63
2	50	100	75	36,047	94,017	8.79	22.92	4,526.19	26,564.22	0.65	3.83	68	212	1.14	3.56	296.45	5,725.17	0.23	4.41	6.55	21.55
3	100	200	150	52,255	146,272	12.74	35.66	11,135.78	37,700.00	1.61	5.43	58	270	0.97	4.53	471.15	6,196.31	0.36	4.77	4.23	16.44
4	200	300	250	29,490	175,762	7.19	42.85	8,794.36	46,494.36	1.27	6.70	99	369	1.66	6.19	1,398.71	7,595.03	1.08	5.85	15.90	16.34
5	300	500	400	42,595	218,357	10.39	53.24	17,661.66	64,156.02	2.55	9.25	154	523	2.58	8.77	3,695.89	11,290.91	2.85	8.70	20.93	17.60
6	500	750	625	28,906	247,263	7.05	60.29	17,593.40	81,749.42	2.54	11.78	119	642	2.00	10.77	1,574.66	12,865.58	1.21	9.91	8.95	15.74
7	750	1,000	875	24,681	271,944	6.02	66.31	21,157.28	102,906.70	3.05	14.83	274	916	4.60	15.36	3,393.87	16,259.45	2.62	12.53	16.04	15.80
8	1,000	1,500	1,250	36,588	308,532	8.92	75.23	34,924.61	137,831.32	5.03	19.87	1,667	2,583	27.96	43.32	13,899.19	30,158.64	10.71	23.24	39.80	21.88
9	1,500	2,000	1,750	14,665	323,197	3.58	78.80	18,820.72	156,652.03	2.71	22.58	451	3,034	7.56	50.89	5,373.04	35,531.68	4.14	27.38	28.55	22.68
10	2,000	2,500	2,250	8,681	331,878	2.12	80.92	15,177.73	171,829.76	2.19	24.77	146	3,180	2.45	53.34	4,570.40	40,102.08	3.52	30.90	30.11	23.34
11	2,500	3,000	2,750	6,480	338,358	1.58	82.50	14,577.03	186,406.80	2.10	26.87	76	3,256	1.27	54.61	1,681.81	41,783.89	1.30	32.20	11.54	22.42
12	3,000	4,000	3,500	7,651	346,009	1.87	84.36	19,701.39	206,108.18	2.84	29.71	105	3,361	1.76	56.37	2,648.83	44,432.71	2.04	34.24	13.44	21.56
13	4,000	5,000	4,500	5,480	351,489	1.34	85.70	20,784.82	226,893.00	3.00	32.70	63	3,424	1.06	57.43	3,586.85	48,019.56	2.76	37.00	17.26	21.16
14	5,000	7,500	6,250	8,212	359,701	2.00	87.70	36,149.23	263,042.23	5.21	37.91	96	3,520	1.61	59.04	9,273.43	57,292.98	7.15	44.15	25.65	21.78
15	7,500	10,000	8,750	5,853	365,554	1.43	89.13	30,882.00	293,924.23	4.45	42.37	170	3,690	2.85	61.89	6,663.41	63,956.39	5.13	49.28	21.58	21.76
16	10,000	20,000	15,000	11,119	376,673	2.71	91.84	67,845.76	361,770.00	9.78	52.15	280	3,970	4.70	66.59	25,662.24	89,618.63	19.77	69.06	37.82	24.77
17	20,000	50,000	35,000	13,839	390,512	3.37	95.22	138,030.87	499,800.87	19.90	72.04	467	4,437	7.83	74.42	20,324.61	109,943.24	15.66	84.72	14.72	22.00
18	50,000	100,000	75,000	6,604	397,116	1.61	96.83	70,045.79	569,846.66	10.10	82.14	329	4,766	5.52	79.94	11,921.88	121,865.12	9.19	93.90	17.02	21.39
19	100,000	500,000	300,000	10,547	407,663	2.57	99.40	80,212.58	650,059.24	11.56	93.70	759	5,525	12.73	92.67	6,883.93	128,749.05	5.30	99.21	8.58	19.81
20	500,000	UP		2,471	410,134	0.60	100.00	43,713.59	693,772.82	6.30	100.00	437	5,962	7.33	100.00	1,028.55	129,777.60	0.79	100.00	2.35	18.71
					410,134				693,772.82				5,962				129,777.60				18.71

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 11 JAWA TENGAH

UNDERWRITING YEAR 2020

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	31,366	31,366	13.66	13.66	11,252.33	11,252.33	3.91	3.91	72	72	2.16	2.16	8,992.55	8,992.55	8.13	8.13	79.92	79.92
2	50	100	75	24,534	55,900	10.68	24.34	2,414.37	13,666.70	0.84	4.75	19	91	0.57	2.73	821.92	9,814.48	0.74	8.87	34.04	71.81
3	100	200	150	37,471	93,371	16.32	40.66	6,982.36	20,649.06	2.43	7.17	21	112	0.63	3.36	417.61	10,232.08	0.38	9.25	5.98	49.55
4	200	300	250	19,066	112,437	8.30	48.96	5,946.35	26,595.41	2.07	9.24	23	135	0.69	4.06	321.50	10,553.58	0.29	9.54	5.41	39.68
5	300	500	400	23,545	135,982	10.25	59.22	11,082.46	37,677.87	3.85	13.09	73	208	2.19	6.25	1,969.51	12,523.09	1.78	11.32	17.77	33.24
6	500	750	625	14,951	150,933	6.51	65.73	9,160.06	46,837.94	3.18	16.27	69	277	2.07	8.32	1,029.22	13,552.30	0.93	12.25	11.24	28.93
7	750	1,000	875	12,320	163,253	5.37	71.09	11,751.30	58,589.24	4.08	20.35	149	426	4.48	12.80	3,667.55	17,219.85	3.32	15.57	31.21	29.39
8	1,000	1,500	1,250	16,644	179,897	7.25	78.34	15,002.23	73,591.47	5.21	25.56	405	831	12.17	24.96	6,023.92	23,243.77	5.45	21.01	40.15	31.58
9	1,500	2,000	1,750	6,982	186,879	3.04	81.38	11,082.95	84,674.42	3.85	29.41	146	977	4.39	29.35	5,259.76	28,503.53	4.76	25.77	47.46	33.66
10	2,000	2,500	2,250	4,222	191,101	1.84	83.22	7,711.72	92,386.14	2.68	32.09	73	1,050	2.19	31.54	1,966.47	30,470.00	1.78	27.55	25.50	32.98
11	2,500	3,000	2,750	3,191	194,292	1.39	84.61	8,589.59	100,975.73	2.98	35.07	44	1,094	1.32	32.86	3,216.31	33,686.31	2.91	30.46	37.44	33.36
12	3,000	4,000	3,500	4,357	198,649	1.90	86.51	12,808.19	113,783.92	4.45	39.52	63	1,157	1.89	34.76	3,786.28	37,472.59	3.42	33.88	29.56	32.93
13	4,000	5,000	4,500	2,875	201,524	1.25	87.76	9,985.98	123,769.90	3.47	42.99	68	1,225	2.04	36.80	6,026.77	43,499.36	5.45	39.33	60.35	35.15
14	5,000	7,500	6,250	4,467	205,991	1.95	89.71	21,162.74	144,932.64	7.35	50.34	125	1,350	3.75	40.55	9,696.10	53,195.45	8.77	48.09	45.82	36.70
15	7,500	10,000	8,750	2,938	208,929	1.28	90.98	17,044.93	161,977.57	5.92	56.26	221	1,571	6.64	47.19	3,679.53	56,874.98	3.33	51.42	21.59	35.11
16	10,000	20,000	15,000	5,418	214,347	2.36	93.34	29,970.31	191,947.88	10.41	66.67	195	1,766	5.86	53.05	11,795.17	68,670.15	10.66	62.08	39.36	35.78
17	20,000	50,000	35,000	6,320	220,667	2.75	96.10	47,545.88	239,493.76	16.52	83.19	285	2,051	8.56	61.61	21,478.80	90,148.95	19.42	81.50	45.17	37.64
18	50,000	100,000	75,000	3,319	223,986	1.45	97.54	19,275.35	258,769.11	6.70	89.88	161	2,212	4.84	66.45	12,650.90	102,799.85	11.44	92.94	65.63	39.73
19	100,000	500,000	300,000	4,596	228,582	2.00	99.54	22,134.10	280,903.21	7.69	97.57	246	2,458	7.39	73.84	7,168.64	109,968.48	6.48	99.42	32.39	39.15
20	500,000	**UP**		1,049	229,631	0.46	100.00	6,989.77	287,892.97	2.43	100.00	871	3,329	26.16	100.00	639.90	110,608.38	0.58	100.00	9.15	38.42
				229,631					287,892.97			3,329					110,608.38				38.42

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 12 DIY YOGYAKARTA

UNDERWRITING YEAR 2020

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4,858	4,858	16.09	16.09	1,257.19	1,257.19	2.91	2.91	3	3	1.94	1.94	57.12	57.12	1.02	1.02	4.54	4.54
2	50	100	75	2,542	7,400	8.42	24.51	257.98	1,515.17	0.60	3.50	0	3	0.00	1.94	0.00	57.12	0.00	1.02	0.00	3.77
3	100	200	150	4,210	11,610	13.95	38.46	737.77	2,252.94	1.71	5.21	5	8	3.23	5.16	24.72	81.84	0.44	1.46	3.35	3.63
4	200	300	250	2,447	14,057	8.11	46.56	604.36	2,857.30	1.40	6.61	3	11	1.94	7.10	4.24	86.08	0.08	1.54	0.70	3.01
5	300	500	400	3,188	17,245	10.56	57.12	1,186.09	4,043.39	2.74	9.35	4	15	2.58	9.68	23.20	109.28	0.41	1.95	1.96	2.70
6	500	750	625	2,142	19,387	7.10	64.22	36.38	4,079.77	0.08	9.43	8	23	5.16	14.84	220.65	329.93	3.94	5.89	606.43	8.09
7	750	1,000	875	1,762	21,149	5.84	70.06	1,763.31	5,843.08	4.08	13.51	7	30	4.52	19.35	22.38	352.31	0.40	6.29	1.27	6.03
8	1,000	1,500	1,250	2,460	23,609	8.15	78.20	1,388.84	7,231.92	3.21	16.72	20	50	12.90	32.26	130.45	482.76	2.33	8.61	9.39	6.68
9	1,500	2,000	1,750	1,141	24,750	3.78	81.98	2,124.98	9,356.90	4.91	21.64	14	64	9.03	41.29	435.14	917.91	7.76	16.38	20.48	9.81
10	2,000	2,500	2,250	701	25,451	2.32	84.31	1,391.89	10,748.79	3.22	24.86	6	70	3.87	45.16	37.85	955.75	0.68	17.05	2.72	8.89
11	2,500	3,000	2,750	422	25,873	1.40	85.70	1,229.40	11,978.19	2.84	27.70	2	72	1.29	46.45	4.96	960.71	0.09	17.14	0.40	8.02
12	3,000	4,000	3,500	662	26,535	2.19	87.90	2,101.59	14,079.78	4.86	32.56	2	74	1.29	47.74	10.26	970.97	0.18	17.32	0.49	6.90
13	4,000	5,000	4,500	441	26,976	1.46	89.36	1,741.89	15,821.66	4.03	36.59	8	82	5.16	52.90	76.24	1,047.21	1.36	18.68	4.38	6.62
14	5,000	7,500	6,250	643	27,619	2.13	91.49	2,298.88	18,120.55	5.32	41.90	10	92	6.45	59.35	175.24	1,222.45	3.13	21.81	7.62	6.75
15	7,500	10,000	8,750	384	28,003	1.27	92.76	2,018.65	20,139.20	4.67	46.57	2	94	1.29	60.65	4,071.12	5,293.57	72.64	94.45	201.67	26.28
16	10,000	20,000	15,000	675	28,678	2.24	94.99	4,632.70	24,771.90	10.71	57.28	4	98	2.58	63.23	12.45	5,306.02	0.22	94.67	0.27	21.42
17	20,000	50,000	35,000	687	29,365	2.28	97.27	9,089.61	33,861.51	21.02	78.30	8	106	5.16	68.39	103.76	5,409.78	1.85	96.52	1.14	15.98
18	50,000	100,000	75,000	350	29,715	1.16	98.43	3,557.64	37,419.15	8.23	86.53	23	129	14.84	83.23	139.37	5,549.15	2.49	99.01	3.92	14.83
19	100,000	500,000	300,000	386	30,101	1.28	99.71	3,850.03	41,269.18	8.90	95.43	13	142	8.39	91.61	37.00	5,586.14	0.66	99.67	0.96	13.54
20	500,000	**UP**		88	30,189	0.29	100.00	1,975.58	43,244.76	4.57	100.00	13	155	8.39	100.00	18.70	5,604.85	0.33	100.00	0.95	12.96
				30,189					43,244.76			155					5,604.85				12.96

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 13 JAWA TIMUR

UNDERWRITING YEAR 2020

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	39,831	39,831	13.26	13.26	19,092.59	19,092.59	4.29	4.29	81	81	3.36	3.36	10,045.36	10,045.36	8.41	8.41	52.61	52.61
2	50	100	75	27,386	67,217	9.12	22.37	2,979.08	22,071.67	0.67	4.96	27	108	1.12	4.47	296.00	10,341.36	0.25	8.66	9.94	46.85
3	100	200	150	41,312	108,529	13.75	36.13	7,346.09	29,417.76	1.65	6.62	22	130	0.91	5.39	202.81	10,544.17	0.17	8.83	2.76	35.84
4	200	300	250	23,875	132,404	7.95	44.07	6,085.99	35,503.75	1.37	7.98	19	149	0.79	6.17	133.13	10,677.30	0.11	8.94	2.19	30.07
5	300	500	400	30,016	162,420	9.99	54.07	9,736.61	45,240.36	2.19	10.17	30	179	1.24	7.42	565.20	11,242.50	0.47	9.41	5.80	24.85
6	500	750	625	20,381	182,801	6.78	60.85	11,545.94	56,786.29	2.60	12.77	39	218	1.62	9.03	12,585.86	23,828.36	10.54	19.95	109.01	41.96
7	750	1,000	875	16,297	199,098	5.42	66.27	13,052.79	69,839.09	2.94	15.71	48	266	1.99	11.02	1,267.83	25,096.18	1.06	21.01	9.71	35.93
8	1,000	1,500	1,250	21,921	221,019	7.30	73.57	23,770.09	93,609.17	5.35	21.05	247	513	10.23	21.25	9,768.05	34,864.23	8.18	29.19	41.09	37.24
9	1,500	2,000	1,750	11,357	232,376	3.78	77.35	17,137.00	110,746.17	3.85	24.91	81	594	3.36	24.61	1,546.27	36,410.50	1.29	30.48	9.02	32.88
10	2,000	2,500	2,250	6,724	239,100	2.24	79.59	12,682.98	123,429.16	2.85	27.76	39	633	1.62	26.22	487.85	36,898.35	0.41	30.89	3.85	29.89
11	2,500	3,000	2,750	5,308	244,408	1.77	81.36	11,647.86	135,077.02	2.62	30.38	23	656	0.95	27.17	1,490.05	38,388.40	1.25	32.14	12.79	28.42
12	3,000	4,000	3,500	6,874	251,282	2.29	83.64	19,620.59	154,697.61	4.41	34.79	86	742	3.56	30.74	6,708.82	45,097.22	5.62	37.75	34.19	29.15
13	4,000	5,000	4,500	4,959	256,241	1.65	85.30	19,210.23	173,907.84	4.32	39.11	104	846	4.31	35.05	8,310.13	53,407.35	6.96	44.71	43.26	30.71
14	5,000	7,500	6,250	7,145	263,386	2.38	87.67	28,003.27	201,911.11	6.30	45.41	101	947	4.18	39.23	4,788.04	58,195.40	4.01	48.72	17.10	28.82
15	7,500	10,000	8,750	5,079	268,465	1.69	89.36	24,951.78	226,862.90	5.61	51.02	112	1,059	4.64	43.87	2,572.94	60,768.33	2.15	50.87	10.31	26.79
16	10,000	20,000	15,000	9,454	277,919	3.15	92.51	50,507.22	277,370.12	11.36	62.38	159	1,218	6.59	50.46	23,153.52	83,921.86	19.38	70.25	45.84	30.26
17	20,000	50,000	35,000	9,887	287,806	3.29	95.80	70,736.34	348,106.46	15.91	78.29	349	1,567	14.46	64.91	24,486.68	108,408.54	20.50	90.75	34.62	31.14
18	50,000	100,000	75,000	4,697	292,503	1.56	97.37	37,397.18	385,503.64	8.41	86.70	228	1,795	9.44	74.36	7,433.40	115,841.94	6.22	96.97	19.88	30.05
19	100,000	500,000	300,000	6,212	298,715	2.07	99.43	37,300.64	422,804.28	8.39	95.08	385	2,180	15.95	90.31	2,746.79	118,588.73	2.30	99.27	7.36	28.05
20	500,000	**UP**		1,700	300,415	0.57	100.00	21,859.34	444,663.63	4.92	100.00	234	2,414	9.69	100.00	868.04	119,456.77	0.73	100.00	3.97	26.86
				300,415					444,663.63			2,414					119,456.77				26.86

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 14 KALIMANTAN BARAT

UNDERWRITING YEAR 2020

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6,778	6,778	10.87	10.87	4,693.92	4,693.92	5.41	5.41	8	8	1.70	1.70	235.01	235.01	0.78	0.78	5.01	5.01
2	50	100	75	5,842	12,620	9.37	20.24	1,224.15	5,918.07	1.41	6.82	18	26	3.82	5.52	1,178.53	1,413.54	3.89	4.67	96.27	23.89
3	100	200	150	12,971	25,591	20.80	41.05	5,773.81	11,691.88	6.65	13.47	33	59	7.01	12.53	2,459.30	3,872.84	8.12	12.78	42.59	33.12
4	200	300	250	8,358	33,949	13.41	54.45	5,515.25	17,207.13	6.36	19.83	25	84	5.31	17.83	2,888.97	6,761.81	9.53	22.32	52.38	39.30
5	300	500	400	8,763	42,712	14.05	68.51	8,512.01	25,719.13	9.81	29.64	23	107	4.88	22.72	3,743.84	10,505.64	12.36	34.67	43.98	40.85
6	500	750	625	3,913	46,625	6.28	74.78	4,963.68	30,682.82	5.72	35.36	20	127	4.25	26.96	2,513.19	13,018.84	8.29	42.97	50.63	42.43
7	750	1,000	875	3,240	49,865	5.20	79.98	5,537.58	36,220.40	6.38	41.74	21	148	4.46	31.42	4,198.07	17,216.91	13.86	56.82	75.81	47.53
8	1,000	1,500	1,250	2,808	52,673	4.50	84.48	4,862.54	41,082.94	5.60	47.34	51	199	10.83	42.25	3,993.65	21,210.56	13.18	70.00	82.13	51.63
9	1,500	2,000	1,750	1,848	54,521	2.96	87.45	2,834.83	43,917.77	3.27	50.61	27	226	5.73	47.98	1,096.87	22,307.42	3.62	73.62	38.69	50.79
10	2,000	2,500	2,250	989	55,510	1.59	89.03	3,941.00	47,858.77	4.54	55.15	22	248	4.67	52.65	681.43	22,988.85	2.25	75.87	17.29	48.03
11	2,500	3,000	2,750	710	56,220	1.14	90.17	2,240.81	50,099.58	2.58	57.73	12	260	2.55	55.20	3,209.83	26,198.68	10.59	86.47	143.24	52.29
12	3,000	4,000	3,500	823	57,043	1.32	91.49	2,179.27	52,278.85	2.51	60.24	9	269	1.91	57.11	40.84	26,239.52	0.13	86.60	1.87	50.19
13	4,000	5,000	4,500	481	57,524	0.77	92.26	1,879.41	54,158.26	2.17	62.41	6	275	1.27	58.39	158.23	26,397.75	0.52	87.12	8.42	48.74
14	5,000	7,500	6,250	722	58,246	1.16	93.42	2,870.65	57,028.91	3.31	65.71	19	294	4.03	62.42	865.91	27,263.66	2.86	89.98	30.16	47.81
15	7,500	10,000	8,750	510	58,756	0.82	94.24	2,028.00	59,056.91	2.34	68.05	18	312	3.82	66.24	206.53	27,470.19	0.68	90.66	10.18	46.51
16	10,000	20,000	15,000	843	59,599	1.35	95.59	4,100.27	63,157.18	4.72	72.77	25	337	5.31	71.55	561.44	28,031.63	1.85	92.52	13.69	44.38
17	20,000	50,000	35,000	1,128	60,727	1.81	97.40	7,427.67	70,584.84	8.56	81.33	58	395	12.31	83.86	1,655.50	29,687.13	5.46	97.98	22.29	42.06
18	50,000	100,000	75,000	633	61,360	1.02	98.42	4,799.09	75,383.93	5.53	86.86	23	418	4.88	88.75	152.72	29,839.85	0.50	98.48	3.18	39.58
19	100,000	500,000	300,000	899	62,259	1.44	99.86	6,873.67	82,257.60	7.92	94.78	53	471	11.25	100.00	459.13	30,298.99	1.52	100.00	6.68	36.83
20	500,000	**UP**		89	62,348	0.14	100.00	4,526.65	86,784.25	5.22	100.00	0	471	0.00	100.00	0.00	30,298.99	0.00	100.00	0.00	34.91
				62,348					86,784.25			471					30,298.99				34.91

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 15 KALIMANTAN TENGAH

UNDERWRITING YEAR 2020

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,714	2,714	13.14	13.14	874.63	874.63	2.22	2.22	4	4	3.13	3.13	47.43	47.43	5.52	5.52	5.42	5.42
2	50	100	75	1,437	4,151	6.96	20.10	190.88	1,065.51	0.48	2.70	0	4	0.00	3.13	0.00	47.43	0.00	5.52	0.00	4.45
3	100	200	150	3,572	7,723	17.30	37.40	1,211.50	2,277.01	3.07	5.77	12	16	9.38	12.50	17.20	64.63	2.00	7.52	1.42	2.84
4	200	300	250	1,644	9,367	7.96	45.37	451.90	2,728.91	1.15	6.92	2	18	1.56	14.06	252.76	317.39	29.41	36.93	55.93	11.63
5	300	500	400	2,015	11,382	9.76	55.13	961.52	3,690.43	2.44	9.35	1	19	0.78	14.84	1.34	318.73	0.16	37.09	0.14	8.64
6	500	750	625	1,238	12,620	6.00	61.12	668.78	4,359.21	1.70	11.05	1	20	0.78	15.63	39.38	358.10	4.58	41.67	5.89	8.21
7	750	1,000	875	1,135	13,755	5.50	66.62	507.41	4,866.61	1.29	12.33	4	24	3.13	18.75	55.52	413.62	6.46	48.13	10.94	8.50
8	1,000	1,500	1,250	1,335	15,090	6.47	73.09	1,319.02	6,185.63	3.34	15.68	9	33	7.03	25.78	54.05	467.67	6.29	54.42	4.10	7.56
9	1,500	2,000	1,750	659	15,749	3.19	76.28	941.29	7,126.92	2.39	18.06	8	41	6.25	32.03	101.37	569.04	11.80	66.21	10.77	7.98
10	2,000	2,500	2,250	420	16,169	2.03	78.31	702.56	7,829.48	1.78	19.84	0	41	0.00	32.03	0.00	569.04	0.00	66.21	0.00	7.27
11	2,500	3,000	2,750	305	16,474	1.48	79.79	705.37	8,534.85	1.79	21.63	0	41	0.00	32.03	0.00	569.04	0.00	66.21	0.00	6.67
12	3,000	4,000	3,500	423	16,897	2.05	81.84	1,020.41	9,555.26	2.59	24.22	0	41	0.00	32.03	0.00	569.04	0.00	66.21	0.00	5.96
13	4,000	5,000	4,500	277	17,174	1.34	83.18	786.52	10,341.78	1.99	26.21	3	44	2.34	34.38	15.47	584.50	1.80	68.01	1.97	5.65
14	5,000	7,500	6,250	401	17,575	1.94	85.12	2,184.33	12,526.10	5.54	31.75	3	47	2.34	36.72	22.26	606.76	2.59	70.60	1.02	4.84
15	7,500	10,000	8,750	309	17,884	1.50	86.62	801.37	13,327.47	2.03	33.78	0	47	0.00	36.72	0.00	606.76	0.00	70.60	0.00	4.55
16	10,000	20,000	15,000	553	18,437	2.68	89.30	2,081.90	15,409.37	5.28	39.06	1	48	0.78	37.50	1.53	608.29	0.18	70.78	0.07	3.95
17	20,000	50,000	35,000	825	19,262	4.00	93.29	3,735.57	19,144.93	9.47	48.52	15	63	11.72	49.22	125.50	733.79	14.60	85.38	3.36	3.83
18	50,000	100,000	75,000	524	19,786	2.54	95.83	3,535.94	22,680.88	8.96	57.49	8	71	6.25	55.47	16.68	750.47	1.94	87.33	0.47	3.31
19	100,000	500,000	300,000	737	20,523	3.57	99.40	8,487.17	31,168.05	21.51	79.00	51	122	39.84	95.31	85.28	835.75	9.92	97.25	1.00	2.68
20	500,000	**UP**		124	20,647	0.60	100.00	8,286.05	39,454.10	21.00	100.00	6	128	4.69	100.00	23.64	859.39	2.75	100.00	0.29	2.18
				20,647					39,454.10			128					859.39				2.18

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 16 KALIMANTAN SELATAN

UNDERWRITING YEAR 2020

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5,324	5,324	13.12	13.12	1,628.67	1,628.67	3.44	3.44	12	12	2.69	2.69	58.77	58.77	0.30	0.30	3.61	3.61
2	50	100	75	3,849	9,173	9.49	22.61	461.64	2,090.31	0.97	4.41	13	25	2.91	5.61	38.22	96.99	0.20	0.50	8.28	4.64
3	100	200	150	7,883	17,056	19.43	42.05	1,815.77	3,906.08	3.83	8.24	6	31	1.35	6.95	87.73	184.72	0.45	0.94	4.83	4.73
4	200	300	250	4,248	21,304	10.47	52.52	680.24	4,586.32	1.44	9.68	9	40	2.02	8.97	14.41	199.14	0.07	1.02	2.12	4.34
5	300	500	400	4,289	25,593	10.57	63.09	1,273.76	5,860.08	2.69	12.36	20	60	4.48	13.45	916.21	1,115.35	4.68	5.70	71.93	19.03
6	500	750	625	2,293	27,886	5.65	68.74	1,161.22	7,021.30	2.45	14.81	18	78	4.04	17.49	603.69	1,719.04	3.09	8.79	51.99	24.48
7	750	1,000	875	1,597	29,483	3.94	72.68	1,315.23	8,336.53	2.77	17.59	7	85	1.57	19.06	189.60	1,908.63	0.97	9.75	14.42	22.89
8	1,000	1,500	1,250	2,288	31,771	5.64	78.32	2,071.94	10,408.46	4.37	21.96	35	120	7.85	26.91	660.56	2,569.19	3.38	13.13	31.88	24.68
9	1,500	2,000	1,750	1,231	33,002	3.03	81.35	1,478.64	11,887.10	3.12	25.08	10	130	2.24	29.15	1,326.96	3,896.15	6.78	19.91	89.74	32.78
10	2,000	2,500	2,250	735	33,737	1.81	83.17	1,021.36	12,908.47	2.15	27.23	25	155	5.61	34.75	1,026.27	4,922.41	5.25	25.16	100.48	38.13
11	2,500	3,000	2,750	637	34,374	1.57	84.74	1,078.33	13,986.80	2.28	29.51	11	166	2.47	37.22	259.40	5,181.81	1.33	26.48	24.06	37.05
12	3,000	4,000	3,500	666	35,040	1.64	86.38	990.07	14,976.87	2.09	31.60	11	177	2.47	39.69	3,670.90	8,852.71	18.76	45.25	370.77	59.11
13	4,000	5,000	4,500	474	35,514	1.17	87.55	1,255.69	16,232.56	2.65	34.25	14	191	3.14	42.83	6,044.84	14,897.55	30.89	76.14	481.40	91.78
14	5,000	7,500	6,250	741	36,255	1.83	89.37	597.25	16,829.81	1.26	35.51	8	199	1.79	44.62	534.46	15,432.02	2.73	78.87	89.49	91.69
15	7,500	10,000	8,750	551	36,806	1.36	90.73	2,186.50	19,016.31	4.61	40.12	16	215	3.59	48.21	656.28	16,088.29	3.35	82.23	30.01	84.60
16	10,000	20,000	15,000	1,000	37,806	2.47	93.20	4,321.15	23,337.46	9.12	49.24	46	261	10.31	58.52	1,326.08	17,414.37	6.78	89.00	30.69	74.62
17	20,000	50,000	35,000	1,214	39,020	2.99	96.19	6,296.94	29,634.39	13.29	62.52	57	318	12.78	71.30	435.97	17,850.34	2.23	91.23	6.92	60.24
18	50,000	100,000	75,000	563	39,583	1.39	97.58	4,079.07	33,713.46	8.61	71.13	13	331	2.91	74.22	32.31	17,882.65	0.17	91.40	0.79	53.04
19	100,000	500,000	300,000	771	40,354	1.90	99.48	8,758.92	42,472.38	18.48	89.61	76	407	17.04	91.26	1,649.02	19,531.67	8.43	99.82	18.83	45.99
20	500,000	**UP**		212	40,566	0.52	100.00	4,925.00	47,397.39	10.39	100.00	39	446	8.74	100.00	34.37	19,566.04	0.18	100.00	0.70	41.28
				40,566					47,397.39			446					19,566.04				41.28

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 17 KALIMANTAN TIMUR

UNDERWRITING YEAR 2020

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9,739	9,739	18.02	18.02	2,784.19	2,784.19	3.76	3.76	77	77	17.19	17.19	361.88	361.88	2.80	2.80	13.00	13.00
2	50	100	75	4,379	14,118	8.10	26.13	487.56	3,271.75	0.66	4.42	10	87	2.23	19.42	91.71	453.59	0.71	3.51	18.81	13.86
3	100	200	150	5,832	19,950	10.79	36.92	1,236.69	4,508.44	1.67	6.09	12	99	2.68	22.10	687.79	1,141.38	5.32	8.83	55.62	25.32
4	200	300	250	4,332	24,282	8.02	44.94	1,087.03	5,595.47	1.47	7.56	6	105	1.34	23.44	332.76	1,474.14	2.58	11.41	30.61	26.35
5	300	500	400	6,015	30,297	11.13	56.07	2,489.98	8,085.44	3.36	10.92	52	157	11.61	35.04	431.12	1,905.26	3.34	14.75	17.31	23.56
6	500	750	625	3,987	34,284	7.38	63.45	2,276.13	10,361.57	3.07	13.99	6	163	1.34	36.38	1,033.96	2,939.23	8.00	22.75	45.43	28.37
7	750	1,000	875	3,403	37,687	6.30	69.74	3,122.93	13,484.50	4.22	18.21	22	185	4.91	41.29	2,632.61	5,571.84	20.38	43.13	84.30	41.32
8	1,000	1,500	1,250	3,343	41,030	6.19	75.93	4,532.15	18,016.65	6.12	24.33	29	214	6.47	47.77	1,002.99	6,574.82	7.76	50.89	22.13	36.49
9	1,500	2,000	1,750	2,044	43,074	3.78	79.71	3,119.89	21,136.54	4.21	28.54	13	227	2.90	50.67	1,492.99	8,067.82	11.56	62.45	47.85	38.17
10	2,000	2,500	2,250	1,150	44,224	2.13	81.84	2,243.11	23,379.65	3.03	31.57	3	230	0.67	51.34	1.20	8,069.02	0.01	62.46	0.05	34.51
11	2,500	3,000	2,750	950	45,174	1.76	83.60	1,429.91	24,809.56	1.93	33.50	3	233	0.67	52.01	3.75	8,072.78	0.03	62.48	0.26	32.54
12	3,000	4,000	3,500	1,254	46,428	2.32	85.92	3,359.48	28,169.04	4.54	38.04	19	252	4.24	56.25	1,905.97	9,978.75	14.75	77.24	56.73	35.42
13	4,000	5,000	4,500	764	47,192	1.41	87.33	2,891.27	31,060.31	3.90	41.94	6	258	1.34	57.59	112.68	10,091.43	0.87	78.11	3.90	32.49
14	5,000	7,500	6,250	1,081	48,273	2.00	89.33	5,459.96	36,520.27	7.37	49.31	8	266	1.79	59.38	207.95	10,299.39	1.61	79.72	3.81	28.20
15	7,500	10,000	8,750	662	48,935	1.23	90.56	3,325.05	39,845.32	4.49	53.80	4	270	0.89	60.27	66.52	10,365.91	0.51	80.23	2.00	26.02
16	10,000	20,000	15,000	1,170	50,105	2.17	92.72	5,979.31	45,824.64	8.07	61.88	21	291	4.69	64.96	182.35	10,548.26	1.41	81.64	3.05	23.02
17	20,000	50,000	35,000	1,499	51,604	2.77	95.50	14,942.54	60,767.18	20.18	82.05	38	329	8.48	73.44	1,204.56	11,752.82	9.32	90.97	8.06	19.34
18	50,000	100,000	75,000	886	52,490	1.64	97.14	9,352.93	70,120.11	12.63	94.68	34	363	7.59	81.03	286.32	12,039.14	2.22	93.18	3.06	17.17
19	100,000	500,000	300,000	1,150	53,640	2.13	99.27	6,024.05	76,144.16	8.13	102.82	58	421	12.95	93.97	875.60	12,914.73	6.78	99.96	14.54	16.96
20	500,000	**UP**		397	54,037	0.73	100.00	2,086.91	74,057.26	2.82	100.00	27	448	6.03	100.00	4.94	12,919.67	0.04	100.00	0.24	17.45
				54,037					74,057.26			448					12,919.67				17.45

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 18 SULAWESI UTARA

UNDERWRITING YEAR 2020

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,947	2,947	10.65	10.65	2,350.61	2,350.61	4.90	4.90	2	2	0.97	0.97	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1,699	4,646	6.14	16.80	246.19	2,596.80	0.51	5.42	2	4	0.97	1.93	44.67	44.67	0.73	0.73	18.14	1.72
3	100	200	150	3,349	7,995	12.11	28.90	505.87	3,102.67	1.06	6.47	4	8	1.93	3.86	223.86	268.53	3.65	4.38	44.25	8.65
4	200	300	250	2,282	10,277	8.25	37.15	699.17	3,801.84	1.46	7.93	3	11	1.45	5.31	133.75	402.28	2.18	6.56	19.13	10.58
5	300	500	400	3,533	13,810	12.77	49.93	1,462.07	5,263.91	3.05	10.98	6	17	2.90	8.21	291.93	694.21	4.76	11.31	19.97	13.19
6	500	750	625	2,151	15,961	7.78	57.70	704.52	5,968.42	1.47	12.45	5	22	2.42	10.63	178.03	872.24	2.90	14.21	25.27	14.61
7	750	1,000	875	1,791	17,752	6.48	64.18	2,030.90	7,999.33	4.24	16.69	7	29	3.38	14.01	506.38	1,378.62	8.25	22.47	24.93	17.23
8	1,000	1,500	1,250	2,604	20,356	9.41	73.59	2,946.70	10,946.02	6.15	22.84	41	70	19.81	33.82	1,129.47	2,508.09	18.41	40.87	38.33	22.91
9	1,500	2,000	1,750	1,263	21,619	4.57	78.16	1,774.22	12,720.25	3.70	26.54	10	80	4.83	38.65	253.18	2,761.27	4.13	45.00	14.27	21.71
10	2,000	2,500	2,250	719	22,338	2.60	80.76	686.69	13,406.93	1.43	27.97	10	90	4.83	43.48	310.87	3,072.15	5.07	50.07	45.27	22.91
11	2,500	3,000	2,750	672	23,010	2.43	83.19	1,499.88	14,906.81	3.13	31.10	6	96	2.90	46.38	24.69	3,096.83	0.40	50.47	1.65	20.77
12	3,000	4,000	3,500	755	23,765	2.73	85.92	1,838.98	16,745.79	3.84	34.93	11	107	5.31	51.69	252.78	3,349.61	4.12	54.59	13.75	20.00
13	4,000	5,000	4,500	483	24,248	1.75	87.66	1,969.29	18,715.08	4.11	39.04	13	120	6.28	57.97	45.02	3,394.63	0.73	55.32	2.29	18.14
14	5,000	7,500	6,250	681	24,929	2.46	90.13	3,057.34	21,772.42	6.38	45.42	12	132	5.80	63.77	306.22	3,700.85	4.99	60.31	10.02	17.00
15	7,500	10,000	8,750	385	25,314	1.39	91.52	1,790.40	23,562.82	3.74	49.16	10	142	4.83	68.60	340.51	4,041.36	5.55	65.86	19.02	17.15
16	10,000	20,000	15,000	783	26,097	2.83	94.35	6,575.26	30,138.08	13.72	62.87	13	155	6.28	74.88	1,316.71	5,358.07	21.46	87.32	20.03	17.78
17	20,000	50,000	35,000	676	26,773	2.44	96.79	6,214.95	36,353.03	12.97	75.84	11	166	5.31	80.19	208.30	5,566.37	3.39	90.71	3.35	15.31
18	50,000	100,000	75,000	314	27,087	1.14	97.93	5,283.67	41,636.70	11.02	86.86	13	179	6.28	86.47	505.52	6,071.89	8.24	98.95	9.57	14.58
19	100,000	500,000	300,000	459	27,546	1.66	99.59	3,018.23	44,654.93	6.30	93.16	24	203	11.59	98.07	47.01	6,118.90	0.77	99.72	1.56	13.70
20	500,000	**UP**		114	27,660	0.41	100.00	3,279.99	47,934.92	6.84	100.00	4	207	1.93	100.00	17.34	6,136.24	0.28	100.00	0.53	12.80
					27,660				47,934.92			207					6,136.24				12.80

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 19 SULAWESI TENGAH

UNDERWRITING YEAR 2020

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,237	2,237	12.89	12.89	812.89	812.89	3.76	3.76	2	2	2.41	2.41	25.34	25.34	0.22	0.22	3.12	3.12
2	50	100	75	1,576	3,813	9.08	21.98	274.27	1,087.15	1.27	5.03	0	2	0.00	2.41	0.00	25.34	0.00	0.22	0.00	2.33
3	100	200	150	3,329	7,142	19.19	41.16	1,196.21	2,283.36	5.53	10.56	4	6	4.82	7.23	592.42	617.76	5.25	5.48	49.52	27.05
4	200	300	250	1,547	8,689	8.92	50.08	606.48	2,889.84	2.80	13.36	1	7	1.20	8.43	0.00	617.76	0.00	5.48	0.00	21.38
5	300	500	400	1,852	10,541	10.67	60.76	1,052.74	3,942.59	4.87	18.23	1	8	1.20	9.64	418.40	1,036.16	3.71	9.19	39.74	26.28
6	500	750	625	1,183	11,724	6.82	67.57	1,138.99	5,081.57	5.27	23.49	0	8	0.00	9.64	0.00	1,036.16	0.00	9.19	0.00	20.39
7	750	1,000	875	953	12,677	5.49	73.07	1,060.93	6,142.51	4.90	28.40	3	11	3.61	13.25	61.69	1,097.86	0.55	9.74	5.82	17.87
8	1,000	1,500	1,250	1,020	13,697	5.88	78.95	1,304.68	7,447.19	6.03	34.43	2	13	2.41	15.66	120.40	1,218.26	1.07	10.80	9.23	16.36
9	1,500	2,000	1,750	754	14,451	4.35	83.29	1,198.13	8,645.31	5.54	39.96	4	17	4.82	20.48	21.92	1,240.18	0.19	11.00	1.83	14.35
10	2,000	2,500	2,250	460	14,911	2.65	85.94	933.38	9,578.70	4.31	44.28	3	20	3.61	24.10	8.22	1,248.40	0.07	11.07	0.88	13.03
11	2,500	3,000	2,750	250	15,161	1.44	87.38	741.43	10,320.13	3.43	47.71	0	20	0.00	24.10	0.00	1,248.40	0.00	11.07	0.00	12.10
12	3,000	4,000	3,500	342	15,503	1.97	89.35	1,128.54	11,448.67	5.22	52.92	0	20	0.00	24.10	0.00	1,248.40	0.00	11.07	0.00	10.90
13	4,000	5,000	4,500	227	15,730	1.31	90.66	931.35	12,380.02	4.31	57.23	0	20	0.00	24.10	0.00	1,248.40	0.00	11.07	0.00	10.08
14	5,000	7,500	6,250	347	16,077	2.00	92.66	2,169.54	14,549.56	10.03	67.26	14	34	16.87	40.96	182.40	1,430.80	1.62	12.69	8.41	9.83
15	7,500	10,000	8,750	171	16,248	0.99	93.65	1,048.77	15,598.33	4.85	72.11	3	37	3.61	44.58	8,910.76	10,341.55	79.02	91.71	849.64	66.30
16	10,000	20,000	15,000	350	16,598	2.02	95.67	1,891.91	17,490.24	8.75	80.85	6	43	7.23	51.81	194.26	10,535.81	1.72	93.43	10.27	60.24
17	20,000	50,000	35,000	335	16,933	1.93	97.60	2,600.70	20,090.94	12.02	92.87	3	46	3.61	55.42	16.30	10,552.12	0.14	93.58	0.63	52.52
18	50,000	100,000	75,000	152	17,085	0.88	98.47	844.94	20,935.88	3.91	96.78	11	57	13.25	68.67	153.30	10,705.42	1.36	94.94	18.14	51.13
19	100,000	500,000	300,000	179	17,264	1.03	99.50	277.10	21,212.98	1.28	98.06	15	72	18.07	86.75	338.36	11,043.78	3.00	97.94	122.11	52.06
20	500,000	**UP**		86	17,350	0.50	100.00	419.31	21,632.28	1.94	100.00	11	83	13.25	100.00	232.66	11,276.44	2.06	100.00	55.49	52.13
				17,350					21,632.28			83					11,276.44				52.13

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 20 SULAWESI SELATAN

UNDERWRITING YEAR 2020

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11,681	11,681	14.66	14.66	4,199.52	4,199.52	4.70	4.70	17	17	3.50	3.50	775.60	775.60	1.00	1.00	18.47	18.47
2	50	100	75	9,841	21,522	12.35	27.01	1,194.47	5,394.00	1.34	6.04	14	31	2.88	6.38	1,094.05	1,869.65	1.41	2.42	91.59	34.66
3	100	200	150	16,231	37,753	20.37	47.37	3,917.00	9,310.99	4.38	10.42	19	50	3.91	10.29	310.50	2,180.16	0.40	2.82	7.93	23.41
4	200	300	250	6,244	43,997	7.84	55.21	2,134.45	11,445.45	2.39	12.81	1	51	0.21	10.49	60.91	2,241.07	0.08	2.90	2.85	19.58
5	300	500	400	8,139	52,136	10.21	65.42	3,917.87	15,363.31	4.38	17.19	38	89	7.82	18.31	1,171.15	3,412.22	1.51	4.41	29.89	22.21
6	500	750	625	4,639	56,775	5.82	71.24	3,265.76	18,629.07	3.65	20.85	23	112	4.73	23.05	927.97	4,340.19	1.20	5.61	28.42	23.30
7	750	1,000	875	3,739	60,514	4.69	75.93	4,196.33	22,825.40	4.70	25.54	26	138	5.35	28.40	1,436.78	5,776.97	1.86	7.47	34.24	25.31
8	1,000	1,500	1,250	3,757	64,271	4.71	80.65	4,969.32	27,794.73	5.56	31.10	42	180	8.64	37.04	1,873.46	7,650.42	2.42	9.89	37.70	27.52
9	1,500	2,000	1,750	2,318	66,589	2.91	83.56	3,992.39	31,787.11	4.47	35.57	17	197	3.50	40.53	1,354.49	9,004.91	1.75	11.64	33.93	28.33
10	2,000	2,500	2,250	1,431	68,020	1.80	85.35	2,427.98	34,215.10	2.72	38.29	22	219	4.53	45.06	962.03	9,966.94	1.24	12.89	39.62	29.13
11	2,500	3,000	2,750	1,151	69,171	1.44	86.80	2,639.84	36,854.94	2.95	41.24	12	231	2.47	47.53	7,978.19	17,945.13	10.31	23.20	302.22	48.69
12	3,000	4,000	3,500	1,530	70,701	1.92	88.72	3,987.32	40,842.25	4.46	45.70	22	253	4.53	52.06	1,810.95	19,756.08	2.34	25.54	45.42	48.37
13	4,000	5,000	4,500	1,015	71,716	1.27	89.99	3,849.35	44,691.60	4.31	50.01	15	268	3.09	55.14	130.71	19,886.80	0.17	25.71	3.40	44.50
14	5,000	7,500	6,250	1,346	73,062	1.69	91.68	5,282.38	49,973.98	5.91	55.92	21	289	4.32	59.47	4,267.86	24,154.65	5.52	31.23	80.79	48.33
15	7,500	10,000	8,750	897	73,959	1.13	92.81	4,300.28	54,274.26	4.81	60.73	5	294	1.03	60.49	124.81	24,279.47	0.16	31.39	2.90	44.73
16	10,000	20,000	15,000	1,474	75,433	1.85	94.66	8,434.30	62,708.57	9.44	70.17	33	327	6.79	67.28	12,896.85	37,176.31	16.67	48.06	152.91	59.28
17	20,000	50,000	35,000	1,921	77,354	2.41	97.07	14,598.76	77,307.32	16.34	86.51	53	380	10.91	78.19	16,075.38	53,251.69	20.78	68.85	110.11	68.88
18	50,000	100,000	75,000	902	78,256	1.13	98.20	6,873.20	84,180.52	7.69	94.20	25	405	5.14	83.33	8,870.27	62,121.96	11.47	80.32	129.06	73.80
19	100,000	500,000	300,000	1,197	79,453	1.50	99.70	6,348.09	90,528.61	7.10	101.30	67	472	13.79	97.12	15,223.59	77,345.55	19.68	100.00	239.81	85.44
20	500,000	**UP**		239	79,692	0.30	100.00	1,161.85	89,366.77	1.30	100.00	14	486	2.88	100.00	0.43	77,345.97	0.00	100.00	0.04	86.55
				79,692					89,366.77			486					77,345.97				86.55

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 21 SULAWESI TENGGARA

UNDERWRITING YEAR 2020

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,649	1,649	12.27	12.27	521.01	521.01	3.18	3.18	5	5	20.00	20.00	185.36	185.36	20.30	20.30	35.58	35.58
2	50	100	75	1,217	2,866	9.06	21.33	185.10	706.11	1.13	4.31	2	7	8.00	28.00	22.73	208.09	2.49	22.79	12.28	29.47
3	100	200	150	2,700	5,566	20.10	41.43	663.96	1,370.06	4.05	8.36	1	8	4.00	32.00	103.42	311.51	11.33	34.11	15.58	22.74
4	200	300	250	1,536	7,102	11.43	52.86	1,335.70	2,705.76	8.15	16.51	1	9	4.00	36.00	1.72	313.23	0.19	34.30	0.13	11.58
5	300	500	400	1,705	8,807	12.69	65.55	825.86	3,531.62	5.04	21.55	0	9	0.00	36.00	0.00	313.23	0.00	34.30	0.00	8.87
6	500	750	625	1,003	9,810	7.47	73.01	826.77	4,358.39	5.05	26.60	0	9	0.00	36.00	0.00	313.23	0.00	34.30	0.00	7.19
7	750	1,000	875	701	10,511	5.22	78.23	920.58	5,278.97	5.62	32.21	1	10	4.00	40.00	25.97	339.20	2.84	37.15	2.82	6.43
8	1,000	1,500	1,250	658	11,169	4.90	83.13	1,134.32	6,413.29	6.92	39.14	2	12	8.00	48.00	32.18	371.38	3.52	40.67	2.84	5.79
9	1,500	2,000	1,750	364	11,533	2.71	85.84	669.43	7,082.72	4.09	43.22	1	13	4.00	52.00	25.80	397.18	2.83	43.50	3.85	5.61
10	2,000	2,500	2,250	196	11,729	1.46	87.30	550.06	7,632.78	3.36	46.58	0	13	0.00	52.00	0.00	397.18	0.00	43.50	0.00	5.20
11	2,500	3,000	2,750	184	11,913	1.37	88.66	514.71	8,147.49	3.14	49.72	3	16	12.00	64.00	417.43	814.61	45.71	89.21	81.10	10.00
12	3,000	4,000	3,500	267	12,180	1.99	90.65	666.79	8,814.28	4.07	53.79	1	17	4.00	68.00	1.00	815.61	0.11	89.32	0.15	9.25
13	4,000	5,000	4,500	182	12,362	1.35	92.01	733.31	9,547.58	4.47	58.26	0	17	0.00	68.00	0.00	815.61	0.00	89.32	0.00	8.54
14	5,000	7,500	6,250	268	12,630	1.99	94.00	1,043.51	10,591.09	6.37	64.63	1	18	4.00	72.00	2.25	817.86	0.25	89.57	0.22	7.72
15	7,500	10,000	8,750	146	12,776	1.09	95.09	804.49	11,395.59	4.91	69.54	0	18	0.00	72.00	0.00	817.86	0.00	89.57	0.00	7.18
16	10,000	20,000	15,000	198	12,974	1.47	96.56	1,171.66	12,567.24	7.15	76.69	1	19	4.00	76.00	0.37	818.23	0.04	89.61	0.03	6.51
17	20,000	50,000	35,000	206	13,180	1.53	98.09	2,266.94	14,834.18	13.83	90.52	4	23	16.00	92.00	65.46	883.69	7.17	96.78	2.89	5.96
18	50,000	100,000	75,000	108	13,288	0.80	98.90	437.59	15,271.78	2.67	93.19	0	23	0.00	92.00	0.00	883.69	0.00	96.78	0.00	5.79
19	100,000	500,000	300,000	122	13,410	0.91	99.81	428.94	15,700.71	2.62	95.81	2	25	8.00	100.00	29.44	913.13	3.22	100.00	6.86	5.82
20	500,000	**UP**		26	13,436	0.19	100.00	686.43	16,387.15	4.19	100.00	0	25	0.00	100.00	0.00	913.13	0.00	100.00	0.00	5.57
				13,436					16,387.15			25					913.13				5.57

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 22 BALI

UNDERWRITING YEAR 2020

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9,488	9,488	12.91	12.91	3,442.83	3,442.83	1.95	1.95	25	25	2.64	2.64	65.62	65.62	0.28	0.28	1.91	1.91
2	50	100	75	5,417	14,905	7.37	20.29	627.87	4,070.70	0.36	2.31	4	29	0.42	3.07	4.19	69.80	0.02	0.30	0.67	1.71
3	100	200	150	9,502	24,407	12.93	33.22	1,345.17	5,415.87	0.76	3.07	24	53	2.54	5.60	72.14	141.94	0.31	0.61	5.36	2.62
4	200	300	250	5,276	29,683	7.18	40.40	1,259.76	6,675.63	0.71	3.79	16	69	1.69	7.29	61.27	203.21	0.26	0.87	4.86	3.04
5	300	500	400	7,373	37,056	10.04	50.44	1,116.75	7,792.38	0.63	4.42	14	83	1.48	8.77	543.28	746.50	2.32	3.18	48.65	9.58
6	500	750	625	5,151	42,207	7.01	57.45	3,089.13	10,881.50	1.75	6.17	18	101	1.90	10.68	999.15	1,745.65	4.26	7.44	32.34	16.04
7	750	1,000	875	4,346	46,553	5.92	63.37	3,823.24	14,704.75	2.17	8.34	37	138	3.91	14.59	253.79	1,999.44	1.08	8.52	6.64	13.60
8	1,000	1,500	1,250	5,275	51,828	7.18	70.55	7,273.48	21,978.23	4.12	12.46	54	192	5.71	20.30	1,677.89	3,677.33	7.15	15.68	23.07	16.73
9	1,500	2,000	1,750	3,316	55,144	4.51	75.06	5,123.37	27,101.60	2.91	15.37	59	251	6.24	26.53	812.32	4,489.65	3.46	19.14	15.86	16.57
10	2,000	2,500	2,250	2,313	57,457	3.15	78.21	5,357.23	32,458.83	3.04	18.41	35	286	3.70	30.23	524.38	5,014.03	2.24	21.38	9.79	15.45
11	2,500	3,000	2,750	1,931	59,388	2.63	80.84	4,336.61	36,795.44	2.46	20.87	36	322	3.81	34.04	1,809.11	6,823.14	7.71	29.09	41.72	18.54
12	3,000	4,000	3,500	2,244	61,632	3.05	83.89	8,753.95	45,549.39	4.96	25.83	70	392	7.40	41.44	3,181.41	10,004.56	13.56	42.66	36.34	21.96
13	4,000	5,000	4,500	1,484	63,116	2.02	85.91	2,918.30	48,467.69	1.66	27.49	25	417	2.64	44.08	238.40	10,242.95	1.02	43.67	8.17	21.13
14	5,000	7,500	6,250	2,060	65,176	2.80	88.71	10,937.88	59,405.56	6.20	33.69	54	471	5.71	49.79	5,685.23	15,928.18	24.24	67.91	51.98	26.81
15	7,500	10,000	8,750	1,241	66,417	1.69	90.40	9,177.49	68,583.06	5.20	38.89	37	508	3.91	53.70	478.51	16,406.69	2.04	69.95	5.21	23.92
16	10,000	20,000	15,000	2,189	68,606	2.98	93.38	19,674.98	88,258.03	11.16	50.05	61	569	6.45	60.15	2,210.22	18,616.91	9.42	79.37	11.23	21.09
17	20,000	50,000	35,000	2,195	70,801	2.99	96.37	40,500.59	128,758.63	22.97	73.02	77	646	8.14	68.29	2,058.33	20,675.24	8.78	88.15	5.08	16.06
18	50,000	100,000	75,000	1,047	71,848	1.43	97.80	26,042.22	154,800.84	14.77	87.79	74	720	7.82	76.11	1,963.26	22,638.50	8.37	96.52	7.54	14.62
19	100,000	500,000	300,000	1,277	73,125	1.74	99.53	12,826.75	167,627.59	7.27	95.06	106	826	11.21	87.32	651.73	23,290.22	2.78	99.30	5.08	13.89
20	500,000	**UP**		342	73,467	0.47	100.00	8,702.07	176,329.67	4.94	100.00	120	946	12.68	100.00	164.18	23,454.40	0.70	100.00	1.89	13.30
				73,467					176,329.67			946					23,454.40				13.30

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 23 NUSA TENGGARA BARAT

UNDERWRITING YEAR 2020

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,562	2,562	11.99	11.99	1,075.48	1,075.48	3.25	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1,791	4,353	8.38	20.37	199.22	1,274.69	0.60	3.85	9	9	5.42	5.42	56.17	56.17	0.92	0.92	28.20	4.41
3	100	200	150	2,941	7,294	13.76	34.14	305.10	1,579.79	0.92	4.77	2	11	1.20	6.63	73.36	129.53	1.21	2.13	24.04	8.20
4	200	300	250	2,327	9,621	10.89	45.03	645.97	2,225.76	1.95	6.72	2	13	1.20	7.83	236.80	366.33	3.89	6.02	36.66	16.46
5	300	500	400	2,361	11,982	11.05	56.07	1,101.98	3,327.74	3.33	10.04	1	14	0.60	8.43	2.60	368.93	0.04	6.06	0.24	11.09
6	500	750	625	1,343	13,325	6.29	62.36	1,329.42	4,657.16	4.01	14.05	2	16	1.20	9.64	11.33	380.26	0.19	6.25	0.85	8.17
7	750	1,000	875	1,140	14,465	5.34	67.69	1,273.43	5,930.59	3.84	17.90	5	21	3.01	12.65	12.01	392.27	0.20	6.44	0.94	6.61
8	1,000	1,500	1,250	2,029	16,494	9.50	77.19	2,029.09	7,959.68	6.12	24.02	30	51	18.07	30.72	456.89	849.16	7.51	13.95	22.52	10.67
9	1,500	2,000	1,750	907	17,401	4.24	81.43	1,348.67	9,308.35	4.07	28.09	21	72	12.65	43.37	887.97	1,737.13	14.59	28.53	65.84	18.66
10	2,000	2,500	2,250	461	17,862	2.16	83.59	1,076.98	10,385.32	3.25	31.34	9	81	5.42	48.80	130.55	1,867.68	2.14	30.68	12.12	17.98
11	2,500	3,000	2,750	385	18,247	1.80	85.39	953.39	11,338.71	2.88	34.22	3	84	1.81	50.60	43.65	1,911.33	0.72	31.40	4.58	16.86
12	3,000	4,000	3,500	518	18,765	2.42	87.82	1,596.22	12,934.93	4.82	39.04	4	88	2.41	53.01	277.46	2,188.79	4.56	35.95	17.38	16.92
13	4,000	5,000	4,500	329	19,094	1.54	89.36	1,470.60	14,405.52	4.44	43.47	5	93	3.01	56.02	604.27	2,793.06	9.93	45.88	41.09	19.39
14	5,000	7,500	6,250	456	19,550	2.13	91.49	2,642.78	17,048.31	7.98	51.45	5	98	3.01	59.04	326.45	3,119.50	5.36	51.24	12.35	18.30
15	7,500	10,000	8,750	311	19,861	1.46	92.95	2,061.24	19,109.54	6.22	57.67	7	105	4.22	63.25	1,864.72	4,984.22	30.63	81.87	90.47	26.08
16	10,000	20,000	15,000	468	20,329	2.19	95.14	3,414.97	22,524.51	10.31	67.97	8	113	4.82	68.07	450.78	5,435.00	7.40	89.28	13.20	24.13
17	20,000	50,000	35,000	411	20,740	1.92	97.06	4,017.73	26,542.24	12.12	80.10	27	140	16.27	84.34	230.92	5,665.92	3.79	93.07	5.75	21.35
18	50,000	100,000	75,000	229	20,969	1.07	98.13	1,415.81	27,958.05	4.27	84.37	9	149	5.42	89.76	67.36	5,733.28	1.11	94.18	4.76	20.51
19	100,000	500,000	300,000	340	21,309	1.59	99.72	1,817.99	29,776.04	5.49	89.86	7	156	4.22	93.98	30.46	5,763.74	0.50	94.68	1.68	19.36
20	500,000	**UP**		59	21,368	0.28	100.00	3,360.56	33,136.60	10.14	100.00	10	166	6.02	100.00	324.02	6,087.76	5.32	100.00	9.64	18.37
				21,368					33,136.60			166					6,087.76				18.37

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 24 NUSA TENGGARA TIMUR

UNDERWRITING YEAR 2020

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,145	2,145	16.03	16.03	1,463.49	1,463.49	6.70	6.70	5	5	1.35	1.35	3.92	3.92	0.03	0.03	0.27	0.27
2	50	100	75	875	3,020	6.54	22.57	174.97	1,638.46	0.80	7.50	0	5	0.00	1.35	0.00	3.92	0.00	0.03	0.00	0.24
3	100	200	150	1,540	4,560	11.51	34.08	605.50	2,243.96	2.77	10.28	3	8	0.81	2.16	18.82	22.74	0.14	0.17	3.11	1.01
4	200	300	250	1,125	5,685	8.41	42.48	474.61	2,718.57	2.17	12.45	6	14	1.62	3.77	9.15	31.89	0.07	0.24	1.93	1.17
5	300	500	400	1,644	7,329	12.29	54.77	1,086.33	3,804.90	4.97	17.42	16	30	4.31	8.09	149.07	180.96	1.11	1.34	13.72	4.76
6	500	750	625	981	8,310	7.33	62.10	967.21	4,772.11	4.43	21.85	12	42	3.23	11.32	292.49	473.45	2.17	3.52	30.24	9.92
7	750	1,000	875	875	9,185	6.54	68.64	1,111.33	5,883.44	5.09	26.94	15	57	4.04	15.36	692.27	1,165.72	5.14	8.66	62.29	19.81
8	1,000	1,500	1,250	815	10,000	6.09	74.73	1,402.20	7,285.64	6.42	33.36	23	80	6.20	21.56	626.47	1,792.18	4.65	13.32	44.68	24.60
9	1,500	2,000	1,750	612	10,612	4.57	79.30	1,030.32	8,315.96	4.72	38.08	36	116	9.70	31.27	45.36	1,837.54	0.34	13.65	4.40	22.10
10	2,000	2,500	2,250	384	10,996	2.87	82.17	862.54	9,178.50	3.95	42.03	17	133	4.58	35.85	146.98	1,984.52	1.09	14.74	17.04	21.62
11	2,500	3,000	2,750	331	11,327	2.47	84.64	814.18	9,992.67	3.73	45.76	23	156	6.20	42.05	2,457.67	4,442.19	18.26	33.00	301.86	44.45
12	3,000	4,000	3,500	381	11,708	2.85	87.49	1,189.56	11,182.23	5.45	51.21	37	193	9.97	52.02	2,172.71	6,614.90	16.14	49.15	182.65	59.16
13	4,000	5,000	4,500	289	11,997	2.16	89.65	1,434.91	12,617.14	6.57	57.78	8	201	2.16	54.18	503.36	7,118.26	3.74	52.89	35.08	56.42
14	5,000	7,500	6,250	337	12,334	2.52	92.17	1,802.31	14,419.45	8.25	66.03	34	235	9.16	63.34	2,675.81	9,794.07	19.88	72.77	148.47	67.92
15	7,500	10,000	8,750	216	12,550	1.61	93.78	1,947.06	16,366.51	8.92	74.95	22	257	5.93	69.27	888.85	10,682.91	6.60	79.37	45.65	65.27
16	10,000	20,000	15,000	335	12,885	2.50	96.29	1,976.59	18,343.11	9.05	84.00	57	314	15.36	84.64	2,236.70	12,919.62	16.62	95.99	113.16	70.43
17	20,000	50,000	35,000	216	13,101	1.61	97.90	1,185.38	19,528.49	5.43	89.42	16	330	4.31	88.95	157.89	13,077.51	1.17	97.16	13.32	66.97
18	50,000	100,000	75,000	90	13,191	0.67	98.57	318.67	19,847.17	1.46	90.88	18	348	4.85	93.80	45.93	13,123.44	0.34	97.50	14.41	66.12
19	100,000	500,000	300,000	156	13,347	1.17	99.74	816.65	20,663.81	3.74	94.62	22	370	5.93	99.73	335.64	13,459.08	2.49	100.00	41.10	65.13
20	500,000	**UP**		35	13,382	0.26	100.00	1,174.20	21,838.01	5.38	100.00	1	371	0.27	100.00	0.56	13,459.64	0.00	100.00	0.05	61.63
				13,382				21,838.01				371				13,459.64					61.63

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 25 MALUKU

UNDERWRITING YEAR 2020

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,489	1,489	16.28	16.28	461.63	461.63	2.91	2.91	1	1	3.33	3.33	11.21	11.21	1.05	1.05	2.43	2.43
2	50	100	75	1,079	2,568	11.80	28.07	163.39	625.02	1.03	3.94	0	1	0.00	3.33	0.00	11.21	0.00	1.05	0.00	1.79
3	100	200	150	1,045	3,613	11.42	39.50	321.01	946.03	2.03	5.97	1	2	3.33	6.67	80.20	91.40	7.48	8.53	24.98	9.66
4	200	300	250	741	4,354	8.10	47.60	233.00	1,179.02	1.47	7.44	0	2	0.00	6.67	0.00	91.40	0.00	8.53	0.00	7.75
5	300	500	400	971	5,325	10.62	58.22	449.35	1,628.37	2.84	10.28	1	3	3.33	10.00	1.72	93.12	0.16	8.69	0.38	5.72
6	500	750	625	677	6,002	7.40	65.62	489.14	2,117.51	3.09	13.36	1	4	3.33	13.33	2.40	95.52	0.22	8.91	0.49	4.51
7	750	1,000	875	513	6,515	5.61	71.23	1,120.30	3,237.81	7.07	20.43	0	4	0.00	13.33	0.00	95.52	0.00	8.91	0.00	2.95
8	1,000	1,500	1,250	610	7,125	6.67	77.89	740.14	3,977.95	4.67	25.11	7	11	23.33	36.67	55.01	150.54	5.13	14.04	7.43	3.78
9	1,500	2,000	1,750	391	7,516	4.27	82.17	727.63	4,705.58	4.59	29.70	1	12	3.33	40.00	455.32	605.85	42.48	56.53	62.58	12.88
10	2,000	2,500	2,250	274	7,790	3.00	85.16	651.48	5,357.06	4.11	33.81	2	14	6.67	46.67	39.68	645.54	3.70	60.23	6.09	12.05
11	2,500	3,000	2,750	200	7,990	2.19	87.35	523.99	5,881.05	3.31	37.12	1	15	3.33	50.00	22.02	667.56	2.05	62.28	4.20	11.35
12	3,000	4,000	3,500	199	8,189	2.18	89.53	709.80	6,590.85	4.48	41.60	2	17	6.67	56.67	17.41	684.97	1.62	63.91	2.45	10.39
13	4,000	5,000	4,500	155	8,344	1.69	91.22	838.50	7,429.34	5.29	46.89	1	18	3.33	60.00	19.20	704.17	1.79	65.70	2.29	9.48
14	5,000	7,500	6,250	226	8,570	2.47	93.69	1,309.88	8,739.22	8.27	55.16	4	22	13.33	73.33	364.06	1,068.23	33.97	99.66	27.79	12.22
15	7,500	10,000	8,750	129	8,699	1.41	95.10	862.80	9,602.02	5.45	60.60	0	22	0.00	73.33	0.00	1,068.23	0.00	99.66	0.00	11.13
16	10,000	20,000	15,000	135	8,834	1.48	96.58	1,390.39	10,992.41	8.78	69.38	0	22	0.00	73.33	0.00	1,068.23	0.00	99.66	0.00	9.72
17	20,000	50,000	35,000	128	8,962	1.40	97.98	2,742.37	13,734.78	17.31	86.69	6	28	20.00	93.33	0.24	1,068.47	0.02	99.69	0.01	7.78
18	50,000	100,000	75,000	51	9,013	0.56	98.54	751.41	14,486.19	4.74	91.43	0	28	0.00	93.33	0.00	1,068.47	0.00	99.69	0.00	7.38
19	100,000	500,000	300,000	113	9,126	1.24	99.77	435.43	14,921.62	2.75	94.18	1	29	3.33	96.67	3.31	1,071.77	0.31	99.99	0.76	7.18
20	500,000	**UP**		21	9,147	0.23	100.00	922.79	15,844.42	5.82	100.00	1	30	3.33	100.00	0.06	1,071.83	0.01	100.00	0.01	6.76
				9,147				15,844.42				30				1,071.83					6.76

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 26 IRIAN JAYA/PAPUA

UNDERWRITING YEAR 2020

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,563	1,563	9.98	9.98	1,492.59	1,492.59	3.70	3.70	2	2	2.99	2.99	475.04	475.04	11.30	11.30	31.83	31.83
2	50	100	75	1,007	2,570	6.43	16.40	256.11	1,748.70	0.63	4.33	2	4	2.99	5.97	1.20	476.24	0.03	11.33	0.47	27.23
3	100	200	150	1,776	4,346	11.34	27.74	709.15	2,457.85	1.76	6.09	1	5	1.49	7.46	114.00	590.24	2.71	14.04	16.08	24.01
4	200	300	250	1,222	5,568	7.80	35.54	707.43	3,165.28	1.75	7.84	0	5	0.00	7.46	0.00	590.24	0.00	14.04	0.00	18.65
5	300	500	400	1,861	7,429	11.88	47.42	1,510.72	4,676.00	3.74	11.59	4	9	5.97	13.43	689.32	1,279.57	16.40	30.44	45.63	27.36
6	500	750	625	1,437	8,866	9.17	56.59	1,625.91	6,301.91	4.03	15.61	5	14	7.46	20.90	605.71	1,885.28	14.41	44.85	37.25	29.92
7	750	1,000	875	1,170	10,036	7.47	64.05	1,793.75	8,095.66	4.44	20.06	3	17	4.48	25.37	501.87	2,387.15	11.94	56.79	27.98	29.49
8	1,000	1,500	1,250	1,078	11,114	6.88	70.93	2,523.75	10,619.41	6.25	26.31	4	21	5.97	31.34	892.00	3,279.14	21.22	78.01	35.34	30.88
9	1,500	2,000	1,750	749	11,863	4.78	75.71	2,844.29	13,463.69	7.05	33.36	1	22	1.49	32.84	189.63	3,468.77	4.51	82.52	6.67	25.76
10	2,000	2,500	2,250	355	12,218	2.27	77.98	1,110.63	14,574.33	2.75	36.11	0	22	0.00	32.84	0.00	3,468.77	0.00	82.52	0.00	23.80
11	2,500	3,000	2,750	442	12,660	2.82	80.80	1,024.76	15,599.08	2.54	38.65	19	41	28.36	61.19	416.96	3,885.72	9.92	92.44	40.69	24.91
12	3,000	4,000	3,500	502	13,162	3.20	84.01	972.61	16,571.69	2.41	41.06	0	41	0.00	61.19	0.00	3,885.72	0.00	92.44	0.00	23.45
13	4,000	5,000	4,500	365	13,527	2.33	86.34	1,628.23	18,199.93	4.03	45.09	0	41	0.00	61.19	0.00	3,885.72	0.00	92.44	0.00	21.35
14	5,000	7,500	6,250	438	13,965	2.80	89.13	2,556.47	20,756.39	6.33	51.43	3	44	4.48	65.67	2.11	3,887.83	0.05	92.49	0.08	18.73
15	7,500	10,000	8,750	253	14,218	1.61	90.75	1,560.63	22,317.03	3.87	55.29	0	44	0.00	65.67	0.00	3,887.83	0.00	92.49	0.00	17.42
16	10,000	20,000	15,000	495	14,713	3.16	93.90	4,543.22	26,860.25	11.26	66.55	2	46	2.99	68.66	76.81	3,964.64	1.83	94.32	1.69	14.76
17	20,000	50,000	35,000	429	15,142	2.74	96.64	4,334.57	31,194.82	10.74	77.29	7	53	10.45	79.10	74.61	4,039.24	1.77	96.09	1.72	12.95
18	50,000	100,000	75,000	254	15,396	1.62	98.26	3,560.98	34,755.80	8.82	86.11	7	60	10.45	89.55	151.44	4,190.68	3.60	99.70	4.25	12.06
19	100,000	500,000	300,000	237	15,633	1.51	99.78	4,902.56	39,658.36	12.15	98.26	3	63	4.48	94.03	0.53	4,191.21	0.01	99.71	0.01	10.57
20	500,000	**UP**		35	15,668	0.22	100.00	701.80	40,360.16	1.74	100.00	4	67	5.97	100.00	12.18	4,203.39	0.29	100.00	1.74	10.41
				15,668				40,360.16				67					4,203.39				10.41

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 27 MALUKU UTARA

UNDERWRITING YEAR 2020

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	482	482	11.33	11.33	256.82	256.82	1.42	1.42	1	1	4.00	4.00	3.16	3.16	0.87	0.87	1.23	1.23
2	50	100	75	261	743	6.14	17.47	37.43	294.25	0.21	1.62	0	1	0.00	4.00	0.00	3.16	0.00	0.87	0.00	1.08
3	100	200	150	450	1,193	10.58	28.05	82.73	376.98	0.46	2.08	0	1	0.00	4.00	0.00	3.16	0.00	0.87	0.00	0.84
4	200	300	250	311	1,504	7.31	35.36	72.39	449.37	0.40	2.48	0	1	0.00	4.00	0.00	3.16	0.00	0.87	0.00	0.70
5	300	500	400	398	1,902	9.36	44.72	173.19	622.56	0.96	3.44	2	3	8.00	12.00	63.18	66.35	17.38	18.25	36.48	10.66
6	500	750	625	316	2,218	7.43	52.15	228.39	850.94	1.26	4.70	0	3	0.00	12.00	0.00	66.35	0.00	18.25	0.00	7.80
7	750	1,000	875	287	2,505	6.75	58.90	329.66	1,180.60	1.82	6.51	1	4	4.00	16.00	66.12	132.46	18.19	36.43	20.06	11.22
8	1,000	1,500	1,250	281	2,786	6.61	65.51	511.03	1,691.63	2.82	9.33	3	7	12.00	28.00	6.60	139.06	1.81	38.25	1.29	8.22
9	1,500	2,000	1,750	222	3,008	5.22	70.73	426.25	2,117.88	2.35	11.69	3	10	12.00	40.00	39.90	178.97	10.98	49.23	9.36	8.45
10	2,000	2,500	2,250	152	3,160	3.57	74.30	318.28	2,436.16	1.76	13.44	0	10	0.00	40.00	0.00	178.97	0.00	49.23	0.00	7.35
11	2,500	3,000	2,750	110	3,270	2.59	76.89	326.20	2,762.36	1.80	15.24	0	10	0.00	40.00	0.00	178.97	0.00	49.23	0.00	6.48
12	3,000	4,000	3,500	159	3,429	3.74	80.63	45.46	2,807.81	0.25	15.49	0	10	0.00	40.00	0.00	178.97	0.00	49.23	0.00	6.37
13	4,000	5,000	4,500	87	3,516	2.05	82.67	399.08	3,206.90	2.20	17.70	0	10	0.00	40.00	0.00	178.97	0.00	49.23	0.00	5.58
14	5,000	7,500	6,250	160	3,676	3.76	86.43	654.72	3,861.62	3.61	21.31	1	11	4.00	44.00	2.75	181.72	0.76	49.98	0.42	4.71
15	7,500	10,000	8,750	54	3,730	1.27	87.70	224.70	4,086.32	1.24	22.55	0	11	0.00	44.00	0.00	181.72	0.00	49.98	0.00	4.45
16	10,000	20,000	15,000	106	3,836	2.49	90.20	488.48	4,574.80	2.70	25.24	2	13	8.00	52.00	146.02	327.74	40.16	90.14	29.89	7.16
17	20,000	50,000	35,000	170	4,006	4.00	94.19	1,746.24	6,321.04	9.64	34.88	0	13	0.00	52.00	0.00	327.74	0.00	90.14	0.00	5.18
18	50,000	100,000	75,000	81	4,087	1.90	96.10	1,653.74	7,974.78	9.13	44.00	2	15	8.00	60.00	3.42	331.15	0.94	91.08	0.21	4.15
19	100,000	500,000	300,000	117	4,204	2.75	98.85	4,513.29	12,488.07	24.90	68.91	1	16	4.00	64.00	2.15	333.30	0.59	91.67	0.05	2.67
20	500,000	**UP**		49	4,253	1.15	100.00	5,634.70	18,122.77	31.09	100.00	9	25	36.00	100.00	30.27	363.57	8.33	100.00	0.54	2.01
				4,253					18,122.77			25					363.57				2.01

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 28 IRIAN JAYA BARAT

UNDERWRITING YEAR 2020

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,976	1,976	22.44	22.44	698.24	698.24	7.19	7.19	1	1	1.89	1.89	4.99	4.99	0.17	0.17	0.72	0.72
2	50	100	75	404	2,380	4.59	27.03	47.98	746.22	0.49	7.68	0	1	0.00	1.89	0.00	4.99	0.00	0.17	0.00	0.67
3	100	200	150	821	3,201	9.32	36.35	345.90	1,092.12	3.56	11.24	1	2	1.89	3.77	149.66	154.65	5.14	5.32	43.27	14.16
4	200	300	250	814	4,015	9.24	45.60	360.50	1,452.62	3.71	14.96	0	2	0.00	3.77	0.00	154.65	0.00	5.32	0.00	10.65
5	300	500	400	822	4,837	9.34	54.93	517.97	1,970.59	5.33	20.29	0	2	0.00	3.77	0.00	154.65	0.00	5.32	0.00	7.85
6	500	750	625	596	5,433	6.77	61.70	944.71	2,915.30	9.73	30.01	1	3	1.89	5.66	40.03	194.68	1.38	6.69	4.24	6.68
7	750	1,000	875	858	6,291	9.74	71.45	817.48	3,732.79	8.42	38.43	1	4	1.89	7.55	10.32	205.00	0.35	7.05	1.26	5.49
8	1,000	1,500	1,250	470	6,761	5.34	76.79	890.67	4,623.46	9.17	47.60	7	11	13.21	20.75	1,253.01	1,458.01	43.06	50.11	140.68	31.54
9	1,500	2,000	1,750	317	7,078	3.60	80.39	825.45	5,448.91	8.50	56.10	0	11	0.00	20.75	0.00	1,458.01	0.00	50.11	0.00	26.76
10	2,000	2,500	2,250	225	7,303	2.56	82.94	783.39	6,232.30	8.07	64.17	3	14	5.66	26.42	34.32	1,492.33	1.18	51.29	4.38	23.95
11	2,500	3,000	2,750	223	7,526	2.53	85.47	1,081.67	5,150.62	11.14	53.03	1	15	1.89	28.30	4.16	1,496.49	0.14	51.43	0.38	29.05
12	3,000	4,000	3,500	253	7,779	2.87	88.35	978.74	6,129.36	10.08	63.11	0	15	0.00	28.30	0.00	1,496.49	0.00	51.43	0.00	24.42
13	4,000	5,000	4,500	124	7,903	1.41	89.76	1,216.37	7,345.73	12.52	75.63	6	21	11.32	39.62	6.49	1,502.98	0.22	51.65	0.53	20.46
14	5,000	7,500	6,250	244	8,147	2.77	92.53	2,361.19	4,984.54	24.31	51.32	0	21	0.00	39.62	0.00	1,502.98	0.00	51.65	0.00	30.15
15	7,500	10,000	8,750	115	8,262	1.31	93.83	811.46	5,796.00	8.35	59.67	8	29	15.09	54.72	894.55	2,397.53	30.74	82.40	110.24	41.37
16	10,000	20,000	15,000	221	8,483	2.51	96.34	685.12	6,481.13	7.05	66.73	2	31	3.77	58.49	32.21	2,429.74	1.11	83.50	4.70	37.49
17	20,000	50,000	35,000	165	8,648	1.87	98.22	2,308.05	8,789.17	23.76	90.49	12	43	22.64	81.13	205.62	2,635.36	7.07	90.57	8.91	29.98
18	50,000	100,000	75,000	84	8,732	0.95	99.17	897.16	9,686.33	9.24	99.73	8	51	15.09	96.23	274.21	2,909.56	9.42	100.00	30.56	30.04
19	100,000	500,000	300,000	60	8,792	0.68	99.85	273.20	9,959.53	2.81	102.54	2	53	3.77	100.00	0.13	2,909.70	0.00	100.00	0.05	29.22
20	500,000	**UP**		13	8,805	0.15	100.00	246.62	9,712.91	2.54	100.00	0	53	0.00	100.00	0.00	2,909.70	0.00	100.00	0.00	29.96
					8,805				9,712.91				53				2,909.70				29.96

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 29 BANTEN

UNDERWRITING YEAR 2020

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	18,541	18,541	11.81	11.81	13,959.04	13,959.04	4.26	4.26	62	62	3.38	3.38	13,636.00	13,636.00	12.03	12.03	97.69	97.69
2	50	100	75	9,425	27,966	6.00	17.81	1,225.46	15,184.50	0.37	4.63	22	84	1.20	4.58	151.06	13,787.06	0.13	12.17	12.33	90.80
3	100	200	150	16,760	44,726	10.68	28.49	2,955.57	18,140.07	0.90	5.53	38	122	2.07	6.65	600.76	14,387.82	0.53	12.70	20.33	79.32
4	200	300	250	10,738	55,464	6.84	35.33	3,046.65	21,186.72	0.93	6.46	21	143	1.15	7.80	155.07	14,542.89	0.14	12.83	5.09	68.64
5	300	500	400	16,415	71,879	10.46	45.79	6,331.04	27,517.76	1.93	8.39	33	176	1.80	9.60	4,143.15	18,686.04	3.66	16.49	65.44	67.91
6	500	750	625	13,567	85,446	8.64	54.43	7,664.06	35,181.82	2.34	10.73	42	218	2.29	11.89	588.80	19,274.84	0.52	17.01	7.68	54.79
7	750	1,000	875	12,055	97,501	7.68	62.11	9,001.15	44,182.97	2.74	13.47	103	321	5.62	17.50	4,028.47	23,303.31	3.55	20.56	44.76	52.74
8	1,000	1,500	1,250	13,794	111,295	8.79	70.89	13,924.22	58,107.20	4.25	17.72	417	738	22.74	40.24	5,745.38	29,048.69	5.07	25.63	41.26	49.99
9	1,500	2,000	1,750	6,039	117,334	3.85	74.74	9,544.22	67,651.42	2.91	20.63	88	826	4.80	45.04	668.30	29,717.00	0.59	26.22	7.00	43.93
10	2,000	2,500	2,250	3,826	121,160	2.44	77.18	6,517.06	74,168.48	1.99	22.61	41	867	2.24	47.27	12,887.87	42,604.86	11.37	37.59	197.76	57.44
11	2,500	3,000	2,750	3,209	124,369	2.04	79.22	7,302.24	81,470.72	2.23	24.84	35	902	1.91	49.18	3,124.83	45,729.69	2.76	40.35	42.79	56.13
12	3,000	4,000	3,500	3,660	128,029	2.33	81.55	10,848.47	92,319.19	3.31	28.15	29	931	1.58	50.76	3,534.05	49,263.73	3.12	43.47	32.58	53.36
13	4,000	5,000	4,500	2,727	130,756	1.74	83.29	9,348.00	101,667.19	2.85	31.00	23	954	1.25	52.02	590.23	49,853.96	0.52	43.99	6.31	49.04
14	5,000	7,500	6,250	3,706	134,462	2.36	85.65	18,208.58	119,875.77	5.55	36.55	56	1,010	3.05	55.07	13,355.65	63,209.61	11.79	55.78	73.35	52.73
15	7,500	10,000	8,750	2,790	137,252	1.78	87.43	16,718.52	136,594.29	5.10	41.64	28	1,038	1.53	56.60	1,214.75	64,424.36	1.07	56.85	7.27	47.16
16	10,000	20,000	15,000	5,114	142,366	3.26	90.69	41,562.73	178,157.03	12.67	54.32	106	1,144	5.78	62.38	18,751.38	83,175.74	16.55	73.39	45.12	46.69
17	20,000	50,000	35,000	6,194	148,560	3.95	94.63	68,284.92	246,441.94	20.82	75.13	136	1,280	7.42	69.79	2,796.53	85,972.26	2.47	75.86	4.10	34.89
18	50,000	100,000	75,000	3,035	151,595	1.93	96.56	33,829.20	280,271.14	10.31	85.45	133	1,413	7.25	77.04	23,074.49	109,046.75	20.36	96.22	68.21	38.91
19	100,000	500,000	300,000	4,183	155,778	2.66	99.23	34,790.25	315,061.40	10.61	96.05	318	1,731	17.34	94.38	4,084.14	113,130.89	3.60	99.83	11.74	35.91
20	500,000	**UP**		1,210	156,988	0.77	100.00	12,945.12	328,006.51	3.95	100.00	103	1,834	5.62	100.00	195.61	113,326.50	0.17	100.00	1.51	34.55
				156,988					328,006.51			1,834					113,326.50				34.55

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 30 BANGKA BELITUNG

UNDERWRITING YEAR 2020

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,473	2,473	22.19	22.19	568.00	568.00	3.98	3.98	15	15	16.48	16.48	72.00	72.00	16.22	16.22	12.68	12.68
2	50	100	75	1,355	3,828	12.16	34.34	125.58	693.58	0.88	4.85	2	17	2.20	18.68	4.10	76.10	0.92	17.15	3.26	10.97
3	100	200	150	1,616	5,444	14.50	48.84	291.01	984.59	2.04	6.89	3	20	3.30	21.98	1.83	77.93	0.41	17.56	0.63	7.92
4	200	300	250	855	6,299	7.67	56.51	168.90	1,153.49	1.18	8.07	1	21	1.10	23.08	4.12	82.05	0.93	18.49	2.44	7.11
5	300	500	400	1,234	7,533	11.07	67.58	490.18	1,643.68	3.43	11.50	1	22	1.10	24.18	6.64	88.68	1.50	19.98	1.35	5.40
6	500	750	625	692	8,225	6.21	73.79	422.70	2,066.37	2.96	14.46	3	25	3.30	27.47	23.16	111.85	5.22	25.20	5.48	5.41
7	750	1,000	875	551	8,776	4.94	78.74	492.64	2,559.02	3.45	17.91	1	26	1.10	28.57	11.80	123.65	2.66	27.86	2.40	4.83
8	1,000	1,500	1,250	464	9,240	4.16	82.90	531.63	3,090.64	3.72	21.63	1	27	1.10	29.67	1.58	125.23	0.36	28.22	0.30	4.05
9	1,500	2,000	1,750	364	9,604	3.27	86.17	627.30	3,717.94	4.39	26.02	0	27	0.00	29.67	0.00	125.23	0.00	28.22	0.00	3.37
10	2,000	2,500	2,250	208	9,812	1.87	88.03	483.57	4,201.51	3.38	29.41	3	30	3.30	32.97	16.94	142.17	3.82	32.03	3.50	3.38
11	2,500	3,000	2,750	168	9,980	1.51	89.54	554.99	4,756.50	3.88	33.29	3	33	3.30	36.26	54.83	197.00	12.35	44.39	9.88	4.14
12	3,000	4,000	3,500	141	10,121	1.27	90.80	479.73	5,236.24	3.36	36.65	1	34	1.10	37.36	2.35	199.35	0.53	44.92	0.49	3.81
13	4,000	5,000	4,500	122	10,243	1.09	91.90	511.89	5,748.13	3.58	40.23	3	37	3.30	40.66	94.21	293.55	21.23	66.15	18.40	5.11
14	5,000	7,500	6,250	132	10,375	1.18	93.08	1,042.60	6,790.73	7.30	47.53	16	53	17.58	58.24	41.40	334.95	9.33	75.47	3.97	4.93
15	7,500	10,000	8,750	107	10,482	0.96	94.04	502.10	7,292.83	3.51	51.05	0	53	0.00	58.24	0.00	334.95	0.00	75.47	0.00	4.59
16	10,000	20,000	15,000	191	10,673	1.71	95.76	865.40	8,158.23	6.06	57.10	4	57	4.40	62.64	36.63	371.58	8.25	83.73	4.23	4.55
17	20,000	50,000	35,000	187	10,860	1.68	97.43	1,258.81	9,417.04	8.81	65.91	9	66	9.89	72.53	15.43	387.01	3.48	87.21	1.23	4.11
18	50,000	100,000	75,000	137	10,997	1.23	98.66	744.64	10,161.68	5.21	71.13	5	71	5.49	78.02	25.03	412.05	5.64	92.85	3.36	4.05
19	100,000	500,000	300,000	132	11,129	1.18	99.85	3,463.74	13,625.42	24.24	95.37	15	86	16.48	94.51	30.55	442.60	6.88	99.73	0.88	3.25
20	500,000	**UP**		17	11,146	0.15	100.00	661.25	14,286.66	4.63	100.00	5	91	5.49	100.00	1.20	443.80	0.27	100.00	0.18	3.11
				11,146					14,286.66			91					443.80				3.11

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 31 GORONTALO

UNDERWRITING YEAR 2020

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	829	829	10.80	10.80	585.89	585.89	6.94	6.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	510	1,339	6.65	17.45	81.07	666.95	0.96	7.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1,644	2,983	21.43	38.88	566.78	1,233.73	6.72	14.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	793	3,776	10.33	49.21	270.94	1,504.67	3.21	17.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	929	4,705	12.11	61.32	461.20	1,965.87	5.47	23.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	471	5,176	6.14	67.46	420.75	2,386.62	4.99	28.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	314	5,490	4.09	71.55	332.88	2,719.50	3.94	32.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	697	6,187	9.08	80.63	627.31	3,346.81	7.43	39.66	1	1	6.25	6.25	0.06	0.06	0.01	0.01	0.01	0.00
9	1,500	2,000	1,750	207	6,394	2.70	83.33	450.54	3,797.35	5.34	45.00	0	1	0.00	6.25	0.00	0.06	0.00	0.01	0.00	0.00
10	2,000	2,500	2,250	149	6,543	1.94	85.27	270.31	4,067.65	3.20	48.20	3	4	18.75	25.00	68.68	68.74	8.58	8.59	25.41	1.69
11	2,500	3,000	2,750	111	6,654	1.45	86.72	323.93	4,391.58	3.84	52.04	0	4	0.00	25.00	0.00	68.74	0.00	8.59	0.00	1.57
12	3,000	4,000	3,500	135	6,789	1.76	88.48	352.23	4,743.82	4.17	56.21	0	4	0.00	25.00	0.00	68.74	0.00	8.59	0.00	1.45
13	4,000	5,000	4,500	84	6,873	1.09	89.57	314.05	5,057.86	3.72	59.94	0	4	0.00	25.00	0.00	68.74	0.00	8.59	0.00	1.36
14	5,000	7,500	6,250	136	7,009	1.77	91.35	567.54	5,625.41	6.73	66.66	2	6	12.50	37.50	230.65	299.39	28.81	37.40	40.64	5.32
15	7,500	10,000	8,750	86	7,095	1.12	92.47	346.88	5,972.28	4.11	70.77	0	6	0.00	37.50	0.00	299.39	0.00	37.40	0.00	5.01
16	10,000	20,000	15,000	190	7,285	2.48	94.94	885.93	6,858.22	10.50	81.27	10	16	62.50	100.00	501.16	800.55	62.60	100.00	56.57	11.67
17	20,000	50,000	35,000	168	7,453	2.19	97.13	700.23	7,558.45	8.30	89.57	0	16	0.00	100.00	0.00	800.55	0.00	100.00	0.00	10.59
18	50,000	100,000	75,000	118	7,571	1.54	98.67	530.46	8,088.91	6.29	95.85	0	16	0.00	100.00	0.00	800.55	0.00	100.00	0.00	9.90
19	100,000	500,000	300,000	92	7,663	1.20	99.87	122.67	8,211.58	1.45	97.31	0	16	0.00	100.00	0.00	800.55	0.00	100.00	0.00	9.75
20	500,000	**UP**		10	7,673	0.13	100.00	227.15	8,438.73	2.69	100.00	0	16	0.00	100.00	0.00	800.55	0.00	100.00	0.00	9.49
				7,673					8,438.73			16					800.55				9.49

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 32 RIAU KEPULAUAN

UNDERWRITING YEAR 2020

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5,010	5,010	13.45	13.45	2,808.54	2,808.54	4.68	4.68	9	9	4.79	4.79	84.53	84.53	1.41	1.41	3.01	3.01
2	50	100	75	2,370	7,380	6.36	19.81	528.45	3,336.99	0.88	5.56	1	10	0.53	5.32	12.33	96.86	0.21	1.62	2.33	2.90
3	100	200	150	4,690	12,070	12.59	32.39	1,199.70	4,536.69	2.00	7.56	12	22	6.38	11.70	52.68	149.54	0.88	2.50	4.39	3.30
4	200	300	250	2,888	14,958	7.75	40.15	840.37	5,377.06	1.40	8.96	0	22	0.00	11.70	0.00	149.54	0.00	2.50	0.00	2.78
5	300	500	400	5,399	20,357	14.49	54.64	2,446.86	7,823.93	4.08	13.04	2	24	1.06	12.77	17.27	166.81	0.29	2.79	0.71	2.13
6	500	750	625	3,379	23,736	9.07	63.71	2,303.50	10,127.42	3.84	16.88	6	30	3.19	15.96	250.30	417.11	4.18	6.97	10.87	4.12
7	750	1,000	875	3,365	27,101	9.03	72.74	3,339.75	13,467.18	5.56	22.44	5	35	2.66	18.62	181.19	598.30	3.03	10.00	5.43	4.44
8	1,000	1,500	1,250	2,566	29,667	6.89	79.62	3,798.02	17,265.20	6.33	28.77	7	42	3.72	22.34	694.80	1,293.11	11.61	21.61	18.29	7.49
9	1,500	2,000	1,750	1,415	31,082	3.80	83.42	2,575.89	19,841.10	4.29	33.06	11	53	5.85	28.19	1,250.67	2,543.78	20.90	42.51	48.55	12.82
10	2,000	2,500	2,250	708	31,790	1.90	85.32	1,400.27	21,241.37	2.33	35.39	8	61	4.26	32.45	172.23	2,716.01	2.88	45.38	12.30	12.79
11	2,500	3,000	2,750	563	32,353	1.51	86.83	1,511.60	22,752.96	2.52	37.91	12	73	6.38	38.83	15.72	2,731.74	0.26	45.65	1.04	12.01
12	3,000	4,000	3,500	598	32,951	1.60	88.44	2,232.45	24,985.41	3.72	41.63	2	75	1.06	39.89	40.12	2,771.85	0.67	46.32	1.80	11.09
13	4,000	5,000	4,500	465	33,416	1.25	89.69	1,968.75	26,954.16	3.28	44.91	2	77	1.06	40.96	38.34	2,810.20	0.64	46.96	1.95	10.43
14	5,000	7,500	6,250	616	34,032	1.65	91.34	3,382.67	30,336.83	5.64	50.55	0	77	0.00	40.96	0.00	2,810.20	0.00	46.96	0.00	9.26
15	7,500	10,000	8,750	364	34,396	0.98	92.32	2,718.21	33,055.04	4.53	55.08	1	78	0.53	41.49	0.00	2,810.20	0.00	46.96	0.00	8.50
16	10,000	20,000	15,000	631	35,027	1.69	94.01	4,920.89	37,975.93	8.20	63.28	9	87	4.79	46.28	122.82	2,933.02	2.05	49.01	2.50	7.72
17	20,000	50,000	35,000	877	35,904	2.35	96.36	11,425.95	49,401.87	19.04	82.32	26	113	13.83	60.11	1,462.29	4,395.31	24.43	73.44	12.80	8.90
18	50,000	100,000	75,000	460	36,364	1.23	97.60	3,677.81	53,079.68	6.13	88.45	11	124	5.85	65.96	1,200.67	5,595.98	20.06	93.51	32.65	10.54
19	100,000	500,000	300,000	669	37,033	1.80	99.39	6,375.12	59,454.81	10.62	99.07	44	168	23.40	89.36	300.17	5,896.14	5.02	98.52	4.71	9.92
20	500,000	**UP**		226	37,259	0.61	100.00	559.52	60,014.33	0.93	100.00	20	188	10.64	100.00	88.47	5,984.61	1.48	100.00	15.81	9.97
				37,259					60,014.33			188					5,984.61				9.97

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 33 KALIMANTAN UTARA

UNDERWRITING YEAR 2020

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.61	1.61	0.76	0.76	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.61	3.23	0.18	0.94	0.08	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	5	4.84	8.06	3.04	2.10	1.43	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	11	9.68	17.74	1.45	3.55	0.68	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	15	6.45	24.19	1.37	2.18	0.64	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	17	3.23	27.42	2.05	0.13	0.97	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	19	3.23	30.65	2.64	2.51	1.24	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	25	9.68	40.32	14.78	17.29	6.97	8.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	33	12.90	53.23	22.52	39.81	10.62	18.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	42	14.52	67.74	26.33	66.14	12.42	31.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	44	3.23	70.97	5.93	72.07	2.80	33.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	46	3.23	74.19	8.49	80.57	4.00	37.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	49	4.84	79.03	16.54	97.10	7.80	45.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	52	4.84	83.87	9.15	106.25	4.31	50.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	56	6.45	90.32	33.24	139.49	15.67	65.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	57	1.61	91.94	19.24	158.73	9.07	74.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	59	3.23	95.16	33.08	191.81	15.60	90.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	60	1.61	96.77	6.33	198.14	2.99	93.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	61	1.61	98.39	2.62	200.76	1.23	94.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		1	62	1.61	100.00	11.32	212.08	5.34	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				62					212.08			0					0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 34 SULAWESI BARAT

UNDERWRITING YEAR 2020

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	423	423	20.87	20.87	132.42	132.42	9.55	9.55	3	3	4.00	4.00	33.84	33.84	0.68	0.68	25.56	25.56
2	50	100	75	421	844	20.77	41.64	67.26	199.68	4.85	14.39	1	4	1.33	5.33	2.77	36.61	0.06	0.74	4.12	18.34
3	100	200	150	446	1,290	22.00	63.64	99.30	298.98	7.16	21.55	2	6	2.67	8.00	106.16	142.77	2.14	2.88	106.90	47.75
4	200	300	250	156	1,446	7.70	71.34	81.31	380.29	5.86	27.42	2	8	2.67	10.67	9.96	152.74	0.20	3.09	12.25	40.16
5	300	500	400	135	1,581	6.66	78.00	108.56	488.86	7.83	35.24	4	12	5.33	16.00	3.93	156.67	0.08	3.16	3.62	32.05
6	500	750	625	58	1,639	2.86	80.86	61.29	550.15	4.42	39.66	2	14	2.67	18.67	16.31	172.97	0.33	3.49	26.60	31.44
7	750	1,000	875	55	1,694	2.71	83.57	52.18	602.33	3.76	43.42	1	15	1.33	20.00	10.18	183.16	0.21	3.70	19.51	30.41
8	1,000	1,500	1,250	81	1,775	4.00	87.57	111.97	714.30	8.07	51.49	8	23	10.67	30.67	109.70	292.85	2.22	5.92	97.97	41.00
9	1,500	2,000	1,750	40	1,815	1.97	89.54	41.69	755.98	3.01	54.50	2	25	2.67	33.33	72.22	365.08	1.46	7.38	173.26	48.29
10	2,000	2,500	2,250	25	1,840	1.23	90.77	35.38	791.36	2.55	57.05	7	32	9.33	42.67	419.24	784.32	8.47	15.84	1184.97	99.11
11	2,500	3,000	2,750	14	1,854	0.69	91.47	32.02	823.39	2.31	59.36	7	39	9.33	52.00	1,065.51	1,849.83	21.52	37.37	3327.11	224.66
12	3,000	4,000	3,500	5	1,859	0.25	91.71	125.70	949.09	9.06	68.42	0	39	0.00	52.00	0.00	1,849.83	0.00	37.37	0.00	194.91
13	4,000	5,000	4,500	21	1,880	1.04	92.75	72.58	1,021.66	5.23	73.65	2	41	2.67	54.67	368.98	2,218.81	7.45	44.82	508.41	217.18
14	5,000	7,500	6,250	40	1,920	1.97	94.72	140.38	1,162.04	10.12	83.77	10	51	13.33	68.00	149.91	2,368.72	3.03	47.85	106.79	203.84
15	7,500	10,000	8,750	5	1,925	0.25	94.97	14.21	1,176.25	1.02	84.80	2	53	2.67	70.67	1.23	2,369.96	0.02	47.88	8.68	201.48
16	10,000	20,000	15,000	27	1,952	1.33	96.30	104.47	1,280.72	7.53	92.33	13	66	17.33	88.00	2,389.12	4,759.08	48.26	96.14	2286.93	371.59
17	20,000	50,000	35,000	29	1,981	1.43	97.73	59.87	1,340.59	4.32	96.64	2	68	2.67	90.67	0.84	4,759.92	0.02	96.16	1.40	355.06
18	50,000	100,000	75,000	10	1,991	0.49	98.22	4.72	1,345.31	0.34	96.98	5	73	6.67	97.33	187.64	4,947.55	3.79	99.95	3975.23	367.76
19	100,000	500,000	300,000	33	2,024	1.63	99.85	38.11	1,383.42	2.75	99.73	2	75	2.67	100.00	2.61	4,950.16	0.05	100.00	6.85	357.82
20	500,000	**UP**		3	2,027	0.15	100.00	3.73	1,387.15	0.27	100.00	0	75	0.00	100.00	0.00	4,950.16	0.00	100.00	0.00	356.86
				2,027					1,387.15			75					4,950.16				356.86
	GRAND TOTAL			2,571,062					3,951,556.52			26,434					897,879.63				

RISK AND LOSS PROFILE 2021

4.1 ALL CLASS OF BUSINESS

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

RISK AND LOSS PROFILE
DESEMBER 2022

CLASS OF BUSSINESS : TOTAL FIRE, IAR, LOP, EQ
UNDERWRITING YEAR : 2021
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	352,805	352,805	13.35	13.35	60,443.93	60,443.93	1.80	1.80	203	203	1.17	1.17	7,734.66	7,734.66	1.45	1.45	12.80	12.80
2	50	100	75	247,678	600,483	9.37	22.72	29,482.10	89,926.03	0.88	2.67	186	389	1.07	2.24	3,224.08	10,958.74	0.60	2.05	10.94	12.19
3	100	200	150	369,372	969,855	13.97	36.69	90,138.46	180,064.49	2.68	5.36	295	684	1.70	3.93	6,720.21	17,678.95	1.26	3.31	7.46	9.82
4	200	300	250	196,140	1,165,995	7.42	44.11	66,636.24	246,700.73	1.98	7.34	200	884	1.15	5.08	7,591.00	25,269.95	1.42	4.73	11.39	10.24
5	300	500	400	291,403	1,457,398	11.02	55.13	133,806.19	380,506.92	3.98	11.32	512	1,396	2.94	8.03	18,373.85	43,643.81	3.44	8.16	13.73	11.47
6	500	750	625	187,163	1,644,561	7.08	62.22	123,698.12	504,205.04	3.68	15.00	454	1,850	2.61	10.64	12,741.93	56,385.74	2.38	10.54	10.30	11.18
7	750	1,000	875	169,378	1,813,939	6.41	68.62	147,887.99	652,093.03	4.40	19.39	847	2,697	4.87	15.51	23,048.12	79,433.85	4.31	14.85	15.58	12.18
8	1,000	1,500	1,250	210,459	2,024,398	7.96	76.59	213,039.26	865,132.28	6.34	25.73	2712	5,409	15.60	31.11	41,315.02	120,748.87	7.73	22.58	19.39	13.96
9	1,500	2,000	1,750	130,037	2,154,435	4.92	81.50	162,740.78	1,027,873.06	4.84	30.57	1289	6,698	7.41	38.52	24,230.04	144,978.91	4.53	27.11	14.89	14.10
10	2,000	2,500	2,250	64,916	2,219,351	2.46	83.96	115,701.69	1,143,574.75	3.44	34.01	482	7,180	2.77	41.29	30,505.94	175,484.85	5.70	32.82	26.37	15.35
11	2,500	3,000	2,750	48,931	2,268,282	1.85	85.81	114,178.23	1,257,752.98	3.40	37.41	333	7,513	1.92	43.21	18,086.70	193,571.56	3.38	36.20	15.84	15.39
12	3,000	4,000	3,500	58,234	2,326,516	2.20	88.01	167,581.41	1,425,334.39	4.98	42.39	542	8,055	3.12	46.33	31,809.36	225,380.91	5.95	42.15	18.98	15.81
13	4,000	5,000	4,500	37,481	2,363,997	1.42	89.43	143,675.47	1,569,009.86	4.27	46.66	514	8,569	2.96	49.28	24,404.29	249,785.20	4.56	46.71	16.99	15.92
14	5,000	7,500	6,250	52,528	2,416,525	1.99	91.42	244,065.27	1,813,075.13	7.26	53.92	1494	10,063	8.59	57.87	33,605.98	283,391.19	6.28	52.99	13.77	15.63
15	7,500	10,000	8,750	33,831	2,450,356	1.28	92.70	202,040.59	2,015,115.72	6.01	59.93	415	10,478	2.39	60.26	71,983.98	355,375.17	13.46	66.45	35.63	17.64
16	10,000	20,000	15,000	59,402	2,509,758	2.25	94.95	430,978.21	2,446,093.93	12.82	72.75	1521	11,999	8.75	69.01	74,634.25	430,009.41	13.96	80.41	17.32	17.58
17	20,000	50,000	35,000	58,382	2,568,140	2.21	97.16	434,095.13	2,880,189.07	12.91	85.66	1423	13,422	8.18	77.19	38,068.26	468,077.67	7.12	87.53	8.77	16.25
18	50,000	100,000	75,000	29,546	2,597,686	1.12	98.27	198,251.95	3,078,441.02	5.90	91.56	983	14,405	5.65	82.84	40,396.51	508,474.19	7.55	95.08	20.38	16.52
19	100,000	500,000	300,000	33,932	2,631,618	1.28	99.56	221,144.79	3,299,585.81	6.58	98.13	1520	15,925	8.74	91.59	25,182.18	533,656.37	4.71	99.79	11.39	16.17
20	500,000	**UP**		11,712	2,643,330	0.44	100.00	62,729.98	3,362,315.79	1.87	100.00	1463	17,388	8.41	100.00	1,113.06	534,769.43	0.21	100.00	1.77	15.90
TOTAL				2,643,330				3,362,315.79				17,388				534,769.42				15.90	

4.2 GROUP BY OF BUSINESS

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

RISK AND LOSS PROFILE
DESEMBER 2022

CLASS OF BUSSINESS : EARTH QUAKE
UNDERWRITING YEAR : 2021
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	74,159	74,159	14.69	14.69	9,699.71	9,699.71	1.71	1.71	3	3	1.95	1.95	75.51	75.51	2.60	2.60	0.78	0.78
2	50	100	75	36,482	110,641	7.22	21.91	2,130.58	11,830.30	0.38	2.09	0	3	0.00	1.95	0.00	75.51	0.00	2.60	0.00	0.64
3	100	200	150	54,674	165,315	10.83	32.74	4,990.07	16,820.37	0.88	2.97	4	7	2.60	4.55	31.55	107.06	1.09	3.69	0.63	0.64
4	200	300	250	26,801	192,116	5.31	38.04	4,686.14	21,506.50	0.83	3.80	3	10	1.95	6.49	16.32	123.38	0.56	4.25	0.35	0.57
5	300	500	400	52,133	244,249	10.32	48.37	14,926.65	36,433.15	2.64	6.44	4	14	2.60	9.09	111.04	234.42	3.83	8.08	0.74	0.64
6	500	750	625	31,421	275,670	6.22	54.59	15,230.85	51,664.00	2.69	9.13	1	15	0.65	9.74	10.19	244.61	0.35	8.43	0.07	0.47
7	750	1,000	875	31,862	307,532	6.31	60.90	18,466.33	70,130.34	3.26	12.39	7	22	4.55	14.29	175.71	420.33	6.05	14.48	0.95	0.60
8	1,000	1,500	1,250	51,746	359,278	10.25	71.15	25,184.11	95,314.45	4.45	16.84	3	25	1.95	16.23	29.05	449.38	1.00	15.48	0.12	0.47
9	1,500	2,000	1,750	33,915	393,193	6.72	77.86	23,300.30	118,614.75	4.12	20.96	5	30	3.25	19.48	550.22	999.59	18.96	34.44	2.36	0.84
10	2,000	2,500	2,250	15,460	408,653	3.06	80.92	17,193.54	135,808.29	3.04	23.99	10	40	6.49	25.97	946.40	1,945.99	32.61	67.05	5.50	1.43
11	2,500	3,000	2,750	10,347	419,000	2.05	82.97	16,101.94	151,910.22	2.84	26.84	0	40	0.00	25.97	0.00	1,945.99	0.00	67.05	0.00	1.28
12	3,000	4,000	3,500	12,279	431,279	2.43	85.40	25,002.04	176,912.27	4.42	31.26	1	41	0.65	26.62	1.05	1,947.04	0.04	67.09	0.00	1.10
13	4,000	5,000	4,500	7,417	438,696	1.47	86.87	22,246.61	199,158.87	3.93	35.19	7	48	4.55	31.17	349.12	2,296.16	12.03	79.12	1.57	1.15
14	5,000	7,500	6,250	11,039	449,735	2.19	89.06	40,306.68	239,465.56	7.12	42.31	5	53	3.25	34.42	393.55	2,689.71	13.56	92.68	0.98	1.12
15	7,500	10,000	8,750	7,128	456,863	1.41	90.47	35,027.57	274,493.13	6.19	48.50	4	57	2.60	37.01	50.96	2,740.67	1.76	94.43	0.15	1.00
16	10,000	20,000	15,000	13,516	470,379	2.68	93.15	79,946.28	354,439.41	14.12	62.62	5	62	3.25	40.26	10.29	2,750.96	0.35	94.79	0.01	0.78
17	20,000	50,000	35,000	14,187	484,566	2.81	95.96	89,720.51	444,159.92	15.85	78.47	4	66	2.60	42.86	133.73	2,884.69	4.61	99.40	0.15	0.65
18	50,000	100,000	75,000	7,240	491,806	1.43	97.39	45,984.13	490,144.05	8.12	86.60	3	69	1.95	44.81	1.97	2,886.66	0.07	99.46	0.00	0.59
19	100,000	500,000	300,000	9,087	500,893	1.80	99.19	54,774.05	544,918.10	9.68	96.28	18	87	11.69	56.49	11.42	2,898.08	0.39	99.86	0.02	0.53
20	500,000	**UP**		4,099	504,992	0.81	100.00	21,077.49	565,995.59	3.72	100.00	67	154	43.51	100.00	4.14	2,902.22	0.14	100.00	0.02	0.51
				504,992				565,995.59				154				2,902.22				0.51	

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

RISK AND LOSS PROFILE
DESEMBER 2022

CLASS OF BUSSINESS : FIRE
UNDERWRITING YEAR : 2021
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	147,145	147,145	11.82	11.82	23,297.26	23,297.26	1.99	1.99	44	44	2.40	2.40	4,191.76	4,191.76	2.47	2.47	17.99	17.99
2	50	100	75	159,378	306,523	12.81	24.63	24,231.88	47,529.14	2.07	4.05	44	88	2.40	4.80	1,793.21	5,984.97	1.06	3.52	7.40	12.59
3	100	200	150	241,407	547,930	19.40	44.03	75,604.85	123,133.99	6.45	10.50	103	191	5.62	10.42	5,671.21	11,656.18	3.34	6.86	7.50	9.47
4	200	300	250	127,017	674,947	10.21	54.24	52,116.06	175,250.05	4.45	14.95	76	267	4.15	14.57	5,388.97	17,045.15	3.17	10.03	10.34	9.73
5	300	500	400	160,437	835,384	12.89	67.13	92,742.33	267,992.39	7.91	22.86	128	395	6.98	21.55	12,033.44	29,078.59	7.08	17.11	12.98	10.85
6	500	750	625	98,230	933,614	7.89	75.02	76,871.55	344,863.93	6.56	29.41	75	470	4.09	25.64	6,685.22	35,763.81	3.93	21.05	8.70	10.37
7	750	1,000	875	77,925	1,011,539	6.26	81.28	79,769.81	424,633.74	6.80	36.22	99	569	5.40	31.04	9,769.56	45,533.37	5.75	26.80	12.25	10.72
8	1,000	1,500	1,250	65,567	1,077,106	5.27	86.55	90,933.87	515,567.61	7.76	43.97	139	708	7.58	38.63	18,110.97	63,644.34	10.66	37.46	19.92	12.34
9	1,500	2,000	1,750	38,250	1,115,356	3.07	89.62	72,304.83	587,872.44	6.17	50.14	79	787	4.31	42.94	6,161.11	69,805.46	3.63	41.08	8.52	11.87
10	2,000	2,500	2,250	21,152	1,136,508	1.70	91.32	50,240.94	638,113.38	4.29	54.43	93	880	5.07	48.01	14,955.55	84,761.01	8.80	49.88	29.77	13.28
11	2,500	3,000	2,750	17,009	1,153,517	1.37	92.69	48,386.26	686,499.65	4.13	58.55	26	906	1.42	49.43	1,329.45	86,090.46	0.78	50.67	2.75	12.54
12	3,000	4,000	3,500	19,724	1,173,241	1.58	94.28	66,585.08	753,084.73	5.68	64.23	63	969	3.44	52.86	14,180.05	100,270.52	8.35	59.01	21.30	13.31
13	4,000	5,000	4,500	12,508	1,185,749	1.01	95.28	53,037.22	806,121.94	4.52	68.75	38	1,007	2.07	54.94	7,787.20	108,057.71	4.58	63.60	14.68	13.40
14	5,000	7,500	6,250	15,959	1,201,708	1.28	96.56	81,580.13	887,702.07	6.96	75.71	54	1,061	2.95	57.88	5,524.44	113,582.15	3.25	66.85	6.77	12.80
15	7,500	10,000	8,750	9,744	1,211,452	0.78	97.35	60,983.61	948,685.68	5.20	80.91	82	1,143	4.47	62.36	22,767.95	136,350.10	13.40	80.25	37.33	14.37
16	10,000	20,000	15,000	14,361	1,225,813	1.15	98.50	106,541.06	1,055,226.75	9.09	90.00	148	1,291	8.07	70.43	15,273.67	151,623.77	8.99	89.24	14.34	14.37
17	20,000	50,000	35,000	10,397	1,236,210	0.84	99.34	77,520.46	1,132,747.20	6.61	96.61	392	1,683	21.39	91.82	4,358.55	155,982.32	2.57	91.80	5.62	13.77
18	50,000	100,000	75,000	3,885	1,240,095	0.31	99.65	22,397.49	1,155,144.70	1.91	98.52	78	1,761	4.26	96.07	8,641.99	164,624.30	5.09	96.89	38.58	14.25
19	100,000	500,000	300,000	3,524	1,243,619	0.28	99.93	15,870.60	1,171,015.30	1.35	99.88	56	1,817	3.06	99.13	5,273.05	169,897.36	3.10	99.99	33.23	14.51
20	500,000	**UP**		855	1,244,474	0.07	100.00	1,446.33	1,172,461.63	0.12	100.00	16	1,833	0.87	100.00	15.55	169,912.91	0.01	100.00	1.08	14.49
				1,244,474				1,172,461.63				1,833				169,912.91				14.49	

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

RISK AND LOSS PROFILE
DESEMBER 2022

CLASS OF BUSSINESS : IAR
UNDERWRITING YEAR : 2021
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	131,419	131,419	14.73	14.73	27,443.75	27,443.75	1.69	1.69	156	156	1.01	1.01	3,467.39	3,467.39	0.96	0.96	12.63	12.63
2	50	100	75	51,806	183,225	5.81	20.54	3,116.14	30,559.88	0.19	1.89	142	298	0.92	1.94	1,430.87	4,898.26	0.40	1.35	45.92	16.03
3	100	200	150	73,265	256,490	8.21	28.75	9,526.57	40,086.46	0.59	2.47	188	486	1.22	3.16	1,017.45	5,915.71	0.28	1.63	10.68	14.76
4	200	300	250	42,239	298,729	4.73	33.49	9,812.87	49,899.33	0.61	3.08	121	607	0.79	3.94	2,185.71	8,101.42	0.60	2.24	22.27	16.24
5	300	500	400	78,595	377,324	8.81	42.30	25,981.40	75,880.73	1.60	4.68	378	985	2.46	6.40	6,221.64	14,323.06	1.72	3.96	23.95	18.88
6	500	750	625	57,262	434,586	6.42	48.71	31,373.97	107,254.70	1.94	6.62	378	1,363	2.46	8.85	6,046.52	20,369.57	1.67	5.63	19.27	18.99
7	750	1,000	875	59,333	493,919	6.65	55.36	49,324.93	156,579.63	3.04	9.66	741	2,104	4.81	13.66	13,102.84	33,472.42	3.62	9.25	26.56	21.38
8	1,000	1,500	1,250	92,880	586,799	10.41	65.78	96,448.58	253,028.21	5.95	15.61	2,568	4,672	16.68	30.34	23,159.54	56,631.95	6.40	15.65	24.01	22.38
9	1,500	2,000	1,750	57,712	644,511	6.47	72.24	66,695.77	319,723.98	4.12	19.73	1,205	5,877	7.83	38.17	17,518.71	74,150.66	4.84	20.49	26.27	23.19
10	2,000	2,500	2,250	28,206	672,717	3.16	75.41	48,065.18	367,789.16	2.97	22.69	379	6,256	2.46	40.63	14,603.99	88,754.65	4.04	24.52	30.38	24.13
11	2,500	3,000	2,750	21,505	694,222	2.41	77.82	49,461.10	417,250.27	3.05	25.75	307	6,563	1.99	42.63	16,757.25	105,511.90	4.63	29.15	33.88	25.29
12	3,000	4,000	3,500	26,167	720,389	2.93	80.75	75,747.01	492,997.27	4.67	30.42	478	7,041	3.10	45.73	17,628.26	123,140.16	4.87	34.02	23.27	24.98
13	4,000	5,000	4,500	17,510	737,899	1.96	82.71	68,175.33	561,172.61	4.21	34.63	469	7,510	3.05	48.78	16,267.97	139,408.13	4.49	38.52	23.86	24.84
14	5,000	7,500	6,250	25,493	763,392	2.86	85.57	121,941.99	683,114.60	7.52	42.15	1,435	8,945	9.32	58.10	27,687.99	167,096.12	7.65	46.17	22.71	24.46
15	7,500	10,000	8,750	16,937	780,329	1.90	87.47	105,835.57	788,950.17	6.53	48.68	329	9,274	2.14	60.23	49,165.07	216,261.19	13.58	59.75	46.45	27.41
16	10,000	20,000	15,000	31,511	811,840	3.53	91.00	244,341.34	1,033,291.51	15.08	63.76	1,368	10,642	8.88	69.12	59,350.29	275,611.49	16.40	76.15	24.29	26.67
17	20,000	50,000	35,000	33,788	845,628	3.79	94.79	266,726.48	1,300,017.99	16.46	80.22	1,027	11,669	6.67	75.79	33,575.98	309,187.47	9.28	85.43	12.59	23.78
18	50,000	100,000	75,000	18,417	864,045	2.06	96.85	129,865.69	1,429,883.68	8.01	88.23	902	12,571	5.86	81.65	31,752.55	340,940.02	8.77	94.20	24.45	23.84
19	100,000	500,000	300,000	21,321	885,366	2.39	99.24	150,500.13	1,580,383.81	9.29	97.52	1,446	14,017	9.39	91.04	19,897.71	360,837.73	5.50	99.70	13.22	22.83
20	500,000	**UP**		6,758	892,124	0.76	100.00	40,206.17	1,620,589.98	2.48	100.00	1,380	15,397	8.96	100.00	1,093.37	361,931.10	0.30	100.00	2.72	22.33
					892,124				1,620,589.98				15,397				361,931.10				22.33

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

RISK AND LOSS PROFILE
DESEMBER 2022

CLASS OF BUSSINESS : LOP
UNDERWRITING YEAR : 2021
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	82	82	4.71	4.71	3.21	3.21	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	12	94	0.69	5.40	3.50	6.72	0.11	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	26	120	1.49	6.90	16.97	23.68	0.52	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	83	203	4.77	11.67	21.17	44.85	0.65	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	238	441	13.68	25.34	155.80	200.65	4.77	6.14	2	2	50.00	50.00	7.74	7.74	33.36	33.36	4.97	3.86
6	500	750	625	250	691	14.37	39.71	221.75	422.40	6.78	12.92	0	2	0.00	50.00	0.00	7.74	0.00	33.36	0.00	1.83
7	750	1,000	875	258	949	14.83	54.54	326.92	749.31	10.00	22.92	0	2	0.00	50.00	0.00	7.74	0.00	33.36	0.00	1.03
8	1,000	1,500	1,250	266	1,215	15.29	69.83	472.70	1,222.01	14.46	37.39	2	4	50.00	100.00	15.46	23.20	66.64	100.00	3.27	1.90
9	1,500	2,000	1,750	160	1,375	9.20	79.02	439.88	1,661.89	13.46	50.84	0	4	0.00	100.00	0.00	23.20	0.00	100.00	0.00	1.40
10	2,000	2,500	2,250	98	1,473	5.63	84.66	202.03	1,863.92	6.18	57.03	0	4	0.00	100.00	0.00	23.20	0.00	100.00	0.00	1.24
11	2,500	3,000	2,750	70	1,543	4.02	88.68	228.93	2,092.85	7.00	64.03	0	4	0.00	100.00	0.00	23.20	0.00	100.00	0.00	1.11
12	3,000	4,000	3,500	64	1,607	3.68	92.36	247.28	2,340.13	7.57	71.59	0	4	0.00	100.00	0.00	23.20	0.00	100.00	0.00	0.99
13	4,000	5,000	4,500	46	1,653	2.64	95.00	216.31	2,556.44	6.62	78.21	0	4	0.00	100.00	0.00	23.20	0.00	100.00	0.00	0.91
14	5,000	7,500	6,250	37	1,690	2.13	97.13	236.47	2,792.90	7.23	85.45	0	4	0.00	100.00	0.00	23.20	0.00	100.00	0.00	0.83
15	7,500	10,000	8,750	22	1,712	1.26	98.39	193.84	2,986.74	5.93	91.38	0	4	0.00	100.00	0.00	23.20	0.00	100.00	0.00	0.78
16	10,000	20,000	15,000	14	1,726	0.80	99.20	149.52	3,136.27	4.57	95.95	0	4	0.00	100.00	0.00	23.20	0.00	100.00	0.00	0.74
17	20,000	50,000	35,000	10	1,736	0.57	99.77	127.69	3,263.96	3.91	99.86	0	4	0.00	100.00	0.00	23.20	0.00	100.00	0.00	0.71
18	50,000	100,000	750,000	4	1,740	0.23	100.00	4.64	3,268.60	0.14	100.00	0	4	0.00	100.00	0.00	23.20	0.00	100.00	0.00	0.71
19	100,000	500,000	300,000	0	1,740	0.23	100.00	0.00	3,268.60	0.14	100.00	0	4	0.00	100.00	0.00	23.20	0.00	100.00	0.00	0.71
20	500,000	**UP**		0	1,740	0.23	100.00	0.00	3,268.60	0.14	100.00	0	4	0.00	100.00	0.00	23.20	0.00	100.00	0.00	0.71
				1,740				3,268.60				4				23.20				0.71	
GRAND TOTAL				2,643,330				3,362,315.78				17,388				534,769.42					

4.3 GROUP BY OCCUPATION CODE – 2 DIGIT

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

RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 20 MINING (UNDERGROUND OR ABOVE GROUND) OF

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	370	370	7.04	7.04	133.34	133.34	0.62	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	103	473	1.96	9.01	52.93	186.27	0.24	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	90	563	1.71	10.72	108.14	294.41	0.50	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	57	620	1.09	11.81	14.96	309.37	0.07	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	170	790	3.24	15.04	158.69	468.06	0.73	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	100	890	1.90	16.95	62.14	530.20	0.29	2.45	1	1	0.88	0.88	11.70	11.70	1.95	1.95	18.83	2.21
7	750	1,000	875	107	997	2.04	18.98	96.48	626.68	0.45	2.89	0	1	0.00	0.88	0.00	11.70	0.00	1.95	0.00	1.87
8	1,000	1,500	1,250	119	1,116	2.27	21.25	131.96	758.63	0.61	3.50	1	2	0.88	1.75	0.01	11.71	0.00	1.96	0.01	1.54
9	1,500	2,000	1,750	95	1,211	1.81	23.06	173.03	931.66	0.80	4.30	1	3	0.88	2.63	40.43	52.14	6.75	8.71	23.36	5.60
10	2,000	2,500	2,250	53	1,264	1.01	24.07	99.03	1,030.69	0.46	4.76	0	3	0.00	2.63	0.00	52.14	0.00	8.71	0.00	5.06
11	2,500	3,000	2,750	100	1,364	1.90	25.97	169.98	1,200.68	0.78	5.54	0	3	0.00	2.63	0.00	52.14	0.00	8.71	0.00	4.34
12	3,000	4,000	3,500	94	1,458	1.79	27.76	257.84	1,458.52	1.19	6.73	1	4	0.88	3.51	20.00	72.14	3.34	12.05	7.76	4.95
13	4,000	5,000	4,500	113	1,571	2.15	29.91	455.56	1,914.08	2.10	8.83	0	4	0.00	3.51	0.00	72.14	0.00	12.05	0.00	3.77
14	5,000	7,500	6,250	196	1,767	3.73	33.64	683.72	2,597.80	3.16	11.99	0	4	0.00	3.51	0.00	72.14	0.00	12.05	0.00	2.78
15	7,500	10,000	8,750	188	1,955	3.58	37.22	1,023.61	3,621.41	4.72	16.71	1	5	0.88	4.39	9.54	81.68	1.59	13.64	0.93	2.26
16	10,000	20,000	15,000	490	2,445	9.33	46.55	2,753.90	6,375.31	12.71	29.43	8	13	7.02	11.40	25.67	107.35	4.29	17.93	0.93	1.68
17	20,000	50,000	35,000	652	3,097	12.41	58.97	3,343.36	9,718.67	15.43	44.86	18	31	15.79	27.19	34.79	142.14	5.81	23.74	1.04	1.46
18	50,000	100,000	75,000	399	3,496	7.60	66.57	2,100.28	11,818.96	9.69	54.55	14	45	12.28	39.47	144.95	287.09	24.21	47.96	6.90	2.43
19	100,000	500,000	300,000	903	4,399	17.19	83.76	6,198.75	18,017.71	28.61	83.16	40	85	35.09	74.56	280.92	568.01	46.93	94.89	4.53	3.15
20	500,000	**UP**		853	5,252	16.24	100.00	3,648.36	21,666.07	16.84	100.00	29	114	25.44	100.00	30.61	598.61	5.11	100.00	0.84	2.76
				5,252				21,666.07				114				598.61				2.76	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 21 STONEEARTH(ANIMAL) BONES OR SHELLS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	415	415	8.35	8.35	249.88	249.88	1.22	1.22	1	1	1.79	1.79	4.50	4.50	0.76	0.76	1.80	1.80
2	50	100	75	144	559	2.90	11.24	35.28	285.16	0.17	1.39	0	1	0.00	1.79	0.00	4.50	0.00	0.76	0.00	1.58
3	100	200	150	163	722	3.28	14.52	40.03	325.19	0.20	1.59	0	1	0.00	1.79	0.00	4.50	0.00	0.76	0.00	1.38
4	200	300	250	93	815	1.87	16.39	44.58	369.77	0.22	1.81	1	2	1.79	3.57	0.43	4.93	0.07	0.83	0.96	1.33
5	300	500	400	164	979	3.30	19.69	115.23	485.00	0.56	2.37	0	2	0.00	3.57	0.00	4.93	0.00	0.83	0.00	1.02
6	500	750	625	145	1,124	2.92	22.60	106.58	591.58	0.52	2.89	0	2	0.00	3.57	0.00	4.93	0.00	0.83	0.00	0.83
7	750	1,000	875	137	1,261	2.75	25.36	143.91	735.49	0.70	3.59	2	4	3.57	7.14	4.55	9.48	0.77	1.59	3.16	1.29
8	1,000	1,500	1,250	176	1,437	3.54	28.90	220.71	956.20	1.08	4.67	0	4	0.00	7.14	0.00	9.48	0.00	1.59	0.00	0.99
9	1,500	2,000	1,750	122	1,559	2.45	31.35	213.31	1,169.51	1.04	5.71	0	4	0.00	7.14	0.00	9.48	0.00	1.59	0.00	0.81
10	2,000	2,500	2,250	100	1,659	2.01	33.36	256.96	1,426.47	1.26	6.97	0	4	0.00	7.14	0.00	9.48	0.00	1.59	0.00	0.66
11	2,500	3,000	2,750	155	1,814	3.12	36.48	383.71	1,810.18	1.87	8.84	0	4	0.00	7.14	0.00	9.48	0.00	1.59	0.00	0.52
12	3,000	4,000	3,500	175	1,989	3.52	40.00	628.72	2,438.90	3.07	11.91	1	5	1.79	8.93	50.00	59.48	8.41	10.01	7.95	2.44
13	4,000	5,000	4,500	124	2,113	2.49	42.49	492.13	2,931.04	2.40	14.32	0	5	0.00	8.93	0.00	59.48	0.00	10.01	0.00	2.03
14	5,000	7,500	6,250	270	2,383	5.43	47.92	1,171.02	4,102.05	5.72	20.04	1	6	1.79	10.71	132.75	192.23	22.34	32.35	11.34	4.69
15	7,500	10,000	8,750	161	2,544	3.24	51.16	831.84	4,933.89	4.06	24.10	1	7	1.79	12.50	4.75	196.98	0.80	33.15	0.57	3.99
16	10,000	20,000	15,000	417	2,961	8.39	59.54	2,496.25	7,430.14	12.19	36.30	1	8	1.79	14.29	14.84	211.81	2.50	35.64	0.59	2.85
17	20,000	50,000	35,000	551	3,512	11.08	70.62	4,077.54	11,507.68	19.92	56.22	7	15	12.50	26.79	216.51	428.33	36.43	72.07	5.31	3.72
18	50,000	100,000	75,000	443	3,955	8.91	79.53	3,432.60	14,940.28	16.77	72.98	14	29	25.00	51.79	130.31	558.64	21.93	94.00	3.80	3.74
19	100,000	500,000	300,000	595	4,550	11.96	91.49	3,737.33	18,677.61	18.26	91.24	17	46	30.36	82.14	31.01	589.65	5.22	99.22	0.83	3.16
20	500,000	**UP**		423	4,973	8.51	100.00	1,792.99	20,470.60	8.76	100.00	10	56	17.86	100.00	4.63	594.29	0.78	100.00	0.26	2.90
				4,973				20,470.60				56				594.29				2.90	

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

RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 22 METALS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,500	1,500	7.92	7.92	1,230.10	1,230.10	1.50	1.50	3	3	1.00	1.00	2.74	2.74	0.02	0.02	0.22	0.22
2	50	100	75	347	1,847	1.83	9.75	60.18	1,290.28	0.07	1.57	0	3	0.00	1.00	0.00	2.74	0.00	0.02	0.00	0.21
3	100	200	150	514	2,361	2.71	12.46	112.35	1,402.64	0.14	1.71	0	3	0.00	1.00	0.00	2.74	0.00	0.02	0.00	0.20
4	200	300	250	435	2,796	2.30	14.76	139.11	1,541.75	0.17	1.88	1	4	0.33	1.33	2.15	4.89	0.02	0.04	1.54	0.32
5	300	500	400	637	3,433	3.36	18.12	324.90	1,866.65	0.40	2.27	0	4	0.00	1.33	0.00	4.89	0.00	0.04	0.00	0.26
6	500	750	625	694	4,127	3.66	21.78	458.11	2,324.76	0.56	2.83	0	4	0.00	1.33	0.00	4.89	0.00	0.04	0.00	0.21
7	750	1,000	875	584	4,711	3.08	24.87	625.80	2,950.56	0.76	3.59	0	4	0.00	1.33	0.00	4.89	0.00	0.04	0.00	0.17
8	1,000	1,500	1,250	855	5,566	4.51	29.38	1,057.79	4,008.35	1.29	4.88	2	6	0.67	2.00	5.10	9.99	0.04	0.08	0.48	0.25
9	1,500	2,000	1,750	645	6,211	3.40	32.78	1,063.70	5,072.04	1.29	6.17	2	8	0.67	2.67	105.67	115.66	0.80	0.87	9.93	2.28
10	2,000	2,500	2,250	522	6,733	2.76	35.54	1,108.48	6,180.53	1.35	7.52	6	14	2.00	4.67	60.38	176.04	0.46	1.33	5.45	2.85
11	2,500	3,000	2,750	521	7,254	2.75	38.29	1,147.99	7,328.51	1.40	8.92	1	15	0.33	5.00	40.00	216.04	0.30	1.63	3.48	2.95
12	3,000	4,000	3,500	785	8,039	4.14	42.43	2,131.74	9,460.25	2.59	11.51	13	28	4.33	9.33	82.94	298.97	0.63	2.25	3.89	3.16
13	4,000	5,000	4,500	656	8,695	3.46	45.90	2,383.60	11,843.86	2.90	14.41	0	28	0.00	9.33	0.00	298.97	0.00	2.25	0.00	2.52
14	5,000	7,500	6,250	1,228	9,923	6.48	52.38	4,854.16	16,698.02	5.91	20.32	5	33	1.67	11.00	155.54	454.51	1.17	3.43	3.20	2.72
15	7,500	10,000	8,750	973	10,896	5.14	57.51	5,088.05	21,786.07	6.19	26.51	7	40	2.33	13.33	6,212.58	6,667.09	46.82	50.24	122.10	30.60
16	10,000	20,000	15,000	1,916	12,812	10.11	67.63	13,722.60	35,508.67	16.70	43.21	42	82	14.00	27.33	3,436.68	10,103.77	25.90	76.14	25.04	28.45
17	20,000	50,000	35,000	2,245	15,057	11.85	79.48	17,608.11	53,116.78	21.43	64.63	32	114	10.67	38.00	1,033.67	11,137.44	7.79	83.93	5.87	20.97
18	50,000	100,000	75,000	1,349	16,406	7.12	86.60	9,819.13	62,935.91	11.95	76.58	46	160	15.33	53.33	1,792.72	12,930.16	13.51	97.45	18.26	20.54
19	100,000	500,000	300,000	1,744	18,150	9.21	95.80	12,895.26	75,831.17	15.69	92.27	38	198	12.67	66.00	78.31	13,008.47	0.59	98.04	0.61	17.15
20	500,000	**UP**		795	18,945	4.20	100.00	6,351.27	82,182.44	7.73	100.00	102	300	34.00	100.00	260.68	13,269.16	1.96	100.00	4.10	16.15
				18,945				82,182.44				300				13,269.16				16.15	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 23 CHIMECALS/OIL/GAS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,896	1,896	5.50	5.50	4,875.94	4,875.94	2.13	2.13	13	13	2.33	2.33	2,731.08	2,731.08	5.84	5.84	56.01	56.01
2	50	100	75	254	2,150	0.74	6.24	86.09	4,962.03	0.04	2.17	0	13	0.00	2.33	0.00	2,731.08	0.00	5.84	0.00	55.04
3	100	200	150	378	2,528	1.10	7.34	174.35	5,136.38	0.08	2.25	3	16	0.54	2.86	14.07	2,745.15	0.03	5.87	8.07	53.45
4	200	300	250	315	2,843	0.91	8.25	230.90	5,367.27	0.10	2.35	0	16	0.00	2.86	0.00	2,745.15	0.00	5.87	0.00	51.15
5	300	500	400	758	3,601	2.20	10.45	581.24	5,948.51	0.25	2.60	0	16	0.00	2.86	0.00	2,745.15	0.00	5.87	0.00	46.15
6	500	750	625	812	4,413	2.36	12.81	952.92	6,901.43	0.42	3.02	2	18	0.36	3.22	583.13	3,328.28	1.25	7.12	61.19	48.23
7	750	1,000	875	1,018	5,431	2.95	15.76	1,265.61	8,167.04	0.55	3.57	8	26	1.43	4.65	15.32	3,343.60	0.03	7.15	1.21	40.94
8	1,000	1,500	1,250	1,445	6,876	4.19	19.95	2,694.33	10,861.37	1.18	4.75	3	29	0.54	5.19	39.32	3,382.91	0.08	7.23	1.46	31.15
9	1,500	2,000	1,750	1,282	8,158	3.72	23.67	3,305.54	14,166.90	1.45	6.20	4	33	0.72	5.90	419.12	3,802.03	0.90	8.13	12.68	26.84
10	2,000	2,500	2,250	1,124	9,282	3.26	26.94	3,239.19	17,406.09	1.42	7.61	16	49	2.86	8.77	2,943.16	6,745.19	6.29	14.42	90.86	38.75
11	2,500	3,000	2,750	1,080	10,362	3.13	30.07	3,815.35	21,221.44	1.67	9.28	11	60	1.97	10.73	1,586.65	8,331.84	3.39	17.82	41.59	39.26
12	3,000	4,000	3,500	1,674	12,036	4.86	34.93	7,000.81	28,222.24	3.06	12.35	31	91	5.55	16.28	2,630.62	10,962.47	5.63	23.44	37.58	38.84
13	4,000	5,000	4,500	1,512	13,548	4.39	39.32	7,676.26	35,898.50	3.36	15.70	22	113	3.94	20.21	2,845.83	13,808.30	6.09	29.53	37.07	38.46
14	5,000	7,500	6,250	2,609	16,157	7.57	46.89	16,663.79	52,562.30	7.29	22.99	22	135	3.94	24.15	691.25	14,499.55	1.48	31.01	4.15	27.59
15	7,500	10,000	8,750	2,008	18,165	5.83	52.71	16,028.05	68,590.35	7.01	30.00	17	152	3.04	27.19	3,972.28	18,471.83	8.49	39.50	24.78	26.93
16	10,000	20,000	15,000	4,540	22,705	13.17	65.89	44,494.46	113,084.81	19.46	49.47	44	196	7.87	35.06	17,271.35	35,743.18	36.93	76.43	38.82	31.61
17	20,000	50,000	35,000	5,022	27,727	14.57	80.46	51,691.51	164,776.32	22.61	72.08	96	292	17.17	52.24	1,651.54	37,394.72	3.53	79.96	3.19	22.69
18	50,000	100,000	75,000	2,479	30,206	7.19	87.66	25,447.14	190,223.45	11.13	83.21	82	374	14.67	66.91	5,107.06	42,501.77	10.92	90.88	20.07	22.34
19	100,000	500,000	300,000	3,036	33,242	8.81	96.47	32,289.31	222,512.76	14.12	97.34	90	464	16.10	83.01	4,153.97	46,655.74	8.88	99.77	12.86	20.97
20	500,000	**UP**		1,218	34,460	3.53	100.00	6,084.24	228,596.99	2.66	100.00	95	559	16.99	100.00	108.77	46,764.51	0.23	100.00	1.79	20.46
				34,460				228,596.99				559				46,764.51				20.46	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 24 TEXTILES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,613	1,613	5.52	5.52	1,965.50	1,965.50	1.77	1.77	7	7	2.11	2.11	179.66	179.66	0.98	0.98	9.14	9.14
2	50	100	75	811	2,424	2.78	8.30	261.70	2,227.20	0.24	2.01	1	8	0.30	2.42	3.32	182.97	0.02	0.99	1.27	8.22
3	100	200	150	1,254	3,678	4.29	12.59	614.93	2,842.14	0.56	2.57	2	10	0.60	3.02	20.46	203.43	0.11	1.11	3.33	7.16
4	200	300	250	1,071	4,749	3.67	16.25	741.02	3,583.16	0.67	3.24	2	12	0.60	3.63	14.79	218.22	0.08	1.19	2.00	6.09
5	300	500	400	1,678	6,427	5.74	22.00	1,491.51	5,074.67	1.35	4.58	0	12	0.00	3.63	0.00	218.22	0.00	1.19	0.00	4.30
6	500	750	625	1,382	7,809	4.73	26.72	1,785.61	6,860.28	1.61	6.19	2	14	0.60	4.23	57.73	275.95	0.31	1.50	3.23	4.02
7	750	1,000	875	1,418	9,227	4.85	31.58	2,355.10	9,215.39	2.13	8.32	4	18	1.21	5.44	1.34	277.29	0.01	1.51	0.06	3.01
8	1,000	1,500	1,250	1,510	10,737	5.17	36.75	3,175.15	12,390.53	2.87	11.19	0	18	0.00	5.44	0.00	277.29	0.00	1.51	0.00	2.24
9	1,500	2,000	1,750	1,216	11,953	4.16	40.91	3,090.94	15,481.47	2.79	13.98	3	21	0.91	6.34	319.25	596.55	1.73	3.24	10.33	3.85
10	2,000	2,500	2,250	812	12,765	2.78	43.69	2,352.59	17,834.06	2.12	16.10	2	23	0.60	6.95	4.35	600.90	0.02	3.26	0.18	3.37
11	2,500	3,000	2,750	806	13,571	2.76	46.44	2,507.70	20,341.76	2.26	18.37	2	25	0.60	7.55	51.60	652.49	0.28	3.54	2.06	3.21
12	3,000	4,000	3,500	973	14,544	3.33	49.77	4,124.88	24,466.64	3.72	22.09	5	30	1.51	9.06	26.08	678.58	0.14	3.69	0.63	2.77
13	4,000	5,000	4,500	856	15,400	2.93	52.70	3,578.76	28,045.39	3.23	25.33	12	42	3.63	12.69	3,639.12	4,317.70	19.77	23.45	101.69	15.40
14	5,000	7,500	6,250	1,354	16,754	4.63	57.34	7,335.87	35,381.27	6.62	31.95	8	50	2.42	15.11	33.85	4,351.55	0.18	23.64	0.46	12.30
15	7,500	10,000	8,750	1,178	17,932	4.03	61.37	6,550.08	41,931.35	5.91	37.86	13	63	3.93	19.03	331.71	4,683.26	1.80	25.44	5.06	11.17
16	10,000	20,000	15,000	2,454	20,386	8.40	69.77	18,109.39	60,040.74	16.35	54.22	48	111	14.50	33.53	5,142.04	9,825.30	27.93	53.37	28.39	16.36
17	20,000	50,000	35,000	3,138	23,524	10.74	80.51	21,153.47	81,194.20	19.10	73.32	81	192	24.47	58.01	6,348.67	16,173.97	34.49	87.86	30.01	19.92
18	50,000	100,000	75,000	2,243	25,767	7.68	88.18	12,360.90	93,555.11	11.16	84.48	56	248	16.92	74.92	1,578.30	17,752.27	8.57	96.43	12.77	18.98
19	100,000	500,000	300,000	2,530	28,297	8.66	96.84	13,645.14	107,200.25	12.32	96.80	65	313	19.64	94.56	612.40	18,364.67	3.33	99.76	4.49	17.13
20	500,000	**UP**		923	29,220	3.16	100.00	3,540.18	110,740.42	3.20	100.00	18	331	5.44	100.00	44.75	18,409.42	0.24	100.00	1.26	16.62
					29,220				110,740.42				331				18,409.42				16.62

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,211	1,211	5.68	5.68	2,438.30	2,438.30	2.11	2.11	4	4	0.86	0.86	53.90	53.90	0.33	0.33	2.21	2.21
2	50	100	75	403	1,614	1.89	7.57	152.08	2,590.38	0.13	2.24	0	4	0.00	0.86	0.00	53.90	0.00	0.33	0.00	2.08
3	100	200	150	544	2,158	2.55	10.12	335.97	2,926.35	0.29	2.53	0	4	0.00	0.86	0.00	53.90	0.00	0.33	0.00	1.84
4	200	300	250	552	2,710	2.59	12.71	327.17	3,253.52	0.28	2.81	1	5	0.21	1.07	0.00	53.90	0.00	0.33	0.00	1.66
5	300	500	400	853	3,563	4.00	16.71	784.63	4,038.15	0.68	3.49	0	5	0.00	1.07	0.00	53.90	0.00	0.33	0.00	1.33
6	500	750	625	706	4,269	3.31	20.03	932.15	4,970.30	0.81	4.29	1	6	0.21	1.29	38.84	92.74	0.24	0.57	4.17	1.87
7	750	1,000	875	851	5,120	3.99	24.02	1,348.48	6,318.77	1.16	5.46	4	10	0.86	2.15	149.67	242.41	0.93	1.50	11.10	3.84
8	1,000	1,500	1,250	1,026	6,146	4.81	28.83	1,965.13	8,283.90	1.70	7.15	3	13	0.64	2.79	199.87	442.28	1.24	2.74	10.17	5.34
9	1,500	2,000	1,750	941	7,087	4.41	33.25	2,321.65	10,605.56	2.01	9.16	0	13	0.00	2.79	0.00	442.28	0.00	2.74	0.00	4.17
10	2,000	2,500	2,250	580	7,667	2.72	35.97	1,814.16	12,419.72	1.57	10.73	11	24	2.36	5.15	97.05	539.33	0.60	3.34	5.35	4.34
11	2,500	3,000	2,750	590	8,257	2.77	38.73	2,333.25	14,752.97	2.02	12.74	4	28	0.86	6.01	191.33	730.66	1.18	4.52	8.20	4.95
12	3,000	4,000	3,500	958	9,215	4.49	43.23	3,887.20	18,640.17	3.36	16.10	7	35	1.50	7.51	463.99	1,194.65	2.87	7.39	11.94	6.41
13	4,000	5,000	4,500	764	9,979	3.58	46.81	3,482.57	22,122.73	3.01	19.11	5	40	1.07	8.58	90.47	1,285.12	0.56	7.95	2.60	5.81
14	5,000	7,500	6,250	1,357	11,336	6.37	53.18	7,345.18	29,467.91	6.34	25.45	12	52	2.58	11.16	698.23	1,983.35	4.32	12.27	9.51	6.73
15	7,500	10,000	8,750	1,044	12,380	4.90	58.08	7,508.84	36,976.74	6.49	31.93	6	58	1.29	12.45	73.82	2,057.17	0.46	12.73	0.98	5.56
16	10,000	20,000	15,000	2,126	14,506	9.97	68.05	19,010.48	55,987.22	16.42	48.35	29	87	6.22	18.67	4,341.57	6,398.74	26.87	39.60	22.84	11.43
17	20,000	50,000	35,000	2,845	17,351	13.35	81.40	22,942.33	78,929.56	19.81	68.17	73	160	15.67	34.33	2,783.34	9,182.08	17.23	56.83	12.13	11.63
18	50,000	100,000	75,000	1,496	18,847	7.02	88.41	11,334.79	90,264.34	9.79	77.96	67	227	14.38	48.71	4,459.70	13,641.78	27.60	84.43	39.35	15.11
19	100,000	500,000	300,000	1,800	20,647	8.44	96.86	21,202.77	111,467.11	18.31	96.27	143	370	30.69	79.40	2,290.95	15,932.73	14.18	98.61	10.80	14.29
20	500,000	**UP**		670	21,317	3.14	100.00	4,320.43	115,787.54	3.73	100.00	96	466	20.60	100.00	224.99	16,157.72	1.39	100.00	5.21	13.95
				21,317				115,787.54				466				16,157.72				13.95	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 26 WOOD BAMBOOS AND RATTAN

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,828	1,828	9.87	9.87	2,092.69	2,092.69	1.99	1.99	1	1	0.31	0.31	4.01	4.01	0.02	0.02	0.19	0.19
2	50	100	75	767	2,595	4.14	14.02	483.17	2,575.85	0.46	2.44	1	2	0.31	0.61	19.69	23.70	0.09	0.11	4.08	0.92
3	100	200	150	736	3,331	3.98	17.99	762.13	3,337.99	0.72	3.17	5	7	1.53	2.15	295.51	319.21	1.37	1.48	38.77	9.56
4	200	300	250	632	3,963	3.41	21.40	616.65	3,954.64	0.58	3.75	4	11	1.23	3.37	269.43	588.63	1.25	2.73	43.69	14.88
5	300	500	400	766	4,729	4.14	25.54	1,091.25	5,045.88	1.04	4.79	2	13	0.61	3.99	50.74	639.38	0.24	2.96	4.65	12.67
6	500	750	625	703	5,432	3.80	29.34	1,078.46	6,124.35	1.02	5.81	0	13	0.00	3.99	0.00	639.38	0.00	2.96	0.00	10.44
7	750	1,000	875	591	6,023	3.19	32.53	1,331.36	7,455.71	1.26	7.07	3	16	0.92	4.91	260.22	899.60	1.21	4.17	19.55	12.07
8	1,000	1,500	1,250	766	6,789	4.14	36.67	2,385.12	9,840.83	2.26	9.34	8	24	2.45	7.36	270.81	1,170.41	1.25	5.42	11.35	11.89
9	1,500	2,000	1,750	634	7,423	3.42	40.09	2,203.20	12,044.02	2.09	11.43	10	34	3.07	10.43	59.11	1,229.51	0.27	5.69	2.68	10.21
10	2,000	2,500	2,250	534	7,957	2.88	42.98	2,236.88	14,280.90	2.12	13.55	2	36	0.61	11.04	12.94	1,242.45	0.06	5.75	0.58	8.70
11	2,500	3,000	2,750	401	8,358	2.17	45.14	2,196.66	16,477.56	2.08	15.63	2	38	0.61	11.66	357.56	1,600.01	1.66	7.41	16.28	9.71
12	3,000	4,000	3,500	672	9,030	3.63	48.77	3,890.59	20,368.15	3.69	19.32	12	50	3.68	15.34	1,120.56	2,720.57	5.19	12.60	28.80	13.36
13	4,000	5,000	4,500	609	9,639	3.29	52.06	3,983.00	24,351.15	3.78	23.10	5	55	1.53	16.87	295.31	3,015.88	1.37	13.97	7.41	12.38
14	5,000	7,500	6,250	1,032	10,671	5.57	57.63	8,068.70	32,419.84	7.65	30.76	23	78	7.06	23.93	1,322.54	4,338.41	6.12	20.09	16.39	13.38
15	7,500	10,000	8,750	1,092	11,763	5.90	63.53	7,873.05	40,292.89	7.47	38.22	42	120	12.88	36.81	9,243.32	13,581.74	42.81	62.90	117.40	33.71
16	10,000	20,000	15,000	2,015	13,778	10.88	74.42	20,708.54	61,001.43	19.65	57.87	28	148	8.59	45.40	1,843.13	15,424.87	8.54	71.43	8.90	25.29
17	20,000	50,000	35,000	2,297	16,075	12.41	86.82	23,524.80	84,526.23	22.32	80.19	80	228	24.54	69.94	4,254.01	19,678.88	19.70	91.13	18.08	23.28
18	50,000	100,000	75,000	1,226	17,301	6.62	93.44	10,254.60	94,780.83	9.73	89.92	40	268	12.27	82.21	425.57	20,104.45	1.97	93.10	4.15	21.21
19	100,000	500,000	300,000	1,049	18,350	5.67	99.11	8,877.73	103,658.56	8.42	98.34	53	321	16.26	98.47	1,426.90	21,531.35	6.61	99.71	16.07	20.77
20	500,000	**UP**		165	18,515	0.89	100.00	1,752.96	105,411.51	1.66	100.00	5	326	1.53	100.00	61.98	21,593.33	0.29	100.00	3.54	20.48
				18,515				105,411.51				326				21,593.33				20.48	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7,537	7,537	8.09	8.09	3,051.56	3,051.56	1.82	1.82	24	24	2.04	2.04	197.07	197.07	0.33	0.33	6.46	6.46
2	50	100	75	3,704	11,241	3.97	12.06	669.67	3,721.22	0.40	2.21	3	27	0.25	2.29	107.15	304.22	0.18	0.51	16.00	8.18
3	100	200	150	4,994	16,235	5.36	17.42	1,537.92	5,259.14	0.92	3.13	22	49	1.87	4.16	349.59	653.81	0.58	1.09	22.73	12.43
4	200	300	250	3,910	20,145	4.19	21.61	1,551.53	6,810.67	0.92	4.05	5	54	0.42	4.59	173.42	827.23	0.29	1.38	11.18	12.15
5	300	500	400	5,134	25,279	5.51	27.12	2,658.97	9,469.64	1.58	5.63	13	67	1.10	5.69	546.44	1,373.66	0.91	2.29	20.55	14.51
6	500	750	625	6,015	31,294	6.45	33.57	2,660.32	12,129.96	1.58	7.22	12	79	1.02	6.71	400.61	1,774.28	0.67	2.95	15.06	14.63
7	750	1,000	875	4,648	35,942	4.99	38.56	2,346.35	14,476.31	1.40	8.61	13	92	1.10	7.82	84.46	1,858.74	0.14	3.10	3.60	12.84
8	1,000	1,500	1,250	6,245	42,187	6.70	45.26	4,108.25	18,584.55	2.44	11.06	12	104	1.02	8.84	187.80	2,046.54	0.31	3.41	4.57	11.01
9	1,500	2,000	1,750	4,020	46,207	4.31	49.57	3,540.12	22,124.67	2.11	13.16	21	125	1.78	10.62	250.37	2,296.91	0.42	3.83	7.07	10.38
10	2,000	2,500	2,250	3,245	49,452	3.48	53.05	3,093.12	25,217.80	1.84	15.00	11	136	0.93	11.55	322.55	2,619.45	0.54	4.36	10.43	10.39
11	2,500	3,000	2,750	3,094	52,546	3.32	56.37	3,142.80	28,360.60	1.87	16.87	9	145	0.76	12.32	90.92	2,710.37	0.15	4.51	2.89	9.56
12	3,000	4,000	3,500	5,807	58,353	6.23	62.60	4,843.90	33,204.51	2.88	19.76	15	160	1.27	13.59	67.08	2,777.46	0.11	4.63	1.38	8.36
13	4,000	5,000	4,500	2,269	60,622	2.43	65.03	4,630.71	37,835.21	2.76	22.51	24	184	2.04	15.63	145.24	2,922.70	0.24	4.87	3.14	7.72
14	5,000	7,500	6,250	4,008	64,630	4.30	69.33	9,264.35	47,099.57	5.51	28.02	38	222	3.23	18.86	4,255.52	7,178.22	7.09	11.95	45.93	15.24
15	7,500	10,000	8,750	2,270	66,900	2.44	71.77	8,578.02	55,677.58	5.10	33.13	18	240	1.53	20.39	15,219.23	22,397.44	25.35	37.30	177.42	40.23
16	10,000	20,000	15,000	5,142	72,042	5.52	77.28	23,174.41	78,851.99	13.79	46.92	109	349	9.26	29.65	6,000.09	28,397.53	9.99	47.29	25.89	36.01
17	20,000	50,000	35,000	7,666	79,708	8.22	85.51	33,875.36	112,727.35	20.16	67.07	155	504	13.17	42.82	11,071.83	39,469.36	18.44	65.73	32.68	35.01
18	50,000	100,000	75,000	4,812	84,520	5.16	90.67	22,749.68	135,477.03	13.54	80.61	140	644	11.89	54.72	11,263.54	50,732.90	18.76	84.49	49.51	37.45
19	100,000	500,000	300,000	6,641	91,161	7.12	97.79	26,375.72	161,852.74	15.69	96.30	276	920	23.45	78.16	9,233.01	59,965.91	15.38	99.87	35.01	37.05
20	500,000	**UP**		2,057	93,218	2.21	100.00	6,217.97	168,070.71	3.70	100.00	257	1,177	21.84	100.00	80.41	60,046.32	0.13	100.00	1.29	35.73
					93,218				168,070.71				1,177				60,046.32				35.73

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	210	210	4.33	4.33	147.78	147.78	0.76	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	77	287	1.59	5.91	42.05	189.83	0.22	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	98	385	2.02	7.93	31.24	221.07	0.16	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	88	473	1.81	9.74	20.97	242.04	0.11	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	157	630	3.23	12.98	59.59	301.63	0.30	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	108	738	2.22	15.20	39.48	341.11	0.20	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	133	871	2.74	17.94	114.28	455.40	0.58	2.33	3	3	0.16	0.16	1.64	1.64	0.07	0.07	1.44	0.36
8	1,000	1,500	1,250	183	1,054	3.77	21.71	161.00	616.40	0.82	3.15	0	3	0.00	0.16	0.00	1.64	0.00	0.07	0.00	0.27
9	1,500	2,000	1,750	122	1,176	2.51	24.23	110.12	726.52	0.56	3.72	0	3	0.00	0.16	0.00	1.64	0.00	0.07	0.00	0.23
10	2,000	2,500	2,250	93	1,269	1.92	26.14	128.11	854.63	0.66	4.37	0	3	0.00	0.16	0.00	1.64	0.00	0.07	0.00	0.19
11	2,500	3,000	2,750	83	1,352	1.71	27.85	148.25	1,002.88	0.76	5.13	0	3	0.00	0.16	0.00	1.64	0.00	0.07	0.00	0.16
12	3,000	4,000	3,500	159	1,511	3.28	31.13	279.34	1,282.22	1.43	6.56	0	3	0.00	0.16	0.00	1.64	0.00	0.07	0.00	0.13
13	4,000	5,000	4,500	102	1,613	2.10	33.23	376.93	1,659.16	1.93	8.49	3	6	0.16	0.33	0.66	2.30	0.03	0.10	0.17	0.14
14	5,000	7,500	6,250	151	1,764	3.11	36.34	510.82	2,169.98	2.61	11.10	1,038	1,044	56.29	56.62	1.38	3.68	0.06	0.16	0.27	0.17
15	7,500	10,000	8,750	135	1,899	2.78	39.12	777.62	2,947.61	3.98	15.08	4	1,048	0.22	56.83	189.15	192.83	8.32	8.48	24.32	6.54
16	10,000	20,000	15,000	298	2,197	6.14	45.26	2,140.49	5,088.10	10.95	26.03	702	1,750	38.07	94.90	102.46	295.30	4.51	12.99	4.79	5.80
17	20,000	50,000	35,000	610	2,807	12.57	57.83	3,580.60	8,668.70	18.32	44.35	12	1,762	0.65	95.55	93.26	388.56	4.10	17.09	2.60	4.48
18	50,000	100,000	75,000	410	3,217	8.45	66.28	2,556.14	11,224.84	13.08	57.43	18	1,780	0.98	96.53	631.47	1,020.03	27.78	44.87	24.70	9.09
19	100,000	500,000	300,000	1,082	4,299	22.29	88.57	4,667.78	15,892.62	23.88	81.31	54	1,834	2.93	99.46	1,253.18	2,273.21	55.12	99.99	26.85	14.30
20	500,000	**UP**		555	4,854	11.43	100.00	3,653.05	19,545.67	18.69	100.00	10	1,844	0.54	100.00	0.28	2,273.49	0.01	100.00	0.01	11.63
				4,854				19,545.67				1,844				2,273.49				11.63	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 29 TRNSPORT AND TRAFIC CONSTRUCTION FIRMS MASS COMI

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	333,996	333,996	13.88	13.88	42,042.28	42,042.28	1.70	1.70	148	148	1.21	1.21	4,503.70	4,503.70	1.27	1.27	10.71	10.71
2	50	100	75	240,049	574,045	9.98	23.86	25,751.45	67,793.74	1.04	2.75	181	329	1.49	2.70	3,093.92	7,597.62	0.87	2.15	12.01	11.21
3	100	200	150	360,181	934,226	14.97	38.83	86,086.09	153,879.83	3.49	6.23	262	591	2.15	4.85	5,916.59	13,514.21	1.67	3.82	6.87	8.78
4	200	300	250	188,834	1,123,060	7.85	46.67	62,807.18	216,687.01	2.54	8.78	186	777	1.53	6.38	7,130.79	20,645.00	2.02	5.84	11.35	9.53
5	300	500	400	280,948	1,404,008	11.68	58.35	126,387.43	343,074.44	5.12	13.90	496	1,273	4.07	10.45	17,519.66	38,164.66	4.95	10.79	13.86	11.12
6	500	750	625	176,405	1,580,413	7.33	65.68	115,514.14	458,588.59	4.68	18.57	436	1,709	3.58	14.03	11,649.92	49,814.58	3.29	14.09	10.09	10.86
7	750	1,000	875	159,830	1,740,243	6.64	72.32	138,192.06	596,780.65	5.60	24.17	810	2,519	6.65	20.68	22,530.92	72,345.49	6.37	20.46	16.30	12.12
8	1,000	1,500	1,250	197,948	1,938,191	8.23	80.55	196,909.98	793,690.63	7.98	32.15	2,682	5,201	22.01	42.69	40,604.91	112,950.41	11.48	31.94	20.62	14.23
9	1,500	2,000	1,750	120,821	2,059,012	5.02	85.57	146,316.72	940,007.35	5.93	38.07	1,248	6,449	10.24	52.93	23,036.09	135,986.50	6.51	38.45	15.74	14.47
10	2,000	2,500	2,250	57,733	2,116,745	2.40	87.97	100,955.18	1,040,962.53	4.09	42.16	433	6,882	3.55	56.49	27,000.13	162,986.62	7.63	46.09	26.74	15.66
11	2,500	3,000	2,750	42,041	2,158,786	1.75	89.72	98,041.78	1,139,004.30	3.97	46.13	304	7,186	2.50	58.98	15,768.64	178,755.26	4.46	50.55	16.08	15.69
12	3,000	4,000	3,500	46,839	2,205,625	1.95	91.67	140,191.35	1,279,195.66	5.68	51.81	454	7,640	3.73	62.71	27,222.13	205,977.39	7.70	58.25	19.42	16.10
13	4,000	5,000	4,500	30,417	2,236,042	1.26	92.93	116,319.57	1,395,515.23	4.71	56.52	441	8,081	3.62	66.33	17,002.78	222,980.17	4.81	63.05	14.62	15.98
14	5,000	7,500	6,250	40,116	2,276,158	1.67	94.60	187,023.54	1,582,538.77	7.57	64.10	346	8,427	2.84	69.17	26,311.40	249,291.57	7.44	70.49	14.07	15.75
15	7,500	10,000	8,750	24,663	2,300,821	1.02	95.62	146,573.97	1,729,112.74	5.94	70.03	305	8,732	2.50	71.67	36,719.96	286,011.53	10.38	80.88	25.05	16.54
16	10,000	20,000	15,000	39,771	2,340,592	1.65	97.27	282,565.87	2,011,678.61	11.44	81.48	510	9,242	4.19	75.86	36,456.41	322,467.94	10.31	91.19	12.90	16.03
17	20,000	50,000	35,000	33,037	2,373,629	1.37	98.65	249,326.73	2,261,005.34	10.10	91.58	865	10,107	7.10	82.96	10,302.19	332,770.13	2.91	94.10	4.13	14.72
18	50,000	100,000	75,000	14,362	2,387,991	0.60	99.24	95,547.64	2,356,552.98	3.87	95.45	502	10,609	4.12	87.08	14,842.43	347,612.56	4.20	98.30	15.53	14.75
19	100,000	500,000	300,000	14,151	2,402,142	0.59	99.83	87,408.16	2,443,961.14	3.54	98.99	733	11,342	6.02	93.10	5,728.52	353,341.08	1.62	99.92	6.55	14.46
20	500,000	**UP**		4,019	2,406,161	0.17	100.00	25,002.88	2,468,964.02	1.01	100.00	841	12,183	6.90	100.00	295.96	353,637.04	0.08	100.00	1.18	14.32
					2,406,161				2,468,964.02				12,183				353,637.04				14.32

PT. REASURANSI INDONESIA UTAMA (PERSERO)
Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 30 KINA

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	76	76	9.60	9.60	14.60	14.60	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	19	95	2.40	11.99	8.40	23.00	0.20	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	56	151	7.07	19.07	54.04	77.05	1.29	1.84	1	1	50.00	50.00	124.00	124.00	32.54	32.54	229.44	160.94
4	200	300	250	28	179	3.54	22.60	24.52	101.56	0.59	2.43	0	1	0.00	50.00	0.00	124.00	0.00	32.54	0.00	122.09
5	300	500	400	38	217	4.80	27.40	62.98	164.55	1.51	3.93	1	2	50.00	100.00	257.01	381.01	67.46	100.00	408.06	231.55
6	500	750	625	30	247	3.79	31.19	51.22	215.76	1.22	5.16	0	2	0.00	100.00	0.00	381.01	0.00	100.00	0.00	176.59
7	750	1,000	875	22	269	2.78	33.96	39.69	255.45	0.95	6.11	0	2	0.00	100.00	0.00	381.01	0.00	100.00	0.00	149.15
8	1,000	1,500	1,250	63	332	7.95	41.92	139.01	394.47	3.32	9.43	0	2	0.00	100.00	0.00	381.01	0.00	100.00	0.00	96.59
9	1,500	2,000	1,750	63	395	7.95	49.87	310.99	705.46	7.43	16.87	0	2	0.00	100.00	0.00	381.01	0.00	100.00	0.00	54.01
10	2,000	2,500	2,250	42	437	5.30	55.18	230.23	935.68	5.50	22.37	0	2	0.00	100.00	0.00	381.01	0.00	100.00	0.00	40.72
11	2,500	3,000	2,750	25	462	3.16	58.33	157.24	1,092.92	3.76	26.13	0	2	0.00	100.00	0.00	381.01	0.00	100.00	0.00	34.86
12	3,000	4,000	3,500	23	485	2.90	61.24	174.21	1,267.13	4.16	30.29	0	2	0.00	100.00	0.00	381.01	0.00	100.00	0.00	30.07
13	4,000	5,000	4,500	32	517	4.04	65.28	187.98	1,455.12	4.49	34.79	0	2	0.00	100.00	0.00	381.01	0.00	100.00	0.00	26.18
14	5,000	7,500	6,250	119	636	15.03	80.30	714.57	2,169.69	17.08	51.87	0	2	0.00	100.00	0.00	381.01	0.00	100.00	0.00	17.56
15	7,500	10,000	8,750	49	685	6.19	86.49	647.66	2,817.35	15.48	67.36	0	2	0.00	100.00	0.00	381.01	0.00	100.00	0.00	13.52
16	10,000	20,000	15,000	52	737	6.57	93.06	802.94	3,620.29	19.20	86.55	0	2	0.00	100.00	0.00	381.01	0.00	100.00	0.00	10.52
17	20,000	50,000	35,000	31	768	3.91	96.97	271.59	3,891.88	6.49	93.04	0	2	0.00	100.00	0.00	381.01	0.00	100.00	0.00	9.79
18	50,000	100,000	75,000	16	784	2.02	98.99	231.08	4,122.96	5.52	98.57	0	2	0.00	100.00	0.00	381.01	0.00	100.00	0.00	9.24
19	100,000	500,000	300,000	8	792	1.01	100.00	59.84	4,182.80	1.43	100.00	0	2	0.00	100.00	0.00	381.01	0.00	100.00	0.00	9.11
20	500,000	**UP**		0	792	0.00	100.00	0.00	4,182.80	0.00	100.00	0	2	0.00	100.00	0.00	381.01	0.00	100.00	0.00	9.11
				792				4,182.80				2				381.01				9.11	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 31 PERKEBUNAN SERAT

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,922	1,922	39.62	39.62	2,029.09	2,029.09	14.71	14.71	2	2	8.00	8.00	58.00	58.00	5.69	5.69	2.86	2.86
2	50	100	75	881	2,803	18.16	57.78	1,847.55	3,876.64	13.39	28.10	0	2	0.00	8.00	0.00	58.00	0.00	5.69	0.00	1.50
3	100	200	150	329	3,132	6.78	64.56	262.25	4,138.89	1.90	30.00	0	2	0.00	8.00	0.00	58.00	0.00	5.69	0.00	1.40
4	200	300	250	121	3,253	2.49	67.06	112.73	4,251.62	0.82	30.82	0	2	0.00	8.00	0.00	58.00	0.00	5.69	0.00	1.36
5	300	500	400	92	3,345	1.90	68.95	79.68	4,331.30	0.58	31.40	0	2	0.00	8.00	0.00	58.00	0.00	5.69	0.00	1.34
6	500	750	625	59	3,404	1.22	70.17	51.63	4,382.93	0.37	31.77	0	2	0.00	8.00	0.00	58.00	0.00	5.69	0.00	1.32
7	750	1,000	875	36	3,440	0.74	70.91	22.87	4,405.80	0.17	31.94	0	2	0.00	8.00	0.00	58.00	0.00	5.69	0.00	1.32
8	1,000	1,500	1,250	117	3,557	2.41	73.33	79.70	4,485.50	0.58	32.51	1	3	4.00	12.00	7.20	65.20	0.71	6.39	9.03	1.45
9	1,500	2,000	1,750	71	3,628	1.46	74.79	70.52	4,556.02	0.51	33.02	0	3	0.00	12.00	0.00	65.20	0.00	6.39	0.00	1.43
10	2,000	2,500	2,250	75	3,703	1.55	76.33	165.76	4,721.79	1.20	34.23	1	4	4.00	16.00	65.40	130.60	6.41	12.81	39.45	2.77
11	2,500	3,000	2,750	33	3,736	0.68	77.02	125.80	4,847.59	0.91	35.14	0	4	0.00	16.00	0.00	130.60	0.00	12.81	0.00	2.69
12	3,000	4,000	3,500	72	3,808	1.48	78.50	152.81	5,000.40	1.11	36.25	3	7	12.00	28.00	125.96	256.56	12.35	25.16	82.43	5.13
13	4,000	5,000	4,500	25	3,833	0.52	79.01	91.02	5,091.42	0.66	36.91	2	9	8.00	36.00	384.88	641.44	37.74	62.90	422.85	12.60
14	5,000	7,500	6,250	76	3,909	1.57	80.58	315.86	5,407.28	2.29	39.19	1	10	4.00	40.00	3.52	644.96	0.35	63.24	1.12	11.93
15	7,500	10,000	8,750	55	3,964	1.13	81.72	399.16	5,806.44	2.89	42.09	0	10	0.00	40.00	0.00	644.96	0.00	63.24	0.00	11.11
16	10,000	20,000	15,000	116	4,080	2.39	84.11	730.05	6,536.49	5.29	47.38	0	10	0.00	40.00	0.00	644.96	0.00	63.24	0.00	9.87
17	20,000	50,000	35,000	244	4,324	5.03	89.14	2,096.11	8,632.59	15.19	62.57	4	14	16.00	56.00	278.45	923.41	27.30	90.55	13.28	10.70
18	50,000	100,000	75,000	234	4,558	4.82	93.96	2,064.55	10,697.14	14.96	77.54	1	15	4.00	60.00	4.25	927.66	0.42	90.97	0.21	8.67
19	100,000	500,000	300,000	275	4,833	5.67	99.63	2,765.18	13,462.33	20.04	97.58	10	25	40.00	100.00	92.13	1,019.79	9.03	100.00	3.33	7.58
20	500,000	**UP**		18	4,851	0.37	100.00	333.55	13,795.87	2.42	100.00	0	25	0.00	100.00	0.00	1,019.79	0.00	100.00	0.00	7.39
				4,851				13,795.87				25				1,019.79				7.39	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 32 REKREASI DAN TEMPAT BERLIBUR

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	1,000	1,500	1,250	1	1	100.00	100.00	4.79	4.79	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	1,500	2,000	1,750	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	2,000	2,500	2,250	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	2,500	3,000	2,750	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	3,000	4,000	3,500	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	4,000	5,000	4,500	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	5,000	7,500	6,250	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	7,500	10,000	8,750	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	10,000	20,000	15,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	20,000	50,000	35,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	50,000	100,000	75,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	100,000	500,000	300,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	500,000	**UP**		0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				4.79				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	231	231	29.96	29.96	172.87	172.87	5.97	5.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	119	350	15.43	45.40	31.56	204.43	1.09	7.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	35	385	4.54	49.94	19.00	223.43	0.66	7.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	389	0.52	50.45	4.92	228.35	0.17	7.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	397	1.04	51.49	10.09	238.43	0.35	8.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	401	0.52	52.01	5.35	243.78	0.18	8.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	404	0.39	52.40	6.00	249.78	0.21	8.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	410	0.78	53.18	11.14	260.92	0.38	9.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	415	0.65	53.83	20.94	281.86	0.72	9.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	418	0.39	54.22	22.01	303.87	0.76	10.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	420	0.26	54.47	7.72	311.59	0.27	10.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	422	0.26	54.73	13.22	324.81	0.46	11.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	424	0.26	54.99	17.37	342.19	0.60	11.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	12	436	1.56	56.55	113.68	455.87	3.92	15.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	15	451	1.95	58.50	160.66	616.53	5.55	21.29	1	1	20.00	20.00	7.64	7.64	30.91	30.91	4.76	1.24
16	10,000	20,000	15,000	65	516	8.43	66.93	268.84	885.36	9.28	30.57	0	1	0.00	20.00	0.00	7.64	0.00	30.91	0.00	0.86
17	20,000	50,000	35,000	44	560	5.71	72.63	603.62	1,488.99	20.84	51.41	0	1	0.00	20.00	0.00	7.64	0.00	30.91	0.00	0.51
18	50,000	100,000	75,000	77	637	9.99	82.62	353.43	1,842.41	12.20	63.61	3	4	60.00	80.00	16.21	23.86	65.54	96.45	4.59	1.29
19	100,000	500,000	300,000	118	755	15.30	97.92	1,021.83	2,864.24	35.28	98.89	1	5	20.00	100.00	0.88	24.74	3.55	100.00	0.09	0.86
20	500,000	**UP**		16	771	2.08	100.00	32.12	2,896.36	1.11	100.00	0	5	0.00	100.00	0.00	24.74	0.00	100.00	0.00	0.85
				771				2,896.36				5				24.74				0.85	
GRAND TOTAL				2,643,330.0				3,362,315.8				17,388.0				534,769.45					

4.4 ALL OCCUPATION

PT. REASURANSI INDONESIA UTAMA (PERSERO)
Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 20 MINING (UNDERGROUND OR ABOVE GROUND) OF

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	7.69	7.69	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	3.85	11.54	0.11	0.11	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	3.85	15.38	0.47	0.58	1.33	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	3.85	19.23	10.32	10.90	28.94	30.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	3.85	23.08	1.47	12.37	4.14	34.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	3.85	26.92	0.85	13.22	2.39	37.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	3.85	30.77	1.32	14.55	3.71	40.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	3.85	34.62	9.22	23.77	25.87	66.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	3.85	38.46	6.00	29.77	16.83	83.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	3.85	42.31	2.73	32.49	7.65	91.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	3.85	46.15	1.95	34.45	5.48	96.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	3.85	50.00	0.04	34.49	0.11	96.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	3.85	53.85	0.04	34.53	0.11	96.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	3.85	57.69	0.04	34.57	0.11	96.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	3.85	61.54	0.03	34.60	0.10	97.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	17	3.85	65.38	0.05	34.65	0.13	97.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	18	3.85	69.23	0.05	34.69	0.13	97.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	24	23.08	92.31	0.37	35.06	1.03	98.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	26	7.69	100.00	0.59	35.65	1.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	26	0.00	100.00	0.00	35.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				26				35.65				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	21	21	5.54	5.54	4.25	4.25	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	14	35	3.69	9.23	0.79	5.05	0.10	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	15	50	3.96	13.19	0.93	5.98	0.11	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	56	1.58	14.78	0.48	6.46	0.06	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	13	69	3.43	18.21	2.34	8.80	0.29	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	74	1.32	19.53	1.87	10.67	0.23	1.31	1	1	33.33	33.33	11.70	11.70	87.02	87.02	625.51	109.69
7	750	1,000	875	6	80	1.58	21.11	2.67	13.33	0.33	1.64	0	1	0.00	33.33	0.00	11.70	0.00	87.02	0.00	87.75
8	1,000	1,500	1,250	4	84	1.06	22.16	4.37	17.70	0.54	2.18	0	1	0.00	33.33	0.00	11.70	0.00	87.02	0.00	66.10
9	1,500	2,000	1,750	3	87	0.79	22.96	0.26	17.96	0.03	2.21	0	1	0.00	33.33	0.00	11.70	0.00	87.02	0.00	65.15
10	2,000	2,500	2,250	1	88	0.26	23.22	0.35	18.31	0.04	2.25	0	1	0.00	33.33	0.00	11.70	0.00	87.02	0.00	63.90
11	2,500	3,000	2,750	3	91	0.79	24.01	7.19	25.50	0.89	3.14	0	1	0.00	33.33	0.00	11.70	0.00	87.02	0.00	45.88
12	3,000	4,000	3,500	2	93	0.53	24.54	4.98	30.48	0.61	3.75	0	1	0.00	33.33	0.00	11.70	0.00	87.02	0.00	38.38
13	4,000	5,000	4,500	6	99	1.58	26.12	4.69	35.17	0.58	4.33	0	1	0.00	33.33	0.00	11.70	0.00	87.02	0.00	33.26
14	5,000	7,500	6,250	11	110	2.90	29.02	19.37	54.55	2.39	6.72	0	1	0.00	33.33	0.00	11.70	0.00	87.02	0.00	21.45
15	7,500	10,000	8,750	5	115	1.32	30.34	71.63	126.17	8.82	15.54	0	1	0.00	33.33	0.00	11.70	0.00	87.02	0.00	9.27
16	10,000	20,000	15,000	19	134	5.01	35.36	20.77	146.94	2.56	18.10	0	1	0.00	33.33	0.00	11.70	0.00	87.02	0.00	7.96
17	20,000	50,000	35,000	17	151	4.49	39.84	51.57	198.50	6.35	24.45	2	3	66.67	100.00	1.75	13.45	12.98	100.00	3.39	6.77
18	50,000	100,000	75,000	38	189	10.03	49.87	144.67	343.18	17.82	42.26	0	3	0.00	100.00	0.00	13.45	0.00	100.00	0.00	3.92
19	100,000	500,000	300,000	47	236	12.40	62.27	276.56	619.74	34.06	76.32	0	3	0.00	100.00	0.00	13.45	0.00	100.00	0.00	2.17
20	500,000	**UP**		143	379	37.73	100.00	192.28	812.02	23.68	100.00	0	3	0.00	100.00	0.00	13.45	0.00	100.00	0.00	1.66
				379				812.02				3				13.45				1.66	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 201 ALUMUNIUM WORKS (FOUNDRIES)

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	77	77	22.65	22.65	1.49	1.49	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	80	0.88	23.53	0.32	1.82	0.01	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	85	1.47	25.00	12.51	14.33	0.34	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	89	1.18	26.18	3.00	17.33	0.08	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	95	1.76	27.94	3.04	20.37	0.08	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	101	1.76	29.71	5.35	25.72	0.15	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	14	115	4.12	33.82	18.43	44.15	0.51	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	118	0.88	34.71	4.20	48.35	0.12	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	122	1.18	35.88	3.48	51.83	0.10	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	128	1.76	37.65	10.24	62.07	0.28	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	12	140	3.53	41.18	39.65	101.72	1.09	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	146	1.76	42.94	21.86	123.58	0.60	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	149	0.88	43.82	15.26	138.84	0.42	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	17	166	5.00	48.82	103.39	242.23	2.84	6.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	10	176	2.94	51.76	47.41	289.63	1.30	7.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	46	222	13.53	65.29	329.05	618.68	9.04	17.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	27	249	7.94	73.24	307.71	926.38	8.45	25.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	27	276	7.94	81.18	154.97	1,081.35	4.26	29.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	39	315	11.47	92.65	2,433.82	3,515.17	66.87	96.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		25	340	7.35	100.00	124.35	3,639.52	3.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				340				3,639.52				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 202 IRON MINES BLAST FURNACES IRON FOUNDRIES IRON WORKS

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.63	2.63	0.19	0.19	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.63	5.26	0.00	0.19	0.00	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.63	7.89	1.36	1.55	0.54	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.63	10.53	1.57	3.12	0.62	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.63	13.16	1.84	4.96	0.72	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.63	15.79	4.98	9.94	1.96	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	2.63	18.42	5.16	15.10	2.03	5.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	2.63	21.05	0.61	15.71	0.24	6.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	2.63	23.68	5.41	21.12	2.13	8.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	2.63	26.32	5.07	26.19	2.00	10.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	2.63	28.95	3.00	29.19	1.18	11.50	3	3	100.00	100.00	4.86	4.86	100.00	100.00	162.12	16.66
13	4,000	5,000	4,500	1	12	2.63	31.58	17.50	46.69	6.89	18.40	0	3	0.00	100.00	0.00	4.86	0.00	100.00	0.00	10.42
14	5,000	7,500	6,250	1	13	2.63	34.21	3.83	50.52	1.51	19.90	0	3	0.00	100.00	0.00	4.86	0.00	100.00	0.00	9.63
15	7,500	10,000	8,750	1	14	2.63	36.84	17.71	68.23	6.98	26.88	0	3	0.00	100.00	0.00	4.86	0.00	100.00	0.00	7.13
16	10,000	20,000	15,000	1	15	2.63	39.47	2.81	71.04	1.11	27.99	0	3	0.00	100.00	0.00	4.86	0.00	100.00	0.00	6.85
17	20,000	50,000	35,000	1	16	2.63	42.11	4.21	75.25	1.66	29.65	0	3	0.00	100.00	0.00	4.86	0.00	100.00	0.00	6.46
18	50,000	100,000	75,000	1	17	2.63	44.74	0.45	75.70	0.18	29.82	0	3	0.00	100.00	0.00	4.86	0.00	100.00	0.00	6.43
19	100,000	500,000	300,000	10	27	26.32	71.05	158.56	234.26	62.47	92.29	0	3	0.00	100.00	0.00	4.86	0.00	100.00	0.00	2.08
20	500,000	**UP**		11	38	28.95	100.00	19.56	253.82	7.71	100.00	0	3	0.00	100.00	0.00	4.86	0.00	100.00	0.00	1.92
				38				253.82				3				4.86				1.92	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2020 IRON MINES (UNDERGROUND

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.01	1.01	0.86	0.86	0.31	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.01	2.02	0.06	0.92	0.02	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	4	2.02	4.04	0.35	1.28	0.13	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	1.01	5.05	0.15	1.42	0.05	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	11	6.06	11.11	1.08	2.51	0.39	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	14	3.03	14.14	1.24	3.74	0.45	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	16	2.02	16.16	1.36	5.10	0.49	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	23	7.07	23.23	0.00	5.10	0.00	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	27	4.04	27.27	2.76	7.86	1.00	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	28	1.01	28.28	3.38	11.23	1.22	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	29	1.01	29.29	2.17	13.40	0.79	4.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	38	9.09	38.38	3.63	17.03	1.31	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	41	3.03	41.41	3.52	20.55	1.27	7.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	44	3.03	44.44	1.10	21.65	0.40	7.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	46	2.02	46.46	11.60	33.25	4.20	12.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	55	9.09	55.56	69.73	102.98	25.23	37.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	62	7.07	62.63	0.00	102.98	0.00	37.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	64	2.02	64.65	0.00	102.98	0.00	37.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	9	73	9.09	73.74	7.55	110.53	2.73	39.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		26	99	26.26	100.00	165.86	276.39	60.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				99				276.39				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2021 BLAST FURNACES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	2.99	2.99	2.90	2.90	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	12	0.60	3.58	0.10	3.00	0.01	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	14	0.60	4.18	0.35	3.35	0.03	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	16	0.60	4.78	0.25	3.60	0.02	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	19	0.90	5.67	1.06	4.66	0.10	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	21	0.60	6.27	10.43	15.09	0.95	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	25	1.19	7.46	3.78	18.87	0.34	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	35	2.99	10.45	11.97	30.84	1.09	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	36	0.30	10.75	0.23	31.07	0.02	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	37	0.30	11.04	3.55	34.61	0.32	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	43	1.79	12.84	9.06	43.67	0.82	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	51	2.39	15.22	15.71	59.38	1.43	5.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	53	0.60	15.82	6.60	65.98	0.60	6.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	57	1.19	17.01	6.47	72.45	0.59	6.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	61	1.19	18.21	36.25	108.70	3.30	9.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	24	85	7.16	25.37	70.97	179.68	6.46	16.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	58	143	17.31	42.69	269.28	448.95	24.51	40.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	31	174	9.25	51.94	180.85	629.80	16.46	57.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	82	256	24.48	76.42	159.35	789.15	14.50	71.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		79	335	23.58	100.00	309.43	1,098.58	28.17	100.00	5	5	100.00	100.00	1.06	1.06	100.00	100.00	0.34	0.10
				335				1,098.58				5				1.06				0.10	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2022 IRON FOUNDRIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	2.53	2.53	9.33	9.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	24.55	27.07	90.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	27.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	27.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	27.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	27.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	27.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	27.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	27.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	27.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	27.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	27.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	27.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	27.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	27.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	27.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	27.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	27.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	27.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				27.07				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2028 MIXED

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	1.14	1.14	2.45	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	0.11	1.25	0.23	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	24.22	25.47	52.20	54.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	15.77	41.23	33.98	88.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	4.37	45.60	9.41	98.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	0.29	45.89	0.62	98.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	0.51	46.40	1.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	46.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	46.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	46.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	46.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	46.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	46.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	46.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	46.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	46.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	46.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	46.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	7	0.00	100.00	0.00	46.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					7				46.40				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 203 STEELWORKS AND ROLLING MILLS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	36	36	5.52	5.52	63.67	63.67	1.29	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	44	1.23	6.75	48.67	112.34	0.98	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	56	1.84	8.59	85.40	197.75	1.73	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	66	1.53	10.12	5.34	203.09	0.11	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	25	91	3.83	13.96	18.36	221.45	0.37	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	25	116	3.83	17.79	19.78	241.23	0.40	4.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	34	150	5.21	23.01	48.89	290.12	0.99	5.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	25	175	3.83	26.84	57.61	347.73	1.16	7.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	21	196	3.22	30.06	61.74	409.47	1.25	8.27	1	1	5.56	5.56	40.43	40.43	32.54	32.54	65.48	9.87
10	2,000	2,500	2,250	11	207	1.69	31.75	29.89	439.36	0.60	8.87	0	1	0.00	5.56	0.00	40.43	0.00	32.54	0.00	9.20
11	2,500	3,000	2,750	13	220	1.99	33.74	60.42	499.78	1.22	10.10	0	1	0.00	5.56	0.00	40.43	0.00	32.54	0.00	8.09
12	3,000	4,000	3,500	17	237	2.61	36.35	110.15	609.93	2.22	12.32	1	2	5.56	11.11	20.00	60.43	16.10	48.64	18.16	9.91
13	4,000	5,000	4,500	24	261	3.68	40.03	114.18	724.11	2.31	14.63	0	2	0.00	11.11	0.00	60.43	0.00	48.64	0.00	8.35
14	5,000	7,500	6,250	33	294	5.06	45.09	229.72	953.83	4.64	19.27	0	2	0.00	11.11	0.00	60.43	0.00	48.64	0.00	6.34
15	7,500	10,000	8,750	32	326	4.91	50.00	277.33	1,231.15	5.60	24.87	0	2	0.00	11.11	0.00	60.43	0.00	48.64	0.00	4.91
16	10,000	20,000	15,000	61	387	9.36	59.36	521.61	1,752.76	10.54	35.40	0	2	0.00	11.11	0.00	60.43	0.00	48.64	0.00	3.45
17	20,000	50,000	35,000	70	457	10.74	70.09	989.22	2,741.98	19.98	55.39	4	6	22.22	33.33	4.09	64.52	3.29	51.94	0.41	2.35
18	50,000	100,000	75,000	43	500	6.60	76.69	477.48	3,219.47	9.64	65.03	0	6	0.00	33.33	0.00	64.52	0.00	51.94	0.00	2.00
19	100,000	500,000	300,000	84	584	12.88	89.57	423.03	3,642.50	8.54	73.58	6	12	33.33	66.67	54.28	118.80	43.69	95.63	12.83	3.26
20	500,000	**UP**		68	652	10.43	100.00	1,308.21	4,950.71	26.42	100.00	6	18	33.33	100.00	5.43	124.23	4.37	100.00	0.42	2.51
				652				4,950.71				18				124.23				2.51	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	10.90	10.90	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	10.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	10.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	10.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	10.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	10.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	10.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	10.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	10.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	10.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	10.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	10.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	10.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	10.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	10.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	10.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	10.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	10.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	10.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				10.90				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	7.69	7.69	0.37	0.37	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	7.69	15.38	0.89	1.26	0.15	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	7.69	23.08	2.62	3.89	0.44	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	7.69	30.77	1.47	5.36	0.25	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	7.69	38.46	8.47	13.83	1.42	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	7.69	46.15	15.28	29.11	2.57	4.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	7.69	53.85	20.70	49.81	3.48	8.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	7.69	61.54	31.11	80.92	5.22	13.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	7.69	69.23	10.12	91.04	1.70	15.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	7.69	76.92	38.66	129.70	6.49	21.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	7.69	84.62	41.64	171.34	6.99	28.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	7.69	92.31	409.35	580.69	68.73	97.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	7.69	100.00	14.86	595.55	2.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	595.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	595.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	595.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	595.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	595.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	13	0.00	100.00	0.00	595.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				13				595.55				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2042 TRANSPORT INSTALLATIONS FOR PETROLIUM (INCLUDING PIPELINES)

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	11.34	11.34	24.09	24.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	35.72	47.06	75.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	47.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	47.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	47.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	47.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	47.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	47.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	47.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	47.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	47.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	47.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	47.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	47.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	47.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	47.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	47.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	47.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	47.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				47.06				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	8.13	8.13	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	11	0.81	8.94	1.79	1.79	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	12	0.81	9.76	1.85	3.64	0.29	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	13	0.81	10.57	1.85	5.49	0.29	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	54	67	43.90	54.47	112.52	118.02	17.45	18.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	69	1.63	56.10	2.85	120.87	0.44	18.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	70	0.81	56.91	0.45	121.31	0.07	18.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	71	0.81	57.72	8.31	129.63	1.29	20.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	79	6.50	64.23	57.48	187.11	8.91	29.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	80	0.81	65.04	1.19	188.30	0.18	29.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	81	0.81	65.85	2.34	190.64	0.36	29.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	84	2.44	68.29	41.22	231.86	6.39	35.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	12	96	9.76	78.05	203.39	435.25	31.54	67.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	99	2.44	80.49	66.24	501.49	10.27	77.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	102	2.44	82.93	46.28	547.77	7.18	84.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	106	3.25	86.18	21.31	569.08	3.30	88.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	111	4.07	90.24	33.24	602.32	5.15	93.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	10	121	8.13	98.37	43.89	646.21	6.81	100.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	123	1.63	100.00	1.27	644.94	0.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	123	0.00	100.00	0.00	644.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					123				644.94				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.59	1.59	1.34	1.34	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	1.59	3.17	0.77	2.12	0.05	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	1.59	4.76	1.53	3.65	0.09	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	1.59	6.35	1.99	5.64	0.12	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	1.59	7.94	0.34	5.97	0.02	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	1.59	9.52	0.77	6.75	0.05	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	1.59	11.11	9.74	16.48	0.60	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	1.59	12.70	29.12	45.60	1.80	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	1.59	14.29	0.02	45.62	0.00	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	1.59	15.87	2.66	48.28	0.16	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	1.59	17.46	6.12	54.40	0.38	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	1.59	19.05	15.20	69.60	0.94	4.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	1.59	20.63	3.30	72.89	0.20	4.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	1.59	22.22	7.59	80.48	0.47	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	21	11.11	33.33	104.60	185.08	6.48	11.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	19	40	30.16	63.49	233.78	418.86	14.48	25.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	49	14.29	77.78	236.35	655.22	14.64	40.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	11	60	17.46	95.24	538.34	1,193.56	33.35	73.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		3	63	4.76	100.00	420.61	1,614.17	26.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				63				1,614.17				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2045 TERMINALS FOR CRUDE OIL

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	3.70	3.70	80.66	80.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	0.74	4.44	16.10	96.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	0.15	4.59	3.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	4.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	4.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	4.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	4.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	4.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	4.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	4.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	4.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	4.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	4.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	4.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	4.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	4.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	4.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	4.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	4.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				4.59				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2046 TERMINALS FOR LIQUEFIED GASES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	21	21	11.54	11.54	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	26	47	14.29	25.82	1.73	1.73	0.32	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	48	0.55	26.37	0.48	2.21	0.09	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	49	0.55	26.92	0.90	3.11	0.17	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	60	6.04	32.97	1.55	4.65	0.28	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	73	7.14	40.11	2.47	7.12	0.45	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	76	1.65	41.76	2.16	9.29	0.40	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	84	4.40	46.15	1.78	11.07	0.33	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	94	5.49	51.65	3.00	14.07	0.55	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	95	0.55	52.20	0.10	14.17	0.02	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	97	1.10	53.30	5.73	19.90	1.05	3.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	12	109	6.59	59.89	4.78	24.68	0.88	4.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	110	0.55	60.44	0.01	24.69	0.00	4.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	111	0.55	60.99	0.52	25.21	0.10	4.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	24	135	13.19	74.18	173.44	198.66	31.87	36.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	16	151	8.79	82.97	34.16	232.82	6.28	42.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	153	1.10	84.07	15.76	248.58	2.90	45.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	157	2.20	86.26	80.07	328.64	14.71	60.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	8	165	4.40	90.66	113.53	442.17	20.86	81.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		17	182	9.34	100.00	102.06	544.23	18.75	100.00	1	1	100.00	100.00	1.22	1.22	100.00	100.00	1.20	0.22
				182				544.23				1				1.22				0.22	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2047 TERMINALS FOR OTHER PRODUCTS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	9.09	9.09	0.67	0.67	0.93	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	9.09	18.18	2.68	3.35	3.74	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	9.09	27.27	0.10	3.45	0.14	4.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	9.09	36.36	0.89	4.34	1.25	6.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	9.09	45.45	0.89	5.24	1.25	7.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	9.09	54.55	0.43	5.66	0.59	7.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	9.09	63.64	1.28	6.94	1.78	9.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	9.09	72.73	0.43	7.37	0.59	10.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	9.09	81.82	0.16	7.53	0.22	10.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	9.09	90.91	0.34	7.87	0.47	10.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	9.09	100.00	63.91	71.78	89.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	71.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	71.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	71.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	71.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	71.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	71.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	71.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	11	0.00	100.00	0.00	71.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					11				71.78				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2049 OFF SHORE FACILITIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.36	0.36	12.38	12.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	6	71.43	85.71	1.40	1.75	48.59	60.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	14.29	100.00	1.12	2.87	39.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	7	0.00	100.00	0.00	2.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	7	0.00	100.00	0.00	2.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	7	0.00	100.00	0.00	2.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	2.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	2.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	2.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	2.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	2.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	2.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	2.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	2.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	2.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	2.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	2.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	2.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	7	0.00	100.00	0.00	2.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					7				2.87				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2051 EXTRATION AND PROCESSING ABOVE GROUND

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	4.93	4.93	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	13	1.48	6.40	0.21	0.21	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	22	4.43	10.84	1.51	1.73	0.51	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	27	2.46	13.30	0.00	1.73	0.00	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	29	0.99	14.29	0.00	1.73	0.00	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	31	0.99	15.27	0.96	2.68	0.32	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	36	2.46	17.73	0.29	2.97	0.10	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	39	1.48	19.21	2.43	5.41	0.81	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	40	0.49	19.70	1.61	7.02	0.54	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	41	0.49	20.20	2.08	9.10	0.69	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	42	0.49	20.69	0.04	9.14	0.01	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	45	1.48	22.17	6.53	15.66	2.18	5.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	49	1.97	24.14	0.02	15.68	0.01	5.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	56	3.45	27.59	1.00	16.68	0.33	5.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	61	2.46	30.05	6.94	23.62	2.32	7.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	21	82	10.34	40.39	54.42	78.05	18.19	26.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	31	113	15.27	55.67	82.68	160.73	27.63	53.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	27	140	13.30	68.97	79.18	239.91	26.46	80.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	34	174	16.75	85.71	55.26	295.17	18.47	98.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		29	203	14.29	100.00	4.05	299.21	1.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				203				299.21				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2052 EXTRATION AND PROCESSING BELOW GROUND

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	1.37	1.37	4.40	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	6.58	7.96	21.09	25.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	5.72	13.68	18.33	43.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	8.15	21.83	26.12	69.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	9.38	31.21	30.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	31.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	31.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	31.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	31.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	31.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	31.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	31.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	31.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	31.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	31.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	31.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	31.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	31.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	5	0.00	100.00	0.00	31.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					5				31.21				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2058 MIXED

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.63	2.63	0.17	0.17	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.63	5.26	1.04	1.21	0.64	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.63	7.89	0.27	1.48	0.17	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.63	10.53	0.38	1.87	0.24	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.63	13.16	0.38	2.25	0.24	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.63	15.79	4.86	7.11	3.02	4.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	2.63	18.42	16.76	23.87	10.41	14.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	2.63	21.05	13.91	37.78	8.64	23.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	2.63	23.68	2.70	40.48	1.68	25.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	2.63	26.32	5.40	45.87	3.35	28.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	2.63	28.95	1.47	47.34	0.91	29.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	2.63	31.58	2.70	50.04	1.68	31.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	2.63	34.21	1.47	51.51	0.91	32.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	2.63	36.84	2.93	54.44	1.82	33.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	2.63	39.47	0.06	54.50	0.04	33.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	22	18.42	57.89	40.67	95.17	25.28	59.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	23	2.63	60.53	27.90	123.07	17.34	76.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	14	37	36.84	97.37	37.51	160.59	23.31	99.80	4	4	100.00	100.00	11.16	11.16	100.00	100.00	29.75	6.95
20	500,000	**UP**		1	38	2.63	100.00	0.32	160.91	0.20	100.00	0	4	0.00	100.00	0.00	11.16	0.00	100.00	0.00	6.93
				38				160.91				4				11.16				6.93	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	28	28	13.21	13.21	37.02	37.02	4.77	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	29	0.47	13.68	0.00	37.02	0.00	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	30	0.47	14.15	0.14	37.16	0.02	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	31	0.47	14.62	0.00	37.16	0.00	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	32	0.47	15.09	0.54	37.70	0.07	4.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	33	0.47	15.57	1.41	39.10	0.18	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	34	0.47	16.04	1.43	40.53	0.18	5.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	35	0.47	16.51	0.69	41.22	0.09	5.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	37	0.94	17.45	0.32	41.54	0.04	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	38	0.47	17.92	1.13	42.67	0.15	5.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	45	3.30	21.23	8.04	50.71	1.04	6.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	47	0.94	22.17	7.67	58.38	0.99	7.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	53	2.83	25.00	39.39	97.77	5.07	12.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	58	2.36	27.36	4.27	102.04	0.55	13.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	60	0.94	28.30	1.60	103.64	0.21	13.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	30	90	14.15	42.45	143.53	247.17	18.48	31.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	36	126	16.98	59.43	245.72	492.89	31.63	63.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	29	155	13.68	73.11	131.20	624.09	16.89	80.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	35	190	16.51	89.62	110.22	734.31	14.19	94.54	3	3	100.00	100.00	46.80	46.80	100.00	100.00	42.46	6.37
20	500,000	**UP**		22	212	10.38	100.00	42.42	776.73	5.46	100.00	0	3	0.00	100.00	0.00	46.80	0.00	100.00	0.00	6.02
				212				776.73				3				46.80				6.02	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 207 HARD COAL AND LIGNITE EXTRACTION ASPHALT MINES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	1.52	1.52	4.26	4.26	0.99	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	0.76	2.27	1.73	5.99	0.40	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	0.76	3.03	0.11	6.10	0.03	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	0.76	3.79	0.12	6.22	0.03	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	0.76	4.55	4.74	10.96	1.10	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	0.76	5.30	0.00	10.96	0.00	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	0.76	6.06	4.86	6.10	1.13	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	0.76	6.82	4.86	10.96	1.13	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	0.76	7.58	4.82	15.78	1.12	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	0.76	8.33	4.42	20.20	1.02	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	0.76	9.09	5.71	25.91	1.32	5.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	0.76	9.85	10.34	36.25	2.39	8.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	0.76	10.61	10.34	25.91	2.39	5.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	0.76	11.36	0.00	25.91	0.00	5.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	0.76	12.12	10.09	36.00	2.33	8.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	12	28	9.09	21.21	52.00	88.00	12.03	20.36	1	1	25.00	25.00	0.00	0.00	0.23	0.23	0.01	0.00
17	20,000	50,000	35,000	30	58	22.73	43.94	78.48	166.47	18.16	38.52	1	2	25.00	50.00	1.25	1.25	98.81	99.03	1.59	0.75
18	50,000	100,000	75,000	20	78	15.15	59.09	87.08	253.55	20.15	58.67	0	2	0.00	50.00	0.00	1.25	0.00	99.03	0.00	0.49
19	100,000	500,000	300,000	21	99	15.91	75.00	127.42	380.97	29.48	88.15	1	3	25.00	75.00	0.00	1.26	0.28	99.32	0.00	0.33
20	500,000	**UP**		33	132	25.00	100.00	51.20	432.18	11.85	100.00	1	4	25.00	100.00	0.01	1.27	0.68	100.00	0.02	0.29
				132				432.18				4				1.27				0.29	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2071 EXTRATION AND PROCESSING OF HARD COAL ABOVE GROUND

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	143	143	6.71	6.71	18.90	18.90	0.43	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	42	185	1.97	8.68	0.57	19.47	0.01	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	30	215	1.41	10.08	2.94	22.41	0.07	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	24	239	1.13	11.21	4.36	26.77	0.10	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	37	276	1.74	12.95	8.80	35.57	0.20	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	29	305	1.36	14.31	6.33	41.90	0.14	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	30	335	1.41	15.71	10.61	52.51	0.24	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	41	376	1.92	17.64	35.61	88.12	0.81	2.00	1	1	1.43	1.43	0.01	0.01	0.00	0.00	0.03	0.01
9	1,500	2,000	1,750	28	404	1.31	18.95	22.05	110.18	0.50	2.50	0	1	0.00	1.43	0.00	0.01	0.00	0.00	0.00	0.01
10	2,000	2,500	2,250	19	423	0.89	19.84	31.15	141.33	0.71	3.21	0	1	0.00	1.43	0.00	0.01	0.00	0.00	0.00	0.01
11	2,500	3,000	2,750	26	449	1.22	21.06	15.74	157.07	0.36	3.56	0	1	0.00	1.43	0.00	0.01	0.00	0.00	0.00	0.01
12	3,000	4,000	3,500	24	473	1.13	22.19	24.12	181.19	0.55	4.11	0	1	0.00	1.43	0.00	0.01	0.00	0.00	0.00	0.01
13	4,000	5,000	4,500	47	520	2.20	24.39	57.06	238.25	1.29	5.41	0	1	0.00	1.43	0.00	0.01	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	79	599	3.71	28.10	78.55	316.81	1.78	7.19	0	1	0.00	1.43	0.00	0.01	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	90	689	4.22	32.32	265.03	581.83	6.01	13.20	1	2	1.43	2.86	9.54	9.55	2.47	2.47	3.60	1.64
16	10,000	20,000	15,000	192	881	9.01	41.32	885.51	1,467.34	20.09	33.29	4	6	5.71	8.57	20.81	30.36	5.39	7.86	2.35	2.07
17	20,000	50,000	35,000	304	1,185	14.26	55.58	762.08	2,229.43	17.29	50.58	11	17	15.71	24.29	27.70	58.06	7.17	15.04	3.63	2.60
18	50,000	100,000	75,000	139	1,324	6.52	62.10	407.73	2,637.15	9.25	59.83	14	31	20.00	44.29	144.95	203.01	37.54	52.57	35.55	7.70
19	100,000	500,000	300,000	433	1,757	20.31	82.41	1,107.91	3,745.06	25.14	84.97	26	57	37.14	81.43	168.68	371.69	43.68	96.26	15.22	9.92
20	500,000	**UP**		375	2,132	17.59	100.00	662.37	4,407.43	15.03	100.00	13	70	18.57	100.00	14.44	386.13	3.74	100.00	2.18	8.76
				2,132				4,407.43				70				386.13				8.76	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2072 EXTRATION AND PROCESSING OF COAL BELOW GROUND

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.35	4.35	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.35	8.70	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	4	8.70	17.39	0.00	0.00	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	6	8.70	26.09	1.02	1.02	1.97	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	4.35	30.43	0.01	1.03	0.02	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	4.35	34.78	0.06	1.09	0.11	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	4.35	39.13	0.02	1.11	0.04	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	4.35	43.48	0.11	1.22	0.22	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	4.35	47.83	0.14	1.36	0.26	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	4.35	52.17	2.22	3.58	4.30	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	4.35	56.52	3.33	6.91	6.45	13.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	4.35	60.87	0.82	7.73	1.60	14.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	4.35	65.22	0.44	8.17	0.86	15.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	4.35	69.57	5.12	13.29	9.92	25.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	20	17.39	86.96	27.83	41.12	53.93	79.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	22	8.70	95.65	9.59	50.71	18.58	98.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	23	4.35	100.00	0.90	51.61	1.74	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	23	0.00	100.00	0.00	51.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	23	0.00	100.00	0.00	51.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					23				51.61				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2073 HARD COAL COKING PLANTS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	8.51	8.51	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	2.13	10.64	0.04	0.04	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	2.13	12.77	0.00	0.04	0.00	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	2.13	14.89	0.00	0.04	0.00	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	2.13	17.02	0.18	0.22	0.14	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	2.13	19.15	0.35	0.57	0.27	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	2.13	21.28	64.36	64.93	49.99	50.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	2.13	23.40	12.96	77.89	10.06	60.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	2.13	25.53	4.50	82.39	3.50	63.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	2.13	27.66	0.11	82.50	0.09	64.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	2.13	29.79	0.09	82.59	0.07	64.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	2.13	31.91	0.11	82.70	0.09	64.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	16	2.13	34.04	0.14	82.85	0.11	64.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	17	2.13	36.17	0.03	82.88	0.03	64.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	18	2.13	38.30	0.08	82.96	0.06	64.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	19	2.13	40.43	0.04	83.00	0.03	64.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	20	2.13	42.55	0.06	83.05	0.04	64.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	21	2.13	44.68	0.05	83.11	0.04	64.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	21	42	44.68	89.36	4.55	87.66	3.53	68.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		5	47	10.64	100.00	41.10	128.75	31.92	100.00	3	3	100.00	100.00	8.44	8.44	100.00	100.00	20.53	6.55
				47				128.75				3				8.44				6.55	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2074 MANUFACTURE OF HARD COAL BRIQUITTES

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.05	1.05	0.09	0.09	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	1.05	2.11	0.05	0.14	0.01	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	1.05	3.16	1.19	1.33	0.36	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	1.05	4.21	0.03	1.36	0.01	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	1.05	5.26	0.08	1.44	0.02	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	1.05	6.32	1.82	3.26	0.55	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	1.05	7.37	1.60	4.86	0.48	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	1.05	8.42	0.18	5.04	0.05	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	10	2.11	10.53	0.25	5.29	0.08	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	21	31	22.11	32.63	1.50	6.80	0.45	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	32	1.05	33.68	4.39	11.19	1.32	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	33	1.05	34.74	9.73	20.92	2.92	6.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	38	5.26	40.00	52.57	73.49	15.79	22.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	39	1.05	41.05	0.00	73.49	0.00	22.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	43	4.21	45.26	12.75	86.24	3.83	25.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	46	3.16	48.42	22.56	108.80	6.78	32.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	55	9.47	57.89	23.01	131.81	6.91	39.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	32	87	33.68	91.58	98.16	229.97	29.48	69.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		8	95	8.42	100.00	102.98	332.95	30.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				95				332.95				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2076 LIGNITE UNDERGROUND MINING

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.88	0.88	71.38	71.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	0.35	1.24	28.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				1.24				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2078 MIXED

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	1.12	1.12	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	1.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	1.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	1.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	1.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	1.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	1.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	1.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	1.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	1.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	1.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	1.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	1.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	1.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	1.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	1.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	1.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	1.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	1.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				1.12				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 208 SALT MINES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	3.57	3.57	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	3.57	7.14	0.09	0.09	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	3.57	10.71	0.06	0.16	0.13	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	3.57	14.29	0.31	0.47	0.65	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	3.57	17.86	0.06	0.53	0.13	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	9	14.29	32.14	0.83	1.36	1.74	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	13	14.29	46.43	0.98	2.34	2.06	4.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	16	10.71	57.14	1.42	3.76	2.97	7.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	17	3.57	60.71	0.33	4.09	0.69	8.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	19	7.14	67.86	0.93	5.01	1.94	10.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	20	3.57	71.43	0.49	5.50	1.03	11.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	21	3.57	75.00	2.48	7.98	5.19	16.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	22	3.57	78.57	2.48	10.46	5.19	21.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	23	3.57	82.14	12.38	22.84	25.97	47.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	24	3.57	85.71	2.67	25.51	5.60	53.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	27	10.71	96.43	20.02	45.53	41.98	95.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	28	3.57	100.00	2.15	47.68	4.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	28	0.00	100.00	0.00	47.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	28	0.00	100.00	0.00	47.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	28	0.00	100.00	0.00	47.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					28				47.68				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.35	4.35	0.20	0.20	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.35	8.70	0.32	0.53	0.33	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.35	13.04	1.30	1.83	1.32	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.35	17.39	0.65	2.48	0.66	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.35	21.74	1.22	3.70	1.23	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	4.35	26.09	0.79	4.49	0.80	4.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	4.35	30.43	1.86	6.35	1.88	6.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	4.35	34.78	3.89	10.24	3.93	10.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	4.35	39.13	2.82	13.06	2.85	13.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	4.35	43.48	3.50	16.56	3.54	16.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	4.35	47.83	5.04	21.60	5.10	21.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	4.35	52.17	4.05	25.65	4.10	25.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	17	21.74	73.91	31.20	56.86	31.55	57.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	20	13.04	86.96	14.68	71.54	14.85	72.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	21	4.35	91.30	1.96	73.50	1.98	74.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	22	4.35	95.65	22.99	96.49	23.25	97.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	23	4.35	100.00	2.42	98.90	2.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	23	0.00	100.00	0.00	98.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	23	0.00	100.00	0.00	98.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				23				98.90				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2082 SALT EXTRACTION FROM SEA

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	9.52	9.52	0.02	0.02	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	4.76	14.29	0.18	0.20	0.12	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	4.76	19.05	0.08	0.28	0.05	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	4.76	23.81	0.12	0.40	0.08	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	4.76	28.57	3.13	3.53	2.16	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	4.76	33.33	1.05	4.57	0.72	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	4.76	38.10	1.68	6.25	1.16	4.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	4.76	42.86	1.65	7.90	1.14	5.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	4.76	47.62	2.59	10.49	1.78	7.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	4.76	52.38	2.33	12.82	1.61	8.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	4.76	57.14	3.70	16.52	2.55	11.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	4.76	61.90	26.05	42.56	17.95	29.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	4.76	66.67	20.00	62.56	13.78	43.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	4.76	71.43	23.02	85.58	15.86	58.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	4.76	76.19	2.92	88.51	2.01	61.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	17	4.76	80.95	2.73	91.24	1.88	62.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	21	19.05	100.00	53.85	145.09	37.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	21	0.00	100.00	0.00	145.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	21	0.00	100.00	0.00	145.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	21	0.00	100.00	0.00	145.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				21				145.09				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 209 PEAT EXTRACTION PEAT PROCESSING

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	28.57	28.57	0.04	0.04	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	14.29	42.86	48.90	48.86	65.39	65.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	14.29	57.14	20.70	69.56	27.67	93.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	14.29	71.43	0.02	69.57	0.02	93.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	14.29	85.71	3.23	72.80	4.31	97.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	14.29	100.00	1.99	74.79	2.66	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	7	0.00	100.00	0.00	74.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	74.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	74.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	74.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	74.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	74.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	74.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	74.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	74.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	74.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	74.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	74.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	74.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	7	0.00	100.00	0.00	74.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					7				74.79				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 21 STONEEARTH(ANIMAL) BONES OR SHELLS

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.88	5.88	0.35	0.35	0.45	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.88	11.76	0.26	0.61	0.34	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.88	17.65	0.58	1.19	0.76	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.88	23.53	3.77	4.95	4.93	6.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.88	29.41	0.23	5.18	0.30	6.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.88	35.29	2.43	7.62	3.18	9.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.88	41.18	2.53	10.14	3.30	13.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.88	47.06	10.19	20.33	13.32	26.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	5.88	52.94	7.89	28.22	10.31	36.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	5.88	58.82	8.03	36.25	10.50	47.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	5.88	64.71	27.17	63.42	35.51	82.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	5.88	70.59	0.66	64.08	0.87	83.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	5.88	76.47	0.66	64.75	0.87	84.63	1	1	50.00	50.00	0.55	0.55	93.10	93.10	83.56	0.86
15	7,500	10,000	8,750	1	14	5.88	82.35	3.93	68.68	5.14	89.77	0	1	0.00	50.00	0.00	0.55	0.00	93.10	0.00	0.81
16	10,000	20,000	15,000	1	15	5.88	88.24	2.14	70.81	2.79	92.56	0	1	0.00	50.00	0.00	0.55	0.00	93.10	0.00	0.78
17	20,000	50,000	35,000	1	16	5.88	94.12	2.85	73.66	3.72	96.28	1	2	50.00	100.00	0.04	0.60	6.90	100.00	1.44	0.81
18	50,000	100,000	75,000	1	17	5.88	100.00	2.85	76.51	3.72	100.00	0	2	0.00	100.00	0.00	0.60	0.00	100.00	0.00	0.78
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	76.51	0.00	100.00	0	2	0.00	100.00	0.00	0.60	0.00	100.00	0.00	0.78
20	500,000	**UP**		0	17	0.00	100.00	0.00	76.51	0.00	100.00	0	2	0.00	100.00	0.00	0.60	0.00	100.00	0.00	0.78
				17				76.51				2				0.60				0.78	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 210 STONE GRAVEL AND SAND EXTRACTION INSTALATIONS

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	4.20	4.20	28.71	28.71	2.09	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	17	0.90	5.11	0.22	28.94	0.02	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	27	3.00	8.11	1.44	30.38	0.11	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	31	1.20	9.31	0.72	31.10	0.05	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	19	50	5.71	15.02	10.18	41.28	0.74	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	60	3.00	18.02	4.22	45.50	0.31	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	70	3.00	21.02	13.42	58.92	0.98	4.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	84	4.20	25.23	16.64	75.56	1.21	5.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	92	2.40	27.63	15.16	90.72	1.10	6.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	13	105	3.90	31.53	22.82	113.53	1.66	8.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	20	125	6.01	37.54	28.43	141.96	2.07	10.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	20	145	6.01	43.54	61.37	203.33	4.47	14.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	24	169	7.21	50.75	55.42	258.74	4.03	18.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	20	189	6.01	56.76	82.77	341.51	6.02	24.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	19	208	5.71	62.46	89.10	430.61	6.48	31.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	51	259	15.32	77.78	316.94	747.55	23.06	54.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	29	288	8.71	86.49	316.27	1,063.82	23.02	77.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	23	311	6.91	93.39	177.97	1,241.79	12.95	90.37	1	1	100.00	100.00	1.50	1.50	100.00	100.00	0.84	0.12
19	100,000	500,000	300,000	22	333	6.61	100.00	132.31	1,374.11	9.63	100.00	0	1	0.00	100.00	0.00	1.50	0.00	100.00	0.00	0.11
20	500,000	**UP**		0	333	0.00	100.00	0.00	1,374.11	0.00	100.00	0	1	0.00	100.00	0.00	1.50	0.00	100.00	0.00	0.11
				333				1,374.11				1				1.50				0.11	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 211 CEMENT CHALK LIME AND GYPSUM WORKS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	48	48	35.82	35.82	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	49	0.75	36.57	0.03	0.03	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	50	0.75	37.31	0.01	0.04	0.00	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	51	0.75	38.06	0.01	0.05	0.00	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	52	0.75	38.81	0.03	0.08	0.01	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	53	0.75	39.55	0.04	0.12	0.02	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	58	3.73	43.28	0.26	0.38	0.12	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	64	4.48	47.76	1.44	1.81	0.65	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	66	1.49	49.25	0.09	1.90	0.04	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	70	2.99	52.24	0.26	2.17	0.12	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	71	0.75	52.99	0.15	2.32	0.07	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	77	4.48	57.46	8.80	11.11	3.96	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	79	1.49	58.96	23.12	34.24	10.40	15.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	82	2.24	61.19	24.00	58.24	10.79	26.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	83	0.75	61.94	0.00	58.24	0.00	26.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	87	2.99	64.93	17.47	75.71	7.86	34.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	89	1.49	66.42	6.02	81.73	2.71	36.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	11	100	8.21	74.63	20.65	102.39	9.29	46.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	20	120	14.93	89.55	46.21	148.59	20.78	66.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		14	134	10.45	100.00	73.77	222.36	33.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				134				222.36				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2111 CHALK LIME AND PLASTER WORK KIESELGUHR KILNS

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	10.12	10.12	70.18	70.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	4.30	14.43	29.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	14.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	14.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	14.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	14.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	14.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	14.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	14.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	14.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	14.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	14.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	14.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	14.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	14.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	14.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	14.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	14.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	14.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				14.43				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2112 CEMENT FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	1.33	1.33	0.85	0.85	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	0.27	1.59	0.06	0.91	0.01	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	0.27	1.86	0.06	0.97	0.01	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	0.27	2.12	0.06	1.03	0.01	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	0.27	2.39	0.06	1.10	0.01	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	0.27	2.65	0.03	1.12	0.00	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	15	25	3.98	6.63	0.71	1.84	0.07	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	31	56	8.22	14.85	2.20	4.04	0.23	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	65	2.39	17.24	6.02	10.06	0.62	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	69	1.06	18.30	0.68	10.74	0.07	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	14	83	3.71	22.02	2.34	13.08	0.24	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	93	2.65	24.67	4.29	17.37	0.44	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	98	1.33	25.99	1.47	18.84	0.15	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	18	116	4.77	30.77	6.59	25.43	0.67	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	124	2.12	32.89	3.96	29.39	0.41	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	30	154	7.96	40.85	22.38	51.77	2.29	5.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	21	175	5.57	46.42	48.14	99.91	4.93	10.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	29	204	7.69	54.11	97.95	197.86	10.03	20.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	70	274	18.57	72.68	490.15	688.02	50.21	70.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		103	377	27.32	100.00	288.28	976.30	29.53	100.00	3	3	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
				377				976.30				3				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 21121 CEMENT FACTORIES WITH

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	33	33	8.03	8.03	19.53	19.53	3.31	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	38	1.22	9.25	0.18	19.70	0.03	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	47	2.19	11.44	0.11	19.81	0.02	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	52	1.22	12.65	1.39	21.20	0.24	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	63	2.68	15.33	0.75	21.96	0.13	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	76	3.16	18.49	0.57	22.53	0.10	3.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	84	1.95	20.44	2.15	24.68	0.36	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	89	1.22	21.65	3.49	28.17	0.59	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	97	1.95	23.60	8.01	36.18	1.36	6.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	104	1.70	25.30	8.59	44.77	1.46	7.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	16	120	3.89	29.20	9.69	54.47	1.64	9.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	18	138	4.38	33.58	13.12	67.59	2.22	11.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	21	159	5.11	38.69	1.31	68.90	0.22	11.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	23	182	5.60	44.28	49.89	118.79	8.45	20.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	26	208	6.33	50.61	19.19	137.98	3.25	23.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	39	247	9.49	60.10	111.83	249.82	18.94	42.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	32	279	7.79	67.88	64.48	314.29	10.92	53.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	16	295	3.89	71.78	71.85	386.14	12.17	65.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	36	331	8.76	80.54	73.33	459.48	12.42	77.83	1	1	50.00	50.00	3.64	3.64	99.75	99.75	4.96	0.79
20	500,000	**UP**		80	411	19.46	100.00	130.90	590.37	22.17	100.00	1	2	50.00	100.00	0.01	3.65	0.25	100.00	0.01	0.62
				411				590.37				2				3.65				0.62	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 21122 CEMENT FACTORIES WITHOUT

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	3.57	3.57	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	1.79	5.36	0.12	0.13	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	5	3.57	8.93	0.22	0.34	0.09	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	7	3.57	12.50	1.15	1.49	0.47	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	1.79	14.29	0.35	1.85	0.14	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	11	5.36	19.64	1.45	3.29	0.59	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	1.79	21.43	0.63	3.93	0.26	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	13	1.79	23.21	0.50	4.42	0.20	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	14	1.79	25.00	2.34	6.76	0.95	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	15	1.79	26.79	2.12	8.88	0.86	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	1.79	28.57	3.78	12.66	1.53	5.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	18	3.57	32.14	4.47	17.13	1.81	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	21	5.36	37.50	11.06	28.19	4.48	11.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	22	1.79	39.29	1.92	30.11	0.78	12.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	23	1.79	41.07	6.28	36.39	2.54	14.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	24	1.79	42.86	0.06	36.33	0.03	14.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	28	7.14	50.00	45.32	81.65	18.35	33.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	16	44	28.57	78.57	130.21	211.86	52.71	85.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	49	8.93	87.50	10.48	222.34	4.24	90.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		7	56	12.50	100.00	24.71	247.06	10.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				56				247.06				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2113 CEMENT AND PLASTER GOODS UNFIRED STONEWARE

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	123	123	11.08	11.08	8.08	8.08	0.19	0.19	1	1	5.56	5.56	4.50	4.50	1.39	1.39	55.71	55.71
2	50	100	75	58	181	5.23	16.31	22.41	30.48	0.52	0.71	0	1	0.00	5.56	0.00	4.50	0.00	1.39	0.00	14.76
3	100	200	150	65	246	5.86	22.16	16.79	47.27	0.39	1.10	0	1	0.00	5.56	0.00	4.50	0.00	1.39	0.00	9.52
4	200	300	250	39	285	3.51	25.68	10.20	57.47	0.24	1.34	1	2	5.56	11.11	0.43	4.93	0.13	1.53	4.21	8.58
5	300	500	400	66	351	5.95	31.62	52.59	110.07	1.22	2.56	0	2	0.00	11.11	0.00	4.93	0.00	1.53	0.00	4.48
6	500	750	625	55	406	4.95	36.58	46.73	156.80	1.09	3.64	0	2	0.00	11.11	0.00	4.93	0.00	1.53	0.00	3.14
7	750	1,000	875	36	442	3.24	39.82	40.91	197.70	0.95	4.59	2	4	11.11	22.22	4.55	9.48	1.41	2.93	11.12	4.79
8	1,000	1,500	1,250	33	475	2.97	42.79	41.44	239.14	0.96	5.56	0	4	0.00	22.22	0.00	9.48	0.00	2.93	0.00	3.96
9	1,500	2,000	1,750	34	509	3.06	45.86	50.12	289.26	1.16	6.72	0	4	0.00	22.22	0.00	9.48	0.00	2.93	0.00	3.28
10	2,000	2,500	2,250	20	529	1.80	47.66	41.70	330.96	0.97	7.69	0	4	0.00	22.22	0.00	9.48	0.00	2.93	0.00	2.86
11	2,500	3,000	2,750	31	560	2.79	50.45	61.56	392.52	1.43	9.12	0	4	0.00	22.22	0.00	9.48	0.00	2.93	0.00	2.41
12	3,000	4,000	3,500	32	592	2.88	53.33	92.56	485.08	2.15	11.27	1	5	5.56	27.78	50.00	59.48	15.48	18.41	54.02	12.26
13	4,000	5,000	4,500	23	615	2.07	55.41	80.92	566.00	1.88	13.15	0	5	0.00	27.78	0.00	59.48	0.00	18.41	0.00	10.51
14	5,000	7,500	6,250	46	661	4.14	59.55	195.04	761.04	4.53	17.69	0	5	0.00	27.78	0.00	59.48	0.00	18.41	0.00	7.82
15	7,500	10,000	8,750	15	676	1.35	60.90	85.35	846.39	1.98	19.67	1	6	5.56	33.33	4.75	64.23	1.47	19.88	5.57	7.59
16	10,000	20,000	15,000	89	765	8.02	68.92	557.30	1,403.69	12.95	32.62	0	6	0.00	33.33	0.00	64.23	0.00	19.88	0.00	4.58
17	20,000	50,000	35,000	129	894	11.62	80.54	1,012.24	2,415.93	23.53	56.15	2	8	11.11	44.44	196.79	261.02	60.92	80.80	19.44	10.80
18	50,000	100,000	75,000	80	974	7.21	87.75	942.00	3,357.93	21.89	78.04	4	12	22.22	66.67	44.41	305.42	13.75	94.55	4.71	9.10
19	100,000	500,000	300,000	96	1,070	8.65	96.40	770.83	4,128.76	17.92	95.96	6	18	33.33	100.00	17.62	323.04	5.45	100.00	2.29	7.82
20	500,000	**UP**		40	1,110	3.60	100.00	173.82	4,302.58	4.04	100.00	0	18	0.00	100.00	0.00	323.04	0.00	100.00	0.00	7.51
				1,110				4,302.58				18				323.04				7.51	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2114 FALSE TEETH PRODUCTION

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	23.08	23.08	0.08	0.08	1.20	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	7.69	30.77	0.08	0.16	1.27	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	7	23.08	53.85	0.28	0.44	4.42	6.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	7.69	61.54	0.79	1.22	12.36	19.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	7.69	69.23	0.64	1.86	10.03	29.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	7.69	76.92	0.05	1.92	0.86	30.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	7.69	84.62	0.15	2.06	2.29	32.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	7.69	92.31	1.43	3.49	22.39	54.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	7.69	100.00	2.88	6.36	45.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	13	0.00	100.00	0.00	6.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	13	0.00	100.00	0.00	6.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	13	0.00	100.00	0.00	6.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	13	0.00	100.00	0.00	6.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	6.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	6.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	6.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	6.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	6.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	6.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	13	0.00	100.00	0.00	6.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				13				6.36				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2118 OTHERS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

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

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

RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	3.85	3.85	3.17	3.17	3.25	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	3.85	7.69	0.22	3.39	0.23	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	3.85	11.54	0.00	3.39	0.00	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	3.85	15.38	0.47	3.86	0.48	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	3.85	19.23	0.69	4.55	0.71	4.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	3.85	23.08	0.97	5.53	0.99	5.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	3.85	26.92	1.54	7.06	1.57	7.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	9	7.69	34.62	2.74	9.80	2.81	10.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	12	11.54	46.15	9.13	18.94	9.35	19.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	3.85	50.00	5.95	24.89	6.09	25.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	15	7.69	57.69	9.41	34.30	9.64	35.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	18	11.54	69.23	8.50	42.80	8.70	43.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	19	3.85	73.08	5.69	48.49	5.82	49.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	20	3.85	76.92	0.00	48.49	0.00	49.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	22	7.69	84.62	16.70	65.19	17.10	66.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	23	3.85	88.46	17.82	83.01	18.24	84.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	24	3.85	92.31	6.44	89.45	6.59	91.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	25	3.85	96.15	0.04	89.49	0.04	91.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	26	3.85	100.00	8.19	97.68	8.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	26	0.00	100.00	0.00	97.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					26				97.68				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2121 ASBESTOS BOARDASBESTOS FIBRESTONE SLABCONCRETE SLAB

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	27	27	7.01	7.01	66.52	66.52	2.75	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	36	2.34	9.35	1.67	68.19	0.07	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	50	3.64	12.99	4.88	73.07	0.20	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	56	1.56	14.55	2.10	75.16	0.09	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	14	70	3.64	18.18	13.42	88.59	0.55	3.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	80	2.60	20.78	9.30	97.89	0.38	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	90	2.60	23.38	23.06	120.94	0.95	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	20	110	5.19	28.57	36.61	157.55	1.51	6.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	118	2.08	30.65	24.37	181.92	1.01	7.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	12	130	3.12	33.77	37.62	219.54	1.56	9.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	139	2.34	36.10	36.42	255.96	1.51	10.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	22	161	5.71	41.82	110.25	366.21	4.56	15.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	167	1.56	43.38	32.62	398.83	1.35	16.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	30	197	7.79	51.17	222.90	621.73	9.21	25.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	10	207	2.60	53.77	79.29	701.02	3.28	28.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	27	234	7.01	60.78	325.46	1,026.49	13.45	42.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	74	308	19.22	80.00	690.58	1,717.07	28.55	70.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	37	345	9.61	89.61	325.66	2,042.73	13.46	84.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	34	379	8.83	98.44	324.44	2,367.17	13.41	97.86	2	2	100.00	100.00	1.85	1.85	100.00	100.00	0.57	0.08
20	500,000	**UP**		6	385	1.56	100.00	51.85	2,419.01	2.14	100.00	0	2	0.00	100.00	0.00	1.85	0.00	100.00	0.00	0.08
				385				2,419.01				2				1.85				0.08	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	0.49	0.49	1.57	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	1.84	2.34	5.89	7.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	2.42	4.76	7.74	15.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	16.67	66.67	12.19	16.95	38.92	54.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	16.67	83.33	13.00	29.95	41.51	95.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	16.67	100.00	1.37	31.31	4.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	31.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	31.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	31.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	31.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	31.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	31.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	31.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	31.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	31.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	31.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	31.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	31.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	6	0.00	100.00	0.00	31.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					6				31.31				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 21221 (ANIMAL) BONE MEAL MILLS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	3.62	3.62	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	3.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	3.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	3.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	3.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	3.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	3.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	3.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	3.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	3.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	3.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	3.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	3.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	3.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	3.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	3.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	3.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	3.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	3.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				3.62				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2123 MINERAL WOOL

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	0.78	0.78	0.70	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	28.59	29.37	25.96	26.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	34.44	63.80	31.27	57.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	16.67	66.67	5.47	69.28	4.97	62.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	16.67	83.33	9.96	79.24	9.05	71.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	16.67	100.00	30.89	110.13	28.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	110.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	110.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	110.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	110.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	110.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	110.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	110.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	110.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	110.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	110.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	110.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	110.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	6	0.00	100.00	0.00	110.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				110.13				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 213 BRICK AND TILE WORKS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	12.50	12.50	0.04	0.04	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	3	25.00	37.50	0.20	0.24	1.17	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	12.50	50.00	1.11	1.35	6.43	7.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	12.50	62.50	0.29	1.65	1.69	9.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	12.50	75.00	1.21	2.86	7.01	16.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	12.50	87.50	2.11	4.96	12.20	28.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	12.50	100.00	12.30	17.27	71.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	8	0.00	100.00	0.00	17.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	17.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	17.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	17.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	17.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	17.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	17.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	17.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	17.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	17.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	17.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	17.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	8	0.00	100.00	0.00	17.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					8				17.27				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2131 FACTORIES WHICH ONLY HAVE TUNNEL KLINS

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	42	42	27.81	27.81	1.40	1.40	0.73	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	26	68	17.22	45.03	4.30	5.70	2.24	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	25	93	16.56	61.59	6.51	12.21	3.40	6.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	99	3.97	65.56	3.04	15.25	1.59	7.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	109	6.62	72.19	5.09	20.34	2.66	10.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	113	2.65	74.83	1.42	21.76	0.74	11.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	116	1.99	76.82	2.09	23.85	1.09	12.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	117	0.66	77.48	2.72	26.57	1.42	13.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	118	0.66	78.15	1.32	27.89	0.69	14.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	119	0.66	78.81	2.85	30.75	1.49	16.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	120	0.66	79.47	1.89	32.64	0.99	17.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	121	0.66	80.13	1.80	34.44	0.94	17.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	122	0.66	80.79	3.36	37.80	1.76	19.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	123	0.66	81.46	3.73	41.53	1.95	21.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	124	0.66	82.12	10.84	52.36	5.66	27.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	125	0.66	82.78	0.00	52.36	0.00	27.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	12	137	7.95	90.73	102.79	155.16	53.68	81.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	142	3.31	94.04	0.55	155.71	0.29	81.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	9	151	5.96	100.00	35.79	191.50	18.69	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	151	0.00	100.00	0.00	191.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					151				191.50				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	5.91	5.91	0.69	0.69	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	22	3.38	9.28	0.84	1.53	0.15	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	31	3.80	13.08	2.84	4.37	0.51	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	37	2.53	15.61	1.21	5.57	0.22	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	41	1.69	17.30	1.90	7.47	0.34	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	42	0.42	17.72	0.62	8.09	0.11	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	43	0.42	18.14	0.66	8.76	0.12	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	48	2.11	20.25	4.94	13.70	0.88	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	49	0.42	20.68	3.01	16.71	0.54	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	51	0.84	21.52	5.30	22.01	0.94	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	57	2.53	24.05	15.44	37.45	2.75	6.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	60	1.27	25.32	9.97	47.42	1.78	8.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	61	0.42	25.74	4.29	51.70	0.76	9.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	67	2.53	28.27	4.63	56.34	0.83	10.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	70	1.27	29.54	9.91	66.24	1.76	11.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	23	93	9.70	39.24	45.83	112.07	8.16	19.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	53	146	22.36	61.60	214.14	326.21	38.15	58.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	67	213	28.27	89.87	141.94	468.15	25.29	83.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	24	237	10.13	100.00	93.18	561.33	16.60	100.00	4	4	100.00	100.00	0.41	0.41	100.00	100.00	0.44	0.07
20	500,000	**UP**		0	237	0.00	100.00	0.00	561.33	0.00	100.00	0	4	0.00	100.00	0.00	0.41	0.00	100.00	0.00	0.07
				237				561.33				4				0.41				0.07	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	3.68	3.68	45.93	45.93	6.15	6.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	15	0.26	3.95	0.04	45.96	0.01	6.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	16	0.26	4.21	0.30	46.27	0.04	6.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	20	1.05	5.26	0.27	46.54	0.04	6.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	25	1.32	6.58	1.45	47.99	0.19	6.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	27	0.53	7.11	0.79	48.77	0.11	6.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	34	1.84	8.95	5.91	54.68	0.79	7.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	39	1.32	10.26	6.01	60.69	0.81	8.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	47	2.11	12.37	4.20	64.89	0.56	8.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	49	0.53	12.89	0.96	65.86	0.13	8.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	55	1.58	14.47	4.74	70.59	0.63	9.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	56	0.26	14.74	3.29	73.89	0.44	9.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	63	1.84	16.58	3.75	77.63	0.50	10.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	14	77	3.68	20.26	34.66	112.29	4.64	15.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	14	91	3.68	23.95	13.19	125.49	1.77	16.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	31	122	8.16	32.11	96.01	221.49	12.86	29.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	66	188	17.37	49.47	82.24	303.74	11.01	40.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	37	225	9.74	59.21	133.07	436.81	17.82	58.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	70	295	18.42	77.63	238.39	675.20	31.92	90.41	2	2	100.00	100.00	4.23	4.23	100.00	100.00	1.78	0.63
20	500,000	**UP**		85	380	22.37	100.00	71.63	746.83	9.59	100.00	0	2	0.00	100.00	0.00	4.23	0.00	100.00	0.00	0.57
				380				746.83				2				4.23				0.57	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 21331 MANUFACTURE OF TRANSPARENT GLAAS: USING ELECTRICITY

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.21	0.21	2.06	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	0.66	0.87	6.57	8.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	2.22	3.10	21.97	30.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	7.02	10.11	69.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				10.11				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 214 PORCELAIN EARTHENWARE STONEWARE POTTERY AND CLAY REFRACTORIE

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	13.43	13.43	11.83	11.83	12.42	12.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	10	1.49	14.93	0.00	11.83	0.00	12.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	11	1.49	16.42	0.81	12.64	0.86	13.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	12	1.49	17.91	0.48	13.12	0.50	13.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	13	1.49	19.40	0.05	13.17	0.06	13.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	14	1.49	20.90	0.04	13.21	0.04	13.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	15	1.49	22.39	0.05	13.26	0.05	13.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	16	1.49	23.88	0.07	13.33	0.07	13.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	19	4.48	28.36	1.94	15.26	2.03	16.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	21	2.99	31.34	1.11	16.37	1.16	17.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	22	1.49	32.84	1.17	17.54	1.23	18.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	24	2.99	35.82	0.23	17.76	0.24	18.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	25	1.49	37.31	2.14	19.90	2.24	20.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	26	1.49	38.81	0.20	20.10	0.21	21.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	29	4.48	43.28	15.39	35.49	16.16	37.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	30	1.49	44.78	1.94	37.43	2.04	39.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	31	1.49	46.27	2.47	39.90	2.59	41.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	35	5.97	52.24	18.91	58.81	19.86	61.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	19	54	28.36	80.60	8.72	67.53	9.16	70.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		13	67	19.40	100.00	27.71	95.25	29.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				67				95.25				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2141 FACTORIES WHICH ONLY HAVE TUNNEL KILNS

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	7.45	7.45	3.73	3.73	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	14	1.24	8.70	0.19	3.92	0.02	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	16	1.24	9.94	0.26	4.18	0.02	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	17	0.62	10.56	0.41	4.59	0.04	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	18	0.62	11.18	0.33	4.92	0.03	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	20	1.24	12.42	1.17	6.09	0.11	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	21	0.62	13.04	1.68	7.77	0.16	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	25	2.48	15.53	8.49	16.26	0.81	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	26	0.62	16.15	3.50	19.76	0.33	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	27	0.62	16.77	3.89	23.65	0.37	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	29	1.24	18.01	4.32	27.97	0.41	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	30	0.62	18.63	1.59	29.56	0.15	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	33	1.86	20.50	15.36	44.92	1.46	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	41	4.97	25.47	52.21	97.13	4.96	9.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	48	4.35	29.81	64.21	161.34	6.11	15.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	19	67	11.80	41.61	153.96	315.30	14.64	29.98	1	1	16.67	16.67	14.84	14.84	30.54	30.54	9.64	4.71
17	20,000	50,000	35,000	19	86	11.80	53.42	140.40	455.70	13.35	43.33	1	2	16.67	33.33	1.80	16.64	3.71	34.24	1.28	3.65
18	50,000	100,000	75,000	26	112	16.15	69.57	250.49	706.19	23.82	67.15	2	4	33.33	66.67	31.77	48.41	65.39	99.63	12.68	6.86
19	100,000	500,000	300,000	35	147	21.74	91.30	253.69	959.88	24.12	91.28	0	4	0.00	66.67	0.00	48.41	0.00	99.63	0.00	5.04
20	500,000	**UP**		14	161	8.70	100.00	91.75	1,051.63	8.72	100.00	2	6	33.33	100.00	0.18	48.59	0.37	100.00	0.20	4.62
				161				1,051.63				6				48.59				4.62	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2142 FACTORIES WITH OTHER TYPES OF KILNS

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	5.69	5.69	10.60	10.60	0.54	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	21	1.78	7.47	0.30	10.90	0.02	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	22	0.36	7.83	0.06	10.96	0.00	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	26	1.42	9.25	8.88	19.84	0.45	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	27	0.36	9.61	0.45	20.29	0.02	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	29	0.71	10.32	0.43	20.72	0.02	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	31	0.71	11.03	9.69	30.41	0.49	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	33	0.71	11.74	3.35	33.76	0.17	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	38	1.78	13.52	6.09	39.85	0.31	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	46	2.85	16.37	14.62	54.47	0.74	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	11	57	3.91	20.28	18.87	73.34	0.96	3.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	61	1.42	21.71	16.78	90.12	0.85	4.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	65	1.42	23.13	16.08	106.21	0.81	5.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	69	1.42	24.56	11.31	117.52	0.57	5.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	77	2.85	27.40	44.45	161.97	2.25	8.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	20	97	7.12	34.52	234.69	396.66	11.88	20.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	36	133	12.81	47.33	401.13	797.79	20.31	40.39	2	2	66.67	66.67	2.53	2.53	81.17	81.17	0.63	0.32
18	50,000	100,000	75,000	47	180	16.73	64.06	518.04	1,315.83	26.23	66.62	1	3	33.33	100.00	0.59	3.12	18.83	100.00	0.11	0.24
19	100,000	500,000	300,000	72	252	25.62	89.68	409.04	1,724.87	20.71	87.33	0	3	0.00	100.00	0.00	3.12	0.00	100.00	0.00	0.18
20	500,000	**UP**		29	281	10.32	100.00	250.26	1,975.13	12.67	100.00	0	3	0.00	100.00	0.00	3.12	0.00	100.00	0.00	0.16
				281				1,975.13				3				3.12				0.16	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 215 GLASS WORKS GLASS BLOWING PLANTS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	8.43	8.43	24.24	24.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	4.66	13.09	13.40	37.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	18.03	31.12	51.82	89.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	3.67	34.79	10.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	34.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	34.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	34.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	34.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	34.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	34.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	34.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	34.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	34.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	34.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	34.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	34.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	34.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	34.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	34.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				34.79				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	3.87	3.87	2.79	2.79	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	0.65	4.52	0.33	3.12	0.02	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	0.65	5.16	2.40	5.52	0.17	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	11	1.94	7.10	4.68	10.20	0.34	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	18	4.52	11.61	9.73	19.93	0.71	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	22	2.58	14.19	0.07	20.00	0.01	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	26	2.58	16.77	0.10	20.11	0.01	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	27	0.65	17.42	1.49	21.60	0.11	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	31	2.58	20.00	0.94	22.54	0.07	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	32	0.65	20.65	6.98	29.52	0.51	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	36	2.58	23.23	0.34	29.85	0.02	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	11	47	7.10	30.32	30.71	60.56	2.23	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	51	2.58	32.90	35.11	95.67	2.55	6.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	56	3.23	36.13	32.07	127.74	2.33	9.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	63	4.52	40.65	22.29	150.03	1.62	10.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	25	88	16.13	56.77	137.00	287.03	9.94	20.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	15	103	9.68	66.45	121.28	408.31	8.80	29.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	12	115	7.74	74.19	127.08	535.39	9.22	38.83	2	2	100.00	100.00	36.64	36.64	100.00	100.00	28.83	6.84
19	100,000	500,000	300,000	27	142	17.42	91.61	316.72	852.11	22.97	61.80	0	2	0.00	100.00	0.00	36.64	0.00	100.00	0.00	4.30
20	500,000	**UP**		13	155	8.39	100.00	526.62	1,378.73	38.20	100.00	0	2	0.00	100.00	0.00	36.64	0.00	100.00	0.00	2.66
				155				1,378.73				2				36.64				2.66	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	1.97	1.97	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	8	1.97	3.94	0.14	0.14	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	11	1.48	5.42	0.06	0.19	0.01	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	14	1.48	6.90	0.52	0.72	0.08	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	21	3.45	10.34	0.69	1.41	0.11	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	15	36	7.39	17.73	2.64	4.04	0.41	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	14	50	6.90	24.63	9.01	13.06	1.40	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	60	4.93	29.56	14.26	27.32	2.21	4.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	70	4.93	34.48	10.81	38.13	1.68	5.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	73	1.48	35.96	7.10	45.23	1.10	7.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	80	3.45	39.41	9.48	54.71	1.47	8.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	13	93	6.40	45.81	14.05	68.76	2.18	10.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	101	3.94	49.75	44.93	113.70	6.96	17.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	28	129	13.79	63.55	133.91	247.61	20.76	38.38	1	1	20.00	20.00	132.75	132.75	96.76	96.76	99.13	53.61
15	7,500	10,000	8,750	14	143	6.90	70.44	93.19	340.80	14.45	52.83	0	1	0.00	20.00	0.00	132.75	0.00	96.76	0.00	38.95
16	10,000	20,000	15,000	20	163	9.85	80.30	71.45	412.25	11.08	63.90	0	1	0.00	20.00	0.00	132.75	0.00	96.76	0.00	32.20
17	20,000	50,000	35,000	17	180	8.37	88.67	122.63	534.88	19.01	82.91	0	1	0.00	20.00	0.00	132.75	0.00	96.76	0.00	24.82
18	50,000	100,000	75,000	4	184	1.97	90.64	0.42	535.30	0.06	82.98	0	1	0.00	20.00	0.00	132.75	0.00	96.76	0.00	24.80
19	100,000	500,000	300,000	13	197	6.40	97.04	71.69	606.99	11.11	94.09	0	1	0.00	20.00	0.00	132.75	0.00	96.76	0.00	21.87
20	500,000	**UP**		6	203	2.96	100.00	38.13	645.12	5.91	100.00	4	5	80.00	100.00	4.45	137.20	3.24	100.00	11.66	21.27
					203				645.12				5				137.20				21.27

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2158 MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	6.25	6.25	0.45	0.45	0.23	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	3	12.50	18.75	0.67	1.12	0.34	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	6.25	25.00	0.58	1.70	0.29	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	6.25	31.25	0.31	2.01	0.16	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	6.25	37.50	24.62	26.63	12.50	13.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	6.25	43.75	0.01	26.64	0.00	13.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	6.25	50.00	0.01	26.64	0.00	13.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	6.25	56.25	0.04	26.61	0.02	13.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	6.25	62.50	22.15	48.75	11.24	24.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	6.25	68.75	22.63	71.38	11.49	36.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	6.25	75.00	45.51	116.90	23.11	59.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	6.25	81.25	51.44	168.34	26.12	85.46	1	1	100.00	100.00	14.84	14.84	100.00	100.00	28.85	8.82
14	5,000	7,500	6,250	1	14	6.25	87.50	28.60	196.94	14.52	99.98	0	1	0.00	100.00	0.00	14.84	0.00	100.00	0.00	7.53
15	7,500	10,000	8,750	1	15	6.25	93.75	0.02	196.95	0.01	99.99	0	1	0.00	100.00	0.00	14.84	0.00	100.00	0.00	7.53
16	10,000	20,000	15,000	1	16	6.25	100.00	0.02	196.97	0.01	100.00	0	1	0.00	100.00	0.00	14.84	0.00	100.00	0.00	7.53
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	196.97	0.00	100.00	0	1	0.00	100.00	0.00	14.84	0.00	100.00	0.00	7.53
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	196.97	0.00	100.00	0	1	0.00	100.00	0.00	14.84	0.00	100.00	0.00	7.53
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	196.97	0.00	100.00	0	1	0.00	100.00	0.00	14.84	0.00	100.00	0.00	7.53
20	500,000	**UP**		0	16	0.00	100.00	0.00	196.97	0.00	100.00	0	1	0.00	100.00	0.00	14.84	0.00	100.00	0.00	7.53
				16				196.97				1				14.84				7.53	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 216 GLASS PROCESSING AND MIRRO FACTORIES

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	12.50	12.50	14.77	14.77	1.65	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	10	24	8.93	21.43	2.01	16.78	0.23	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	32	7.14	28.57	2.73	19.51	0.31	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	36	3.57	32.14	4.33	23.85	0.48	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	38	1.79	33.93	1.92	25.77	0.21	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	39	0.89	34.82	0.00	25.77	0.00	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	41	1.79	36.61	3.68	29.44	0.41	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	45	3.57	40.18	9.11	38.56	1.02	4.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	47	1.79	41.96	6.90	45.46	0.77	5.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	49	1.79	43.75	3.59	49.04	0.40	5.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	55	5.36	49.11	27.87	76.91	3.12	8.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	57	1.79	50.89	19.82	96.73	2.22	10.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	59	1.79	52.68	10.66	107.39	1.19	12.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	65	5.36	58.04	53.97	161.36	6.04	18.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	68	2.68	60.71	49.11	210.46	5.49	23.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	15	83	13.39	74.11	139.28	349.75	15.58	39.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	12	95	10.71	84.82	217.58	567.33	24.33	63.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	12	107	10.71	95.54	268.94	836.26	30.08	93.53	3	3	100.00	100.00	13.77	13.77	100.00	100.00	5.12	1.65
19	100,000	500,000	300,000	4	111	3.57	99.11	55.44	891.71	6.20	99.73	0	3	0.00	100.00	0.00	13.77	0.00	100.00	0.00	1.54
20	500,000	**UP**		1	112	0.89	100.00	2.44	894.14	0.27	100.00	0	3	0.00	100.00	0.00	13.77	0.00	100.00	0.00	1.54
				112				894.14				3				13.77				1.54	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 217 PRECIOUS STONE WORKSHOPS AND PROCESSING PLANT

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	2.53	2.53	7.51	7.51	6.85	6.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	1.27	3.80	0.04	7.56	0.04	6.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	1.27	5.06	0.00	7.56	0.00	6.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	1.27	6.33	0.29	7.85	0.26	7.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	1.27	7.59	0.00	7.85	0.00	7.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	8	2.53	10.13	0.25	8.09	0.23	7.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	10	2.53	12.66	0.77	8.87	0.70	8.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	15	6.33	18.99	4.27	13.14	3.90	11.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	16	1.27	20.25	2.56	15.70	2.33	14.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	21	6.33	26.58	5.56	21.26	5.07	19.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	23	2.53	29.11	4.60	25.86	4.20	23.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	25	2.53	31.65	7.24	33.10	6.60	30.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	26	1.27	32.91	0.00	33.10	0.00	30.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	29	3.80	36.71	0.01	33.11	0.01	30.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	38	11.39	48.10	33.72	66.84	30.75	60.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	46	10.13	58.23	0.08	66.91	0.07	61.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	51	6.33	64.56	0.07	66.98	0.06	61.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	59	10.13	74.68	0.29	67.27	0.27	61.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	8	67	10.13	84.81	1.29	68.56	1.17	62.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		12	79	15.19	100.00	41.12	109.68	37.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				79				109.68				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 218 EMERY AND ABRASIVE MATERIALS FACTORIES

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	4.17	4.17	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	3	8.33	12.50	0.25	0.25	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	4.17	16.67	1.94	2.19	0.36	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	4.17	20.83	3.80	5.99	0.70	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	4.17	25.00	16.59	22.58	3.05	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	4.17	29.17	0.04	22.62	0.01	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	4.17	33.33	12.73	35.35	2.34	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	4.17	37.50	3.96	39.31	0.73	7.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	4.17	41.67	10.19	49.50	1.87	9.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	4.17	45.83	44.61	94.11	8.21	17.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	4.17	50.00	1.09	95.20	0.20	17.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	4.17	54.17	63.74	158.94	11.72	29.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	4.17	58.33	16.97	175.91	3.12	32.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	4.17	62.50	8.04	183.95	1.48	33.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	4.17	66.67	27.17	211.12	5.00	38.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	17	4.17	70.83	48.91	260.03	9.00	47.83	1	1	50.00	50.00	1.64	1.64	33.72	33.72	3.35	0.63
17	20,000	50,000	35,000	1	18	4.17	75.00	60.95	320.98	11.21	59.04	0	1	0.00	50.00	0.00	1.64	0.00	33.72	0.00	0.51
18	50,000	100,000	75,000	1	19	4.17	79.17	18.94	339.92	3.48	62.52	0	1	0.00	50.00	0.00	1.64	0.00	33.72	0.00	0.48
19	100,000	500,000	300,000	5	24	20.83	100.00	203.76	543.68	37.48	100.00	1	2	50.00	100.00	3.22	4.86	66.28	100.00	1.58	0.89
20	500,000	**UP**		0	24	0.00	100.00	0.00	543.68	0.00	100.00	0	2	0.00	100.00	0.00	4.86	0.00	100.00	0.00	0.89
				24				543.68				2				4.86				0.89	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 219 TARCOATED CHIPPINGS MANUFACTUREASPHALT AND ROOFING FELT

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	24	24	11.27	11.27	23.65	23.65	1.53	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	31	3.29	14.55	2.09	25.74	0.14	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	35	1.88	16.43	2.08	27.82	0.13	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	38	1.41	17.84	2.69	30.51	0.17	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	49	5.16	23.00	14.10	44.62	0.91	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	57	3.76	26.76	30.73	75.35	1.99	4.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	65	3.76	30.52	28.64	103.99	1.85	6.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	77	5.63	36.15	49.07	153.05	3.17	9.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	89	5.63	41.78	55.84	208.89	3.61	13.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	100	5.16	46.95	88.59	297.48	5.73	19.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	13	113	6.10	53.05	126.46	423.94	8.18	27.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	16	129	7.51	60.56	206.78	630.72	13.38	40.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	136	3.29	63.85	121.50	752.22	7.86	48.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	40	176	18.78	82.63	196.47	948.69	12.71	61.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	185	4.23	86.85	148.81	1,097.50	9.63	71.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	192	3.29	90.14	136.13	1,233.64	8.81	79.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	197	2.35	92.49	165.80	1,399.43	10.73	90.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	199	0.94	93.43	94.79	1,494.22	6.13	96.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	14	213	6.57	100.00	51.62	1,545.84	3.34	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	213	0.00	100.00	0.00	1,545.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				213				1,545.84				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 22 METALS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	0.90	0.90	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	0.90	1.80	0.12	0.12	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	0.90	2.70	0.27	0.40	0.11	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	0.90	3.60	0.84	1.24	0.34	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	0.90	4.50	0.08	1.32	0.03	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	10	4.50	9.01	2.80	4.12	1.13	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	0.90	9.91	0.17	4.29	0.07	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	13	1.80	11.71	5.28	9.57	2.13	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	18	4.50	16.22	5.93	15.50	2.39	6.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	21	2.70	18.92	3.66	19.16	1.48	7.72	1	1	100.00	100.00	1.34	1.34	100.00	100.00	36.49	6.98
11	2,500	3,000	2,750	2	23	1.80	20.72	8.15	27.32	3.28	11.00	0	1	0.00	100.00	0.00	1.34	0.00	100.00	0.00	4.90
12	3,000	4,000	3,500	2	25	1.80	22.52	0.00	27.32	0.00	11.00	0	1	0.00	100.00	0.00	1.34	0.00	100.00	0.00	4.90
13	4,000	5,000	4,500	6	31	5.41	27.93	8.01	35.33	3.23	14.23	0	1	0.00	100.00	0.00	1.34	0.00	100.00	0.00	3.79
14	5,000	7,500	6,250	13	44	11.71	39.64	40.35	75.68	16.25	30.48	0	1	0.00	100.00	0.00	1.34	0.00	100.00	0.00	1.77
15	7,500	10,000	8,750	18	62	16.22	55.86	62.25	137.93	25.07	55.56	0	1	0.00	100.00	0.00	1.34	0.00	100.00	0.00	0.97
16	10,000	20,000	15,000	11	73	9.91	65.77	13.58	151.51	5.47	61.03	0	1	0.00	100.00	0.00	1.34	0.00	100.00	0.00	0.88
17	20,000	50,000	35,000	16	89	14.41	80.18	34.30	185.81	13.82	74.85	0	1	0.00	100.00	0.00	1.34	0.00	100.00	0.00	0.72
18	50,000	100,000	75,000	11	100	9.91	90.09	15.90	201.71	6.41	81.25	0	1	0.00	100.00	0.00	1.34	0.00	100.00	0.00	0.66
19	100,000	500,000	300,000	9	109	8.11	98.20	40.33	242.04	16.25	97.50	0	1	0.00	100.00	0.00	1.34	0.00	100.00	0.00	0.55
20	500,000	**UP**		2	111	1.80	100.00	6.21	248.25	2.50	100.00	0	1	0.00	100.00	0.00	1.34	0.00	100.00	0.00	0.54
				111				248.25				1				1.34				0.54	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	0.02	0.02	0.23	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	3.65	3.67	53.46	53.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	3.16	6.83	46.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	6.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	6.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	6.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	6.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	6.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	6.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	6.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	6.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	6.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	6.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	6.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	6.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	6.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	6.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	6.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	6.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				6.83				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	97	97	4.15	4.15	142.47	142.47	1.68	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	13	110	0.56	4.71	1.84	144.31	0.02	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	47	157	2.01	6.72	4.24	148.55	0.05	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	45	202	1.93	8.65	7.71	156.26	0.09	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	88	290	3.77	12.42	24.88	181.14	0.29	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	122	412	5.22	17.64	47.57	228.71	0.56	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	114	526	4.88	22.53	76.37	305.08	0.90	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	132	658	5.65	28.18	93.81	398.89	1.10	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	90	748	3.85	32.03	102.04	500.93	1.20	5.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	59	807	2.53	34.56	77.18	578.11	0.91	6.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	58	865	2.48	37.04	115.55	693.66	1.36	8.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	109	974	4.67	41.71	199.88	893.54	2.35	10.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	87	1,061	3.73	45.44	249.73	1,143.26	2.94	13.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	163	1,224	6.98	52.42	542.27	1,685.53	6.38	19.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	89	1,313	3.81	56.23	356.31	2,041.84	4.20	24.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	230	1,543	9.85	66.08	1,904.56	3,946.41	22.42	46.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	296	1,839	12.68	78.76	2,077.78	6,024.19	24.46	70.93	4	4	8.51	8.51	46.80	46.80	14.07	14.07	2.25	0.78
18	50,000	100,000	75,000	167	2,006	7.15	85.91	906.10	6,930.29	10.67	81.60	8	12	17.02	25.53	45.64	92.45	13.72	27.80	5.04	1.33
19	100,000	500,000	300,000	264	2,270	11.31	97.22	1,279.01	8,209.30	15.06	96.66	6	18	12.77	38.30	21.79	114.24	6.55	34.35	1.70	1.39
20	500,000	**UP**		65	2,335	2.78	100.00	283.88	8,493.18	3.34	100.00	29	47	61.70	100.00	218.31	332.55	65.65	100.00	76.90	3.92
				2,335				8,493.18				47				332.55				3.92	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2202 METAL POWDER FACTORIES

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	5.66	5.66	73.82	73.82	5.52	5.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	19	3.30	8.96	3.12	76.94	0.23	5.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	13	32	6.13	15.09	7.69	84.63	0.57	6.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	36	1.89	16.98	1.78	86.42	0.13	6.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	52	7.55	24.53	14.46	100.87	1.08	7.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	65	6.13	30.66	23.72	124.59	1.77	9.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	78	6.13	36.79	19.09	143.68	1.43	10.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	92	6.60	43.40	43.93	187.61	3.28	14.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	100	3.77	47.17	17.82	205.43	1.33	15.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	16	116	7.55	54.72	73.06	278.49	5.46	20.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	12	128	5.66	60.38	59.68	338.17	4.46	25.27	1	1	100.00	100.00	40.00	40.00	100.00	100.00	67.02	11.83
12	3,000	4,000	3,500	4	132	1.89	62.26	21.63	359.80	1.62	26.88	0	1	0.00	100.00	0.00	40.00	0.00	100.00	0.00	11.12
13	4,000	5,000	4,500	6	138	2.83	65.09	53.63	413.43	4.01	30.89	0	1	0.00	100.00	0.00	40.00	0.00	100.00	0.00	9.68
14	5,000	7,500	6,250	7	145	3.30	68.40	37.86	451.29	2.83	33.72	0	1	0.00	100.00	0.00	40.00	0.00	100.00	0.00	8.86
15	7,500	10,000	8,750	14	159	6.60	75.00	94.17	545.46	7.04	40.75	0	1	0.00	100.00	0.00	40.00	0.00	100.00	0.00	7.33
16	10,000	20,000	15,000	30	189	14.15	89.15	237.06	782.52	17.71	58.47	0	1	0.00	100.00	0.00	40.00	0.00	100.00	0.00	5.11
17	20,000	50,000	35,000	10	199	4.72	93.87	99.00	881.52	7.40	65.86	0	1	0.00	100.00	0.00	40.00	0.00	100.00	0.00	4.54
18	50,000	100,000	75,000	9	208	4.25	98.11	92.26	973.78	6.89	72.76	0	1	0.00	100.00	0.00	40.00	0.00	100.00	0.00	4.11
19	100,000	500,000	300,000	4	212	1.89	100.00	364.62	1,338.40	27.24	100.00	0	1	0.00	100.00	0.00	40.00	0.00	100.00	0.00	2.99
20	500,000	**UP**		0	212	0.00	100.00	0.00	1,338.40	0.00	100.00	0	1	0.00	100.00	0.00	40.00	0.00	100.00	0.00	2.99
				212				1,338.40				1				40.00				2.99	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2203 MIXED

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	5.05	5.05	0.08	0.08	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	1.01	6.06	0.10	0.18	0.02	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	10	4.04	10.10	6.92	7.09	1.19	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	14	4.04	14.14	1.48	8.57	0.25	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	20	6.06	20.20	9.14	17.71	1.57	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	24	4.04	24.24	26.94	44.65	4.62	7.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	28	4.04	28.28	6.76	51.41	1.16	8.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	33	5.05	33.33	10.33	61.74	1.77	10.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	42	9.09	42.42	28.22	89.97	4.84	15.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	47	5.05	47.47	18.39	108.36	3.15	18.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	51	4.04	51.52	10.91	119.27	1.87	20.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	13	64	13.13	64.65	59.55	178.82	10.21	30.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	65	1.01	65.66	8.92	187.74	1.53	32.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	68	3.03	68.69	27.00	214.74	4.63	36.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	73	5.05	73.74	28.17	242.91	4.83	41.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	13	86	13.13	86.87	118.06	360.97	20.23	61.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	91	5.05	91.92	117.13	478.10	20.08	81.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	94	3.03	94.95	42.24	520.34	7.24	89.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	98	4.04	98.99	47.12	567.46	8.08	97.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		1	99	1.01	100.00	16.01	583.47	2.74	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				99				583.47				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 221 INDUSTRIAL, MINING AND COMMERCIAL MACHINERY,WITHOUT MELTING

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	8.89	8.89	44.03	44.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	1.30	10.19	6.44	50.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	7.99	18.18	39.57	90.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	2.01	20.20	9.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	20.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	20.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	20.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	20.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	20.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	20.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	20.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	20.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	20.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	20.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	20.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	20.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	20.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	20.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	20.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				20.20				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	56	56	12.23	12.23	19.22	19.22	0.97	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	59	0.66	12.88	0.10	19.31	0.00	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	66	1.53	14.41	0.76	20.08	0.04	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	76	2.18	16.59	5.08	25.15	0.26	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	19	95	4.15	20.74	7.96	33.11	0.40	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	21	116	4.59	25.33	7.72	40.84	0.39	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	16	132	3.49	28.82	12.49	53.32	0.63	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	15	147	3.28	32.10	28.87	82.20	1.45	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	154	1.53	33.62	8.55	90.74	0.43	4.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	165	2.40	36.03	32.54	123.29	1.64	6.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	12	177	2.62	38.65	25.45	148.74	1.28	7.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	12	189	2.62	41.27	36.21	184.95	1.82	9.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	10	199	2.18	43.45	29.93	214.87	1.50	10.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	34	233	7.42	50.87	152.05	366.93	7.65	18.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	30	263	6.55	57.42	170.12	537.04	8.55	27.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	43	306	9.39	66.81	388.10	925.14	19.52	46.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	51	357	11.14	77.95	456.34	1,381.48	22.95	69.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	39	396	8.52	86.46	208.06	1,589.54	10.46	79.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	47	443	10.26	96.72	264.01	1,853.55	13.28	93.21	2	2	40.00	40.00	0.48	0.48	6.11	6.11	0.18	0.03
20	500,000	**UP**		15	458	3.28	100.00	135.09	1,988.64	6.79	100.00	3	5	60.00	100.00	7.41	7.89	93.89	100.00	5.48	0.40
					458				1,988.64				5				7.89				0.40

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 22111 MECHANICAL ENGINEERING WITHOUTANY MELTING OF METALS

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	729	729	11.17	11.17	230.64	230.64	1.08	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	148	877	2.27	13.44	21.00	251.64	0.10	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	191	1,068	2.93	16.37	18.45	270.09	0.09	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	179	1,247	2.74	19.11	33.42	303.52	0.16	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	217	1,464	3.33	22.44	72.94	376.45	0.34	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	206	1,670	3.16	25.59	97.36	473.81	0.45	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	188	1,858	2.88	28.48	140.18	613.99	0.65	2.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	251	2,109	3.85	32.32	206.11	820.10	0.96	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	207	2,316	3.17	35.49	240.47	1,060.57	1.12	4.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	147	2,463	2.25	37.75	191.72	1,252.29	0.90	5.85	2	2	2.30	2.30	2.64	2.64	0.27	0.27	1.38	0.21
11	2,500	3,000	2,750	155	2,618	2.38	40.12	260.01	1,512.29	1.21	7.06	0	2	0.00	2.30	0.00	2.64	0.00	0.27	0.00	0.17
12	3,000	4,000	3,500	209	2,827	3.20	43.33	397.67	1,909.96	1.86	8.92	2	4	2.30	4.60	11.24	13.88	1.16	1.43	2.83	0.73
13	4,000	5,000	4,500	189	3,016	2.90	46.22	423.05	2,333.01	1.98	10.89	0	4	0.00	4.60	0.00	13.88	0.00	1.43	0.00	0.59
14	5,000	7,500	6,250	421	3,437	6.45	52.67	1,169.06	3,502.07	5.46	16.35	1	5	1.15	5.75	2.25	16.13	0.23	1.67	0.19	0.46
15	7,500	10,000	8,750	301	3,738	4.61	57.29	989.03	4,491.10	4.62	20.97	0	5	0.00	5.75	0.00	16.13	0.00	1.67	0.00	0.36
16	10,000	20,000	15,000	632	4,370	9.69	66.97	2,902.50	7,393.60	13.55	34.52	11	16	12.64	18.39	751.14	767.27	77.62	79.29	25.88	10.38
17	20,000	50,000	35,000	785	5,155	12.03	79.00	4,717.40	12,111.00	22.03	56.55	3	19	3.45	21.84	2.36	769.63	0.24	79.53	0.05	6.35
18	50,000	100,000	75,000	465	5,620	7.13	86.13	2,970.84	15,081.84	13.87	70.42	15	34	17.24	39.08	167.04	936.66	17.26	96.79	5.62	6.21
19	100,000	500,000	300,000	669	6,289	10.25	96.38	4,365.59	19,447.42	20.38	90.80	15	49	17.24	56.32	11.79	948.46	1.22	98.01	0.27	4.88
20	500,000	**UP**		236	6,525	3.62	100.00	1,970.39	21,417.81	9.20	100.00	38	87	43.68	100.00	19.24	967.69	1.99	100.00	0.98	4.52
				6,525				21,417.81				87				967.69				4.52	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	70	70	8.56	8.56	36.48	36.48	1.36	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	27	97	3.30	11.86	4.41	40.89	0.16	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	59	156	7.21	19.07	22.42	63.31	0.83	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	34	190	4.16	23.23	19.57	82.87	0.73	3.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	41	231	5.01	28.24	37.59	120.46	1.40	4.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	54	285	6.60	34.84	50.06	170.52	1.86	6.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	42	327	5.13	39.98	76.84	247.36	2.86	9.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	41	368	5.01	44.99	38.41	285.77	1.43	10.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	15	383	1.83	46.82	26.92	312.69	1.00	11.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	24	407	2.93	49.76	41.29	353.98	1.53	13.15	2	2	11.76	11.76	14.64	14.64	1.15	1.15	35.45	4.13
11	2,500	3,000	2,750	20	427	2.44	52.20	36.40	390.38	1.35	14.51	0	2	0.00	11.76	0.00	14.64	0.00	1.15	0.00	3.75
12	3,000	4,000	3,500	26	453	3.18	55.38	49.77	440.15	1.85	16.36	0	2	0.00	11.76	0.00	14.64	0.00	1.15	0.00	3.33
13	4,000	5,000	4,500	24	477	2.93	58.31	117.16	557.31	4.35	20.71	0	2	0.00	11.76	0.00	14.64	0.00	1.15	0.00	2.63
14	5,000	7,500	6,250	28	505	3.42	61.74	141.06	698.37	5.24	25.95	0	2	0.00	11.76	0.00	14.64	0.00	1.15	0.00	2.10
15	7,500	10,000	8,750	31	536	3.79	65.53	109.29	807.65	4.06	30.01	0	2	0.00	11.76	0.00	14.64	0.00	1.15	0.00	1.81
16	10,000	20,000	15,000	54	590	6.60	72.13	310.09	1,117.74	11.52	41.53	2	4	11.76	23.53	467.32	481.96	36.81	37.96	150.71	43.12
17	20,000	50,000	35,000	90	680	11.00	83.13	595.18	1,712.93	22.12	63.65	5	9	29.41	52.94	768.58	1,250.54	60.53	98.49	129.13	73.01
18	50,000	100,000	75,000	65	745	7.95	91.08	542.63	2,255.56	20.16	83.81	8	17	47.06	100.00	19.14	1,269.67	1.51	100.00	3.53	56.29
19	100,000	500,000	300,000	50	795	6.11	97.19	263.94	2,519.50	9.81	93.62	0	17	0.00	100.00	0.00	1,269.67	0.00	100.00	0.00	50.39
20	500,000	**UP**		23	818	2.81	100.00	171.67	2,691.17	6.38	100.00	0	17	0.00	100.00	0.00	1,269.67	0.00	100.00	0.00	47.18
				818				2,691.17				17				1,269.67				47.18	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2212 ENAMELLING AND ZINCING PLANTS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19	19	7.57	7.57	108.09	108.09	3.97	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	13	32	5.18	12.75	4.56	112.65	0.17	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	38	2.39	15.14	2.87	115.52	0.11	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	48	3.98	19.12	10.33	125.85	0.38	4.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	58	3.98	23.11	9.34	135.20	0.34	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	60	0.80	23.90	5.81	141.01	0.21	5.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	65	1.99	25.90	13.64	154.65	0.50	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	26	91	10.36	36.25	73.13	227.77	2.69	8.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	96	1.99	38.25	22.16	249.94	0.81	9.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	98	0.80	39.04	22.15	272.09	0.81	9.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	100	0.80	39.84	12.00	284.09	0.44	10.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	109	3.59	43.43	78.85	362.94	2.90	13.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	15	124	5.98	49.40	161.05	523.99	5.91	19.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	16	140	6.37	55.78	201.30	725.29	7.39	26.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	34	174	13.55	69.32	192.39	917.68	7.06	33.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	23	197	9.16	78.49	469.53	1,387.21	17.24	50.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	23	220	9.16	87.65	531.44	1,918.64	19.52	70.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	14	234	5.58	93.23	292.26	2,210.90	10.73	81.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	14	248	5.58	98.80	484.28	2,695.18	17.78	98.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		3	251	1.20	100.00	27.96	2,723.15	1.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				251				2,723.15				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2213 GALVANISINGANODISING

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	2.99	2.99	42.31	42.31	2.53	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	10	0.33	3.32	0.06	42.37	0.00	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	13	1.00	4.32	1.22	43.59	0.07	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	13	26	4.32	8.64	4.01	47.60	0.24	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	17	43	5.65	14.29	9.36	56.96	0.56	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	16	59	5.32	19.60	11.70	68.66	0.70	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	67	2.66	22.26	7.00	75.66	0.42	4.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	16	83	5.32	27.57	27.71	103.37	1.66	6.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	90	2.33	29.90	19.55	122.92	1.17	7.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	12	102	3.99	33.89	37.38	160.30	2.24	9.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	14	116	4.65	38.54	43.72	204.02	2.62	12.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	33	149	10.96	49.50	72.78	276.80	4.36	16.57	5	5	50.00	50.00	63.69	63.69	294.09	294.09	87.50	23.01
13	4,000	5,000	4,500	12	161	3.99	53.49	51.38	328.18	3.08	19.64	0	5	0.00	50.00	0.00	63.69	0.00	294.09	0.00	19.41
14	5,000	7,500	6,250	16	177	5.32	58.80	94.83	423.01	5.68	25.32	0	5	0.00	50.00	0.00	63.69	0.00	294.09	0.00	15.06
15	7,500	10,000	8,750	15	192	4.98	63.79	119.36	542.37	7.14	32.46	3	8	30.00	80.00	63.00	0.69	290.93	3.16	52.78	0.13
16	10,000	20,000	15,000	44	236	14.62	78.41	419.00	961.36	25.08	57.54	0	8	0.00	80.00	0.00	0.69	0.00	3.16	0.00	0.07
17	20,000	50,000	35,000	27	263	8.97	87.38	183.01	1,144.38	10.95	68.49	0	8	0.00	80.00	0.00	0.69	0.00	3.16	0.00	0.06
18	50,000	100,000	75,000	17	280	5.65	93.02	216.96	1,361.34	12.98	81.47	2	10	20.00	100.00	20.97	21.65	96.84	100.00	9.67	1.59
19	100,000	500,000	300,000	15	295	4.98	98.01	170.47	1,531.81	10.20	91.68	0	10	0.00	100.00	0.00	21.65	0.00	100.00	0.00	1.41
20	500,000	**UP**		6	301	1.99	100.00	139.06	1,670.87	8.32	100.00	0	10	0.00	100.00	0.00	21.65	0.00	100.00	0.00	1.30
				301				1,670.87				10				21.65				1.30	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2214 METAL/STEEL FURNITURE FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	44	44	5.42	5.42	176.13	176.13	3.34	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	17	61	2.09	7.51	5.59	181.73	0.11	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	30	91	3.69	11.21	10.95	192.68	0.21	3.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	16	107	1.97	13.18	12.59	205.27	0.24	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	19	126	2.34	15.52	40.37	245.64	0.77	4.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	17	143	2.09	17.61	15.01	260.65	0.28	4.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	21	164	2.59	20.20	29.35	290.01	0.56	5.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	54	218	6.65	26.85	105.06	395.07	1.99	7.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	36	254	4.43	31.28	82.41	477.48	1.56	9.06	2	2	11.11	11.11	105.67	105.67	1.65	1.65	128.22	22.13
10	2,000	2,500	2,250	40	294	4.93	36.21	121.78	599.26	2.31	11.37	0	2	0.00	11.11	0.00	105.67	0.00	1.65	0.00	17.63
11	2,500	3,000	2,750	47	341	5.79	42.00	98.42	697.69	1.87	13.24	0	2	0.00	11.11	0.00	105.67	0.00	1.65	0.00	15.15
12	3,000	4,000	3,500	49	390	6.03	48.03	195.58	893.27	3.71	16.95	0	2	0.00	11.11	0.00	105.67	0.00	1.65	0.00	11.83
13	4,000	5,000	4,500	34	424	4.19	52.22	219.20	1,112.46	4.16	21.11	0	2	0.00	11.11	0.00	105.67	0.00	1.65	0.00	9.50
14	5,000	7,500	6,250	68	492	8.37	60.59	378.84	1,491.30	7.19	28.30	0	2	0.00	11.11	0.00	105.67	0.00	1.65	0.00	7.09
15	7,500	10,000	8,750	60	552	7.39	67.98	524.24	2,015.54	9.95	38.24	4	6	22.22	33.33	6,275.58	6,381.25	97.90	99.55	1197.09	316.60
16	10,000	20,000	15,000	97	649	11.95	79.93	1,117.00	3,132.54	21.19	59.43	1	7	5.56	38.89	0.84	6,382.08	0.01	99.56	0.07	203.73
17	20,000	50,000	35,000	105	754	12.93	92.86	1,170.50	4,303.04	22.21	81.64	11	18	61.11	100.00	28.31	6,410.40	0.44	100.00	2.42	148.97
18	50,000	100,000	75,000	37	791	4.56	97.41	224.69	4,527.74	4.26	85.91	0	18	0.00	100.00	0.00	6,410.40	0.00	100.00	0.00	141.58
19	100,000	500,000	300,000	14	805	1.72	99.14	164.11	4,691.85	3.11	89.02	0	18	0.00	100.00	0.00	6,410.40	0.00	100.00	0.00	136.63
20	500,000	**UP**		7	812	0.86	100.00	578.71	5,270.56	10.98	100.00	0	18	0.00	100.00	0.00	6,410.40	0.00	100.00	0.00	121.63
				812				5,270.56				18				6,410.40				121.63	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2215 METAL/STEEL MATTRESSES MANUFACTURING

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	1.81	1.81	7.61	7.61	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	16	0.60	2.42	0.16	7.78	0.00	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	30	2.11	4.53	3.58	11.36	0.08	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	20	50	3.02	7.55	6.43	17.79	0.15	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	12	62	1.81	9.37	9.79	27.58	0.22	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	16	78	2.42	11.78	26.15	53.73	0.59	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	17	95	2.57	14.35	26.28	80.01	0.60	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	17	112	2.57	16.92	48.08	128.09	1.09	2.91	1	1	14.29	14.29	1.34	1.34	0.53	0.53	2.78	1.05
9	1,500	2,000	1,750	34	146	5.14	22.05	64.04	192.13	1.45	4.36	0	1	0.00	14.29	0.00	1.34	0.00	0.53	0.00	0.70
10	2,000	2,500	2,250	10	156	1.51	23.56	47.37	239.50	1.07	5.43	0	1	0.00	14.29	0.00	1.34	0.00	0.53	0.00	0.56
11	2,500	3,000	2,750	24	180	3.63	27.19	68.84	308.34	1.56	7.00	0	1	0.00	14.29	0.00	1.34	0.00	0.53	0.00	0.43
12	3,000	4,000	3,500	64	244	9.67	36.86	297.63	605.97	6.75	13.75	0	1	0.00	14.29	0.00	1.34	0.00	0.53	0.00	0.22
13	4,000	5,000	4,500	38	282	5.74	42.60	162.58	768.54	3.69	17.44	0	1	0.00	14.29	0.00	1.34	0.00	0.53	0.00	0.17
14	5,000	7,500	6,250	61	343	9.21	51.81	384.37	1,152.91	8.72	26.16	0	1	0.00	14.29	0.00	1.34	0.00	0.53	0.00	0.12
15	7,500	10,000	8,750	50	393	7.55	59.37	346.53	1,499.44	7.86	34.02	0	1	0.00	14.29	0.00	1.34	0.00	0.53	0.00	0.09
16	10,000	20,000	15,000	83	476	12.54	71.90	821.60	2,321.04	18.64	52.66	2	3	28.57	42.86	80.38	81.72	31.75	32.28	9.78	3.52
17	20,000	50,000	35,000	120	596	18.13	90.03	1,046.13	3,367.17	23.73	76.39	4	7	57.14	100.00	171.44	253.17	67.72	100.00	16.39	7.52
18	50,000	100,000	75,000	39	635	5.89	95.92	325.47	3,692.64	7.38	83.78	0	7	0.00	100.00	0.00	253.17	0.00	100.00	0.00	6.86
19	100,000	500,000	300,000	27	662	4.08	100.00	715.06	4,407.70	16.22	100.00	0	7	0.00	100.00	0.00	253.17	0.00	100.00	0.00	5.74
20	500,000	**UP**		0	662	0.00	100.00	0.00	4,407.70	0.00	100.00	0	7	0.00	100.00	0.00	253.17	0.00	100.00	0.00	5.74
				662				4,407.70				7				253.17				5.74	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2218 MIXED

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	2.42	2.42	32.90	32.90	2.25	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	0.48	2.90	0.03	32.93	0.00	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	9	1.45	4.35	0.85	33.78	0.06	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	12	1.45	5.80	0.30	34.09	0.02	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	15	1.45	7.25	1.84	35.93	0.13	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	26	5.31	12.56	18.69	54.61	1.28	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	33	3.38	15.94	30.50	85.11	2.08	5.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	44	5.31	21.26	8.08	93.19	0.55	6.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	14	58	6.76	28.02	59.30	152.50	4.05	10.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	62	1.93	29.95	27.19	179.69	1.86	12.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	64	0.97	30.92	37.47	217.16	2.56	14.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	69	2.42	33.33	45.84	263.00	3.13	17.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	15	84	7.25	40.58	182.95	445.95	12.49	30.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	37	121	17.87	58.45	141.06	587.01	9.63	40.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	22	143	10.63	69.08	172.81	759.82	11.80	51.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	23	166	11.11	80.19	263.72	1,023.54	18.01	69.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	29	195	14.01	94.20	374.17	1,397.71	25.55	95.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	201	2.90	97.10	34.29	1,432.00	2.34	97.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	205	1.93	99.03	31.39	1,463.39	2.14	99.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		2	207	0.97	100.00	0.97	1,464.35	0.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				207				1,464.35				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 222 MANUFACTURE OF ELECTRICAL APPARATUS ACCUMULATORS AND DRY BAT

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	3.75	3.75	87.44	87.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	0.15	3.90	3.57	91.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	0.39	4.29	8.99	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				4.29				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2221 MANUFACTURE ASSEMBLY AND REPAIR OF ELECTRICAL MACHINES

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	77	77	4.27	4.27	98.59	98.59	1.08	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	21	98	1.16	5.43	2.46	101.05	0.03	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	42	140	2.33	7.76	6.98	108.03	0.08	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	36	176	1.99	9.75	15.29	123.31	0.17	1.36	1	1	3.85	3.85	2.15	2.15	0.10	0.10	14.06	1.74
5	300	500	400	62	238	3.43	13.19	30.67	153.98	0.34	1.69	0	1	0.00	3.85	0.00	2.15	0.00	0.10	0.00	1.40
6	500	750	625	68	306	3.77	16.95	39.42	193.39	0.43	2.13	0	1	0.00	3.85	0.00	2.15	0.00	0.10	0.00	1.11
7	750	1,000	875	60	366	3.32	20.28	54.56	247.95	0.60	2.73	0	1	0.00	3.85	0.00	2.15	0.00	0.10	0.00	0.87
8	1,000	1,500	1,250	111	477	6.15	26.43	141.52	389.48	1.56	4.28	0	1	0.00	3.85	0.00	2.15	0.00	0.10	0.00	0.55
9	1,500	2,000	1,750	68	545	3.77	30.19	126.41	515.88	1.39	5.67	0	1	0.00	3.85	0.00	2.15	0.00	0.10	0.00	0.42
10	2,000	2,500	2,250	66	611	3.66	33.85	156.49	672.37	1.72	7.39	1	2	3.85	7.69	41.77	43.91	1.94	2.04	26.69	6.53
11	2,500	3,000	2,750	50	661	2.77	36.62	135.33	807.70	1.49	8.88	0	2	0.00	7.69	0.00	43.91	0.00	2.04	0.00	5.44
12	3,000	4,000	3,500	98	759	5.43	42.05	261.86	1,069.56	2.88	11.76	0	2	0.00	7.69	0.00	43.91	0.00	2.04	0.00	4.11
13	4,000	5,000	4,500	67	826	3.71	45.76	248.84	1,318.39	2.74	14.50	0	2	0.00	7.69	0.00	43.91	0.00	2.04	0.00	3.33
14	5,000	7,500	6,250	120	946	6.65	52.41	580.98	1,899.37	6.39	20.89	0	2	0.00	7.69	0.00	43.91	0.00	2.04	0.00	2.31
15	7,500	10,000	8,750	66	1,012	3.66	56.07	723.92	2,623.30	7.96	28.85	0	2	0.00	7.69	0.00	43.91	0.00	2.04	0.00	1.67
16	10,000	20,000	15,000	179	1,191	9.92	65.98	1,652.38	4,275.67	18.17	47.03	11	13	42.31	50.00	2,093.44	2,137.35	97.46	99.50	126.69	49.99
17	20,000	50,000	35,000	196	1,387	10.86	76.84	1,805.88	6,081.56	19.86	66.89	0	13	0.00	50.00	0.00	2,137.35	0.00	99.50	0.00	35.14
18	50,000	100,000	75,000	154	1,541	8.53	85.37	1,180.77	7,262.32	12.99	79.87	1	14	3.85	53.85	0.18	2,137.53	0.01	99.51	0.02	29.43
19	100,000	500,000	300,000	204	1,745	11.30	96.68	1,341.80	8,604.13	14.76	94.63	0	14	0.00	53.85	0.00	2,137.53	0.00	99.51	0.00	24.84
20	500,000	**UP**		60	1,805	3.32	100.00	488.20	9,092.33	5.37	100.00	12	26	46.15	100.00	10.48	2,148.01	0.49	100.00	2.15	23.62
				1,805				9,092.33				26				2,148.01				23.62	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2222 ACCUMULATOR AND DRY BATTERY FACTORIES

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	37	37	16.82	16.82	20.53	20.53	2.88	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	42	2.27	19.09	0.08	20.61	0.01	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	50	3.64	22.73	2.27	22.88	0.32	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	58	3.64	26.36	1.13	24.00	0.16	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	68	4.55	30.91	1.77	25.77	0.25	3.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	75	3.18	34.09	1.62	27.39	0.23	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	76	0.45	34.55	0.31	27.70	0.04	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	77	0.45	35.00	0.80	28.50	0.11	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	80	1.36	36.36	5.44	33.94	0.76	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	85	2.27	38.64	1.89	35.83	0.26	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	89	1.82	40.45	4.13	39.97	0.58	5.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	93	1.82	42.27	9.53	49.49	1.33	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	96	1.36	43.64	7.32	56.81	1.03	7.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	101	2.27	45.91	10.88	67.69	1.52	9.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	109	3.64	49.55	26.88	94.57	3.77	13.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	27	136	12.27	61.82	154.68	249.25	21.67	34.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	35	171	15.91	77.73	102.51	351.77	14.36	49.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	16	187	7.27	85.00	128.34	480.10	17.98	67.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	21	208	9.55	94.55	133.53	613.63	18.71	85.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		12	220	5.45	100.00	100.22	713.85	14.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				220				713.85				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2223 MANUFACTURE OF MEASURING EQUIPMENT PHOTOGRAPHIC APPARATUS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	2.01	2.01	21.81	21.81	2.49	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	0.40	2.41	0.03	21.84	0.00	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	11	2.01	4.42	0.43	22.27	0.05	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	15	1.61	6.02	0.37	22.64	0.04	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	21	2.41	8.43	0.03	22.67	0.00	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	44	65	17.67	26.10	5.29	27.96	0.60	3.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	66	0.40	26.51	0.79	28.75	0.09	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	20	86	8.03	34.54	16.07	44.82	1.83	5.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	92	2.41	36.95	10.23	55.05	1.17	6.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	102	4.02	40.96	7.59	62.64	0.87	7.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	14	116	5.62	46.59	11.06	73.70	1.26	8.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	119	1.20	47.79	10.51	84.21	1.20	9.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	128	3.61	51.41	29.81	114.02	3.40	13.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	14	142	5.62	57.03	30.80	144.82	3.51	16.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	149	2.81	59.84	38.49	183.31	4.39	20.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	23	172	9.24	69.08	122.82	306.13	14.01	34.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	20	192	8.03	77.11	212.40	518.53	24.22	59.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	201	3.61	80.72	71.73	590.26	8.18	67.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	30	231	12.05	92.77	220.47	810.73	25.14	92.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		18	249	7.23	100.00	66.10	876.84	7.54	100.00	2	2	100.00	100.00	0.96	0.96	100.00	100.00	1.46	0.11
				249				876.84				2				0.96				0.11	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2228 MIXED

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	22	22	26.51	26.51	30.54	30.54	6.92	6.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	25	3.61	30.12	1.50	32.04	0.34	7.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	29	4.82	34.94	1.14	33.18	0.26	7.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	32	3.61	38.55	3.14	36.32	0.71	8.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	34	2.41	40.96	0.98	37.30	0.22	8.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	35	1.20	42.17	1.29	38.59	0.29	8.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	36	1.20	43.37	1.88	40.47	0.42	9.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	38	2.41	45.78	11.59	52.06	2.63	11.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	46	9.64	55.42	23.69	75.75	5.37	17.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	49	3.61	59.04	11.17	86.92	2.53	19.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	52	3.61	62.65	10.95	97.87	2.48	22.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	53	1.20	63.86	5.93	103.80	1.34	23.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	57	4.82	68.67	24.14	127.94	5.47	28.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	58	1.20	69.88	7.11	135.06	1.61	30.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	64	7.23	77.11	70.03	205.09	15.86	46.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	69	6.02	83.13	66.30	271.39	15.02	61.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	72	3.61	86.75	41.25	312.64	9.34	70.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	79	8.43	95.18	90.52	403.15	20.50	91.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	80	1.20	96.39	8.07	411.23	1.83	93.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		3	83	3.61	100.00	30.26	441.49	6.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				83				441.49				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 223 CABLE AND WIRE FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	8.33	8.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	8.33	16.67	0.42	0.42	1.64	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	8.33	25.00	4.78	5.20	18.69	20.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	8.33	33.33	2.71	7.91	10.62	30.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	8.33	41.67	0.68	8.59	2.67	33.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	8.33	50.00	0.01	8.60	0.02	33.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	8.33	58.33	0.00	8.60	0.01	33.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	8.33	66.67	1.90	10.50	7.45	41.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	8.33	75.00	10.52	21.02	41.16	82.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	8.33	83.33	2.12	23.14	8.28	90.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	8.33	91.67	1.48	24.62	5.81	96.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	8.33	100.00	0.93	25.55	3.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	25.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	25.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	25.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	25.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	25.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	25.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	25.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	12	0.00	100.00	0.00	25.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					12				25.55				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2231 WIRE FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	20	20	5.83	5.83	30.16	30.16	1.48	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	21	0.29	6.12	0.06	30.21	0.00	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	26	1.46	7.58	0.87	31.08	0.04	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	27	0.29	7.87	0.24	31.33	0.01	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	36	2.62	10.50	1.42	32.74	0.07	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	44	2.33	12.83	1.46	34.20	0.07	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	48	1.17	13.99	2.79	36.98	0.14	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	58	2.92	16.91	12.33	49.31	0.60	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	69	3.21	20.12	18.03	67.34	0.88	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	76	2.04	22.16	15.20	82.54	0.74	4.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	80	1.17	23.32	12.15	94.68	0.59	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	23	103	6.71	30.03	26.96	121.64	1.32	5.96	2	2	100.00	100.00	2.54	2.54	100.00	100.00	9.43	2.09
13	4,000	5,000	4,500	14	117	4.08	34.11	57.39	179.03	2.81	8.77	0	2	0.00	100.00	0.00	2.54	0.00	100.00	0.00	1.42
14	5,000	7,500	6,250	17	134	4.96	39.07	65.32	244.35	3.20	11.97	0	2	0.00	100.00	0.00	2.54	0.00	100.00	0.00	1.04
15	7,500	10,000	8,750	14	148	4.08	43.15	115.53	359.88	5.66	17.62	0	2	0.00	100.00	0.00	2.54	0.00	100.00	0.00	0.71
16	10,000	20,000	15,000	43	191	12.54	55.69	294.64	654.52	14.43	32.05	0	2	0.00	100.00	0.00	2.54	0.00	100.00	0.00	0.39
17	20,000	50,000	35,000	74	265	21.57	77.26	586.01	1,240.53	28.70	60.75	0	2	0.00	100.00	0.00	2.54	0.00	100.00	0.00	0.20
18	50,000	100,000	75,000	34	299	9.91	87.17	335.30	1,575.83	16.42	77.16	0	2	0.00	100.00	0.00	2.54	0.00	100.00	0.00	0.16
19	100,000	500,000	300,000	32	331	9.33	96.50	276.75	1,852.58	13.55	90.72	0	2	0.00	100.00	0.00	2.54	0.00	100.00	0.00	0.14
20	500,000	**UP**		12	343	3.50	100.00	189.61	2,042.19	9.28	100.00	0	2	0.00	100.00	0.00	2.54	0.00	100.00	0.00	0.12
				343				2,042.19				2				2.54				0.12	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2232 CABLE FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	49	49	9.12	9.12	15.46	15.46	0.75	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	57	1.49	10.61	0.07	15.53	0.00	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	64	1.30	11.92	0.20	15.74	0.01	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	70	1.12	13.04	1.21	16.95	0.06	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	72	0.37	13.41	0.26	17.20	0.01	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	74	0.37	13.78	0.07	17.28	0.00	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	75	0.19	13.97	0.87	18.15	0.04	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	79	0.74	14.71	4.04	22.19	0.20	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	87	1.49	16.20	15.76	37.96	0.77	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	95	1.49	17.69	18.97	56.93	0.92	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	12	107	2.23	19.93	26.12	83.05	1.27	4.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	29	136	5.40	25.33	44.70	127.75	2.17	6.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	10	146	1.86	27.19	16.82	144.56	0.82	7.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	21	167	3.91	31.10	29.35	173.91	1.43	8.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	38	205	7.08	38.18	128.28	302.19	6.23	14.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	58	263	10.80	48.98	310.90	613.09	15.10	29.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	62	325	11.55	60.52	456.26	1,069.34	22.16	51.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	58	383	10.80	71.32	284.71	1,354.05	13.83	65.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	79	462	14.71	86.03	378.00	1,732.04	18.36	84.13	1	1	10.00	10.00	1.41	1.41	56.13	56.13	0.37	0.08
20	500,000	**UP**		75	537	13.97	100.00	326.64	2,058.68	15.87	100.00	9	10	90.00	100.00	1.10	2.51	43.87	100.00	0.34	0.12
				537				2,058.68				10				2.51				0.12	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2233 NAILSSCREWSBOLTS AND NUTS FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	0.55	0.55	18.98	18.98	1.60	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	3	1.10	1.66	0.00	18.98	0.00	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	6	1.66	3.31	1.49	20.47	0.13	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	0.55	3.87	0.51	20.98	0.04	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	9	1.10	4.97	5.14	26.11	0.43	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	12	1.66	6.63	1.81	27.92	0.15	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	17	2.76	9.39	5.31	33.23	0.45	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	25	4.42	13.81	5.97	39.20	0.50	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	13	38	7.18	20.99	24.73	63.93	2.08	5.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	41	1.66	22.65	4.88	68.81	0.41	5.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	48	3.87	26.52	14.62	83.43	1.23	7.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	54	3.31	29.83	20.23	103.66	1.70	8.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	63	4.97	34.81	49.16	152.82	4.14	12.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	14	77	7.73	42.54	86.10	238.91	7.26	20.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	18	95	9.94	52.49	138.47	377.38	11.67	31.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	25	120	13.81	66.30	230.00	607.39	19.39	51.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	29	149	16.02	82.32	369.09	976.48	31.11	82.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	16	165	8.84	91.16	101.04	1,077.52	8.52	90.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	14	179	7.73	98.90	106.74	1,184.25	9.00	99.81	5	5	100.00	100.00	5.16	5.16	100.00	100.00	4.83	0.44
20	500,000	**UP**		2	181	1.10	100.00	2.24	1,186.49	0.19	100.00	0	5	0.00	100.00	0.00	5.16	0.00	100.00	0.00	0.43
				181				1,186.49				5				5.16				0.43	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2238 MIXED

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	13.51	13.51	6.29	6.29	2.50	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	11	1.35	14.86	0.16	6.45	0.06	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	12	1.35	16.22	0.56	7.01	0.22	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	14	2.70	18.92	0.44	7.45	0.18	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	25	14.86	33.78	12.32	19.77	4.90	7.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	28	4.05	37.84	1.59	21.36	0.63	8.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	29	1.35	39.19	1.14	22.50	0.45	8.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	30	1.35	40.54	2.01	24.51	0.80	9.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	31	1.35	41.89	0.00	24.52	0.00	9.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	34	4.05	45.95	1.91	26.42	0.76	10.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	35	1.35	47.30	14.89	41.31	5.92	16.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	38	4.05	51.35	29.35	70.66	11.67	28.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	39	1.35	52.70	3.94	74.61	1.57	29.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	40	1.35	54.05	4.18	78.79	1.66	31.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	43	4.05	58.11	16.00	94.79	6.36	37.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	47	5.41	63.51	53.86	148.65	21.42	59.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	48	1.35	64.86	22.94	171.59	9.12	68.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	53	6.76	71.62	29.69	201.28	11.81	80.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	21	74	28.38	100.00	50.18	251.47	19.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	74	0.00	100.00	0.00	251.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					74				251.47				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2241 VEHICLE CONSTRUTION PLANTS INCLUDING BICYCLE AND BECAK

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	3.04	3.04	4.56	4.56	0.32	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	8	0.43	3.48	0.04	4.61	0.00	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	12	1.74	5.22	0.40	5.01	0.03	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	14	0.87	6.09	0.29	5.30	0.02	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	18	1.74	7.83	1.61	6.91	0.11	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	21	1.30	9.13	1.42	8.33	0.10	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	27	2.61	11.74	6.56	14.89	0.45	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	34	3.04	14.78	8.33	23.22	0.58	1.61	1	1	7.14	7.14	3.76	3.76	0.30	0.30	45.19	16.21
9	1,500	2,000	1,750	9	43	3.91	18.70	10.35	33.56	0.72	2.32	0	1	0.00	7.14	0.00	3.76	0.00	0.30	0.00	11.21
10	2,000	2,500	2,250	14	57	6.09	24.78	41.91	75.47	2.90	5.22	0	1	0.00	7.14	0.00	3.76	0.00	0.30	0.00	4.99
11	2,500	3,000	2,750	5	62	2.17	26.96	7.38	82.86	0.51	5.73	0	1	0.00	7.14	0.00	3.76	0.00	0.30	0.00	4.54
12	3,000	4,000	3,500	4	66	1.74	28.70	9.32	92.18	0.65	6.38	0	1	0.00	7.14	0.00	3.76	0.00	0.30	0.00	4.08
13	4,000	5,000	4,500	16	82	6.96	35.65	13.76	105.94	0.95	7.33	0	1	0.00	7.14	0.00	3.76	0.00	0.30	0.00	3.55
14	5,000	7,500	6,250	14	96	6.09	41.74	91.05	196.99	6.30	13.63	2	3	14.29	21.43	127.16	130.93	10.21	10.51	139.67	66.47
15	7,500	10,000	8,750	20	116	8.70	50.43	90.67	287.66	6.28	19.91	0	3	0.00	21.43	0.00	130.93	0.00	10.51	0.00	45.52
16	10,000	20,000	15,000	27	143	11.74	62.17	139.08	426.74	9.63	29.53	5	8	35.71	57.14	30.29	161.22	2.43	12.95	21.78	37.78
17	20,000	50,000	35,000	36	179	15.65	77.83	372.19	798.93	25.76	55.29	0	8	0.00	57.14	0.00	161.22	0.00	12.95	0.00	20.18
18	50,000	100,000	75,000	16	195	6.96	84.78	140.66	939.59	9.74	65.03	2	10	14.29	71.43	1,047.66	1,208.89	84.13	97.07	744.82	128.66
19	100,000	500,000	300,000	30	225	13.04	97.83	442.58	1,382.17	30.63	95.66	4	14	28.57	100.00	36.45	1,245.34	2.93	100.00	8.24	90.10
20	500,000	**UP**		5	230	2.17	100.00	62.71	1,444.88	4.34	100.00	0	14	0.00	100.00	0.00	1,245.34	0.00	100.00	0.00	86.19
				230				1,444.88				14				1,245.34				86.19	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2242 CONSTRUCTION OF RAILWAY CARRIAGES AND LOCOMOTIVES

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	6.25	6.25	0.66	0.66	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	6.25	12.50	0.45	1.11	0.21	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	6.25	18.75	0.00	1.11	0.00	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	6.25	25.00	5.45	6.56	2.51	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	6.25	31.25	5.69	12.25	2.62	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	6.25	37.50	15.34	27.59	7.08	12.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	6.25	43.75	13.07	40.66	6.03	18.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	6.25	50.00	22.05	62.71	10.18	28.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	6.25	56.25	22.53	85.25	10.40	39.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	6.25	62.50	27.06	112.30	12.48	51.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	6.25	68.75	27.28	139.59	12.59	64.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	6.25	75.00	18.16	157.75	8.38	72.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	6.25	81.25	18.16	175.90	8.38	81.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	6.25	87.50	27.16	203.07	12.53	93.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	6.25	93.75	0.00	203.07	0.00	93.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	6.25	100.00	13.66	216.73	6.30	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	216.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	216.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	16	0.00	100.00	0.00	216.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				16				216.73				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2243 AIRCRAFT CONSTRUCTION PLANTS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	0.38	0.38	0.32	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	0.99	1.36	0.83	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	1.99	3.36	1.68	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	16.67	66.67	0.69	4.05	0.58	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	16.67	83.33	1.41	5.46	1.19	4.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	16.67	100.00	113.46	118.92	95.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	118.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	118.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	118.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	118.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	118.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	118.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	118.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	118.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	118.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	118.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	118.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	118.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	6	0.00	100.00	0.00	118.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					6				118.92				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2244 SHIP CONSTRUCTIONNAVAL SHIPYARDS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	32	32	8.53	8.53	17.17	17.17	0.90	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	12	44	3.20	11.73	3.26	20.43	0.17	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	58	3.73	15.47	1.32	21.75	0.07	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	59	0.27	15.73	0.23	21.98	0.01	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	70	2.93	18.67	6.48	28.45	0.34	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	74	1.07	19.73	3.52	31.97	0.18	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	82	2.13	21.87	10.23	42.20	0.54	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	23	105	6.13	28.00	38.19	80.39	2.00	4.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	16	121	4.27	32.27	38.80	119.19	2.03	6.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	131	2.67	34.93	11.84	131.03	0.62	6.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	140	2.40	37.33	11.19	142.22	0.59	7.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	23	163	6.13	43.47	58.48	200.70	3.06	10.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	17	180	4.53	48.00	28.72	229.42	1.50	12.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	20	200	5.33	53.33	101.93	331.36	5.34	17.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	22	222	5.87	59.20	99.62	430.98	5.22	22.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	42	264	11.20	70.40	271.17	702.15	14.20	36.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	33	297	8.80	79.20	492.90	1,195.05	25.81	62.58	1	1	25.00	25.00	4.22	4.22	92.89	92.89	0.86	0.35
18	50,000	100,000	75,000	33	330	8.80	88.00	389.01	1,584.07	20.37	82.96	0	1	0.00	25.00	0.00	4.22	0.00	92.89	0.00	0.27
19	100,000	500,000	300,000	35	365	9.33	97.33	309.59	1,893.66	16.21	99.17	0	1	0.00	25.00	0.00	4.22	0.00	92.89	0.00	0.22
20	500,000	**UP**		10	375	2.67	100.00	15.86	1,909.52	0.83	100.00	3	4	75.00	100.00	0.32	4.54	7.11	100.00	2.04	0.24
				375				1,909.52				4				4.54				0.24	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2245 VEHICLE ASSEMBLING PLANTS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	41	41	5.86	5.86	11.27	11.27	0.55	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	14	55	2.00	7.86	0.59	11.86	0.03	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	60	0.71	8.57	0.23	12.09	0.01	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	21	81	3.00	11.57	1.02	13.11	0.05	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	25	106	3.57	15.14	2.65	15.76	0.13	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	119	1.86	17.00	2.95	18.72	0.15	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	24	143	3.43	20.43	5.25	23.97	0.26	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	17	160	2.43	22.86	4.40	28.37	0.22	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	21	181	3.00	25.86	14.53	42.91	0.72	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	13	194	1.86	27.71	11.55	54.45	0.57	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	17	211	2.43	30.14	8.98	63.43	0.44	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	218	1.00	31.14	11.35	74.78	0.56	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	13	231	1.86	33.00	20.32	95.10	1.00	4.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	42	273	6.00	39.00	51.04	146.14	2.51	7.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	30	303	4.29	43.29	40.55	186.69	2.00	9.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	56	359	8.00	51.29	181.54	368.24	8.94	18.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	86	445	12.29	63.57	410.57	778.80	20.22	38.36	3	3	30.00	30.00	4.71	4.71	61.85	61.85	1.15	0.61
18	50,000	100,000	75,000	43	488	6.14	69.71	197.59	976.40	9.73	48.09	1	4	10.00	40.00	0.05	4.76	0.62	62.46	0.02	0.49
19	100,000	500,000	300,000	54	542	7.71	77.43	433.18	1,409.57	21.33	69.42	0	4	0.00	40.00	0.00	4.76	0.00	62.46	0.00	0.34
20	500,000	**UP**		158	700	22.57	100.00	620.91	2,030.48	30.58	100.00	6	10	60.00	100.00	2.86	7.62	37.54	100.00	0.46	0.38
				700				2,030.48				10				7.62				0.38	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2248 MIXED

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	5.41	5.41	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	2.70	8.11	1.08	1.08	0.55	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	2.70	10.81	1.40	2.48	0.72	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	2.70	13.51	0.48	2.96	0.25	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	2.70	16.22	0.77	3.73	0.40	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	8	5.41	21.62	0.74	4.47	0.38	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	2.70	24.32	0.00	4.47	0.00	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	12	8.11	32.43	3.70	8.16	1.89	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	2.70	35.14	3.26	11.42	1.67	5.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	2.70	37.84	5.05	16.47	2.58	8.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	2.70	40.54	4.29	20.76	2.19	10.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	16	2.70	43.24	6.81	27.56	3.48	14.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	17	2.70	45.95	4.43	31.99	2.27	16.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	22	13.51	59.46	49.29	81.28	25.22	41.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	25	8.11	67.57	30.87	112.15	15.79	57.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	32	18.92	86.49	33.16	145.32	16.97	74.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	33	2.70	89.19	30.22	175.54	15.46	89.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	37	10.81	100.00	19.93	195.47	10.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	37	0.00	100.00	0.00	195.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	37	0.00	100.00	0.00	195.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					37				195.47				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 225 MANUFACTURE AND OR ASSEMBLY OF TELECOMUNICATION OR COMPUTER

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.04	2.04	0.10	0.10	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.04	4.08	0.37	0.47	0.11	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.04	6.12	0.55	1.01	0.16	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	7	8.16	14.29	2.30	3.31	0.68	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	2.04	16.33	1.20	4.52	0.36	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	10	4.08	20.41	2.06	6.58	0.61	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	15	10.20	30.61	7.60	14.18	2.24	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	18	6.12	36.73	7.81	21.99	2.30	6.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	19	2.04	38.78	4.65	26.63	1.37	7.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	24	10.20	48.98	15.13	41.76	4.46	12.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	29	10.20	59.18	16.41	58.17	4.84	17.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	31	4.08	63.27	10.37	68.54	3.06	20.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	36	10.20	73.47	41.71	110.25	12.30	32.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	41	10.20	83.67	53.62	163.87	15.81	48.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	45	8.16	91.84	58.99	222.87	17.40	65.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	47	4.08	95.92	95.87	318.74	28.27	93.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	48	2.04	97.96	19.53	338.27	5.76	99.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	49	2.04	100.00	0.84	339.11	0.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	49	0.00	100.00	0.00	339.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				49				339.11				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2251 MANUFACTURE AND OR ASSEMBLY OF TELECOMUNICATION APPARATUS

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	0.84	0.84	0.08	0.08	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	25	27	10.46	11.30	0.24	0.32	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	29	0.84	12.13	0.34	0.66	0.02	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	31	0.84	12.97	0.75	1.41	0.05	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	34	1.26	14.23	0.70	2.11	0.04	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	44	4.18	18.41	5.86	7.98	0.37	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	52	3.35	21.76	2.63	10.60	0.17	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	61	3.77	25.52	14.24	24.85	0.91	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	65	1.67	27.20	17.65	42.49	1.12	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	75	4.18	31.38	45.37	87.86	2.89	5.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	81	2.51	33.89	23.44	111.30	1.49	7.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	84	1.26	35.15	7.73	119.03	0.49	7.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	86	0.84	35.98	11.72	130.74	0.75	8.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	15	101	6.28	42.26	90.09	220.84	5.74	14.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	15	116	6.28	48.54	48.20	269.03	3.07	17.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	21	137	8.79	57.32	176.14	445.17	11.21	28.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	36	173	15.06	72.38	288.53	733.70	18.37	46.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	180	2.93	75.31	95.77	829.47	6.10	52.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	25	205	10.46	85.77	220.75	1,050.23	14.05	66.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		34	239	14.23	100.00	520.43	1,570.66	33.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				239				1,570.66				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2252 MANUFACTURE AND OR ASSEMBLY OF COMPUTER APPARATUS

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	105	105	51.72	51.72	12.26	12.26	2.32	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	112	3.45	55.17	9.90	22.16	1.87	4.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	123	5.42	60.59	3.25	25.40	0.61	4.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	128	2.46	63.05	2.61	28.02	0.49	5.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	131	1.48	64.53	2.69	30.71	0.51	5.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	135	1.97	66.50	3.18	33.89	0.60	6.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	139	1.97	68.47	6.72	40.60	1.27	7.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	147	3.94	72.41	13.98	54.58	2.64	10.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	148	0.49	72.91	1.52	56.10	0.29	10.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	150	0.99	73.89	5.37	61.48	1.02	11.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	154	1.97	75.86	10.96	72.43	2.07	13.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	157	1.48	77.34	11.41	83.84	2.16	15.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	158	0.49	77.83	0.32	83.53	0.06	15.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	161	1.48	79.31	13.23	96.75	2.50	18.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	163	0.99	80.30	9.99	106.75	1.89	20.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	168	2.46	82.76	70.34	177.09	13.31	33.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	176	3.94	86.70	112.49	289.58	21.28	54.79	1	1	100.00	100.00	7.24	7.24	100.00	100.00	6.44	2.50
18	50,000	100,000	75,000	1	177	0.49	87.19	38.06	327.63	7.20	61.99	0	1	0.00	100.00	0.00	7.24	0.00	100.00	0.00	2.21
19	100,000	500,000	300,000	8	185	3.94	91.13	53.69	381.32	10.16	72.15	0	1	0.00	100.00	0.00	7.24	0.00	100.00	0.00	1.90
20	500,000	**UP**		18	203	8.87	100.00	147.23	528.55	27.85	100.00	0	1	0.00	100.00	0.00	7.24	0.00	100.00	0.00	1.37
				203				528.55				1				7.24				1.37	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2253 MANUFACTURE OF INTEGRATED (IC) FROM CHIPS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	3.45	3.45	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	3.45	6.90	0.20	0.20	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	3.45	10.34	0.75	0.95	0.24	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	3.45	13.79	4.22	5.17	1.34	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	3.45	17.24	3.58	8.75	1.14	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	3.45	20.69	14.10	5.34	4.49	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	3.45	24.14	6.54	1.20	2.08	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	3.45	27.59	9.71	10.91	3.09	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	3.45	31.03	9.35	20.25	2.97	6.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	3.45	34.48	20.12	0.14	6.40	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	3.45	37.93	34.64	34.78	11.03	11.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	3.45	41.38	0.14	34.92	0.04	11.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	3.45	44.83	31.64	66.56	10.07	21.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	3.45	48.28	7.58	74.14	2.41	23.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	3.45	51.72	7.16	81.30	2.28	25.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	16	3.45	55.17	0.34	81.63	0.11	25.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	17	3.45	58.62	13.35	94.98	4.25	30.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	19	6.90	65.52	48.44	143.42	15.42	45.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	25	20.69	86.21	72.96	216.38	23.22	68.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		4	29	13.79	100.00	97.80	314.18	31.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				29				314.18				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.83	0.83	6.35	6.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	3.31	4.14	25.41	31.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	3.91	8.05	29.99	61.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	4.99	13.04	38.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	13.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	13.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	13.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	13.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	13.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	13.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	13.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	13.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	13.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	13.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	13.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	13.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	13.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	13.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	13.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					4				13.04				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2261 RADIO AND TELEVISION RECEIVER FACTORIESAUDIO VIDEO RECORDER

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	5.33	5.33	28.27	28.27	3.13	3.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	12	1.78	7.10	0.10	28.37	0.01	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	13	0.59	7.69	0.16	28.53	0.02	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	14	0.59	8.28	0.32	28.85	0.04	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	22	4.73	13.02	2.63	31.47	0.29	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	23	0.59	13.61	0.71	32.19	0.08	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	26	1.78	15.38	0.16	32.34	0.02	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	31	2.96	18.34	41.41	73.75	4.59	8.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	40	5.33	23.67	18.30	92.05	2.03	10.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	46	3.55	27.22	6.57	98.62	0.73	10.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	50	2.37	29.59	7.80	106.42	0.86	11.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	58	4.73	34.32	30.06	136.48	3.33	15.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	63	2.96	37.28	4.66	141.14	0.52	15.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	68	2.96	40.24	31.46	172.60	3.49	19.12	1	1	50.00	50.00	8.00	8.00	99.77	99.77	25.43	4.64
15	7,500	10,000	8,750	4	72	2.37	42.60	45.80	218.39	5.07	24.20	0	1	0.00	50.00	0.00	8.00	0.00	99.77	0.00	3.66
16	10,000	20,000	15,000	41	113	24.26	66.86	150.33	368.72	16.66	40.85	0	1	0.00	50.00	0.00	8.00	0.00	99.77	0.00	2.17
17	20,000	50,000	35,000	21	134	12.43	79.29	190.89	559.61	21.15	62.00	0	1	0.00	50.00	0.00	8.00	0.00	99.77	0.00	1.43
18	50,000	100,000	75,000	9	143	5.33	84.62	100.79	660.40	11.17	73.17	1	2	50.00	100.00	0.02	8.02	0.23	100.00	0.02	1.21
19	100,000	500,000	300,000	16	159	9.47	94.08	126.29	786.68	13.99	87.16	0	2	0.00	100.00	0.00	8.02	0.00	100.00	0.00	1.02
20	500,000	**UP**		10	169	5.92	100.00	115.87	902.55	12.84	100.00	0	2	0.00	100.00	0.00	8.02	0.00	100.00	0.00	0.89
				169				902.55				2				8.02				0.89	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	1.32	1.32	2.90	2.90	0.23	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	0.66	1.99	0.18	3.08	0.01	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	0.66	2.65	0.69	3.77	0.05	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	0.66	3.31	0.57	4.34	0.05	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	11	3.97	7.28	3.61	7.96	0.29	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	16	3.31	10.60	4.26	12.22	0.34	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	18	1.32	11.92	68.58	80.80	5.43	6.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	21	1.99	13.91	7.96	88.76	0.63	7.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	31	6.62	20.53	16.55	105.31	1.31	8.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	38	4.64	25.17	16.88	122.20	1.34	9.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	48	6.62	31.79	39.07	161.27	3.09	12.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	11	59	7.28	39.07	48.85	210.12	3.87	16.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	16	75	10.60	49.67	88.24	298.36	6.99	23.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	86	7.28	56.95	62.86	361.22	4.98	28.61	1	1	50.00	50.00	18.12	18.12	3.61	3.61	28.83	5.02
15	7,500	10,000	8,750	15	101	9.93	66.89	86.23	447.45	6.83	35.45	0	1	0.00	50.00	0.00	18.12	0.00	3.61	0.00	4.05
16	10,000	20,000	15,000	14	115	9.27	76.16	214.14	661.59	16.96	52.41	0	1	0.00	50.00	0.00	18.12	0.00	3.61	0.00	2.74
17	20,000	50,000	35,000	6	121	3.97	80.13	167.89	829.48	13.30	65.71	0	1	0.00	50.00	0.00	18.12	0.00	3.61	0.00	2.18
18	50,000	100,000	75,000	14	135	9.27	89.40	178.54	1,008.03	14.14	79.85	1	2	50.00	100.00	483.94	502.06	96.39	100.00	271.05	49.81
19	100,000	500,000	300,000	15	150	9.93	99.34	231.76	1,239.79	18.36	98.21	0	2	0.00	100.00	0.00	502.06	0.00	100.00	0.00	40.50
20	500,000	**UP**		1	151	0.66	100.00	22.58	1,262.37	1.79	100.00	0	2	0.00	100.00	0.00	502.06	0.00	100.00	0.00	39.77
				151				1,262.37				2				502.06				39.77	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 227 LIGHT BULB FACTORIES MANUFACTURE OF ELECTRONIC TUBES

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	4.29	4.29	7.05	7.05	0.99	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	8	1.43	5.71	0.02	7.06	0.00	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	19	7.86	13.57	0.89	7.95	0.13	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	20	0.71	14.29	0.19	8.14	0.03	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	22	1.43	15.71	0.00	8.14	0.00	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	26	2.86	18.57	22.51	30.65	3.16	4.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	29	2.14	20.71	2.29	32.94	0.32	4.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	38	6.43	27.14	6.36	39.30	0.89	5.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	43	3.57	30.71	9.06	48.36	1.27	6.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	44	0.71	31.43	1.72	50.07	0.24	7.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	50	4.29	35.71	11.85	61.93	1.67	8.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	53	2.14	37.86	11.13	73.06	1.56	10.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	58	3.57	41.43	7.06	80.12	0.99	11.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	18	76	12.86	54.29	48.86	128.98	6.87	18.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	84	5.71	60.00	46.70	175.68	6.56	24.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	18	102	12.86	72.86	200.68	376.36	28.20	52.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	13	115	9.29	82.14	156.00	532.36	21.92	74.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	12	127	8.57	90.71	77.48	609.85	10.89	85.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	133	4.29	95.00	1.55	611.40	0.22	85.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		7	140	5.00	100.00	100.29	711.69	14.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					140				711.69				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 228 WATCHES AND CLOCKS AND THEIR COMPONENT PARTS FACTORIES

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	8.33	8.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	8.33	16.67	0.91	0.91	1.09	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	8.33	25.00	1.49	2.40	1.78	2.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	8.33	33.33	3.65	6.05	4.37	7.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	8.33	41.67	18.23	24.28	21.83	29.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	8.33	50.00	11.53	35.80	13.81	42.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	8.33	58.33	5.86	41.66	7.01	49.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	8.33	66.67	3.25	44.92	3.90	53.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	8.33	75.00	3.90	48.82	4.68	58.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	8.33	83.33	5.12	53.94	6.14	64.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	8.33	91.67	12.81	66.75	15.34	79.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	8.33	100.00	16.76	83.51	20.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	83.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	83.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	83.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	83.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	83.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	83.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	83.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	12	0.00	100.00	0.00	83.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					12				83.51				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 229 METAL JEWELLERY AND PRECIOUS METAL GOODS FACTORIES

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	16.67	16.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	8.33	25.00	1.80	1.80	2.10	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	8.33	33.33	0.34	2.15	0.40	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	8.33	41.67	1.18	3.32	1.37	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	8.33	50.00	2.69	6.01	3.15	7.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	8.33	58.33	2.57	8.59	3.01	10.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	8.33	66.67	6.15	14.74	7.19	17.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	8.33	75.00	6.43	21.17	7.52	24.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	8.33	83.33	34.74	55.91	40.59	65.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	8.33	91.67	27.62	83.53	32.27	97.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	8.33	100.00	2.05	85.58	2.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	12	0.00	100.00	0.00	85.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	85.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	85.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	85.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	85.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	85.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	85.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	85.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	12	0.00	100.00	0.00	85.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				12				85.58				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2299 OTHER INDUSTRIES IN MAIN CATEGORY 22

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	3.36	3.36	34.45	34.45	2.40	2.40	3	3	10.34	10.34	2.74	2.74	8.90	8.90	7.96	7.96
2	50	100	75	6	15	2.24	5.60	0.77	35.21	0.05	2.45	0	3	0.00	10.34	0.00	2.74	0.00	8.90	0.00	7.78
3	100	200	150	9	24	3.36	8.96	9.39	44.60	0.65	3.10	0	3	0.00	10.34	0.00	2.74	0.00	8.90	0.00	6.14
4	200	300	250	5	29	1.87	10.82	9.16	53.76	0.64	3.74	0	3	0.00	10.34	0.00	2.74	0.00	8.90	0.00	5.10
5	300	500	400	8	37	2.99	13.81	5.82	59.58	0.40	4.15	0	3	0.00	10.34	0.00	2.74	0.00	8.90	0.00	4.60
6	500	750	625	16	53	5.97	19.78	13.50	73.08	0.94	5.08	0	3	0.00	10.34	0.00	2.74	0.00	8.90	0.00	3.75
7	750	1,000	875	13	66	4.85	24.63	12.32	85.40	0.86	5.94	0	3	0.00	10.34	0.00	2.74	0.00	8.90	0.00	3.21
8	1,000	1,500	1,250	20	86	7.46	32.09	25.41	110.81	1.77	7.71	0	3	0.00	10.34	0.00	2.74	0.00	8.90	0.00	2.47
9	1,500	2,000	1,750	10	96	3.73	35.82	20.50	131.31	1.43	9.14	0	3	0.00	10.34	0.00	2.74	0.00	8.90	0.00	2.09
10	2,000	2,500	2,250	13	109	4.85	40.67	37.20	168.51	2.59	11.72	0	3	0.00	10.34	0.00	2.74	0.00	8.90	0.00	1.63
11	2,500	3,000	2,750	9	118	3.36	44.03	21.19	189.70	1.47	13.20	0	3	0.00	10.34	0.00	2.74	0.00	8.90	0.00	1.44
12	3,000	4,000	3,500	11	129	4.10	48.13	32.94	222.64	2.29	15.49	4	7	13.79	24.14	5.47	8.21	17.76	26.67	16.60	3.69
13	4,000	5,000	4,500	15	144	5.60	53.73	75.90	298.54	5.28	20.77	0	7	0.00	24.14	0.00	8.21	0.00	26.67	0.00	2.75
14	5,000	7,500	6,250	18	162	6.72	60.45	107.30	405.84	7.46	28.23	0	7	0.00	24.14	0.00	8.21	0.00	26.67	0.00	2.02
15	7,500	10,000	8,750	18	180	6.72	67.16	86.69	492.52	6.03	34.26	0	7	0.00	24.14	0.00	8.21	0.00	26.67	0.00	1.67
16	10,000	20,000	15,000	25	205	9.33	76.49	299.23	791.75	20.82	55.08	10	17	34.48	58.62	13.26	21.47	43.08	69.74	4.43	2.71
17	20,000	50,000	35,000	19	224	7.09	83.58	236.52	1,028.27	16.45	71.53	0	17	0.00	58.62	0.00	21.47	0.00	69.74	0.00	2.09
18	50,000	100,000	75,000	22	246	8.21	91.79	199.77	1,228.04	13.90	85.43	7	24	24.14	82.76	8.09	29.56	26.28	96.02	4.05	2.41
19	100,000	500,000	300,000	20	266	7.46	99.25	143.92	1,371.96	10.01	95.44	5	29	17.24	100.00	1.22	30.79	3.98	100.00	0.85	2.24
20	500,000	**UP**		2	268	0.75	100.00	65.49	1,437.45	4.56	100.00	0	29	0.00	100.00	0.00	30.79	0.00	100.00	0.00	2.14
				268				1,437.45				29				30.79				2.14	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 23 CHIMECALS/OIL/GAS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.63	2.63	0.06	0.06	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.63	5.26	0.06	0.11	0.02	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.63	7.89	0.13	0.24	0.05	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.63	10.53	0.34	0.58	0.14	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.63	13.16	0.68	1.26	0.28	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.63	15.79	0.65	1.91	0.27	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	2.63	18.42	1.11	3.02	0.46	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	2.63	21.05	1.15	4.17	0.48	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	2.63	23.68	0.00	4.17	0.00	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	14	13.16	36.84	4.19	8.36	1.75	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	16	5.26	42.11	3.09	11.45	1.29	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	20	10.53	52.63	5.10	16.55	2.13	6.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	21	2.63	55.26	8.87	25.42	3.70	10.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	22	2.63	57.89	0.84	26.27	0.35	10.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	23	2.63	60.53	1.40	27.67	0.59	11.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	14	37	36.84	97.37	196.52	224.19	81.94	93.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	38	2.63	100.00	15.64	239.83	6.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	38	0.00	100.00	0.00	239.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	38	0.00	100.00	0.00	239.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					38				239.83				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 230 GENERAL CHEMICAL

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	2.71	2.71	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				2.71				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2300 CHEMICAL PRODUCT PHARMACEUTICAL PRODUCTS

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.72	1.72	1.39	1.39	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.72	3.45	0.62	2.01	0.15	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	1.72	5.17	0.00	2.01	0.00	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	1.72	6.90	0.00	2.02	0.00	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	1.72	8.62	0.52	2.54	0.13	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	1.72	10.34	1.14	3.68	0.28	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	1.72	12.07	0.12	3.80	0.03	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	1.72	13.79	0.16	3.96	0.04	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	1.72	15.52	1.12	5.08	0.28	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	1.72	17.24	0.00	5.08	0.00	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	1.72	18.97	0.32	5.41	0.08	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	1.72	20.69	0.30	5.71	0.07	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	1.72	22.41	3.73	9.44	0.92	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	1.72	24.14	1.36	10.80	0.34	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	1.72	25.86	1.00	11.80	0.25	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	20	8.62	34.48	14.30	26.09	3.54	6.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	28	13.79	48.28	0.78	25.31	0.19	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	13	41	22.41	70.69	169.70	195.01	42.07	48.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	14	55	24.14	94.83	157.57	352.58	39.06	87.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		3	58	5.17	100.00	50.79	403.37	12.59	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				58				403.37				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 23001 GENERAL CHEMICAL PRODUCT FACTORIES

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	2.97	2.97	38.34	38.34	0.41	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	14	0.23	3.20	0.19	38.52	0.00	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	16	0.46	3.66	0.16	38.69	0.00	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	19	0.69	4.35	0.48	39.16	0.01	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	35	3.66	8.01	8.06	47.22	0.09	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	38	0.69	8.70	9.15	56.38	0.10	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	50	2.75	11.44	7.23	63.61	0.08	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	17	67	3.89	15.33	17.03	80.64	0.18	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	75	1.83	17.16	14.25	94.89	0.15	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	85	2.29	19.45	15.00	109.90	0.16	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	90	1.14	20.59	9.62	119.52	0.10	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	18	108	4.12	24.71	35.66	155.17	0.38	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	23	131	5.26	29.98	74.28	229.45	0.80	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	38	169	8.70	38.67	187.01	416.46	2.01	4.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	30	199	6.86	45.54	170.04	586.50	1.83	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	51	250	11.67	57.21	472.29	1,058.79	5.08	11.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	59	309	13.50	70.71	1,024.51	2,083.29	11.03	22.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	34	343	7.78	78.49	767.12	2,850.42	8.26	30.69	2	2	22.22	22.22	7.76	7.76	72.62	72.62	1.01	0.27
19	100,000	500,000	300,000	76	419	17.39	95.88	6,257.69	9,108.11	67.37	98.06	0	2	0.00	22.22	0.00	7.76	0.00	72.62	0.00	0.09
20	500,000	**UP**		18	437	4.12	100.00	180.05	9,288.16	1.94	100.00	7	9	77.78	100.00	2.93	10.69	27.38	100.00	1.63	0.12
				437				9,288.16				9				10.69				0.12	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 230011 GENERAL CHEMICAL

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	31	31	3.88	3.88	65.44	65.44	1.31	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	40	1.13	5.01	0.55	65.99	0.01	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	13	53	1.63	6.63	9.28	75.28	0.19	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	56	0.38	7.01	2.70	77.98	0.05	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	66	1.25	8.26	6.77	84.75	0.14	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	16	82	2.00	10.26	54.83	139.58	1.10	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	22	104	2.75	13.02	37.67	177.25	0.76	3.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	29	133	3.63	16.65	39.50	216.75	0.79	4.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	23	156	2.88	19.52	89.07	305.82	1.79	6.14	1	1	7.14	7.14	0.13	0.13	0.16	0.16	0.15	0.04
10	2,000	2,500	2,250	30	186	3.75	23.28	42.69	348.51	0.86	7.00	0	1	0.00	7.14	0.00	0.13	0.00	0.16	0.00	0.04
11	2,500	3,000	2,750	15	201	1.88	25.16	90.19	438.70	1.81	8.81	0	1	0.00	7.14	0.00	0.13	0.00	0.16	0.00	0.03
12	3,000	4,000	3,500	50	251	6.26	31.41	91.10	529.80	1.83	10.64	0	1	0.00	7.14	0.00	0.13	0.00	0.16	0.00	0.02
13	4,000	5,000	4,500	11	262	1.38	32.79	42.18	571.99	0.85	11.49	0	1	0.00	7.14	0.00	0.13	0.00	0.16	0.00	0.02
14	5,000	7,500	6,250	30	292	3.75	36.55	262.27	834.26	5.27	16.76	0	1	0.00	7.14	0.00	0.13	0.00	0.16	0.00	0.02
15	7,500	10,000	8,750	26	318	3.25	39.80	189.22	1,023.47	3.80	20.56	0	1	0.00	7.14	0.00	0.13	0.00	0.16	0.00	0.01
16	10,000	20,000	15,000	95	413	11.89	51.69	825.95	1,849.42	16.59	37.16	0	1	0.00	7.14	0.00	0.13	0.00	0.16	0.00	0.01
17	20,000	50,000	35,000	109	522	13.64	65.33	899.78	2,749.20	18.08	55.24	0	1	0.00	7.14	0.00	0.13	0.00	0.16	0.00	0.00
18	50,000	100,000	75,000	66	588	8.26	73.59	585.75	3,334.95	11.77	67.01	2	3	14.29	21.43	52.16	52.29	63.88	64.04	8.90	1.57
19	100,000	500,000	300,000	140	728	17.52	91.11	1,108.57	4,443.52	22.27	89.28	0	3	0.00	21.43	0.00	52.29	0.00	64.04	0.00	1.18
20	500,000	**UP**		71	799	8.89	100.00	533.64	4,977.16	10.72	100.00	11	14	78.57	100.00	29.36	81.65	35.96	100.00	5.50	1.64
				799				4,977.16				14				81.65				1.64	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 230012 GENERAL CHEMICAL

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	25	25	3.98	3.98	14.80	14.80	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	26	0.16	4.14	0.16	14.96	0.01	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	34	1.27	5.41	1.13	16.09	0.04	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	35	0.16	5.57	0.57	16.66	0.02	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	42	1.11	6.69	1.88	18.54	0.07	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	27	69	4.30	10.99	11.65	30.19	0.41	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	81	1.91	12.90	5.79	35.98	0.20	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	13	94	2.07	14.97	17.23	53.21	0.60	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	16	110	2.55	17.52	9.89	63.10	0.34	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	21	131	3.34	20.86	58.16	121.25	2.03	4.23	3	3	10.71	10.71	11.97	11.97	3.15	3.15	20.58	9.87
11	2,500	3,000	2,750	20	151	3.18	24.04	60.43	181.68	2.11	6.34	0	3	0.00	10.71	0.00	11.97	0.00	3.15	0.00	6.59
12	3,000	4,000	3,500	44	195	7.01	31.05	135.86	317.55	4.74	11.08	4	7	14.29	25.00	14.89	26.85	3.91	7.06	10.96	8.46
13	4,000	5,000	4,500	17	212	2.71	33.76	50.86	368.41	1.77	12.85	0	7	0.00	25.00	0.00	26.85	0.00	7.06	0.00	7.29
14	5,000	7,500	6,250	53	265	8.44	42.20	231.15	599.56	8.06	20.91	0	7	0.00	25.00	0.00	26.85	0.00	7.06	0.00	4.48
15	7,500	10,000	8,750	22	287	3.50	45.70	114.55	714.11	4.00	24.91	0	7	0.00	25.00	0.00	26.85	0.00	7.06	0.00	3.76
16	10,000	20,000	15,000	84	371	13.38	59.08	338.56	1,052.67	11.81	36.72	0	7	0.00	25.00	0.00	26.85	0.00	7.06	0.00	2.55
17	20,000	50,000	35,000	82	453	13.06	72.13	507.39	1,560.06	17.70	54.42	12	19	42.86	67.86	64.91	91.77	17.06	24.12	12.79	5.88
18	50,000	100,000	75,000	73	526	11.62	83.76	643.45	2,203.51	22.44	76.86	8	27	28.57	96.43	288.55	380.31	75.84	99.96	44.84	17.26
19	100,000	500,000	300,000	52	578	8.28	92.04	435.32	2,638.83	15.18	92.04	0	27	0.00	96.43	0.00	380.31	0.00	99.96	0.00	14.41
20	500,000	**UP**		50	628	7.96	100.00	228.09	2,866.92	7.96	100.00	1	28	3.57	100.00	0.15	380.46	0.04	100.00	0.07	13.27
				628				2,866.92				28				380.46				13.27	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 23002 PHARMACEUTICAL PRODUCTS FACTORIES AND MEDICATED PLASTER

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	152	152	7.01	7.01	92.18	92.18	0.97	0.97	3	3	13.04	13.04	9.92	9.92	1.36	1.36	10.76	10.76
2	50	100	75	41	193	1.89	8.90	2.17	94.36	0.02	1.00	0	3	0.00	13.04	0.00	9.92	0.00	1.36	0.00	10.51
3	100	200	150	79	272	3.64	12.55	13.74	108.09	0.15	1.14	1	4	4.35	17.39	0.21	10.13	0.03	1.39	1.56	9.37
4	200	300	250	39	311	1.80	14.35	5.56	113.66	0.06	1.20	0	4	0.00	17.39	0.00	10.13	0.00	1.39	0.00	8.91
5	300	500	400	53	364	2.44	16.79	13.11	126.76	0.14	1.34	0	4	0.00	17.39	0.00	10.13	0.00	1.39	0.00	7.99
6	500	750	625	56	420	2.58	19.37	13.61	140.37	0.14	1.48	0	4	0.00	17.39	0.00	10.13	0.00	1.39	0.00	7.22
7	750	1,000	875	43	463	1.98	21.36	18.25	158.62	0.19	1.68	0	4	0.00	17.39	0.00	10.13	0.00	1.39	0.00	6.39
8	1,000	1,500	1,250	77	540	3.55	24.91	53.86	212.48	0.57	2.25	0	4	0.00	17.39	0.00	10.13	0.00	1.39	0.00	4.77
9	1,500	2,000	1,750	50	590	2.31	27.21	92.51	304.99	0.98	3.22	0	4	0.00	17.39	0.00	10.13	0.00	1.39	0.00	3.32
10	2,000	2,500	2,250	33	623	1.52	28.74	37.43	342.42	0.40	3.62	0	4	0.00	17.39	0.00	10.13	0.00	1.39	0.00	2.96
11	2,500	3,000	2,750	41	664	1.89	30.63	61.43	403.85	0.65	4.27	0	4	0.00	17.39	0.00	10.13	0.00	1.39	0.00	2.51
12	3,000	4,000	3,500	34	698	1.57	32.20	54.19	458.04	0.57	4.84	0	4	0.00	17.39	0.00	10.13	0.00	1.39	0.00	2.21
13	4,000	5,000	4,500	67	765	3.09	35.29	61.57	519.61	0.65	5.49	3	7	13.04	30.43	0.20	10.33	0.03	1.42	0.33	1.99
14	5,000	7,500	6,250	88	853	4.06	39.35	345.89	865.51	3.66	9.15	0	7	0.00	30.43	0.00	10.33	0.00	1.42	0.00	1.19
15	7,500	10,000	8,750	63	916	2.91	42.25	334.70	1,200.21	3.54	12.69	0	7	0.00	30.43	0.00	10.33	0.00	1.42	0.00	0.86
16	10,000	20,000	15,000	233	1,149	10.75	53.00	1,166.76	2,366.97	12.33	25.02	1	8	4.35	34.78	659.77	670.11	90.65	92.07	56.55	28.31
17	20,000	50,000	35,000	243	1,392	11.21	64.21	2,160.93	4,527.90	22.84	47.86	4	12	17.39	52.17	2.32	672.42	0.32	92.38	0.11	14.85
18	50,000	100,000	75,000	198	1,590	9.13	73.34	1,388.36	5,916.26	14.68	62.54	2	14	8.70	60.87	52.94	725.37	7.27	99.66	3.81	12.26
19	100,000	500,000	300,000	429	2,019	19.79	93.13	2,376.13	8,292.40	25.12	87.66	4	18	17.39	78.26	1.92	727.29	0.26	99.92	0.08	8.77
20	500,000	**UP**		149	2,168	6.87	100.00	1,167.39	9,459.79	12.34	100.00	5	23	21.74	100.00	0.56	727.85	0.08	100.00	0.05	7.69
				2,168				9,459.79				23				727.85				7.69	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 23003 NATURAL (TRADITION) DRUGS (JAMU)

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	23	23	8.98	8.98	8.07	8.07	0.79	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	29	2.34	11.33	1.58	9.65	0.15	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	32	1.17	12.50	0.73	10.38	0.07	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	36	1.56	14.06	2.02	12.40	0.20	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	13	49	5.08	19.14	9.29	21.68	0.91	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	56	2.73	21.88	6.76	28.45	0.66	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	69	5.08	26.95	11.73	40.18	1.15	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	15	84	5.86	32.81	18.78	58.96	1.83	5.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	86	0.78	33.59	4.00	62.96	0.39	6.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	17	103	6.64	40.23	25.06	88.02	2.45	8.60	2	2	50.00	50.00	1,081.44	1,081.44	6.88	6.88	4316.04	1228.63
11	2,500	3,000	2,750	3	106	1.17	41.41	11.23	99.25	1.10	9.69	0	2	0.00	50.00	0.00	1,081.44	0.00	6.88	0.00	1089.61
12	3,000	4,000	3,500	10	116	3.91	45.31	40.55	139.80	3.96	13.65	0	2	0.00	50.00	0.00	1,081.44	0.00	6.88	0.00	773.54
13	4,000	5,000	4,500	11	127	4.30	49.61	32.24	172.04	3.15	16.80	0	2	0.00	50.00	0.00	1,081.44	0.00	6.88	0.00	628.58
14	5,000	7,500	6,250	12	139	4.69	54.30	91.07	263.11	8.89	25.70	0	2	0.00	50.00	0.00	1,081.44	0.00	6.88	0.00	411.02
15	7,500	10,000	8,750	21	160	8.20	62.50	119.63	382.74	11.68	37.38	0	2	0.00	50.00	0.00	1,081.44	0.00	6.88	0.00	282.55
16	10,000	20,000	15,000	16	176	6.25	68.75	223.65	606.39	21.84	59.22	2	4	50.00	100.00	14,629.47	15,710.91	93.12	100.00	6541.27	2590.91
17	20,000	50,000	35,000	28	204	10.94	79.69	266.75	873.14	26.05	85.28	0	4	0.00	100.00	0.00	15,710.91	0.00	100.00	0.00	1799.36
18	50,000	100,000	75,000	22	226	8.59	88.28	23.42	896.56	2.29	87.56	0	4	0.00	100.00	0.00	15,710.91	0.00	100.00	0.00	1752.35
19	100,000	500,000	300,000	28	254	10.94	99.22	122.24	1,018.80	11.94	99.50	0	4	0.00	100.00	0.00	15,710.91	0.00	100.00	0.00	1542.10
20	500,000	**UP**		2	256	0.78	100.00	5.10	1,023.90	0.50	100.00	0	4	0.00	100.00	0.00	15,710.91	0.00	100.00	0.00	1534.42
				256				1,023.90				4				15,710.91				1534.42	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 23004 INSECTICIDE AND HERBICIDE FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	40	40	7.33	7.33	48.28	48.28	2.33	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	42	0.37	7.69	0.01	48.27	0.00	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	45	0.55	8.24	1.87	50.14	0.09	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	47	0.37	8.61	0.36	50.50	0.02	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	52	0.92	9.52	2.47	52.97	0.12	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	62	1.83	11.36	2.01	54.98	0.10	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	73	2.01	13.37	4.50	59.48	0.22	2.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	13	86	2.38	15.75	14.53	74.01	0.70	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	90	0.73	16.48	8.22	82.23	0.40	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	13	103	2.38	18.86	0.89	83.12	0.04	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	109	1.10	19.96	9.77	92.89	0.47	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	16	125	2.93	22.89	83.79	176.69	4.05	8.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	20	145	3.66	26.56	28.88	205.57	1.40	9.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	28	173	5.13	31.68	102.00	307.57	4.93	14.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	13	186	2.38	34.07	117.86	425.43	5.69	20.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	45	231	8.24	42.31	290.82	716.25	14.05	34.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	150	381	27.47	69.78	584.17	1,300.41	28.22	62.82	4	4	100.00	100.00	553.20	553.20	100.00	100.00	94.70	42.54
18	50,000	100,000	75,000	60	441	10.99	80.77	209.43	1,509.84	10.12	72.94	0	4	0.00	100.00	0.00	553.20	0.00	100.00	0.00	36.64
19	100,000	500,000	300,000	99	540	18.13	98.90	525.25	2,035.09	25.37	98.32	0	4	0.00	100.00	0.00	553.20	0.00	100.00	0.00	27.18
20	500,000	**UP**		6	546	1.10	100.00	34.86	2,069.95	1.68	100.00	0	4	0.00	100.00	0.00	553.20	0.00	100.00	0.00	26.73
				546				2,069.95				4				553.20				26.73	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 23005 PAINT AND VARNISH FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.04	1.04	1.63	1.63	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	1.04	2.08	0.51	2.13	0.04	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	1.04	3.13	1.33	3.47	0.10	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	1.04	4.17	1.41	4.88	0.11	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	1.04	5.21	1.15	6.03	0.09	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	1.04	6.25	6.21	12.24	0.47	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	8	2.08	8.33	9.77	22.00	0.74	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	16	8.33	16.67	48.49	70.49	3.69	5.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	21	5.21	21.88	18.53	89.02	1.41	6.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	25	4.17	26.04	27.74	116.76	2.11	8.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	33	8.33	34.38	42.04	158.80	3.20	12.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	37	4.17	38.54	47.72	206.52	3.63	15.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	44	7.29	45.83	98.97	305.49	7.53	23.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	47	3.13	48.96	17.93	323.42	1.36	24.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	22	69	22.92	71.88	184.10	507.52	14.00	38.60	1	1	25.00	25.00	14.25	14.25	32.13	32.13	7.74	2.81
17	20,000	50,000	35,000	9	78	9.38	81.25	264.64	772.16	20.13	58.73	0	1	0.00	25.00	0.00	14.25	0.00	32.13	0.00	1.85
18	50,000	100,000	75,000	10	88	10.42	91.67	401.38	1,173.54	30.53	89.26	3	4	75.00	100.00	30.10	44.35	67.87	100.00	7.50	3.78
19	100,000	500,000	300,000	6	94	6.25	97.92	139.73	1,313.27	10.63	99.89	0	4	0.00	100.00	0.00	44.35	0.00	100.00	0.00	3.38
20	500,000	**UP**		2	96	2.08	100.00	1.42	1,314.69	0.11	100.00	0	4	0.00	100.00	0.00	44.35	0.00	100.00	0.00	3.37
				96				1,314.69				4				44.35				3.37	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 230051 SOLVENT BASE PRODUCT

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	65	65	5.93	5.93	557.01	557.01	4.27	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	66	0.09	6.02	0.37	556.64	0.00	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	67	0.09	6.11	0.82	555.82	0.01	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	73	0.55	6.66	7.45	563.27	0.06	4.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	13	86	1.19	7.85	10.27	573.54	0.08	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	20	106	1.82	9.67	35.56	609.10	0.27	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	17	123	1.55	11.22	43.47	652.57	0.33	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	43	166	3.92	15.15	184.57	837.14	1.42	6.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	52	218	4.74	19.89	297.13	1,134.27	2.28	8.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	27	245	2.46	22.35	127.50	1,261.77	0.98	9.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	36	281	3.28	25.64	233.47	1,495.23	1.79	11.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	93	374	8.49	34.12	744.64	2,239.88	5.71	17.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	29	403	2.65	36.77	343.15	2,583.03	2.63	19.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	92	495	8.39	45.16	871.57	3,454.59	6.68	26.49	2	2	4.08	4.08	390.00	390.00	24.69	24.69	44.75	11.29
15	7,500	10,000	8,750	63	558	5.75	50.91	737.47	4,192.07	5.65	32.14	3	5	6.12	10.20	239.07	150.93	15.14	9.56	32.42	3.60
16	10,000	20,000	15,000	167	725	15.24	66.15	2,459.56	6,651.63	18.86	51.00	17	22	34.69	44.90	43.73	107.20	2.77	6.79	1.78	1.61
17	20,000	50,000	35,000	216	941	19.71	85.86	3,088.24	9,739.87	23.68	74.67	0	22	0.00	44.90	0.00	107.20	0.00	6.79	0.00	1.10
18	50,000	100,000	75,000	88	1,029	8.03	93.89	1,720.17	11,460.04	13.19	87.86	18	40	36.73	81.63	108.19	0.99	6.85	0.06	6.29	0.01
19	100,000	500,000	300,000	52	1,081	4.74	98.63	1,181.33	12,641.37	9.06	96.92	9	49	18.37	100.00	1,578.41	1,579.40	99.94	100.00	133.61	12.49
20	500,000	**UP**		15	1,096	1.37	100.00	401.83	13,043.19	3.08	100.00	0	49	0.00	100.00	0.00	1,579.40	0.00	100.00	0.00	12.11
				1,096				13,043.19				49				1,579.40				12.11	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 230052 WATER BASE PRODUCT

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	10.34	10.34	11.74	11.74	1.09	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	17	1.38	11.72	0.00	11.75	0.00	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	19	1.38	13.10	0.02	11.77	0.00	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	26	4.83	17.93	1.81	13.58	0.17	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	29	2.07	20.00	6.22	19.80	0.58	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	31	1.38	21.38	1.68	21.48	0.16	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	37	4.14	25.52	10.90	32.38	1.01	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	43	4.14	29.66	6.37	38.75	0.59	3.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	48	3.45	33.10	18.04	56.79	1.68	5.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	49	0.69	33.79	6.04	62.83	0.56	5.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	54	3.45	37.24	20.92	83.75	1.95	7.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	59	3.45	40.69	38.04	121.79	3.54	11.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	62	2.07	42.76	7.37	129.15	0.69	12.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	69	4.83	47.59	93.27	222.42	8.68	20.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	76	4.83	52.41	48.66	271.08	4.53	25.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	28	104	19.31	71.72	237.51	508.59	22.11	47.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	12	116	8.28	80.00	244.71	753.30	22.78	70.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	11	127	7.59	87.59	86.19	839.49	8.02	78.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	18	145	12.41	100.00	234.53	1,074.03	21.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	145	0.00	100.00	0.00	1,074.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				145				1,074.03				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 23006 ACID ALKALINE FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	0.77	0.77	0.06	0.06	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	0.77	1.54	2.81	2.87	0.41	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	0.77	2.31	0.00	2.87	0.00	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	0.77	3.08	0.01	2.88	0.00	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	0.77	3.85	0.19	3.06	0.03	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	0.77	4.62	0.00	3.07	0.00	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	0.77	5.38	0.00	3.07	0.00	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	10	2.31	7.69	0.62	3.69	0.09	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	18	6.15	13.85	3.52	7.21	0.52	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	13	31	10.00	23.85	20.02	27.24	2.95	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	34	2.31	26.15	2.55	29.79	0.38	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	35	0.77	26.92	0.00	29.79	0.00	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	36	0.77	27.69	4.26	34.05	0.63	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	37	0.77	28.46	0.02	34.07	0.00	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	22	59	16.92	45.38	26.70	60.76	3.94	8.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	14	73	10.77	56.15	163.69	224.45	24.15	33.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	24	97	18.46	74.62	74.27	298.72	10.96	44.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	19	116	14.62	89.23	96.64	395.36	14.26	58.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	13	129	10.00	99.23	208.75	604.11	30.79	89.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		1	130	0.77	100.00	73.80	677.91	10.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				130				677.91				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 23007 CHLORIALKALI ELECTROLYSIS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	3.28	3.28	6.38	6.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	3.83	7.10	7.45	13.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	1.44	5.66	2.80	11.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	1.44	7.10	2.80	13.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	0.00	7.10	0.00	13.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	6.38	13.48	12.41	26.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	37.88	51.36	73.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	51.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	51.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	51.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	51.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	51.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	51.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	51.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	51.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	51.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	51.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	51.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	7	0.00	100.00	0.00	51.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					7				51.36				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 23008 AIR SEPARATION GASESEG OXYGENNITROGENHYDROGEN

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.26	5.26	1.63	1.63	0.49	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.26	10.53	17.07	18.70	5.12	5.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.26	15.79	17.08	35.78	5.12	10.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.26	21.05	17.62	53.40	5.28	16.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.26	26.32	30.49	83.89	9.14	25.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.26	31.58	6.94	90.83	2.08	27.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.26	36.84	17.34	108.17	5.20	32.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.26	42.11	10.41	118.57	3.12	35.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	5.26	47.37	15.66	134.24	4.70	40.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	5.26	52.63	13.43	147.66	4.02	44.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	5.26	57.89	13.43	161.09	4.02	48.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	5.26	63.16	13.43	174.52	4.02	52.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	5.26	68.42	4.80	179.31	1.44	53.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	5.26	73.68	68.11	247.42	20.41	74.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	5.26	78.95	0.00	247.42	0.00	74.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	5.26	84.21	60.41	307.83	18.11	92.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	18	10.53	94.74	16.29	324.12	4.88	97.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	19	5.26	100.00	9.49	333.62	2.85	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	19	0.00	100.00	0.00	333.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				19				333.62				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 23009 PEROXIDE MANUFACTURE APPLICATION AND STORAGE

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	0.65	0.65	1.44	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	0.28	0.92	0.62	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	0.28	1.20	0.62	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	16.67	66.67	1.44	2.64	3.20	5.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	16.67	83.33	5.62	8.26	12.53	18.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	16.67	100.00	36.60	44.86	81.59	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	44.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	44.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	44.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	44.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	44.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	44.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	44.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	44.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	44.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	44.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	44.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	44.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	6	0.00	100.00	0.00	44.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					6				44.86				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 23010 OTHERS (EG INORGANIC SALTS)

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	4.05	4.05	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	1.35	5.41	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	1.35	6.76	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	9	5.41	12.16	3.74	3.74	0.49	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	12	4.05	16.22	0.19	3.94	0.03	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	13	1.35	17.57	1.01	4.94	0.13	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	17	5.41	22.97	76.39	81.33	10.10	10.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	18	1.35	24.32	8.92	90.25	1.18	11.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	19	1.35	25.68	1.30	91.54	0.17	12.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	20	1.35	27.03	9.74	101.28	1.29	13.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	21	1.35	28.38	6.49	107.77	0.86	14.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	22	1.35	29.73	50.07	157.84	6.62	20.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	23	1.35	31.08	15.07	172.91	1.99	22.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	24	1.35	32.43	0.02	172.93	0.00	22.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	25	1.35	33.78	0.00	172.93	0.00	22.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	29	5.41	39.19	4.57	177.50	0.60	23.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	17	46	22.97	62.16	66.57	244.07	8.80	32.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	10	56	13.51	75.68	147.10	391.17	19.45	51.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	18	74	24.32	100.00	365.26	756.42	48.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	74	0.00	100.00	0.00	756.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				74				756.42				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 23012 INK FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.30	1.30	13.80	13.80	4.79	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.30	2.60	0.30	14.10	0.10	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	1.30	3.90	0.01	14.11	0.00	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	1.30	5.19	0.01	14.12	0.00	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	6	2.60	7.79	0.00	14.12	0.00	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	9	3.90	11.69	0.04	14.16	0.01	4.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	13	5.19	16.88	1.95	16.11	0.68	5.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	15	2.60	19.48	2.94	19.05	1.02	6.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	21	7.79	27.27	1.15	20.20	0.40	7.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	23	2.60	29.87	0.04	20.24	0.01	7.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	25	2.60	32.47	3.99	24.23	1.39	8.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	35	12.99	45.45	2.91	27.14	1.01	9.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	36	1.30	46.75	13.99	41.14	4.86	14.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	38	2.60	49.35	1.93	43.07	0.67	14.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	47	11.69	61.04	49.14	92.21	17.07	32.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	53	7.79	68.83	23.95	116.16	8.32	40.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	13	66	16.88	85.71	111.90	228.06	38.86	79.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	72	7.79	93.51	6.92	234.98	2.40	81.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	76	5.19	98.70	1.09	236.07	0.38	81.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		1	77	1.30	100.00	51.86	287.94	18.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				77				287.94				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 230121 INK FACTORIES SOLVENT

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	20	20	6.92	6.92	5.20	5.20	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	21	0.35	7.27	0.00	5.20	0.00	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	22	0.35	7.61	1.08	6.28	0.11	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	23	0.35	7.96	0.22	6.50	0.02	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	26	1.04	9.00	0.28	6.78	0.03	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	15	41	5.19	14.19	4.73	11.51	0.47	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	49	2.77	16.96	14.95	26.46	1.49	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	61	4.15	21.11	6.56	33.02	0.65	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	18	79	6.23	27.34	14.29	47.32	1.42	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	86	2.42	29.76	1.88	49.19	0.19	4.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	15	101	5.19	34.95	43.83	93.02	4.35	9.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	16	117	5.54	40.48	23.95	116.97	2.38	11.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	12	129	4.15	44.64	39.69	156.66	3.94	15.56	1	1	100.00	100.00	84.56	84.56	100.00	100.00	213.04	53.98
14	5,000	7,500	6,250	38	167	13.15	57.79	76.00	232.66	7.55	23.11	0	1	0.00	100.00	0.00	84.56	0.00	100.00	0.00	36.35
15	7,500	10,000	8,750	14	181	4.84	62.63	63.72	296.38	6.33	29.44	0	1	0.00	100.00	0.00	84.56	0.00	100.00	0.00	28.53
16	10,000	20,000	15,000	26	207	9.00	71.63	170.77	467.15	16.96	46.40	0	1	0.00	100.00	0.00	84.56	0.00	100.00	0.00	18.10
17	20,000	50,000	35,000	36	243	12.46	84.08	208.07	675.21	20.67	67.07	0	1	0.00	100.00	0.00	84.56	0.00	100.00	0.00	12.52
18	50,000	100,000	75,000	11	254	3.81	87.89	51.74	726.96	5.14	72.21	0	1	0.00	100.00	0.00	84.56	0.00	100.00	0.00	11.63
19	100,000	500,000	300,000	33	287	11.42	99.31	235.28	962.24	23.37	95.58	0	1	0.00	100.00	0.00	84.56	0.00	100.00	0.00	8.79
20	500,000	**UP**		2	289	0.69	100.00	44.51	1,006.75	4.42	100.00	0	1	0.00	100.00	0.00	84.56	0.00	100.00	0.00	8.40
				289				1,006.75				1				84.56				8.40	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 230122 INK FACTORIES WATER BASE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	1.92	1.92	0.06	0.06	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	0.64	2.56	0.05	0.11	0.02	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	8	2.56	5.13	0.52	0.63	0.17	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	0.64	5.77	0.02	0.65	0.01	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	18	5.77	11.54	0.24	0.89	0.08	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	29	7.05	18.59	1.58	2.47	0.51	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	31	1.28	19.87	2.80	5.27	0.91	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	35	2.56	22.44	2.89	8.16	0.94	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	47	7.69	30.13	9.20	17.35	2.98	5.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	55	5.13	35.26	2.37	14.98	0.77	4.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	64	5.77	41.03	5.37	20.35	1.74	6.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	22	86	14.10	55.13	10.35	30.70	3.35	9.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	90	2.56	57.69	17.16	47.86	5.55	15.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	94	2.56	60.26	1.04	48.90	0.34	15.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	95	0.64	60.90	0.51	49.41	0.16	15.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	22	117	14.10	75.00	153.15	202.56	49.54	65.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	15	132	9.62	84.62	71.33	273.89	23.08	88.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	137	3.21	87.82	16.93	290.82	5.48	94.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	19	156	12.18	100.00	18.31	309.13	5.92	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	156	0.00	100.00	0.00	309.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				156				309.13				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 231 OIL PROCESSING

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	7.69	7.69	4.50	4.50	3.56	3.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	7.69	15.38	7.48	11.98	5.92	9.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	7.69	23.08	6.18	18.17	4.89	14.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	7.69	30.77	16.14	34.30	12.76	27.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	7.69	38.46	2.90	37.20	2.30	29.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	7.69	46.15	26.92	64.13	21.29	50.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	7.69	53.85	5.17	69.30	4.09	54.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	7.69	61.54	0.35	69.65	0.28	55.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	7.69	69.23	0.39	70.04	0.31	55.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	7.69	76.92	0.17	70.22	0.14	55.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	7.69	84.62	30.32	100.54	23.97	79.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	7.69	92.31	25.67	126.21	20.29	99.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	7.69	100.00	0.27	126.47	0.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	126.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	126.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	126.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	126.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	126.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	13	0.00	100.00	0.00	126.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					13				126.47				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2310 OIL REFINERY,

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	15.38	15.38	0.52	0.52	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	11	1.54	16.92	0.54	1.06	0.11	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	12	1.54	18.46	0.08	1.14	0.02	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	15	4.62	23.08	1.33	2.46	0.27	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	16	1.54	24.62	1.07	3.54	0.22	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	19	4.62	29.23	4.14	7.67	0.84	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	21	3.08	32.31	2.75	10.42	0.56	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	22	1.54	33.85	2.69	13.11	0.55	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	23	1.54	35.38	2.10	15.21	0.43	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	25	3.08	38.46	10.36	25.56	2.10	5.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	26	1.54	40.00	13.27	38.83	2.70	7.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	27	1.54	41.54	4.34	43.17	0.88	8.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	31	6.15	47.69	15.02	58.19	3.05	11.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	32	1.54	49.23	0.48	58.67	0.10	11.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	35	4.62	53.85	135.83	194.49	27.59	39.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	12	47	18.46	72.31	176.85	371.35	35.93	75.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	53	9.23	81.54	17.50	388.85	3.56	79.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	54	1.54	83.08	2.73	391.57	0.55	79.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	55	1.54	84.62	33.67	425.25	6.84	86.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		10	65	15.38	100.00	66.99	492.24	13.61	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				65				492.24				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 23101 DISTILLATION OF HYDROCARBONSATMOSPHERIC

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	11.11	11.11	8.74	8.74	7.20	7.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	11.11	22.22	3.41	12.16	2.81	10.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	11.11	33.33	24.06	36.21	19.80	29.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	11.11	44.44	40.14	76.35	33.04	62.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	11.11	55.56	2.06	78.41	1.69	64.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	11.11	66.67	2.84	81.25	2.34	66.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	11.11	77.78	18.13	99.39	14.93	81.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	11.11	88.89	18.61	118.00	15.32	97.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	9	11.11	100.00	3.50	121.50	2.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	121.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	121.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	121.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	121.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	121.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	121.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	121.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	121.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	121.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	9	0.00	100.00	0.00	121.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					9				121.50				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2311 OTHER CHEMICAL AND

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	11.11	11.11	4.61	4.61	26.39	26.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	11.11	22.22	0.14	4.75	0.80	27.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	11.11	33.33	0.20	4.95	1.14	28.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	11.11	44.44	0.15	5.10	0.86	29.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	11.11	55.56	0.45	5.55	2.59	31.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	11.11	66.67	2.18	7.73	12.50	44.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	11.11	77.78	1.79	9.52	10.27	54.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	11.11	88.89	4.48	14.00	25.64	80.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	9	11.11	100.00	3.46	17.46	19.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	17.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	17.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	17.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	17.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	17.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	17.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	17.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	17.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	17.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	9	0.00	100.00	0.00	17.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				17.46				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	0.14	0.14	2.67	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	0.47	0.61	8.92	11.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	4.63	5.24	88.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	5.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	5.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	5.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	5.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	5.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	5.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	5.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	5.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	5.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	5.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	5.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	5.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	5.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	5.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	5.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	5.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				5.24				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 23111 HYDROGEN GENERATION FROM NATURAL GAS OF LIQUID HYDROCARBONS

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	9.09	9.09	11.05	11.05	3.49	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	3.03	12.12	1.30	12.35	0.41	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	3.03	15.15	1.83	14.18	0.58	4.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	3.03	18.18	1.72	15.90	0.54	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	3.03	21.21	2.49	18.39	0.79	5.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	3.03	24.24	2.86	21.25	0.90	6.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	3.03	27.27	0.00	21.25	0.00	6.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	3.03	30.30	0.01	21.26	0.00	6.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	12	6.06	36.36	0.02	21.27	0.00	6.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	14	6.06	42.42	8.89	30.16	2.81	9.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	3.03	45.45	27.39	57.54	8.66	18.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	16	3.03	48.48	7.53	65.07	2.38	20.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	17	3.03	51.52	5.12	70.19	1.62	22.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	18	3.03	54.55	3.17	73.36	1.00	23.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	19	3.03	57.58	7.53	80.89	2.38	25.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	23	12.12	69.70	23.96	104.85	7.57	33.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	29	18.18	87.88	143.70	248.55	45.42	78.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	32	9.09	96.97	64.49	313.04	20.39	98.95	1	1	100.00	100.00	114.33	114.33	100.00	100.00	177.28	36.52
19	100,000	500,000	300,000	1	33	3.03	100.00	3.32	316.36	1.05	100.00	0	1	0.00	100.00	0.00	114.33	0.00	100.00	0.00	36.14
20	500,000	**UP**		0	33	0.00	100.00	0.00	316.36	0.00	100.00	0	1	0.00	100.00	0.00	114.33	0.00	100.00	0.00	36.14
				33				316.36				1				114.33				36.14	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 23114 OTHER PLANTS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	0.15	0.15	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.15				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 231141 OTHER PLANTS:WORKSHOPS AND STORES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	0.33	0.33	37.37	37.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	0.55	0.88	61.95	99.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	0.01	0.88	0.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	0.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	0.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	0.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	0.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	0.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	0.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	0.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	0.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	0.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	0.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	0.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	0.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	0.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	0.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	0.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	0.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				0.88				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 231142 OTHER PLANTS:WATER TREATMENT PLANTS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	50.00	50.00	0.42	0.42	4.16	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	50.00	100.00	9.60	10.02	95.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	2	0.00	100.00	0.00	10.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	10.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	10.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	10.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	10.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	10.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	10.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	10.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	10.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	10.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	10.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	10.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	10.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	10.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	10.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	10.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	10.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	10.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				10.02				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	4.62	4.62	15.15	15.15	0.94	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	9	0.58	5.20	1.74	16.89	0.11	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	10	0.58	5.78	0.00	16.89	0.00	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	0.58	6.36	1.13	18.02	0.07	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	12	0.58	6.94	1.16	19.18	0.07	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	13	0.58	7.51	1.54	20.73	0.10	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	17	2.31	9.83	5.44	26.17	0.34	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	23	3.47	13.29	10.97	37.14	0.68	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	26	1.73	15.03	11.72	48.86	0.73	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	29	1.73	16.76	5.28	54.15	0.33	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	35	3.47	20.23	14.82	68.97	0.92	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	39	2.31	22.54	22.76	91.73	1.41	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	41	1.16	23.70	16.23	107.95	1.00	6.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	49	4.62	28.32	81.95	189.90	5.07	11.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	56	4.05	32.37	85.05	274.95	5.27	17.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	33	89	19.08	51.45	442.13	717.08	27.37	44.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	31	120	17.92	69.36	354.02	1,071.10	21.92	66.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	14	134	8.09	77.46	121.55	1,192.65	7.52	73.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	14	148	8.09	85.55	294.56	1,487.21	18.23	92.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		25	173	14.45	100.00	128.17	1,615.39	7.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				173				1,615.39				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	46	46	13.22	13.22	25.13	25.13	2.36	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	48	0.57	13.79	0.21	25.35	0.02	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	53	1.44	15.23	0.82	26.17	0.08	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	55	0.57	15.80	0.69	26.86	0.07	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	56	0.29	16.09	1.34	28.20	0.13	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	57	0.29	16.38	2.27	30.47	0.21	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	58	0.29	16.67	0.00	30.47	0.00	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	60	0.57	17.24	0.70	31.18	0.07	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	62	0.57	17.82	1.93	33.10	0.18	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	63	0.29	18.10	0.00	33.10	0.00	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	64	0.29	18.39	0.00	33.10	0.00	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	66	0.57	18.97	0.00	33.10	0.00	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	68	0.57	19.54	0.50	33.60	0.05	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	77	2.59	22.13	23.23	56.83	2.18	5.34	3	3	30.00	30.00	1.32	1.32	3.71	3.71	5.70	2.33
15	7,500	10,000	8,750	21	98	6.03	28.16	45.65	102.48	4.29	9.63	0	3	0.00	30.00	0.00	1.32	0.00	3.71	0.00	1.29
16	10,000	20,000	15,000	28	126	8.05	36.21	25.77	128.25	2.42	12.05	0	3	0.00	30.00	0.00	1.32	0.00	3.71	0.00	1.03
17	20,000	50,000	35,000	18	144	5.17	41.38	184.65	312.90	17.34	29.39	0	3	0.00	30.00	0.00	1.32	0.00	3.71	0.00	0.42
18	50,000	100,000	75,000	32	176	9.20	50.57	160.67	473.57	15.09	44.48	3	6	30.00	60.00	9.64	10.96	27.03	30.74	6.00	2.31
19	100,000	500,000	300,000	75	251	21.55	72.13	416.66	890.23	39.13	83.61	2	8	20.00	80.00	0.01	10.97	0.03	30.77	0.00	1.23
20	500,000	**UP**		97	348	27.87	100.00	174.47	1,064.69	16.39	100.00	2	10	20.00	100.00	24.69	35.66	69.23	100.00	14.15	3.35
				348				1,064.69				10				35.66				3.35	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.86	2.86	2.69	2.69	0.80	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.86	5.71	9.09	11.78	2.71	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.86	8.57	4.11	15.89	1.23	4.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.86	11.43	1.07	16.96	0.32	5.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.86	14.29	0.00	16.96	0.00	5.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.86	17.14	0.70	16.26	0.21	4.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	2.86	20.00	0.17	16.43	0.05	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	2.86	22.86	0.25	16.69	0.08	4.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	2.86	25.71	10.37	27.05	3.09	8.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	2.86	28.57	12.44	39.49	3.71	11.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	2.86	31.43	0.41	39.90	0.12	11.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	2.86	34.29	0.63	40.53	0.19	12.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	2.86	37.14	3.73	44.26	1.11	13.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	2.86	40.00	6.30	50.56	1.88	15.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	2.86	42.86	1.21	51.77	0.36	15.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	22	20.00	62.86	102.55	154.32	30.61	46.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	27	14.29	77.14	73.96	228.28	22.07	68.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	31	11.43	88.57	62.31	290.59	18.60	86.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		4	35	11.43	100.00	44.46	335.05	13.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				35				335.05				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	2.32	2.32	12.30	12.30	0.83	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	9	0.29	2.61	0.78	13.08	0.05	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	10	0.29	2.90	1.65	14.73	0.11	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	0.29	3.19	0.98	15.71	0.07	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	12	0.29	3.48	0.50	16.21	0.03	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	20	2.32	5.80	11.03	27.24	0.74	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	24	1.16	6.96	4.48	31.72	0.30	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	27	0.87	7.83	4.52	36.24	0.30	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	30	0.87	8.70	3.22	39.46	0.22	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	35	1.45	10.14	10.31	49.77	0.69	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	37	0.58	10.72	0.71	50.49	0.05	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	46	2.61	13.33	22.39	72.88	1.51	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	18	64	5.22	18.55	26.35	99.23	1.77	6.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	25	89	7.25	25.80	101.99	201.22	6.86	13.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	12	101	3.48	29.28	64.19	265.41	4.32	17.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	38	139	11.01	40.29	308.28	573.69	20.75	38.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	36	175	10.43	50.72	364.23	937.93	24.51	63.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	30	205	8.70	59.42	200.58	1,138.51	13.50	76.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	32	237	9.28	68.70	133.11	1,271.62	8.96	85.57	1	1	4.17	4.17	0.20	0.20	1.34	1.34	0.15	0.02
20	500,000	**UP**		108	345	31.30	100.00	214.35	1,485.97	14.43	100.00	23	24	95.83	100.00	14.80	15.00	98.66	100.00	6.91	1.01
				345				1,485.97				24				15.00				1.01	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	1.19	1.19	5.49	5.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	2.54	3.72	11.76	17.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	1.86	5.58	8.61	25.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	16.67	66.67	1.62	7.20	7.49	33.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	16.67	83.33	10.47	17.67	48.48	81.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	16.67	100.00	3.93	21.60	18.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	21.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	21.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	21.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	21.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	21.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	21.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	21.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	21.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	21.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	21.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	21.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	21.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	6	0.00	100.00	0.00	21.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					6				21.60				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	4.21	4.21	6.13	6.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	12.02	16.23	17.49	23.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	12.02	28.25	17.49	41.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	16.67	66.67	5.72	33.97	8.32	49.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	16.67	83.33	3.84	37.82	5.59	55.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	16.67	100.00	30.90	68.72	44.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	68.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	68.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	68.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	68.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	68.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	68.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	68.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	68.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	68.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	68.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	68.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	68.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	6	0.00	100.00	0.00	68.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					6				68.72				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2324 FERTILIZAR FACTORIES ON PETROCHEMICAL BASIS

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	21	21	18.26	18.26	0.99	0.99	0.32	0.32	1	1	8.33	8.33	0.01	0.01	2.02	2.02	1.09	1.09
2	50	100	75	1	22	0.87	19.13	0.18	1.17	0.06	0.38	0	1	0.00	8.33	0.00	0.01	0.00	2.02	0.00	0.92
3	100	200	150	1	23	0.87	20.00	0.27	1.43	0.09	0.46	0	1	0.00	8.33	0.00	0.01	0.00	2.02	0.00	0.75
4	200	300	250	2	25	1.74	21.74	0.94	2.37	0.30	0.77	0	1	0.00	8.33	0.00	0.01	0.00	2.02	0.00	0.45
5	300	500	400	1	26	0.87	22.61	0.61	2.98	0.20	0.97	0	1	0.00	8.33	0.00	0.01	0.00	2.02	0.00	0.36
6	500	750	625	1	27	0.87	23.48	3.71	6.69	1.20	2.17	1	2	8.33	16.67	0.15	0.17	29.18	31.21	4.17	2.48
7	750	1,000	875	1	28	0.87	24.35	2.59	9.28	0.84	3.01	0	2	0.00	16.67	0.00	0.17	0.00	31.21	0.00	1.78
8	1,000	1,500	1,250	2	30	1.74	26.09	0.32	9.60	0.10	3.11	0	2	0.00	16.67	0.00	0.17	0.00	31.21	0.00	1.72
9	1,500	2,000	1,750	7	37	6.09	32.17	25.96	35.56	8.41	11.53	1	3	8.33	25.00	0.02	0.19	3.89	35.10	0.08	0.52
10	2,000	2,500	2,250	3	40	2.61	34.78	7.92	43.49	2.57	14.10	0	3	0.00	25.00	0.00	0.19	0.00	35.10	0.00	0.43
11	2,500	3,000	2,750	3	43	2.61	37.39	5.40	48.88	1.75	15.85	0	3	0.00	25.00	0.00	0.19	0.00	35.10	0.00	0.38
12	3,000	4,000	3,500	1	44	0.87	38.26	0.93	49.81	0.30	16.15	0	3	0.00	25.00	0.00	0.19	0.00	35.10	0.00	0.37
13	4,000	5,000	4,500	2	46	1.74	40.00	4.05	53.87	1.31	17.46	0	3	0.00	25.00	0.00	0.19	0.00	35.10	0.00	0.35
14	5,000	7,500	6,250	1	47	0.87	40.87	0.93	54.79	0.30	17.76	0	3	0.00	25.00	0.00	0.19	0.00	35.10	0.00	0.34
15	7,500	10,000	8,750	1	48	0.87	41.74	1.78	56.57	0.58	18.34	0	3	0.00	25.00	0.00	0.19	0.00	35.10	0.00	0.33
16	10,000	20,000	15,000	6	54	5.22	46.96	15.75	72.32	5.11	23.44	0	3	0.00	25.00	0.00	0.19	0.00	35.10	0.00	0.26
17	20,000	50,000	35,000	10	64	8.70	55.65	27.55	99.87	8.93	32.37	0	3	0.00	25.00	0.00	0.19	0.00	35.10	0.00	0.19
18	50,000	100,000	75,000	5	69	4.35	60.00	32.83	132.70	10.64	43.02	0	3	0.00	25.00	0.00	0.19	0.00	35.10	0.00	0.14
19	100,000	500,000	300,000	13	82	11.30	71.30	42.50	175.20	13.78	56.79	0	3	0.00	25.00	0.00	0.19	0.00	35.10	0.00	0.11
20	500,000	**UP**		33	115	28.70	100.00	133.29	308.49	43.21	100.00	9	12	75.00	100.00	0.34	0.53	64.90	100.00	0.26	0.17
				115				308.49				12				0.53				0.17	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 23241 AMMONIA PRODUCTION AND OR UREA PRODUCTION

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	7.62	7.62	6.41	6.41	0.92	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	17	0.48	8.10	0.07	6.47	0.01	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	21	1.90	10.00	0.74	7.22	0.11	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	22	0.48	10.48	0.41	7.62	0.06	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	28	2.86	13.33	2.43	10.05	0.35	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	34	2.86	16.19	5.84	15.90	0.84	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	38	1.90	18.10	3.13	19.03	0.45	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	17	55	8.10	26.19	38.02	57.05	5.44	8.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	62	3.33	29.52	9.49	66.53	1.36	9.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	72	4.76	34.29	29.76	96.29	4.26	13.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	77	2.38	36.67	9.58	105.87	1.37	15.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	83	2.86	39.52	39.02	144.88	5.59	20.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	85	0.95	40.48	10.03	154.91	1.44	22.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	93	3.81	44.29	61.86	216.78	8.86	31.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	12	105	5.71	50.00	49.99	266.76	7.16	38.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	13	118	6.19	56.19	97.61	364.37	13.98	52.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	34	152	16.19	72.38	106.16	470.54	15.20	67.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	160	3.81	76.19	57.40	527.94	8.22	75.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	24	184	11.43	87.62	120.14	648.08	17.20	92.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		26	210	12.38	100.00	50.33	698.40	7.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				210				698.40				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.23	3.23	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.23	6.45	9.03	9.05	2.32	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.23	9.68	4.65	13.70	1.20	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.23	12.90	4.01	17.70	1.03	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.23	16.13	25.77	43.48	6.63	11.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.23	19.35	8.37	51.84	2.15	13.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	3.23	22.58	14.51	66.36	3.73	17.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	3.23	25.81	7.38	73.74	1.90	18.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	3.23	29.03	20.66	94.40	5.31	24.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	3.23	32.26	2.24	96.64	0.58	24.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	3.23	35.48	5.85	102.49	1.50	26.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	3.23	38.71	0.00	102.49	0.00	26.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	3.23	41.94	28.54	131.03	7.34	33.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	3.23	45.16	26.65	157.68	6.85	40.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	3.23	48.39	13.54	171.22	3.48	44.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	19	12.90	61.29	69.00	240.22	17.74	61.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	27	25.81	87.10	141.51	381.73	36.38	98.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	29	6.45	93.55	7.24	388.97	1.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		2	31	6.45	100.00	0.00	388.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				31				388.97				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2325 SYNTHETIC RUBBER

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.70	2.70	3.59	3.59	0.89	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.70	5.41	3.59	7.18	0.89	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.70	8.11	1.30	8.48	0.32	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.70	10.81	1.11	9.60	0.27	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.70	13.51	1.11	10.71	0.27	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.70	16.22	7.18	17.89	1.77	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	2.70	18.92	0.00	17.89	0.00	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	2.70	21.62	7.81	25.70	1.93	6.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	2.70	24.32	10.78	36.48	2.66	8.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	2.70	27.03	14.37	50.85	3.54	12.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	2.70	29.73	8.15	59.00	2.01	14.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	2.70	32.43	8.15	67.15	2.01	16.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	15	8.11	40.54	18.01	85.16	4.44	20.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	2.70	43.24	27.83	112.99	6.86	27.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	26	27.03	70.27	106.49	219.48	26.25	54.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	28	5.41	75.68	26.28	245.76	6.48	60.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	29	2.70	78.38	2.00	247.76	0.49	61.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	33	10.81	89.19	97.73	345.49	24.09	85.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		4	37	10.81	100.00	60.20	405.69	14.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				37				405.69				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2326 LIQUEFACTION OF NATURAL GAS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	342	342	60.32	60.32	0.73	0.73	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	20	362	3.53	63.84	0.07	0.79	0.01	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	368	1.06	64.90	10.83	11.63	0.95	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	378	1.76	66.67	6.57	18.19	0.58	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	394	2.82	69.49	1.64	19.84	0.14	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	18	412	3.17	72.66	13.24	33.07	1.16	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	20	432	3.53	76.19	8.29	41.36	0.73	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	21	453	3.70	79.89	12.22	53.58	1.07	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	15	468	2.65	82.54	12.41	65.98	1.09	5.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	13	481	2.29	84.83	9.60	75.58	0.84	6.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	482	0.18	85.01	0.12	75.70	0.01	6.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	492	1.76	86.77	13.72	89.41	1.21	7.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	10	502	1.76	88.54	41.82	131.23	3.68	11.54	2	2	100.00	100.00	14.28	14.28	100.00	100.00	34.15	10.88
14	5,000	7,500	6,250	19	521	3.35	91.89	51.64	182.87	4.54	16.07	0	2	0.00	100.00	0.00	14.28	0.00	100.00	0.00	7.81
15	7,500	10,000	8,750	5	526	0.88	92.77	46.10	228.96	4.05	20.13	0	2	0.00	100.00	0.00	14.28	0.00	100.00	0.00	6.24
16	10,000	20,000	15,000	16	542	2.82	95.59	246.84	475.80	21.70	41.83	0	2	0.00	100.00	0.00	14.28	0.00	100.00	0.00	3.00
17	20,000	50,000	35,000	11	553	1.94	97.53	202.02	677.82	17.76	59.58	0	2	0.00	100.00	0.00	14.28	0.00	100.00	0.00	2.11
18	50,000	100,000	75,000	3	556	0.53	98.06	187.95	865.77	16.52	76.10	0	2	0.00	100.00	0.00	14.28	0.00	100.00	0.00	1.65
19	100,000	500,000	300,000	9	565	1.59	99.65	204.13	1,069.90	17.94	94.05	0	2	0.00	100.00	0.00	14.28	0.00	100.00	0.00	1.33
20	500,000	**UP**		2	567	0.35	100.00	67.70	1,137.61	5.95	100.00	0	2	0.00	100.00	0.00	14.28	0.00	100.00	0.00	1.26
				567				1,137.61				2				14.28				1.26	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2327 LIQUEFATION OF PETROLIUM GASES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.25	1.25	24.81	24.81	4.44	4.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.25	2.50	1.33	26.14	0.24	4.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	1.25	3.75	1.96	28.10	0.35	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	1.25	5.00	4.52	32.62	0.81	5.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	1.25	6.25	0.50	33.12	0.09	5.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	1.25	7.50	5.02	38.14	0.90	6.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	1.25	8.75	2.25	40.39	0.40	7.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	1.25	10.00	0.23	40.62	0.04	7.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	1.25	11.25	2.03	42.64	0.36	7.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	1.25	12.50	5.88	48.52	1.05	8.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	1.25	13.75	0.00	48.52	0.00	8.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	1.25	15.00	8.16	56.67	1.46	10.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	1.25	16.25	6.70	63.37	1.20	11.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	1.25	17.50	6.70	70.07	1.20	12.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	1.25	18.75	15.16	85.23	2.71	15.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	18	33	22.50	41.25	169.84	255.06	30.40	45.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	41	10.00	51.25	15.67	270.74	2.81	48.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	49	10.00	61.25	35.49	306.23	6.35	54.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	16	65	20.00	81.25	128.70	434.93	23.04	77.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		15	80	18.75	100.00	123.66	558.59	22.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				80				558.59				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2329 LIQUEFACTION AND GASIFICATION OF COAL

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	1.68	1.68	14.50	14.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	6.55	8.23	56.57	71.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	16.67	66.67	0.25	7.99	2.14	68.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	16.67	83.33	1.92	9.91	16.57	85.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	16.67	100.00	1.68	11.59	14.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	11.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	11.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	11.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	11.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	11.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	11.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	11.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	11.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	11.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	11.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	11.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	11.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	6	0.00	100.00	0.00	11.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				11.59				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 233 STORAGE TANKS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	13.86	13.86	83.01	83.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	1.32	15.18	7.89	90.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	1.52	16.70	9.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	16.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	16.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	16.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	16.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	16.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	16.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	16.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	16.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	16.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	16.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	16.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	16.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	16.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	16.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	16.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	16.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				16.70				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2331 CRUDE OIL

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.56	1.56	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.56	3.13	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	1.56	4.69	1.14	1.14	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	1.56	6.25	1.84	2.98	0.57	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	1.56	7.81	13.18	16.15	4.12	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	1.56	9.38	2.85	19.01	0.89	5.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	1.56	10.94	3.56	22.56	1.11	7.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	1.56	12.50	1.19	23.75	0.37	7.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	1.56	14.06	1.65	25.40	0.52	7.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	1.56	15.63	1.37	26.77	0.43	8.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	1.56	17.19	1.10	27.87	0.34	8.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	1.56	18.75	0.00	27.87	0.00	8.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	1.56	20.31	2.04	29.92	0.64	9.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	1.56	21.88	0.47	30.39	0.15	9.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	20	9.38	31.25	4.20	34.58	1.31	10.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	28	12.50	43.75	20.25	54.84	6.33	17.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	21	49	32.81	76.56	144.40	199.24	45.14	62.28	2	2	100.00	100.00	46.36	46.36	100.00	100.00	32.11	23.27
18	50,000	100,000	75,000	5	54	7.81	84.38	9.44	208.68	2.95	65.23	0	2	0.00	100.00	0.00	46.36	0.00	100.00	0.00	22.22
19	100,000	500,000	300,000	5	59	7.81	92.19	24.30	232.98	7.60	72.83	0	2	0.00	100.00	0.00	46.36	0.00	100.00	0.00	19.90
20	500,000	**UP**		5	64	7.81	100.00	86.93	319.91	27.17	100.00	0	2	0.00	100.00	0.00	46.36	0.00	100.00	0.00	14.49
				64				319.91				2				46.36				14.49	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2332 OIL PRODUCTS IN TANKS LOCATED IN HARBOUR AREA

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	22	22	5.31	5.31	24.26	24.26	2.91	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	23	0.24	5.56	0.13	24.38	0.02	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	24	0.24	5.80	0.13	24.51	0.02	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	25	0.24	6.04	0.15	24.66	0.02	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	30	1.21	7.25	2.69	27.35	0.32	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	32	0.48	7.73	10.12	37.47	1.22	4.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	35	0.72	8.45	4.78	42.25	0.57	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	21	56	5.07	13.53	24.67	66.91	2.96	8.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	15	71	3.62	17.15	10.31	77.22	1.24	9.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	77	1.45	18.60	5.77	82.99	0.69	9.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	80	0.72	19.32	6.80	89.79	0.82	10.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	88	1.93	21.26	24.38	114.16	2.93	13.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	13	101	3.14	24.40	20.45	134.62	2.46	16.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	17	118	4.11	28.50	43.63	178.25	5.24	21.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	23	141	5.56	34.06	79.45	257.70	9.54	30.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	50	191	12.08	46.14	331.54	589.24	39.82	70.78	1	1	50.00	50.00	125.28	125.28	100.00	100.00	37.79	21.26
17	20,000	50,000	35,000	95	286	22.95	69.08	622.68	1,211.91	74.79	145.57	0	1	0.00	50.00	0.00	125.28	0.00	100.00	0.00	10.34
18	50,000	100,000	75,000	69	355	16.67	85.75	617.71	1,829.62	74.20	219.77	0	1	0.00	50.00	0.00	125.28	0.00	100.00	0.00	6.85
19	100,000	500,000	300,000	33	388	7.97	93.72	1,144.10	685.52	137.43	82.34	1	2	50.00	100.00	0.00	125.28	0.00	100.00	0.00	18.28
20	500,000	**UP**		26	414	6.28	100.00	146.99	832.51	17.66	100.00	0	2	0.00	100.00	0.00	125.28	0.00	100.00	0.00	15.05
				414				832.51				2				125.28				15.05	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2333 LIQUEFIED GASES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	24	24	9.88	9.88	95.12	95.12	4.84	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	32	3.29	13.17	2.99	98.11	0.15	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	39	2.88	16.05	2.25	100.36	0.11	5.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	42	1.23	17.28	3.27	103.63	0.17	5.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	51	3.70	20.99	8.56	112.19	0.44	5.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	62	4.53	25.51	13.54	125.73	0.69	6.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	72	4.12	29.63	15.52	141.25	0.79	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	78	2.47	32.10	33.86	175.11	1.72	8.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	86	3.29	35.39	13.72	188.83	0.70	9.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	94	3.29	38.68	32.67	221.49	1.66	11.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	96	0.82	39.51	12.88	234.38	0.66	11.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	106	4.12	43.62	59.54	293.91	3.03	14.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	16	122	6.58	50.21	81.63	375.54	4.15	19.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	43	165	17.70	67.90	414.23	789.78	21.07	40.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	30	195	12.35	80.25	361.13	1,150.91	18.37	58.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	28	223	11.52	91.77	383.85	1,534.76	19.53	78.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	231	3.29	95.06	136.53	1,671.29	6.95	85.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	233	0.82	95.88	78.05	1,749.34	3.97	89.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	7	240	2.88	98.77	113.31	1,862.65	5.76	94.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		3	243	1.23	100.00	102.99	1,965.64	5.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				243				1,965.64				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2334 PIPELINE FOR CHEMICAL PRODUCTS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	16.67	16.67	0.06	0.06	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	8.33	25.00	0.76	0.82	0.41	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	8.33	33.33	29.41	30.23	15.77	16.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	8.33	41.67	38.11	68.35	20.44	36.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	8.33	50.00	27.95	96.30	14.99	51.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	8.33	58.33	31.58	127.88	16.93	68.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	8.33	66.67	53.99	181.87	28.95	97.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	8.33	75.00	0.56	182.42	0.30	97.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	8.33	83.33	0.11	182.53	0.06	97.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	8.33	91.67	3.56	186.10	1.91	99.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	8.33	100.00	0.38	186.48	0.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	12	0.00	100.00	0.00	186.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	186.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	186.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	186.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	186.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	186.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	186.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	186.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	12	0.00	100.00	0.00	186.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					12				186.48				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	3.36	3.36	14.51	14.51	1.23	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	0.67	4.03	0.24	14.75	0.02	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	0.67	4.70	1.10	15.85	0.09	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	0.67	5.37	2.67	18.52	0.23	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	0.67	6.04	1.63	20.15	0.14	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	0.67	6.71	0.00	20.15	0.00	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	0.67	7.38	0.00	20.15	0.00	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	14	2.01	9.40	5.45	25.60	0.46	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	15	0.67	10.07	3.97	29.57	0.34	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	16	0.67	10.74	2.43	32.01	0.21	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	23	4.70	15.44	9.90	41.90	0.84	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	28	3.36	18.79	13.92	55.83	1.18	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	29	0.67	19.46	2.52	58.35	0.21	4.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	16	45	10.74	30.20	35.33	93.67	2.99	7.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	56	7.38	37.58	84.86	178.53	7.19	15.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	61	3.36	40.94	64.90	243.43	5.50	20.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	31	92	20.81	61.74	291.71	535.15	24.72	45.35	1	1	10.00	10.00	3.71	3.71	19.03	19.03	1.27	0.69
18	50,000	100,000	75,000	11	103	7.38	69.13	207.49	742.63	17.58	62.93	0	1	0.00	10.00	0.00	3.71	0.00	19.03	0.00	0.50
19	100,000	500,000	300,000	43	146	28.86	97.99	390.20	1,132.84	33.07	96.00	9	10	90.00	100.00	15.80	19.51	80.97	100.00	4.05	1.72
20	500,000	**UP**		3	149	2.01	100.00	47.25	1,180.09	4.00	100.00	0	10	0.00	100.00	0.00	19.51	0.00	100.00	0.00	1.65
				149				1,180.09				10				19.51				1.65	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 234 MANUFACTURE OF PLASTIC ARTICLES FOAM PLASTICS SYNTHETIC RESI

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	5.41	5.41	25.80	25.80	11.21	11.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	7	13.51	18.92	13.04	38.84	5.66	16.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	2.70	21.62	1.81	40.65	0.79	17.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	2.70	24.32	5.36	46.01	2.33	19.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	2.70	27.03	0.70	46.71	0.30	20.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	2.70	29.73	1.34	48.05	0.58	20.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	2.70	32.43	0.81	48.87	0.35	21.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	13	2.70	35.14	10.35	59.21	4.49	25.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	14	2.70	37.84	1.40	60.62	0.61	26.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	15	2.70	40.54	0.90	61.52	0.39	26.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	2.70	43.24	2.57	64.09	1.12	27.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	17	2.70	45.95	0.64	64.73	0.28	28.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	18	2.70	48.65	2.57	67.30	1.11	29.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	23	13.51	62.16	40.56	107.86	17.62	46.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	27	10.81	72.97	29.83	137.69	12.96	59.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	29	5.41	78.38	12.00	149.69	5.21	65.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	34	13.51	91.89	30.79	180.49	13.37	78.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	37	8.11	100.00	49.77	230.26	21.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	37	0.00	100.00	0.00	230.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	37	0.00	100.00	0.00	230.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				37				230.26				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2341 MANUFACTURE OF PLASTIC ARTICLES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	792	792	4.18	4.18	2,221.58	2,221.58	1.91	1.91	9	9	3.38	3.38	2,721.15	2,721.15	12.45	12.45	122.49	122.49
2	50	100	75	116	908	0.61	4.79	55.41	2,277.00	0.05	1.95	0	9	0.00	3.38	0.00	2,721.15	0.00	12.45	0.00	119.51
3	100	200	150	181	1,089	0.95	5.74	91.69	2,368.69	0.08	2.03	2	11	0.75	4.14	13.86	2,735.01	0.06	12.52	15.12	115.47
4	200	300	250	167	1,256	0.88	6.62	126.98	2,495.67	0.11	2.14	0	11	0.00	4.14	0.00	2,735.01	0.00	12.52	0.00	109.59
5	300	500	400	447	1,703	2.36	8.98	391.13	2,886.80	0.34	2.48	0	11	0.00	4.14	0.00	2,735.01	0.00	12.52	0.00	94.74
6	500	750	625	467	2,170	2.46	11.44	555.43	3,442.23	0.48	2.95	2	13	0.75	4.89	583.13	3,318.14	2.67	15.18	104.99	96.39
7	750	1,000	875	652	2,822	3.44	14.88	1,083.93	4,526.17	0.93	3.89	7	20	2.63	7.52	15.16	3,333.30	0.07	15.25	1.40	73.65
8	1,000	1,500	1,250	927	3,749	4.89	19.77	1,754.65	6,280.81	1.51	5.39	3	23	1.13	8.65	39.32	3,372.62	0.18	15.43	2.24	53.70
9	1,500	2,000	1,750	797	4,546	4.20	23.98	1,845.94	8,126.75	1.58	6.98	2	25	0.75	9.40	418.97	3,791.58	1.92	17.35	22.70	46.66
10	2,000	2,500	2,250	735	5,281	3.88	27.85	2,090.82	10,217.57	1.79	8.77	11	36	4.14	13.53	1,849.75	5,641.34	8.46	25.81	88.47	55.21
11	2,500	3,000	2,750	717	5,998	3.78	31.63	2,172.07	12,389.64	1.86	10.64	10	46	3.76	17.29	1,583.70	7,225.03	7.25	33.06	72.91	58.32
12	3,000	4,000	3,500	1,026	7,024	5.41	37.04	4,168.49	16,558.13	3.58	14.21	22	68	8.27	25.56	573.11	7,798.14	2.62	35.68	13.75	47.10
13	4,000	5,000	4,500	1,019	8,043	5.37	42.42	4,970.10	21,528.23	4.27	18.48	14	82	5.26	30.83	2,628.86	10,427.01	12.03	47.71	52.89	48.43
14	5,000	7,500	6,250	1,691	9,734	8.92	51.34	10,261.97	31,790.20	8.81	27.29	9	91	3.38	34.21	1,042.32	11,469.33	4.77	52.48	10.16	36.08
15	7,500	10,000	8,750	1,250	10,984	6.59	57.93	9,606.34	41,396.54	8.25	35.54	10	101	3.76	37.97	3,593.19	15,062.52	16.44	68.93	37.40	36.39
16	10,000	20,000	15,000	2,662	13,646	14.04	71.97	24,915.55	66,312.10	21.39	56.92	16	117	6.02	43.98	699.12	15,761.64	3.20	72.13	2.81	23.77
17	20,000	50,000	35,000	2,690	16,336	14.19	86.16	25,691.81	92,003.90	22.05	78.98	67	184	25.19	69.17	624.75	16,386.39	2.86	74.98	2.43	17.81
18	50,000	100,000	75,000	1,263	17,599	6.66	92.82	12,251.76	104,255.67	10.52	89.49	29	213	10.90	80.08	2,950.89	19,337.28	13.50	88.49	24.09	18.55
19	100,000	500,000	300,000	1,237	18,836	6.52	99.34	11,460.46	115,716.13	9.84	99.33	48	261	18.05	98.12	2,514.07	21,851.36	11.50	99.99	21.94	18.88
20	500,000	**UP**		125	18,961	0.66	100.00	778.22	116,494.35	0.67	100.00	5	266	1.88	100.00	1.65	21,853.01	0.01	100.00	0.21	18.76
				18,961				116,494.35				266				21,853.01				18.76	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2342 MANUFACTURE AND PROCESSING OF FOAM PLASTICS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	54	54	3.15	3.15	1,208.38	1,208.38	4.64	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	65	0.64	3.79	5.24	1,213.63	0.02	4.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	77	0.70	4.48	17.58	1,231.20	0.07	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	21	98	1.22	5.71	30.90	1,262.11	0.12	4.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	19	117	1.11	6.81	54.49	1,316.60	0.21	5.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	43	160	2.50	9.32	103.65	1,420.25	0.40	5.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	72	232	4.19	13.51	332.32	1,087.93	1.28	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	52	284	3.03	16.54	150.68	1,238.61	0.58	4.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	100	384	5.82	22.36	486.57	1,725.17	1.87	6.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	54	438	3.15	25.51	374.44	2,099.61	1.44	8.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	58	496	3.38	28.89	609.09	2,708.69	2.34	10.41	1	1	3.33	3.33	2.96	2.96	0.07	0.07	0.49	0.11
12	3,000	4,000	3,500	109	605	6.35	35.24	674.34	3,383.03	2.59	13.00	5	6	16.67	20.00	2,042.63	2,045.58	49.70	49.77	302.91	60.47
13	4,000	5,000	4,500	78	683	4.54	39.78	960.90	4,343.93	3.69	16.70	1	7	3.33	23.33	102.30	2,147.89	2.49	52.26	10.65	49.45
14	5,000	7,500	6,250	153	836	8.91	48.69	1,539.51	5,883.44	5.92	22.61	7	14	23.33	46.67	28.65	2,176.54	0.70	52.96	1.86	36.99
15	7,500	10,000	8,750	131	967	7.63	56.32	2,122.28	8,005.72	8.16	30.77	3	17	10.00	56.67	140.02	2,316.55	3.41	56.37	6.60	28.94
16	10,000	20,000	15,000	355	1,322	20.68	76.99	6,512.53	14,518.25	25.03	55.80	0	17	0.00	56.67	0.00	2,316.55	0.00	56.37	0.00	15.96
17	20,000	50,000	35,000	308	1,630	17.94	94.93	6,575.20	21,093.44	25.27	81.08	4	21	13.33	70.00	317.80	2,634.35	7.73	64.10	4.83	12.49
18	50,000	100,000	75,000	42	1,672	2.45	97.38	1,919.59	23,013.03	7.38	88.45	9	30	30.00	100.00	1,475.39	4,109.73	35.90	100.00	76.86	17.86
19	100,000	500,000	300,000	42	1,714	2.45	99.83	3,001.24	26,014.27	11.54	99.99	0	30	0.00	100.00	0.00	4,109.73	0.00	100.00	0.00	15.80
20	500,000	**UP**		3	1,717	0.17	100.00	2.79	26,017.06	0.01	100.00	0	30	0.00	100.00	0.00	4,109.73	0.00	100.00	0.00	15.80
				1,717				26,017.06				30				4,109.73				15.80	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2343 MANUFACTURE OF SYNTHETIC ADHESIVES ALSO CALLED SYNTHETIC RES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.17	4.17	1.60	1.60	0.82	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.17	8.33	20.22	21.82	10.39	11.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.17	12.50	0.10	21.93	0.05	11.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.17	16.67	0.45	22.38	0.23	11.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.17	20.83	0.08	22.46	0.04	11.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	4.17	25.00	0.05	22.51	0.03	11.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	4.17	29.17	4.51	27.02	2.32	13.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	4.17	33.33	0.80	27.82	0.41	14.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	4.17	37.50	0.29	28.11	0.15	14.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	4.17	41.67	0.52	28.63	0.27	14.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	4.17	45.83	0.00	28.63	0.00	14.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	4.17	50.00	0.63	29.26	0.32	15.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	4.17	54.17	0.41	29.67	0.21	15.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	4.17	58.33	2.31	31.97	1.19	16.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	4.17	62.50	1.40	33.37	0.72	17.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	4.17	66.67	0.26	33.63	0.13	17.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	18	8.33	75.00	4.92	38.55	2.53	19.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	20	8.33	83.33	155.64	194.19	79.99	99.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		4	24	16.67	100.00	0.39	194.58	0.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				24				194.58				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 23431 USING INFLAMMABLE/COMBUSTIBLE UNDER TARIFF CODE 2343

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	4.00	4.00	38.26	38.26	1.85	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	0.80	4.80	0.52	38.77	0.02	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	0.80	5.60	1.27	40.04	0.06	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	0.80	6.40	5.79	45.84	0.28	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	0.80	7.20	0.07	45.91	0.00	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	0.80	8.00	2.52	48.43	0.12	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	13	2.40	10.40	25.02	73.45	1.21	3.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	15	1.60	12.00	7.68	81.13	0.37	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	17	1.60	13.60	19.60	100.73	0.95	4.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	18	0.80	14.40	19.43	120.16	0.94	5.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	19	0.80	15.20	0.32	120.48	0.02	5.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	24	4.00	19.20	36.16	156.64	1.75	7.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	27	2.40	21.60	40.10	196.74	1.94	9.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	29	1.60	23.20	39.78	236.51	1.93	11.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	37	6.40	29.60	131.34	367.86	6.36	17.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	22	59	17.60	47.20	302.62	670.48	14.66	32.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	28	87	22.40	69.60	749.43	1,419.90	36.31	68.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	21	108	16.80	86.40	303.84	1,723.75	14.72	83.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	17	125	13.60	100.00	340.24	2,063.99	16.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	125	0.00	100.00	0.00	2,063.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				125				2,063.99				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 23432 USING LIQUID METHANOLWATER AND AIR CONTINUOUS PROCESS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.20	1.20	70.08	70.08	12.21	12.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.20	2.41	1.34	71.42	0.23	12.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	1.20	3.61	0.26	71.68	0.05	12.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	1.20	4.82	4.86	76.54	0.85	13.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	1.20	6.02	0.19	76.73	0.03	13.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	1.20	7.23	0.38	77.11	0.07	13.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	1.20	8.43	0.07	77.18	0.01	13.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	18	13.25	21.69	12.57	89.75	2.19	15.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	19	1.20	22.89	0.09	89.85	0.02	15.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	20	1.20	24.10	1.60	91.45	0.28	15.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	21	1.20	25.30	3.26	94.72	0.57	16.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	22	1.20	26.51	0.68	95.39	0.12	16.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	23	1.20	27.71	8.47	103.86	1.48	18.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	24	1.20	28.92	0.13	103.99	0.02	18.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	12	36	14.46	43.37	133.35	237.33	23.23	41.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	42	7.23	50.60	43.62	280.95	7.60	48.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	24	66	28.92	79.52	33.76	314.71	5.88	54.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	69	3.61	83.13	56.89	371.60	9.91	64.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	14	83	16.87	100.00	202.37	573.97	35.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	83	0.00	100.00	0.00	573.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					83				573.97				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 235 MANUFACTURE OF ARTIFICIAL FIBRES (PETROCHEMICAL FEEDSTOCK)

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17	17	4.28	4.28	13.04	13.04	0.51	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	19	0.50	4.79	0.33	13.37	0.01	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	21	0.50	5.29	0.93	14.31	0.04	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	24	0.76	6.05	2.83	17.14	0.11	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	27	0.76	6.80	1.89	19.03	0.07	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	29	0.50	7.30	2.43	21.46	0.09	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	34	1.26	8.56	13.98	35.44	0.54	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	42	2.02	10.58	16.48	51.92	0.64	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	52	2.52	13.10	29.00	80.92	1.13	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	60	2.02	15.11	18.68	99.60	0.73	3.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	62	0.50	15.62	22.97	122.57	0.89	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	72	2.52	18.14	72.14	194.71	2.80	7.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	11	83	2.77	20.91	76.02	270.74	2.96	10.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	19	102	4.79	25.69	120.03	390.77	4.67	15.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	33	135	8.31	34.01	101.15	491.92	3.93	19.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	47	182	11.84	45.84	520.44	1,012.37	20.23	39.36	3	3	17.65	17.65	1,086.39	1,086.39	97.15	97.15	208.74	107.31
17	20,000	50,000	35,000	71	253	17.88	63.73	675.19	1,687.56	26.25	65.61	0	3	0.00	17.65	0.00	1,086.39	0.00	97.15	0.00	64.38
18	50,000	100,000	75,000	33	286	8.31	72.04	357.65	2,045.21	13.91	79.52	0	3	0.00	17.65	0.00	1,086.39	0.00	97.15	0.00	53.12
19	100,000	500,000	300,000	36	322	9.07	81.11	274.61	2,319.82	10.68	90.19	1	4	5.88	23.53	9.06	1,095.45	0.81	97.96	3.30	47.22
20	500,000	**UP**		75	397	18.89	100.00	252.25	2,572.06	9.81	100.00	13	17	76.47	100.00	22.83	1,118.27	2.04	100.00	9.05	43.48
				397				2,572.06				17				1,118.27				43.48	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	18	18	3.00	3.00	20.60	20.60	1.40	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	19	0.17	3.16	0.02	20.62	0.00	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	21	0.33	3.49	0.09	20.71	0.01	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	23	0.33	3.83	0.10	20.81	0.01	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	30	1.16	4.99	2.06	22.87	0.14	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	39	1.50	6.49	2.61	25.47	0.18	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	44	0.83	7.32	0.13	25.60	0.01	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	51	1.16	8.49	0.88	26.48	0.06	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	55	0.67	9.15	6.53	33.02	0.44	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	64	1.50	10.65	8.83	41.85	0.60	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	67	0.50	11.15	1.41	43.26	0.10	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	71	0.67	11.81	11.84	55.10	0.80	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	78	1.16	12.98	3.87	58.97	0.26	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	19	97	3.16	16.14	104.39	163.36	7.09	11.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	27	124	4.49	20.63	54.93	218.30	3.73	14.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	27	151	4.49	25.12	160.93	379.23	10.93	25.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	114	265	18.97	44.09	494.57	873.79	33.60	59.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	57	322	9.48	53.58	60.60	934.39	4.12	63.48	4	4	23.53	23.53	9.47	9.47	47.23	47.23	15.63	1.01
19	100,000	500,000	300,000	107	429	17.80	71.38	367.30	1,301.70	24.95	88.43	4	8	23.53	47.06	3.61	13.09	18.03	65.26	0.98	1.01
20	500,000	**UP**		172	601	28.62	100.00	170.30	1,472.00	11.57	100.00	9	17	52.94	100.00	6.97	20.05	34.74	100.00	4.09	1.36
				601				1,472.00				17				20.05				1.36	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 237 MANUFACTURE OF TOOTH PASTE SOAP DETERGENTS POLISHES ETHERIC

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.69	0.69	74.25	74.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	0.24	0.93	25.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	0.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	0.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	0.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	0.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	0.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				0.93				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2371 MANUFACTURE OF SOAPS DETERGENTS AND POLISHES

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	23	23	3.75	3.75	14.53	14.53	0.64	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	27	0.65	4.40	0.33	14.87	0.01	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	30	0.49	4.89	1.04	15.91	0.05	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	40	1.63	6.53	4.71	20.62	0.21	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	21	61	3.43	9.95	7.19	27.81	0.32	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	74	2.12	12.07	13.06	40.87	0.57	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	21	95	3.43	15.50	21.25	62.12	0.93	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	16	111	2.61	18.11	19.31	81.43	0.85	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	19	130	3.10	21.21	33.98	115.41	1.49	5.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	132	0.33	21.53	11.62	127.03	0.51	5.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	14	146	2.28	23.82	28.91	155.94	1.27	6.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	32	178	5.22	29.04	40.66	196.60	1.78	8.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	16	194	2.61	31.65	65.24	261.84	2.86	11.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	32	226	5.22	36.87	189.42	451.27	8.31	19.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	31	257	5.06	41.92	133.89	585.16	5.87	25.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	67	324	10.93	52.85	397.58	982.74	17.44	43.11	1	1	50.00	50.00	9.87	9.87	98.68	98.68	2.48	1.00
17	20,000	50,000	35,000	84	408	13.70	66.56	636.68	1,619.42	27.93	71.04	0	1	0.00	50.00	0.00	9.87	0.00	98.68	0.00	0.61
18	50,000	100,000	75,000	50	458	8.16	74.71	272.47	1,891.89	11.95	82.99	0	1	0.00	50.00	0.00	9.87	0.00	98.68	0.00	0.52
19	100,000	500,000	300,000	68	526	11.09	85.81	271.48	2,163.37	11.91	94.90	1	2	50.00	100.00	0.13	10.00	1.32	100.00	0.05	0.46
20	500,000	**UP**		87	613	14.19	100.00	116.21	2,279.58	5.10	100.00	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0.00	0.44
				613				2,279.58				2				10.00				0.44	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2372 MANUFACTURE OF ETHERIC OILSESSENCESPERFUMES AND COSMETIC

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	40	40	3.97	3.97	109.17	109.17	2.05	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	49	0.89	4.87	0.85	110.02	0.02	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	15	64	1.49	6.36	4.55	114.57	0.09	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	67	0.30	6.65	1.65	116.22	0.03	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	38	105	3.77	10.43	17.24	133.46	0.32	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	20	125	1.99	12.41	8.49	141.95	0.16	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	18	143	1.79	14.20	13.72	155.67	0.26	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	40	183	3.97	18.17	52.29	207.95	0.98	3.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	28	211	2.78	20.95	43.10	251.05	0.81	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	28	239	2.78	23.73	84.52	335.57	1.59	6.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	26	265	2.58	26.32	116.96	452.53	2.20	8.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	42	307	4.17	30.49	162.75	615.28	3.06	11.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	46	353	4.57	35.05	180.62	795.90	3.39	14.94	1	1	25.00	25.00	15.62	15.62	48.47	48.47	8.65	1.96
14	5,000	7,500	6,250	68	421	6.75	41.81	260.39	1,056.29	4.89	19.83	1	2	25.00	50.00	8.96	24.58	27.79	76.26	3.44	2.33
15	7,500	10,000	8,750	46	467	4.57	46.38	262.84	1,319.13	4.93	24.77	1	3	25.00	75.00	0.00	24.58	0.01	76.27	0.00	1.86
16	10,000	20,000	15,000	126	593	12.51	58.89	676.52	1,995.65	12.70	37.47	0	3	0.00	75.00	0.00	24.58	0.00	76.27	0.00	1.23
17	20,000	50,000	35,000	158	751	15.69	74.58	1,487.20	3,482.85	27.92	65.39	0	3	0.00	75.00	0.00	24.58	0.00	76.27	0.00	0.71
18	50,000	100,000	75,000	103	854	10.23	84.81	788.75	4,271.59	14.81	80.20	1	4	25.00	100.00	7.65	32.23	23.73	100.00	0.97	0.75
19	100,000	500,000	300,000	124	978	12.31	97.12	801.70	5,073.29	15.05	95.25	0	4	0.00	100.00	0.00	32.23	0.00	100.00	0.00	0.64
20	500,000	**UP**		29	1,007	2.88	100.00	253.13	5,326.42	4.75	100.00	0	4	0.00	100.00	0.00	32.23	0.00	100.00	0.00	0.61
				1,007				5,326.42				4				32.23				0.61	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2373 MANUFACTURE OF GLATINE NON SYNTHETIC ADHESIVES STARCHES

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	4.14	4.14	22.27	22.27	1.24	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	8	0.59	4.73	0.18	22.46	0.01	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	11	1.78	6.51	7.95	30.41	0.44	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	14	1.78	8.28	12.16	42.57	0.68	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	13	27	7.69	15.98	18.13	60.70	1.01	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	40	7.69	23.67	28.73	89.43	1.60	4.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	47	4.14	27.81	32.64	122.07	1.81	6.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	17	64	10.06	37.87	62.04	184.11	3.45	10.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	19	83	11.24	49.11	43.75	227.86	2.43	12.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	92	5.33	54.44	49.48	277.33	2.75	15.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	97	2.96	57.40	21.59	298.92	1.20	16.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	101	2.37	59.76	24.50	323.42	1.36	17.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	103	1.18	60.95	14.55	337.96	0.81	18.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	17	120	10.06	71.01	173.27	511.24	9.63	28.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	131	6.51	77.51	165.33	676.57	9.19	37.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	135	2.37	79.88	143.13	819.71	7.95	45.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	23	158	13.61	93.49	514.64	1,334.35	28.60	74.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	164	3.55	97.04	226.87	1,561.22	12.61	86.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	169	2.96	100.00	238.22	1,799.44	13.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	169	0.00	100.00	0.00	1,799.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				169				1,799.44				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	13.70	13.70	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	11	1.37	15.07	3.02	3.02	1.82	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	12	1.37	16.44	0.00	3.02	0.00	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	13	1.37	17.81	0.00	3.02	0.00	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	14	1.37	19.18	4.80	7.82	2.89	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	15	1.37	20.55	0.00	7.82	0.00	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	16	1.37	21.92	1.23	9.05	0.74	5.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	17	1.37	23.29	1.28	10.32	0.77	6.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	18	1.37	24.66	0.26	10.58	0.15	6.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	27	12.33	36.99	5.65	16.23	3.40	9.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	28	1.37	38.36	0.02	16.26	0.01	9.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	34	8.22	46.58	0.09	16.35	0.06	9.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	35	1.37	47.95	0.43	16.78	0.26	10.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	37	2.74	50.68	0.77	17.55	0.46	10.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	38	1.37	52.05	17.72	35.27	10.66	21.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	48	13.70	65.75	10.17	45.44	6.12	27.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	13	61	17.81	83.56	11.33	56.77	6.82	34.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	66	6.85	90.41	58.58	115.36	35.24	69.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	7	73	9.59	100.00	50.86	166.22	30.60	100.00	1	1	100.00	100.00	0.04	0.04	100.00	100.00	0.08	0.02
20	500,000	**UP**		0	73	0.00	100.00	0.00	166.22	0.00	100.00	0	1	0.00	100.00	0.00	0.04	0.00	100.00	0.00	0.02
				73				166.22				1				0.04				0.02	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	0.82	0.82	2.73	2.73	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	0.82	1.64	1.43	4.16	0.15	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	0.82	2.46	1.43	5.59	0.15	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	0.82	3.28	4.32	9.91	0.44	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	0.82	4.10	3.80	13.71	0.39	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	7	1.64	5.74	4.84	18.55	0.49	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	9	1.64	7.38	10.96	29.51	1.12	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	12	2.46	9.84	11.93	41.44	1.22	4.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	20	6.56	16.39	17.31	58.75	1.77	5.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	21	0.82	17.21	11.40	70.15	1.16	7.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	29	6.56	23.77	27.92	98.07	2.85	10.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	32	2.46	26.23	6.25	104.33	0.64	10.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	36	3.28	29.51	96.04	200.37	9.80	20.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	37	0.82	30.33	5.33	205.70	0.54	20.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	27	64	22.13	52.46	226.22	431.92	23.08	44.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	30	94	24.59	77.05	307.65	739.57	31.38	75.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	103	7.38	84.43	118.10	857.67	12.05	87.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	19	122	15.57	100.00	122.70	980.37	12.52	100.00	8	8	100.00	100.00	30.50	30.50	100.00	100.00	24.86	3.11
20	500,000	**UP**		0	122	0.00	100.00	0.00	980.37	0.00	100.00	0	8	0.00	100.00	0.00	30.50	0.00	100.00	0.00	3.11
				122				980.37				8				30.50				3.11	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 23742 USING INFLAMMABLE/COMBUSTIBLE PRODUCING COMBUSTIBLE FINAL

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	2.78	2.78	18.10	18.10	2.18	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	1.39	4.17	0.72	18.82	0.09	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	1.39	5.56	0.04	18.86	0.01	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	1.39	6.94	0.04	18.90	0.01	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	14	12.50	19.44	0.30	19.21	0.04	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	18	5.56	25.00	4.78	23.98	0.58	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	19	1.39	26.39	5.37	29.35	0.65	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	21	2.78	29.17	11.36	40.71	1.37	4.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	22	1.39	30.56	10.20	50.91	1.23	6.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	23	1.39	31.94	12.81	63.72	1.54	7.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	24	1.39	33.33	26.22	89.94	3.16	10.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	25	1.39	34.72	1.14	91.08	0.14	10.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	33	11.11	45.83	32.26	123.33	3.89	14.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	37	5.56	51.39	68.73	192.06	8.29	23.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	43	8.33	59.72	61.84	253.90	7.46	30.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	44	1.39	61.11	30.59	284.49	3.69	34.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	10	54	13.89	75.00	281.27	565.76	33.92	68.22	1	1	50.00	50.00	0.48	0.48	70.15	70.15	0.17	0.08
18	50,000	100,000	75,000	2	56	2.78	77.78	106.12	671.89	12.80	81.02	0	1	0.00	50.00	0.00	0.48	0.00	70.15	0.00	0.07
19	100,000	500,000	300,000	16	72	22.22	100.00	157.43	829.32	18.98	100.00	1	2	50.00	100.00	0.20	0.68	29.85	100.00	0.13	0.08
20	500,000	**UP**		0	72	0.00	100.00	0.00	829.32	0.00	100.00	0	2	0.00	100.00	0.00	0.68	0.00	100.00	0.00	0.08
					72				829.32				2				0.68				0.08

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2378 MIXED

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.45	3.45	3.21	3.21	0.74	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.45	6.90	1.26	4.47	0.29	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.45	10.34	2.39	6.86	0.55	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.45	13.79	2.85	9.71	0.66	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.45	17.24	4.27	13.98	0.99	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.45	20.69	17.96	31.94	4.16	7.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	3.45	24.14	10.97	42.91	2.54	9.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	3.45	27.59	0.74	43.65	0.17	10.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	3.45	31.03	1.45	45.10	0.34	10.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	3.45	34.48	2.18	47.28	0.50	10.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	3.45	37.93	15.37	62.65	3.56	14.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	3.45	41.38	5.80	68.45	1.34	15.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	3.45	44.83	5.76	74.21	1.33	17.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	3.45	48.28	3.84	78.05	0.89	18.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	17	10.34	58.62	55.82	133.87	12.93	31.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	20	10.34	68.97	95.85	229.72	22.20	53.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	27	24.14	93.10	195.82	425.54	45.35	98.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	29	6.90	100.00	6.22	431.76	1.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	29	0.00	100.00	0.00	431.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					29				431.76				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 238 CHEMICAL FERTILIZER FACTORIES (CONVENTIONAL)

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	18	18	5.83	5.83	11.58	11.58	0.68	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	24	1.94	7.77	0.91	12.49	0.05	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	35	3.56	11.33	1.15	13.64	0.07	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	42	2.27	13.59	3.91	17.55	0.23	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	46	1.29	14.89	2.82	20.36	0.17	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	51	1.62	16.50	5.86	26.23	0.34	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	58	2.27	18.77	42.55	68.78	2.49	4.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	65	2.27	21.04	6.17	74.95	0.36	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	73	2.59	23.62	17.65	92.60	1.03	5.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	79	1.94	25.57	16.37	108.97	0.96	6.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	29	108	9.39	34.95	36.42	145.39	2.13	8.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	18	126	5.83	40.78	82.54	227.92	4.84	13.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	10	136	3.24	44.01	59.28	287.20	3.47	16.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	144	2.59	46.60	79.57	366.78	4.66	21.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	151	2.27	48.87	87.57	454.35	5.13	26.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	24	175	7.77	56.63	281.02	735.37	16.47	43.11	2	2	15.38	15.38	3.47	3.47	7.55	7.55	1.23	0.47
17	20,000	50,000	35,000	55	230	17.80	74.43	509.97	1,245.33	29.89	73.00	1	3	7.69	23.08	38.01	41.48	82.69	90.23	7.45	3.33
18	50,000	100,000	75,000	23	253	7.44	81.88	80.86	1,326.19	4.74	77.74	0	3	0.00	23.08	0.00	41.48	0.00	90.23	0.00	3.13
19	100,000	500,000	300,000	34	287	11.00	92.88	270.57	1,596.76	15.86	93.60	0	3	0.00	23.08	0.00	41.48	0.00	90.23	0.00	2.60
20	500,000	**UP**		22	309	7.12	100.00	109.15	1,705.91	6.40	100.00	10	13	76.92	100.00	4.49	45.97	9.77	100.00	4.11	2.69
				309				1,705.91				13				45.97				2.69	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 239 POWDERS EXPLOSIVES MATCHES AND FIREWORK FACTORIES

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	7.14	7.14	0.10	0.10	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	7.14	14.29	0.67	0.77	0.11	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	7.14	21.43	0.67	1.43	0.11	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	7.14	28.57	1.50	2.94	0.25	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	7.14	35.71	8.69	11.62	1.42	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	7.14	42.86	10.72	22.34	1.75	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	7.14	50.00	14.67	37.02	2.40	6.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	7.14	57.14	50.39	87.40	8.24	14.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	7.14	64.29	10.04	97.44	1.64	15.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	7.14	71.43	52.81	150.25	8.63	24.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	7.14	78.57	96.58	246.83	15.79	40.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	7.14	85.71	174.00	420.83	28.45	68.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	7.14	92.86	34.20	455.03	5.59	74.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	7.14	100.00	156.60	611.63	25.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	611.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	611.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	611.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	611.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	14	0.00	100.00	0.00	611.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				14				611.63				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2399 OTHER INDUSTRIES IN MAIN CATEGORY 23

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	4.12	4.12	14.71	14.71	0.77	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	6	2.06	6.19	1.34	16.05	0.07	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	8	2.06	8.25	4.18	20.23	0.22	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	1.03	9.28	6.88	27.11	0.36	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	1.03	10.31	10.44	37.55	0.54	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	1.03	11.34	10.44	47.99	0.54	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	1.03	12.37	9.78	57.77	0.51	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	13	1.03	13.40	2.64	60.41	0.14	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	17	4.12	17.53	16.82	77.23	0.87	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	20	3.09	20.62	43.85	121.07	2.28	6.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	26	6.19	26.80	69.52	190.60	3.62	9.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	27	1.03	27.84	30.37	220.97	1.58	11.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	35	8.25	36.08	162.58	383.55	8.45	19.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	12	47	12.37	48.45	253.81	637.36	13.20	33.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	48	1.03	49.48	32.11	669.47	1.67	34.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	19	67	19.59	69.07	500.43	1,169.90	26.02	60.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	22	89	22.68	91.75	529.99	1,699.89	27.56	88.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	94	5.15	96.91	205.80	1,905.69	10.70	99.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	96	2.06	98.97	9.15	1,914.84	0.48	99.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		1	97	1.03	100.00	8.24	1,923.07	0.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				97				1,923.07				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 24 TEXTILES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	0.94	0.94	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	4	2.83	3.77	1.32	1.32	0.74	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	12	7.55	11.32	3.96	5.28	2.21	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	19	31	17.92	29.25	13.70	18.98	7.65	10.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	36	4.72	33.96	6.51	25.49	3.63	14.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	40	3.77	37.74	2.99	28.48	1.67	15.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	46	5.66	43.40	10.91	39.39	6.09	22.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	54	7.55	50.94	6.77	46.15	3.78	25.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	61	6.60	57.55	8.47	54.62	4.73	30.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	70	8.49	66.04	20.01	74.64	11.18	41.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	72	1.89	67.92	1.98	76.62	1.11	42.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	76	3.77	71.70	8.94	85.56	4.99	47.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	79	2.83	74.53	3.44	89.00	1.92	49.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	85	5.66	80.19	12.52	101.52	6.99	56.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	93	7.55	87.74	26.30	127.82	14.69	71.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	99	5.66	93.40	13.81	141.63	7.71	79.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	106	6.60	100.00	37.42	179.05	20.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	106	0.00	100.00	0.00	179.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	106	0.00	100.00	0.00	179.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	106	0.00	100.00	0.00	179.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					106				179.05				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 240 SPINNING MILLS PRE SPINNING PROCESS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	8.33	8.33	0.01	0.01	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	8.33	16.67	0.80	0.81	2.76	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	8.33	25.00	3.75	4.56	12.90	15.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	8.33	33.33	12.71	17.28	43.70	59.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	8.33	41.67	0.13	17.40	0.43	59.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	8.33	50.00	2.21	19.61	7.60	67.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	8.33	58.33	4.10	23.72	14.11	81.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	8.33	66.67	1.14	24.86	3.93	85.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	8.33	75.00	0.94	25.80	3.22	88.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	8.33	83.33	0.66	26.45	2.26	90.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	8.33	91.67	1.62	28.08	5.58	96.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	8.33	100.00	1.01	29.09	3.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	12	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					12				29.09				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2401 SPINNING MILLSPRE SPINNING : ANIMAL FIBRES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.26	5.26	2.75	2.75	4.16	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.26	10.53	13.80	16.54	20.88	25.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.26	15.79	2.77	19.32	4.20	29.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.26	21.05	1.39	20.70	2.10	31.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.26	26.32	19.05	39.75	28.83	60.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.26	31.58	11.87	51.62	17.96	78.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.26	36.84	2.74	54.36	4.15	82.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.26	42.11	3.01	57.37	4.55	86.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	5.26	47.37	1.78	59.15	2.69	89.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	5.26	52.63	1.38	60.52	2.09	91.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	5.26	57.89	1.38	61.90	2.08	93.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	5.26	63.16	0.96	62.87	1.46	95.15	1	1	100.00	100.00	0.01	0.01	100.00	100.00	1.52	0.02
14	5,000	7,500	6,250	1	13	5.26	68.42	0.96	63.83	1.46	96.61	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0.00	0.02
15	7,500	10,000	8,750	1	14	5.26	73.68	0.00	63.83	0.00	96.61	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0.00	0.02
16	10,000	20,000	15,000	1	15	5.26	78.95	0.00	63.83	0.00	96.61	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0.00	0.02
17	20,000	50,000	35,000	1	16	5.26	84.21	0.69	64.52	1.05	97.65	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0.00	0.02
18	50,000	100,000	75,000	1	17	5.26	89.47	0.55	65.07	0.83	98.49	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0.00	0.02
19	100,000	500,000	300,000	1	18	5.26	94.74	0.64	65.71	0.97	99.46	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0.00	0.02
20	500,000	**UP**		1	19	5.26	100.00	0.36	66.07	0.54	100.00	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0.00	0.02
				19				66.07				1				0.01				0.02	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2402 SPINNING MILLSPRE SPINNING : VEGETABLE AND CELLULOSE FIBRES

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	22	22	2.94	2.94	56.78	56.78	2.49	2.49	2	2	18.18	18.18	11.56	11.56	42.89	42.89	20.36	20.36
2	50	100	75	1	23	0.13	3.07	0.44	57.23	0.02	2.51	0	2	0.00	18.18	0.00	11.56	0.00	42.89	0.00	20.20
3	100	200	150	1	24	0.13	3.20	0.03	57.25	0.00	2.51	0	2	0.00	18.18	0.00	11.56	0.00	42.89	0.00	20.19
4	200	300	250	1	25	0.13	3.34	0.00	57.25	0.00	2.51	0	2	0.00	18.18	0.00	11.56	0.00	42.89	0.00	20.19
5	300	500	400	1	26	0.13	3.47	1.63	58.88	0.07	2.58	0	2	0.00	18.18	0.00	11.56	0.00	42.89	0.00	19.64
6	500	750	625	3	29	0.40	3.87	0.43	59.31	0.02	2.60	0	2	0.00	18.18	0.00	11.56	0.00	42.89	0.00	19.49
7	750	1,000	875	1	30	0.13	4.01	1.67	57.64	0.07	2.53	0	2	0.00	18.18	0.00	11.56	0.00	42.89	0.00	20.06
8	1,000	1,500	1,250	11	41	1.47	5.47	1.22	58.86	0.05	2.58	0	2	0.00	18.18	0.00	11.56	0.00	42.89	0.00	19.64
9	1,500	2,000	1,750	4	45	0.53	6.01	7.91	66.77	0.35	2.93	0	2	0.00	18.18	0.00	11.56	0.00	42.89	0.00	17.32
10	2,000	2,500	2,250	1	46	0.13	6.14	3.67	70.44	0.16	3.09	0	2	0.00	18.18	0.00	11.56	0.00	42.89	0.00	16.41
11	2,500	3,000	2,750	3	49	0.40	6.54	7.52	77.96	0.33	3.42	0	2	0.00	18.18	0.00	11.56	0.00	42.89	0.00	14.83
12	3,000	4,000	3,500	5	54	0.67	7.21	9.94	87.90	0.44	3.86	0	2	0.00	18.18	0.00	11.56	0.00	42.89	0.00	13.15
13	4,000	5,000	4,500	22	76	2.94	10.15	9.45	97.35	0.41	4.27	0	2	0.00	18.18	0.00	11.56	0.00	42.89	0.00	11.88
14	5,000	7,500	6,250	14	90	1.87	12.02	14.44	111.79	0.63	4.90	0	2	0.00	18.18	0.00	11.56	0.00	42.89	0.00	10.34
15	7,500	10,000	8,750	12	102	1.60	13.62	72.15	183.93	3.16	8.07	0	2	0.00	18.18	0.00	11.56	0.00	42.89	0.00	6.29
16	10,000	20,000	15,000	140	242	18.69	32.31	538.83	722.76	23.63	31.70	3	5	27.27	45.45	6.92	18.48	25.65	68.54	1.28	2.56
17	20,000	50,000	35,000	89	331	11.88	44.19	191.75	914.51	8.41	40.11	0	5	0.00	45.45	0.00	18.48	0.00	68.54	0.00	2.02
18	50,000	100,000	75,000	87	418	11.62	55.81	381.45	1,295.96	16.73	56.84	2	7	18.18	63.64	3.11	21.59	11.53	80.07	0.81	1.67
19	100,000	500,000	300,000	174	592	23.23	79.04	527.18	1,823.14	23.12	79.96	3	10	27.27	90.91	5.37	26.96	19.93	100.00	1.02	1.48
20	500,000	**UP**		157	749	20.96	100.00	456.85	2,279.99	20.04	100.00	1	11	9.09	100.00	0.00	26.96	0.00	100.00	0.00	1.18
				749				2,279.99				11				26.96				1.18	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	1.30	1.30	72.64	72.64	2.30	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	14	0.35	1.65	0.12	72.76	0.00	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	19	0.59	2.24	0.72	73.48	0.02	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	23	0.47	2.71	0.42	73.89	0.01	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	26	0.35	3.06	0.16	74.05	0.01	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	17	43	2.00	5.06	3.17	77.22	0.10	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	55	1.41	6.48	5.86	83.08	0.19	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	66	1.30	7.77	10.79	93.87	0.34	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	70	0.47	8.24	3.98	97.85	0.13	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	13	83	1.53	9.78	13.98	111.82	0.44	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	92	1.06	10.84	10.03	121.85	0.32	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	19	111	2.24	13.07	54.50	176.36	1.72	5.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	20	131	2.36	15.43	17.46	193.81	0.55	6.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	32	163	3.77	19.20	75.54	269.35	2.39	8.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	64	227	7.54	26.74	174.77	444.12	5.53	14.05	2	2	10.00	10.00	14.43	14.43	8.30	8.30	8.26	3.25
16	10,000	20,000	15,000	62	289	7.30	34.04	227.89	672.01	7.21	21.27	2	4	10.00	20.00	76.54	90.97	44.01	52.31	33.59	13.54
17	20,000	50,000	35,000	140	429	16.49	50.53	767.41	1,439.41	24.28	45.55	1	5	5.00	25.00	5.24	96.21	3.01	55.32	0.68	6.68
18	50,000	100,000	75,000	79	508	9.31	59.84	300.12	1,739.53	9.50	55.05	3	8	15.00	40.00	59.08	155.29	33.97	89.29	19.69	8.93
19	100,000	500,000	300,000	246	754	28.98	88.81	1,107.21	2,846.74	35.04	90.08	12	20	60.00	100.00	18.62	173.91	10.71	100.00	1.68	6.11
20	500,000	**UP**		95	849	11.19	100.00	313.34	3,160.08	9.92	100.00	0	20	0.00	100.00	0.00	173.91	0.00	100.00	0.00	5.50
				849				3,160.08				20				173.91				5.50	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	1.68	1.68	22.96	22.96	1.59	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	0.34	2.01	1.73	24.69	0.12	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	11	1.68	3.69	5.01	29.70	0.35	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	16	1.68	5.37	8.94	38.63	0.62	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	18	0.67	6.04	1.22	39.85	0.08	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	19	0.34	6.38	3.02	42.87	0.21	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	22	1.01	7.38	3.62	46.49	0.25	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	25	1.01	8.39	6.10	52.59	0.42	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	27	0.67	9.06	10.14	62.72	0.70	4.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	28	0.34	9.40	0.27	62.99	0.02	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	35	2.35	11.74	14.28	77.27	0.99	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	13	48	4.36	16.11	26.93	104.19	1.86	7.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	54	2.01	18.12	44.60	148.80	3.09	10.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	59	1.68	19.80	31.06	179.86	2.15	12.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	65	2.01	21.81	39.36	219.22	2.72	15.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	45	110	15.10	36.91	297.85	517.07	20.61	35.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	39	149	13.09	50.00	398.04	915.11	27.54	63.31	13	13	65.00	65.00	26.41	26.41	8.85	8.85	6.63	2.89
18	50,000	100,000	75,000	59	208	19.80	69.80	201.51	1,116.62	13.94	77.26	2	15	10.00	75.00	107.27	133.68	35.97	44.82	53.23	11.97
19	100,000	500,000	300,000	32	240	10.74	80.54	199.07	1,315.69	13.77	91.03	5	20	25.00	100.00	164.57	298.25	55.18	100.00	82.67	22.67
20	500,000	**UP**		58	298	19.46	100.00	129.68	1,445.37	8.97	100.00	0	20	0.00	100.00	0.00	298.25	0.00	100.00	0.00	20.64
				298				1,445.37				20				298.25				20.64	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 241 WEAVING PRE WEAVING PROCESS

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	6.25	6.25	0.01	0.01	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	6.25	12.50	3.16	3.17	3.83	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	6.25	18.75	1.28	4.45	1.54	5.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	6.25	25.00	0.90	5.35	1.09	6.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	6.25	31.25	0.98	6.33	1.18	7.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	6.25	37.50	0.00	6.33	0.00	7.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	6.25	43.75	2.85	9.18	3.45	11.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	6.25	50.00	2.23	11.41	2.71	13.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	6.25	56.25	2.14	13.55	2.59	16.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	6.25	62.50	5.23	18.78	6.34	22.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	6.25	68.75	25.77	44.56	31.22	53.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	6.25	75.00	19.46	64.02	23.57	77.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	6.25	81.25	2.43	66.45	2.94	80.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	6.25	87.50	3.58	70.03	4.34	84.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	6.25	93.75	2.49	72.52	3.02	87.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	16	6.25	100.00	10.04	82.56	12.16	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	82.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	82.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	82.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	16	0.00	100.00	0.00	82.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				16				82.56				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2411 WEAVINGPRE WEAVING PROCESSES:ANIMAL FIBRES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	12.50	12.50	0.33	0.33	1.61	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	12.50	25.00	5.55	5.88	27.00	28.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	12.50	37.50	3.57	9.45	17.37	45.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	12.50	50.00	2.43	11.89	11.82	57.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	12.50	62.50	2.43	14.32	11.82	69.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	12.50	75.00	3.57	17.89	17.37	87.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	12.50	87.50	1.03	18.92	5.03	92.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	12.50	100.00	1.64	20.56	7.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	8	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					8				20.56				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2412 WEAVINGPRE WEAVING PROCESSES:VEGETABLE AND CELLULOSE FIBRES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	23	23	3.45	3.45	35.28	35.28	1.54	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	26	0.45	3.90	0.43	35.71	0.02	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	36	1.50	5.40	0.68	36.39	0.03	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	38	0.30	5.70	0.50	36.89	0.02	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	15	53	2.25	7.95	4.02	40.91	0.17	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	18	71	2.70	10.64	8.77	49.68	0.38	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	82	1.65	12.29	6.10	55.78	0.27	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	96	2.10	14.39	12.75	68.53	0.56	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	105	1.35	15.74	3.39	71.93	0.15	3.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	112	1.05	16.79	7.80	79.72	0.34	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	23	135	3.45	20.24	23.30	103.02	1.01	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	24	159	3.60	23.84	36.78	139.81	1.60	6.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	13	172	1.95	25.79	73.98	213.79	3.22	9.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	38	210	5.70	31.48	52.11	265.90	2.27	11.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	50	260	7.50	38.98	115.78	381.68	5.04	16.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	81	341	12.14	51.12	517.98	899.66	22.55	39.17	1	1	4.17	4.17	37.94	37.94	21.13	21.13	7.32	4.22
17	20,000	50,000	35,000	150	491	22.49	73.61	652.16	1,551.81	28.40	67.57	17	18	70.83	75.00	95.91	133.85	53.41	74.54	14.71	8.63
18	50,000	100,000	75,000	112	603	16.79	90.40	398.09	1,949.90	17.33	84.90	6	24	25.00	100.00	45.72	179.57	25.46	100.00	11.48	9.21
19	100,000	500,000	300,000	63	666	9.45	99.85	309.95	2,259.85	13.50	98.39	0	24	0.00	100.00	0.00	179.57	0.00	100.00	0.00	7.95
20	500,000	**UP**		1	667	0.15	100.00	36.87	2,296.72	1.61	100.00	0	24	0.00	100.00	0.00	179.57	0.00	100.00	0.00	7.82
					667				2,296.72				24				179.57				7.82

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2413 WEAVINGPRE WEAVING PROCESSES:SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	38	38	3.41	3.41	79.38	79.38	1.69	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	45	0.63	4.04	7.63	87.01	0.16	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	17	62	1.53	5.57	3.72	90.72	0.08	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	71	0.81	6.37	0.17	90.90	0.00	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	20	91	1.80	8.17	22.21	113.11	0.47	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	16	107	1.44	9.61	7.75	120.86	0.16	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	119	1.08	10.68	10.47	131.32	0.22	2.79	2	2	33.33	33.33	0.67	0.67	1.65	1.65	6.40	0.51
8	1,000	1,500	1,250	19	138	1.71	12.39	19.96	151.28	0.42	3.21	0	2	0.00	33.33	0.00	0.67	0.00	1.65	0.00	0.44
9	1,500	2,000	1,750	24	162	2.15	14.54	22.58	173.86	0.48	3.69	0	2	0.00	33.33	0.00	0.67	0.00	1.65	0.00	0.39
10	2,000	2,500	2,250	13	175	1.17	15.71	30.28	204.14	0.64	4.33	0	2	0.00	33.33	0.00	0.67	0.00	1.65	0.00	0.33
11	2,500	3,000	2,750	34	209	3.05	18.76	35.91	240.05	0.76	5.10	0	2	0.00	33.33	0.00	0.67	0.00	1.65	0.00	0.28
12	3,000	4,000	3,500	33	242	2.96	21.72	115.06	355.12	2.44	7.54	0	2	0.00	33.33	0.00	0.67	0.00	1.65	0.00	0.19
13	4,000	5,000	4,500	31	273	2.78	24.51	65.36	420.48	1.39	8.93	0	2	0.00	33.33	0.00	0.67	0.00	1.65	0.00	0.16
14	5,000	7,500	6,250	41	314	3.68	28.19	241.99	662.46	5.14	14.06	0	2	0.00	33.33	0.00	0.67	0.00	1.65	0.00	0.10
15	7,500	10,000	8,750	57	371	5.12	33.30	243.12	905.58	5.16	19.23	0	2	0.00	33.33	0.00	0.67	0.00	1.65	0.00	0.07
16	10,000	20,000	15,000	152	523	13.64	46.95	794.63	1,700.21	16.87	36.10	1	3	16.67	50.00	40.00	40.67	98.23	99.88	5.03	2.39
17	20,000	50,000	35,000	224	747	20.11	67.06	1,396.76	3,096.97	29.65	65.75	0	3	0.00	50.00	0.00	40.67	0.00	99.88	0.00	1.31
18	50,000	100,000	75,000	158	905	14.18	81.24	669.53	3,766.49	14.21	79.96	0	3	0.00	50.00	0.00	40.67	0.00	99.88	0.00	1.08
19	100,000	500,000	300,000	161	1,066	14.45	95.69	791.49	4,557.99	16.80	96.77	3	6	50.00	100.00	0.05	40.72	0.12	100.00	0.01	0.89
20	500,000	**UP**		48	1,114	4.31	100.00	152.28	4,710.27	3.23	100.00	0	6	0.00	100.00	0.00	40.72	0.00	100.00	0.00	0.86
				1,114				4,710.27				6				40.72				0.86	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	37	37	5.66	5.66	54.90	54.90	2.57	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	19	56	2.91	8.56	5.84	60.74	0.27	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	62	0.92	9.48	7.57	68.31	0.35	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	13	75	1.99	11.47	5.51	73.81	0.26	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	59	134	9.02	20.49	8.87	82.68	0.42	3.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	40	174	6.12	26.61	15.69	98.37	0.73	4.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	181	1.07	27.68	13.15	111.51	0.62	5.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	34	215	5.20	32.87	20.10	131.62	0.94	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	33	248	5.05	37.92	17.42	149.04	0.82	6.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	253	0.76	38.69	21.66	170.70	1.01	7.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	31	284	4.74	43.43	45.09	215.79	2.11	10.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	14	298	2.14	45.57	20.73	236.52	0.97	11.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	14	312	2.14	47.71	34.64	271.16	1.62	12.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	21	333	3.21	50.92	75.79	346.96	3.55	16.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	20	353	3.06	53.98	75.46	422.42	3.53	19.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	62	415	9.48	63.46	489.78	912.19	22.92	42.69	3	3	37.50	37.50	167.34	167.34	99.22	99.22	34.17	18.34
17	20,000	50,000	35,000	61	476	9.33	72.78	300.65	1,212.84	14.07	56.76	0	3	0.00	37.50	0.00	167.34	0.00	99.22	0.00	13.80
18	50,000	100,000	75,000	41	517	6.27	79.05	229.54	1,442.38	10.74	67.51	4	7	50.00	87.50	1.07	168.40	0.63	99.85	0.46	11.68
19	100,000	500,000	300,000	102	619	15.60	94.65	617.79	2,060.17	28.91	96.42	1	8	12.50	100.00	0.25	168.65	0.15	100.00	0.04	8.19
20	500,000	**UP**		35	654	5.35	100.00	76.50	2,136.67	3.58	100.00	0	8	0.00	100.00	0.00	168.65	0.00	100.00	0.00	7.89
				654				2,136.67				8				168.65				7.89	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	7.69	7.69	0.02	0.02	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	7.69	15.38	0.17	0.19	0.43	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	7.69	23.08	0.45	0.64	1.12	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	7.69	30.77	19.67	20.30	49.67	51.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	7.69	38.46	4.14	24.44	10.45	61.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	7.69	46.15	0.69	25.13	1.73	63.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	7.69	53.85	2.86	27.99	7.22	70.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	7.69	61.54	4.60	32.59	11.62	82.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	7.69	69.23	1.20	33.79	3.04	85.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	7.69	76.92	1.70	35.49	4.28	89.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	7.69	84.62	0.72	36.20	1.81	91.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	7.69	92.31	1.21	37.42	3.06	94.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	7.69	100.00	2.18	39.59	5.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	39.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	39.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	39.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	39.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	39.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	13	0.00	100.00	0.00	39.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					13				39.59				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2421 ANIMAL FIBRES (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.70	3.70	2.04	2.04	3.90	3.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.70	7.41	2.39	4.43	4.57	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.70	11.11	3.11	7.54	5.95	14.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.70	14.81	1.14	6.40	2.18	12.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.70	18.52	0.74	5.66	1.42	10.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.70	22.22	1.84	7.50	3.52	14.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	3.70	25.93	0.92	8.42	1.76	16.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	3.70	29.63	0.92	9.34	1.76	17.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	3.70	33.33	0.00	9.34	0.00	17.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	3.70	37.04	0.00	9.34	0.00	17.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	12	7.41	44.44	0.00	9.34	0.00	17.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	3.70	48.15	7.00	16.34	13.39	31.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	3.70	51.85	3.50	19.84	6.70	37.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	3.70	55.56	3.50	23.34	6.70	44.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	25	37.04	92.59	26.67	50.02	51.03	95.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	27	7.41	100.00	2.26	52.28	4.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	27	0.00	100.00	0.00	52.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	27	0.00	100.00	0.00	52.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	27	0.00	100.00	0.00	52.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				27				52.28				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	3.59	3.59	30.88	30.88	3.34	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	10	0.40	3.98	0.00	30.88	0.00	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	15	1.99	5.98	0.21	31.09	0.02	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	19	1.59	7.57	0.47	31.56	0.05	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	20	0.40	7.97	0.05	31.61	0.01	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	21	0.40	8.37	0.11	31.72	0.01	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	24	1.20	9.56	0.32	32.04	0.03	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	25	0.40	9.96	1.95	34.00	0.21	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	29	1.59	11.55	5.38	39.38	0.58	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	31	0.80	12.35	4.09	43.47	0.44	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	38	2.79	15.14	10.85	54.31	1.17	5.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	40	0.80	15.94	5.34	59.65	0.58	6.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	41	0.40	16.33	10.14	69.79	1.10	7.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	47	2.39	18.73	11.88	81.68	1.29	8.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	41	88	16.33	35.06	67.47	149.14	7.30	16.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	15	103	5.98	41.04	139.21	288.36	15.07	31.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	49	152	19.52	60.56	236.33	524.69	25.58	56.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	50	202	19.92	80.48	172.81	697.50	18.70	75.49	1	1	20.00	20.00	37.48	37.48	94.71	94.71	21.69	5.37
19	100,000	500,000	300,000	48	250	19.12	99.60	222.49	919.99	24.08	99.57	4	5	80.00	100.00	2.09	39.57	5.29	100.00	0.94	4.30
20	500,000	**UP**		1	251	0.40	100.00	3.96	923.95	0.43	100.00	0	5	0.00	100.00	0.00	39.57	0.00	100.00	0.00	4.28
					251				923.95				5				39.57				4.28

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2423 SYNTHETIC FIBRES (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	2.50	2.50	55.18	55.18	2.54	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	21	1.00	3.50	5.90	61.08	0.27	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	22	0.17	3.67	8.69	69.77	0.40	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	23	0.17	3.83	0.00	69.77	0.00	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	26	0.50	4.33	1.55	71.32	0.07	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	37	1.83	6.17	5.07	76.40	0.23	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	41	0.67	6.83	2.90	79.30	0.13	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	51	1.67	8.50	2.62	81.92	0.12	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	56	0.83	9.33	1.56	83.48	0.07	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	62	1.00	10.33	12.91	96.39	0.59	4.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	71	1.50	11.83	6.84	103.24	0.32	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	77	1.00	12.83	38.03	141.27	1.75	6.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	82	0.83	13.67	28.68	169.95	1.32	7.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	30	112	5.00	18.67	68.28	238.23	3.14	10.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	37	149	6.17	24.83	131.51	369.74	6.06	17.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	65	214	10.83	35.67	266.41	636.14	12.27	29.29	3	3	27.27	27.27	9.99	9.99	3.56	3.56	3.75	1.57
17	20,000	50,000	35,000	115	329	19.17	54.83	478.56	1,114.71	22.04	51.33	7	10	63.64	90.91	238.87	248.87	85.19	88.75	49.92	22.33
18	50,000	100,000	75,000	106	435	17.67	72.50	453.41	1,568.12	20.88	72.21	0	10	0.00	90.91	0.00	248.87	0.00	88.75	0.00	15.87
19	100,000	500,000	300,000	108	543	18.00	90.50	521.37	2,089.48	24.01	96.22	1	11	9.09	100.00	31.55	280.41	11.25	100.00	6.05	13.42
20	500,000	**UP**		57	600	9.50	100.00	82.06	2,171.54	3.78	100.00	0	11	0.00	100.00	0.00	280.41	0.00	100.00	0.00	12.91
				600				2,171.54				11				280.41				12.91	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2428 MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	2.43	2.43	38.71	38.71	1.53	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	11	0.54	2.97	6.92	45.64	0.27	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	12	0.27	3.24	0.11	45.74	0.00	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	13	0.27	3.51	0.00	45.75	0.00	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	16	0.81	4.32	1.54	47.28	0.06	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	20	1.08	5.41	31.96	79.25	1.26	3.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	24	1.08	6.49	6.70	85.94	0.26	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	25	49	6.76	13.24	19.69	105.63	0.78	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	55	1.62	14.86	22.47	128.10	0.89	5.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	65	2.70	17.57	21.32	149.42	0.84	5.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	69	1.08	18.65	1.79	151.21	0.07	5.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	27	96	7.30	25.95	81.09	232.29	3.20	9.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	99	0.81	26.76	13.01	245.30	0.51	9.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	13	112	3.51	30.27	74.38	319.69	2.94	12.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	20	132	5.41	35.68	142.07	461.76	5.62	18.25	8	8	36.36	36.36	257.66	257.66	18.36	18.36	181.36	55.80
16	10,000	20,000	15,000	79	211	21.35	57.03	621.46	1,083.22	24.56	42.81	3	11	13.64	50.00	1,056.54	1,314.19	75.29	93.65	170.01	121.32
17	20,000	50,000	35,000	86	297	23.24	80.27	897.93	1,981.15	35.49	78.30	11	22	50.00	100.00	89.06	1,403.25	6.35	100.00	9.92	70.83
18	50,000	100,000	75,000	43	340	11.62	91.89	297.82	2,278.97	11.77	90.07	0	22	0.00	100.00	0.00	1,403.25	0.00	100.00	0.00	61.57
19	100,000	500,000	300,000	29	369	7.84	99.73	247.60	2,526.57	9.79	99.86	0	22	0.00	100.00	0.00	1,403.25	0.00	100.00	0.00	55.54
20	500,000	**UP**		1	370	0.27	100.00	3.57	2,530.14	0.14	100.00	0	22	0.00	100.00	0.00	1,403.25	0.00	100.00	0.00	55.46
				370				2,530.14				22				1,403.25				55.46	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	7.41	7.41	0.00	0.00	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	3.70	11.11	2.69	2.69	6.55	6.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	3.70	14.81	0.61	3.30	1.48	8.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	3.70	18.52	0.06	3.37	0.15	8.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	3.70	22.22	0.08	3.45	0.21	8.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	3.70	25.93	0.01	3.46	0.04	8.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	3.70	29.63	0.13	3.60	0.32	8.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	3.70	33.33	5.04	8.63	12.26	21.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	3.70	37.04	1.52	10.15	3.69	24.71	2	2	66.67	66.67	0.87	0.87	26.65	26.65	57.52	8.60
10	2,000	2,500	2,250	1	11	3.70	40.74	4.86	15.01	11.84	36.55	0	2	0.00	66.67	0.00	0.87	0.00	26.65	0.00	5.82
11	2,500	3,000	2,750	1	12	3.70	44.44	2.29	17.31	5.59	42.13	0	2	0.00	66.67	0.00	0.87	0.00	26.65	0.00	5.04
12	3,000	4,000	3,500	1	13	3.70	48.15	6.00	23.30	14.60	56.73	0	2	0.00	66.67	0.00	0.87	0.00	26.65	0.00	3.75
13	4,000	5,000	4,500	1	14	3.70	51.85	1.13	24.44	2.75	59.48	0	2	0.00	66.67	0.00	0.87	0.00	26.65	0.00	3.57
14	5,000	7,500	6,250	1	15	3.70	55.56	5.43	29.87	13.22	72.70	0	2	0.00	66.67	0.00	0.87	0.00	26.65	0.00	2.92
15	7,500	10,000	8,750	1	16	3.70	59.26	1.32	31.18	3.20	75.91	0	2	0.00	66.67	0.00	0.87	0.00	26.65	0.00	2.80
16	10,000	20,000	15,000	1	17	3.70	62.96	0.97	32.15	2.35	78.26	0	2	0.00	66.67	0.00	0.87	0.00	26.65	0.00	2.72
17	20,000	50,000	35,000	1	18	3.70	66.67	0.13	32.28	0.32	78.58	0	2	0.00	66.67	0.00	0.87	0.00	26.65	0.00	2.70
18	50,000	100,000	75,000	1	19	3.70	70.37	0.11	32.39	0.28	78.85	0	2	0.00	66.67	0.00	0.87	0.00	26.65	0.00	2.70
19	100,000	500,000	300,000	1	20	3.70	74.07	2.64	35.03	6.42	85.27	0	2	0.00	66.67	0.00	0.87	0.00	26.65	0.00	2.49
20	500,000	**UP**		7	27	25.93	100.00	6.05	41.08	14.73	100.00	1	3	33.33	100.00	2.40	3.28	73.35	100.00	39.73	7.98
					27				41.08				3				3.28				7.98

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2431 MIXED PROCESSES(SPINNINGWEAVING):ANIMAL FIBRES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	9.09	9.09	0.53	0.53	1.78	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	9.09	18.18	0.08	0.61	0.27	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	9.09	27.27	0.07	0.68	0.25	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	9.09	36.36	2.06	2.74	6.90	9.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	9.09	45.45	6.19	8.93	20.74	29.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	9.09	54.55	5.72	14.65	19.16	49.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	9.09	63.64	5.66	20.31	18.96	68.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	9.09	72.73	0.80	21.10	2.67	70.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	9.09	81.82	2.16	23.26	7.24	77.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	9.09	90.91	4.84	28.10	16.22	94.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	9.09	100.00	1.74	29.84	5.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	11	0.00	100.00	0.00	29.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	29.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	29.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	29.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	29.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	29.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	29.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	29.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	11	0.00	100.00	0.00	29.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					11				29.84				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	25	25	3.48	3.48	6.65	6.65	0.38	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	26	0.14	3.62	1.24	7.89	0.07	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	27	0.14	3.76	0.71	8.59	0.04	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	28	0.14	3.90	0.65	9.24	0.04	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	33	0.70	4.60	0.28	9.52	0.02	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	36	0.42	5.01	0.27	9.25	0.02	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	37	0.14	5.15	0.55	9.80	0.03	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	38	0.14	5.29	0.64	10.44	0.04	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	42	0.56	5.85	2.83	13.26	0.16	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	44	0.28	6.13	0.42	13.68	0.02	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	49	0.70	6.82	2.68	16.36	0.15	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	16	65	2.23	9.05	19.53	35.89	1.12	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	21	86	2.92	11.98	38.30	74.20	2.19	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	42	128	5.85	17.83	35.54	109.74	2.03	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	13	141	1.81	19.64	24.51	134.25	1.40	7.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	74	215	10.31	29.94	75.16	209.41	4.30	11.97	1	1	20.00	20.00	0.87	0.87	40.75	40.75	1.16	0.42
17	20,000	50,000	35,000	168	383	23.40	53.34	425.94	635.35	24.35	36.32	4	5	80.00	100.00	1.26	2.13	59.25	100.00	0.30	0.34
18	50,000	100,000	75,000	158	541	22.01	75.35	383.48	1,018.83	21.92	58.24	0	5	0.00	100.00	0.00	2.13	0.00	100.00	0.00	0.21
19	100,000	500,000	300,000	103	644	14.35	89.69	240.23	1,259.05	13.73	71.97	0	5	0.00	100.00	0.00	2.13	0.00	100.00	0.00	0.17
20	500,000	**UP**		74	718	10.31	100.00	490.26	1,749.31	28.03	100.00	0	5	0.00	100.00	0.00	2.13	0.00	100.00	0.00	0.12
				718				1,749.31				5				2.13				0.12	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2433 MIXED PROCESSES(SPINNINGWEAVING):SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	39	39	3.15	3.15	45.44	45.44	1.61	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	45	0.48	3.63	0.54	45.98	0.02	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	57	0.97	4.60	0.76	46.74	0.03	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	65	0.65	5.25	0.77	47.51	0.03	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	24	89	1.94	7.18	5.65	53.15	0.20	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	102	1.05	8.23	2.32	55.47	0.08	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	21	123	1.69	9.93	7.85	63.32	0.28	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	137	1.13	11.06	8.56	71.88	0.30	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	25	162	2.02	13.08	8.92	80.80	0.32	2.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	14	176	1.13	14.21	10.13	90.93	0.36	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	32	208	2.58	16.79	12.59	103.51	0.45	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	16	224	1.29	18.08	24.01	127.52	0.85	4.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	40	264	3.23	21.31	79.72	207.24	2.83	7.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	60	324	4.84	26.15	104.22	311.46	3.70	11.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	44	368	3.55	29.70	45.76	357.22	1.62	12.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	89	457	7.18	36.88	216.46	573.68	7.68	20.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	196	653	15.82	52.70	634.40	1,208.07	22.52	42.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	207	860	16.71	69.41	554.56	1,762.64	19.69	62.57	3	3	17.65	17.65	56.55	56.55	58.01	58.01	10.20	3.21
19	100,000	500,000	300,000	240	1,100	19.37	88.78	771.92	2,534.56	27.40	89.98	0	3	0.00	17.65	0.00	56.55	0.00	58.01	0.00	2.23
20	500,000	**UP**		139	1,239	11.22	100.00	282.33	2,816.89	10.02	100.00	14	17	82.35	100.00	40.94	97.48	41.99	100.00	14.50	3.46
				1,239				2,816.89				17				97.48				3.46	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	24	24	2.15	2.15	24.76	24.76	0.59	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	32	0.72	2.87	0.23	24.99	0.01	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	41	0.81	3.68	2.75	27.74	0.07	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	46	0.45	4.13	1.23	28.97	0.03	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	18	64	1.62	5.75	21.94	50.91	0.52	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	22	86	1.97	7.72	15.82	66.73	0.38	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	94	0.72	8.44	39.89	106.62	0.95	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	52	146	4.67	13.11	27.87	134.50	0.66	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	22	168	1.97	15.08	41.24	175.74	0.98	4.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	16	184	1.44	16.52	21.78	197.52	0.52	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	27	211	2.42	18.94	19.87	217.38	0.47	5.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	19	230	1.71	20.65	155.51	372.89	3.70	8.88	1	1	4.76	4.76	0.64	0.64	0.03	0.03	0.41	0.17
13	4,000	5,000	4,500	34	264	3.05	23.70	63.01	435.90	1.50	10.38	0	1	0.00	4.76	0.00	0.64	0.00	0.03	0.00	0.15
14	5,000	7,500	6,250	51	315	4.58	28.28	183.78	619.68	4.38	14.76	0	1	0.00	4.76	0.00	0.64	0.00	0.03	0.00	0.10
15	7,500	10,000	8,750	41	356	3.68	31.96	161.97	781.64	3.86	18.62	0	1	0.00	4.76	0.00	0.64	0.00	0.03	0.00	0.08
16	10,000	20,000	15,000	125	481	11.22	43.18	438.07	1,219.71	10.43	29.05	2	3	9.52	14.29	43.81	44.45	2.09	2.12	10.00	3.64
17	20,000	50,000	35,000	147	628	13.20	56.37	897.56	2,117.27	21.38	50.43	3	6	14.29	28.57	2,026.44	2,070.88	96.85	98.97	225.77	97.81
18	50,000	100,000	75,000	130	758	11.67	68.04	607.89	2,725.16	14.48	64.91	8	14	38.10	66.67	19.56	2,090.45	0.94	99.90	3.22	76.71
19	100,000	500,000	300,000	231	989	20.74	88.78	885.71	3,610.87	21.10	86.01	7	21	33.33	100.00	1.99	2,092.44	0.10	100.00	0.23	57.95
20	500,000	**UP**		125	1,114	11.22	100.00	587.36	4,198.23	13.99	100.00	0	21	0.00	100.00	0.00	2,092.44	0.00	100.00	0.00	49.84
				1,114				4,198.23				21				2,092.44				49.84	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 244 PROCESSING OF TEXTILE WASTE AND NON WOVEN MATERIAL

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	18.98	18.98	83.13	83.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	3.85	22.83	16.87	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	22.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	22.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	22.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	22.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	22.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	22.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	22.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	22.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	22.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	22.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	22.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	22.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	22.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	22.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	22.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	22.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	22.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				22.83				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2441 PROCESSING OF TEXTILE WASTE : ANIMAL FIBRES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	7.69	7.69	0.02	0.02	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	7.69	15.38	0.05	0.07	0.13	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	7.69	23.08	0.08	0.15	0.22	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	7.69	30.77	0.09	0.24	0.25	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	7.69	38.46	0.17	0.42	0.46	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	7.69	46.15	0.84	1.26	2.23	3.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	7.69	53.85	18.50	19.76	49.04	52.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	7.69	61.54	10.13	29.89	26.86	79.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	7.69	69.23	1.15	31.05	3.05	82.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	7.69	76.92	0.74	31.79	1.97	84.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	7.69	84.62	2.43	34.22	6.44	90.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	7.69	92.31	1.80	36.02	4.77	95.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	7.69	100.00	1.72	37.73	4.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	37.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	37.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	37.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	37.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	37.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	13	0.00	100.00	0.00	37.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				13				37.73				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.70	3.70	5.56	5.56	2.42	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.70	7.41	0.95	6.51	0.41	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.70	11.11	32.50	39.01	14.16	17.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.70	14.81	11.12	50.12	4.84	21.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.70	18.52	8.34	58.46	3.63	25.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.70	22.22	1.90	60.36	0.83	26.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	3.70	25.93	1.43	61.78	0.62	26.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	3.70	29.63	8.34	70.12	3.63	30.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	3.70	33.33	5.56	75.68	2.42	32.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	3.70	37.04	0.95	76.63	0.41	33.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	3.70	40.74	6.95	83.57	3.03	36.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	3.70	44.44	0.71	84.29	0.31	36.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	3.70	48.15	1.19	85.47	0.52	37.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	3.70	51.85	1.43	86.90	0.62	37.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	16	7.41	59.26	22.82	109.72	9.94	47.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	18	7.41	66.67	48.01	157.73	20.92	68.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	19	3.70	70.37	0.65	158.38	0.28	69.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	24	18.52	88.89	10.63	169.01	4.63	73.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		3	27	11.11	100.00	60.49	229.50	26.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				27				229.50				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2443 PROCESSING OF TEXTILE WASTE : SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	2.56	2.56	32.52	32.52	2.48	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	0.64	3.21	0.24	32.76	0.02	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	0.64	3.85	0.62	33.38	0.05	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	0.64	4.49	0.52	33.90	0.04	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	0.64	5.13	0.98	34.88	0.07	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	0.64	5.77	1.82	36.70	0.14	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	0.64	6.41	5.59	42.29	0.43	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	0.64	7.05	20.59	62.88	1.57	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	14	1.92	8.97	18.59	81.47	1.42	6.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	15	0.64	9.62	0.07	81.55	0.01	6.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	0.64	10.26	0.56	82.11	0.04	6.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	21	3.21	13.46	29.74	111.85	2.26	8.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	13	34	8.33	21.79	36.28	148.13	2.76	11.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	13	47	8.33	30.13	47.79	195.92	3.64	14.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	13	60	8.33	38.46	86.95	282.87	6.62	21.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	27	87	17.31	55.77	207.30	490.16	15.78	37.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	38	125	24.36	80.13	255.09	745.26	19.42	56.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	19	144	12.18	92.31	280.87	1,026.13	21.38	78.12	4	4	100.00	100.00	1.76	1.76	100.00	100.00	0.63	0.17
19	100,000	500,000	300,000	10	154	6.41	98.72	192.01	1,218.13	14.62	92.74	0	4	0.00	100.00	0.00	1.76	0.00	100.00	0.00	0.14
20	500,000	**UP**		2	156	1.28	100.00	95.34	1,313.48	7.26	100.00	0	4	0.00	100.00	0.00	1.76	0.00	100.00	0.00	0.13
				156				1,313.48				4				1.76				0.13	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2448 PROCESSING OF TEXTILE WASTE : MIXED

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	5.88	5.88	17.90	17.90	4.64	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	1.18	7.06	0.73	18.63	0.19	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	1.18	8.24	1.32	19.95	0.34	5.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	1.18	9.41	15.00	4.95	3.89	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	10	2.35	11.76	4.10	9.05	1.06	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	1.18	12.94	3.76	12.81	0.98	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	1.18	14.12	4.14	16.95	1.07	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	14	2.35	16.47	4.51	21.46	1.17	5.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	15	1.18	17.65	5.53	27.00	1.44	7.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	25	11.76	29.41	36.48	63.47	9.47	16.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	26	1.18	30.59	12.47	75.95	3.24	19.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	34	9.41	40.00	23.25	99.19	6.03	25.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	15	49	17.65	57.65	52.33	151.52	13.58	39.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	59	11.76	69.41	51.94	203.46	13.48	52.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	60	1.18	70.59	32.92	236.39	8.54	61.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	67	8.24	78.82	46.81	283.20	12.15	73.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	68	1.18	80.00	16.78	299.98	4.36	77.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	77	10.59	90.59	62.06	362.04	16.10	93.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	83	7.06	97.65	16.49	378.53	4.28	98.23	2	2	100.00	100.00	1.88	1.88	100.00	100.00	11.38	0.50
20	500,000	**UP**		2	85	2.35	100.00	6.80	385.33	1.77	100.00	0	2	0.00	100.00	0.00	1.88	0.00	100.00	0.00	0.49
				85				385.33				2				1.88				0.49	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2451 ROPEMAKERS STRINGMAKERS AND SACKMAKERS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	4.49	4.49	16.33	16.33	1.50	1.50	3	3	100.00	100.00	105.18	105.18	100.00	100.00	644.15	644.15
2	50	100	75	3	10	1.92	6.41	0.48	16.81	0.04	1.55	0	3	0.00	100.00	0.00	105.18	0.00	100.00	0.00	625.76
3	100	200	150	8	18	5.13	11.54	1.52	18.32	0.14	1.69	0	3	0.00	100.00	0.00	105.18	0.00	100.00	0.00	574.00
4	200	300	250	5	23	3.21	14.74	1.10	19.42	0.10	1.79	0	3	0.00	100.00	0.00	105.18	0.00	100.00	0.00	541.57
5	300	500	400	5	28	3.21	17.95	3.37	22.80	0.31	2.10	0	3	0.00	100.00	0.00	105.18	0.00	100.00	0.00	461.40
6	500	750	625	5	33	3.21	21.15	2.45	25.24	0.23	2.33	0	3	0.00	100.00	0.00	105.18	0.00	100.00	0.00	416.67
7	750	1,000	875	2	35	1.28	22.44	3.18	28.42	0.29	2.62	0	3	0.00	100.00	0.00	105.18	0.00	100.00	0.00	370.09
8	1,000	1,500	1,250	17	52	10.90	33.33	89.58	118.01	8.25	10.87	0	3	0.00	100.00	0.00	105.18	0.00	100.00	0.00	89.14
9	1,500	2,000	1,750	7	59	4.49	37.82	27.56	145.56	2.54	13.41	0	3	0.00	100.00	0.00	105.18	0.00	100.00	0.00	72.26
10	2,000	2,500	2,250	2	61	1.28	39.10	9.06	154.63	0.84	14.25	0	3	0.00	100.00	0.00	105.18	0.00	100.00	0.00	68.03
11	2,500	3,000	2,750	7	68	4.49	43.59	14.01	168.64	1.29	15.54	0	3	0.00	100.00	0.00	105.18	0.00	100.00	0.00	62.37
12	3,000	4,000	3,500	5	73	3.21	46.79	37.71	206.34	3.47	19.01	0	3	0.00	100.00	0.00	105.18	0.00	100.00	0.00	50.98
13	4,000	5,000	4,500	8	81	5.13	51.92	29.10	235.45	2.68	21.70	0	3	0.00	100.00	0.00	105.18	0.00	100.00	0.00	44.67
14	5,000	7,500	6,250	5	86	3.21	55.13	25.18	260.63	2.32	24.02	0	3	0.00	100.00	0.00	105.18	0.00	100.00	0.00	40.36
15	7,500	10,000	8,750	11	97	7.05	62.18	67.86	328.49	6.25	30.27	0	3	0.00	100.00	0.00	105.18	0.00	100.00	0.00	32.02
16	10,000	20,000	15,000	26	123	16.67	78.85	222.79	551.28	20.53	50.80	0	3	0.00	100.00	0.00	105.18	0.00	100.00	0.00	19.08
17	20,000	50,000	35,000	14	137	8.97	87.82	290.89	842.17	26.80	77.60	0	3	0.00	100.00	0.00	105.18	0.00	100.00	0.00	12.49
18	50,000	100,000	75,000	14	151	8.97	96.79	160.80	1,002.97	14.82	92.42	0	3	0.00	100.00	0.00	105.18	0.00	100.00	0.00	10.49
19	100,000	500,000	300,000	5	156	3.21	100.00	82.26	1,085.22	7.58	100.00	0	3	0.00	100.00	0.00	105.18	0.00	100.00	0.00	9.69
20	500,000	**UP**		0	156	0.00	100.00	0.00	1,085.22	0.00	100.00	0	3	0.00	100.00	0.00	105.18	0.00	100.00	0.00	9.69
					156				1,085.22				3				105.18				9.69

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2452 BLANKETS WEAVING MILSS AND CARPET MANUFACTURES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	24	24	4.61	4.61	2.73	2.73	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	30	1.15	5.76	1.71	4.44	0.09	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	41	2.11	7.87	1.59	6.03	0.08	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	44	0.58	8.45	0.37	6.39	0.02	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	47	0.58	9.02	4.73	11.12	0.24	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	50	0.58	9.60	5.33	16.45	0.27	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	53	0.58	10.17	4.65	21.10	0.24	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	67	2.69	12.86	55.32	76.42	2.84	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	29	96	5.57	18.43	10.52	86.94	0.54	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	101	0.96	19.39	15.82	102.75	0.81	5.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	11	112	2.11	21.50	12.96	115.72	0.66	5.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	121	1.73	23.22	28.89	144.61	1.48	7.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	10	131	1.92	25.14	33.56	178.17	1.72	9.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	34	165	6.53	31.67	130.09	308.25	6.67	15.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	12	177	2.30	33.97	57.21	365.47	2.93	18.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	138	315	26.49	60.46	735.76	1,101.23	37.72	56.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	83	398	15.93	76.39	301.48	1,402.71	15.46	71.91	2	2	100.00	100.00	1.39	1.39	100.00	100.00	0.46	0.10
18	50,000	100,000	75,000	46	444	8.83	85.22	244.03	1,646.74	12.51	84.43	0	2	0.00	100.00	0.00	1.39	0.00	100.00	0.00	0.08
19	100,000	500,000	300,000	47	491	9.02	94.24	197.67	1,844.41	10.13	94.56	0	2	0.00	100.00	0.00	1.39	0.00	100.00	0.00	0.08
20	500,000	**UP**		30	521	5.76	100.00	106.12	1,950.53	5.44	100.00	0	2	0.00	100.00	0.00	1.39	0.00	100.00	0.00	0.07
				521				1,950.53				2				1.39				0.07	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 24521 BLANKETS WEAVING MILLS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	1.01	1.01	8.22	8.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	3.02	4.02	24.65	32.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	2.34	6.37	19.15	52.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	5.87	12.24	47.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	12.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	12.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	12.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	12.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	12.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	12.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	12.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	12.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	12.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	12.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	12.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	12.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	12.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	12.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	12.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				12.24				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 24522 CARPET MANUFACTURERS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	5.26	5.26	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	5.26	10.53	0.72	0.72	1.20	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	5.26	15.79	0.39	1.12	0.65	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	5.26	21.05	0.63	1.75	1.04	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	5.26	26.32	7.63	9.38	12.63	15.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	5.26	31.58	4.24	5.14	7.02	8.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	5.26	36.84	3.43	8.56	5.67	14.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	5.26	42.11	5.21	13.77	8.62	22.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	5.26	47.37	0.92	14.70	1.52	24.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	5.26	52.63	1.30	16.00	2.16	26.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	5.26	57.89	16.43	32.43	27.18	53.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	5.26	63.16	13.47	45.90	22.29	75.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	5.26	68.42	3.75	49.65	6.20	82.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	5.26	73.68	1.92	51.56	3.17	85.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	5.26	78.95	1.71	53.27	2.82	88.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	16	5.26	84.21	1.26	54.53	2.09	90.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	17	5.26	89.47	2.32	56.85	3.84	94.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	19	10.53	100.00	3.60	60.45	5.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	19	0.00	100.00	0.00	60.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	19	0.00	100.00	0.00	60.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				19				60.45				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2458 MIXED

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	5.36	5.36	2.47	2.47	0.79	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	6	5.36	10.71	0.32	2.80	0.10	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	1.79	12.50	0.22	3.02	0.07	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	11	7.14	19.64	1.59	4.61	0.51	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	12	1.79	21.43	0.78	5.39	0.25	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	15	5.36	26.79	4.54	9.93	1.45	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	17	3.57	30.36	0.23	10.15	0.07	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	20	5.36	35.71	6.95	17.11	2.22	5.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	21	1.79	37.50	13.28	30.39	4.25	9.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	22	1.79	39.29	9.92	40.31	3.17	12.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	23	1.79	41.07	0.19	40.50	0.06	12.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	24	1.79	42.86	42.57	83.07	13.61	26.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	25	1.79	44.64	0.00	83.07	0.00	26.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	26	1.79	46.43	12.64	95.71	4.04	30.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	27	1.79	48.21	13.61	109.32	4.35	34.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	14	41	25.00	73.21	86.83	196.15	27.76	62.71	8	8	100.00	100.00	472.31	472.31	100.00	100.00	543.94	240.79
17	20,000	50,000	35,000	4	45	7.14	80.36	55.49	251.64	17.74	80.45	0	8	0.00	100.00	0.00	472.31	0.00	100.00	0.00	187.69
18	50,000	100,000	75,000	11	56	19.64	100.00	61.17	312.81	19.55	100.00	0	8	0.00	100.00	0.00	472.31	0.00	100.00	0.00	150.99
19	100,000	500,000	300,000	0	56	0.00	100.00	0.00	312.81	0.00	100.00	0	8	0.00	100.00	0.00	472.31	0.00	100.00	0.00	150.99
20	500,000	**UP**		0	56	0.00	100.00	0.00	312.81	0.00	100.00	0	8	0.00	100.00	0.00	472.31	0.00	100.00	0.00	150.99
				56				312.81				8				472.31				150.99	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 246 KNITTING MILLS KNITWEAR FACTORIES STOCKINGS FACTORIES GLOVES

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	6.70	6.70	76.41	76.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	0.00	6.70	0.00	76.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	2.07	8.77	23.59	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	8.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	8.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	8.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	8.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	8.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	8.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	8.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	8.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	8.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	8.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	8.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	8.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	8.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	8.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	8.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	8.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					3				8.77				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2461 KNITING MILLS KNITWEAR FACTORIES STOCKING FACTORIES

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	78	78	3.80	3.80	339.38	339.38	2.16	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	87	0.44	4.24	3.02	342.40	0.02	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	20	107	0.97	5.21	11.94	354.34	0.08	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	17	124	0.83	6.04	6.57	360.91	0.04	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	47	171	2.29	8.33	36.22	397.13	0.23	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	44	215	2.14	10.48	76.83	473.96	0.49	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	64	279	3.12	13.60	100.73	574.69	0.64	3.65	2	2	5.56	5.56	0.67	0.67	0.21	0.21	0.67	0.12
8	1,000	1,500	1,250	106	385	5.17	18.76	257.75	832.44	1.64	5.29	0	2	0.00	5.56	0.00	0.67	0.00	0.21	0.00	0.08
9	1,500	2,000	1,750	88	473	4.29	23.05	292.32	1,124.75	1.86	7.15	0	2	0.00	5.56	0.00	0.67	0.00	0.21	0.00	0.06
10	2,000	2,500	2,250	68	541	3.31	26.36	245.87	1,370.62	1.56	8.71	0	2	0.00	5.56	0.00	0.67	0.00	0.21	0.00	0.05
11	2,500	3,000	2,750	104	645	5.07	31.43	581.14	1,951.76	3.70	12.41	1	3	2.78	8.33	1.60	2.27	0.50	0.71	0.28	0.12
12	3,000	4,000	3,500	130	775	6.34	37.77	543.97	2,495.73	3.46	15.87	0	3	0.00	8.33	0.00	2.27	0.00	0.71	0.00	0.09
13	4,000	5,000	4,500	76	851	3.70	41.47	407.65	2,903.39	2.59	18.46	0	3	0.00	8.33	0.00	2.27	0.00	0.71	0.00	0.08
14	5,000	7,500	6,250	164	1,015	7.99	49.46	1,412.21	4,315.60	8.98	27.44	0	3	0.00	8.33	0.00	2.27	0.00	0.71	0.00	0.05
15	7,500	10,000	8,750	153	1,168	7.46	56.92	1,264.75	5,580.35	8.04	35.48	1	4	2.78	11.11	38.84	41.11	12.13	12.84	3.07	0.74
16	10,000	20,000	15,000	302	1,470	14.72	71.64	3,539.46	9,119.80	22.51	57.99	4	8	11.11	22.22	239.22	280.33	74.71	87.55	6.76	3.07
17	20,000	50,000	35,000	321	1,791	15.64	87.28	3,710.52	12,830.33	23.59	81.58	0	8	0.00	22.22	0.00	280.33	0.00	87.55	0.00	2.18
18	50,000	100,000	75,000	124	1,915	6.04	93.32	1,449.72	14,280.05	9.22	90.80	12	20	33.33	55.56	17.38	297.71	5.43	92.98	1.20	2.08
19	100,000	500,000	300,000	128	2,043	6.24	99.56	1,282.33	15,562.38	8.15	98.95	16	36	44.44	100.00	22.47	320.18	7.02	100.00	1.75	2.06
20	500,000	**UP**		9	2,052	0.44	100.00	165.01	15,727.39	1.05	100.00	0	36	0.00	100.00	0.00	320.18	0.00	100.00	0.00	2.04
				2,052				15,727.39				36				320.18				2.04	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2462 CLOTHING AND UNDERWEAR MANUFACTURESSEWING WORKSFURRIERS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	170	170	3.89	3.89	217.34	217.34	1.12	1.12	1	1	1.69	1.69	51.70	51.70	0.61	0.61	23.79	23.79
2	50	100	75	45	215	1.03	4.93	6.24	223.59	0.03	1.15	0	1	0.00	1.69	0.00	51.70	0.00	0.61	0.00	23.12
3	100	200	150	63	278	1.44	6.37	38.98	262.57	0.20	1.36	0	1	0.00	1.69	0.00	51.70	0.00	0.61	0.00	19.69
4	200	300	250	86	364	1.97	8.34	38.74	301.30	0.20	1.56	0	1	0.00	1.69	0.00	51.70	0.00	0.61	0.00	17.16
5	300	500	400	151	515	3.46	11.80	56.57	357.88	0.29	1.85	0	1	0.00	1.69	0.00	51.70	0.00	0.61	0.00	14.45
6	500	750	625	132	647	3.02	14.82	66.25	424.13	0.34	2.19	0	1	0.00	1.69	0.00	51.70	0.00	0.61	0.00	12.19
7	750	1,000	875	86	733	1.97	16.79	69.33	493.46	0.36	2.55	0	1	0.00	1.69	0.00	51.70	0.00	0.61	0.00	10.48
8	1,000	1,500	1,250	151	884	3.46	20.25	111.49	604.96	0.58	3.12	0	1	0.00	1.69	0.00	51.70	0.00	0.61	0.00	8.55
9	1,500	2,000	1,750	144	1,028	3.30	23.55	141.82	746.77	0.73	3.86	0	1	0.00	1.69	0.00	51.70	0.00	0.61	0.00	6.92
10	2,000	2,500	2,250	105	1,133	2.41	25.96	174.63	921.40	0.90	4.76	0	1	0.00	1.69	0.00	51.70	0.00	0.61	0.00	5.61
11	2,500	3,000	2,750	96	1,229	2.20	28.16	123.94	1,045.34	0.64	5.40	0	1	0.00	1.69	0.00	51.70	0.00	0.61	0.00	4.95
12	3,000	4,000	3,500	123	1,352	2.82	30.97	254.14	1,299.49	1.31	6.71	0	1	0.00	1.69	0.00	51.70	0.00	0.61	0.00	3.98
13	4,000	5,000	4,500	112	1,464	2.57	33.54	239.64	1,539.12	1.24	7.95	0	1	0.00	1.69	0.00	51.70	0.00	0.61	0.00	3.36
14	5,000	7,500	6,250	250	1,714	5.73	39.27	814.02	2,353.14	4.20	12.15	4	5	6.78	8.47	0.59	52.29	0.01	0.62	0.07	2.22
15	7,500	10,000	8,750	239	1,953	5.48	44.74	1,089.00	3,442.14	5.62	17.77	2	7	3.39	11.86	20.78	73.07	0.25	0.86	1.91	2.12
16	10,000	20,000	15,000	483	2,436	11.07	55.81	3,064.54	6,506.68	15.82	33.59	14	21	23.73	35.59	2,965.20	3,038.27	35.04	35.90	96.76	46.69
17	20,000	50,000	35,000	741	3,177	16.98	72.78	4,600.98	11,107.66	23.75	57.34	18	39	30.51	66.10	3,831.87	6,870.14	45.28	81.18	83.28	61.85
18	50,000	100,000	75,000	540	3,717	12.37	85.15	3,629.77	14,737.43	18.74	76.08	10	49	16.95	83.05	1,229.04	8,099.18	14.52	95.71	33.86	54.96
19	100,000	500,000	300,000	605	4,322	13.86	99.01	4,251.83	18,989.27	21.95	98.03	10	59	16.95	100.00	363.22	8,462.41	4.29	100.00	8.54	44.56
20	500,000	**UP**		43	4,365	0.99	100.00	381.99	19,371.25	1.97	100.00	0	59	0.00	100.00	0.00	8,462.41	0.00	100.00	0.00	43.69
				4,365				19,371.25				59				8,462.41				43.69	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2463 UMBRELLA FACTORIES FELT GOODS FACTORIES LACE FACTORIES

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	26	26	3.04	3.04	9.74	9.74	0.32	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	44	70	5.14	8.18	6.81	16.55	0.23	0.55	1	1	33.33	33.33	3.32	3.32	13.95	13.95	48.73	20.04
3	100	200	150	72	142	8.41	16.59	18.12	34.67	0.60	1.15	2	3	66.67	100.00	20.46	23.78	86.05	100.00	112.89	68.58
4	200	300	250	147	289	17.17	33.76	88.50	123.17	2.94	4.09	0	3	0.00	100.00	0.00	23.78	0.00	100.00	0.00	19.30
5	300	500	400	79	368	9.23	42.99	44.35	167.52	1.47	5.56	0	3	0.00	100.00	0.00	23.78	0.00	100.00	0.00	14.19
6	500	750	625	46	414	5.37	48.36	46.20	213.71	1.53	7.09	0	3	0.00	100.00	0.00	23.78	0.00	100.00	0.00	11.13
7	750	1,000	875	44	458	5.14	53.50	76.79	290.50	2.55	9.64	0	3	0.00	100.00	0.00	23.78	0.00	100.00	0.00	8.18
8	1,000	1,500	1,250	67	525	7.83	61.33	156.74	447.24	5.20	14.84	0	3	0.00	100.00	0.00	23.78	0.00	100.00	0.00	5.32
9	1,500	2,000	1,750	37	562	4.32	65.65	92.93	540.17	3.08	17.92	0	3	0.00	100.00	0.00	23.78	0.00	100.00	0.00	4.40
10	2,000	2,500	2,250	38	600	4.44	70.09	137.00	677.17	4.55	22.47	0	3	0.00	100.00	0.00	23.78	0.00	100.00	0.00	3.51
11	2,500	3,000	2,750	23	623	2.69	72.78	85.39	762.56	2.83	25.30	0	3	0.00	100.00	0.00	23.78	0.00	100.00	0.00	3.12
12	3,000	4,000	3,500	32	655	3.74	76.52	160.69	923.25	5.33	30.64	0	3	0.00	100.00	0.00	23.78	0.00	100.00	0.00	2.58
13	4,000	5,000	4,500	30	685	3.50	80.02	141.35	1,064.60	4.69	35.33	0	3	0.00	100.00	0.00	23.78	0.00	100.00	0.00	2.23
14	5,000	7,500	6,250	24	709	2.80	82.83	192.48	1,257.08	6.39	41.71	0	3	0.00	100.00	0.00	23.78	0.00	100.00	0.00	1.89
15	7,500	10,000	8,750	20	729	2.34	85.16	186.16	1,443.24	6.18	47.89	0	3	0.00	100.00	0.00	23.78	0.00	100.00	0.00	1.65
16	10,000	20,000	15,000	53	782	6.19	91.36	739.43	2,182.67	24.54	72.43	0	3	0.00	100.00	0.00	23.78	0.00	100.00	0.00	1.09
17	20,000	50,000	35,000	41	823	4.79	96.14	516.86	2,699.53	17.15	89.58	0	3	0.00	100.00	0.00	23.78	0.00	100.00	0.00	0.88
18	50,000	100,000	75,000	12	835	1.40	97.55	172.66	2,872.19	5.73	95.31	0	3	0.00	100.00	0.00	23.78	0.00	100.00	0.00	0.83
19	100,000	500,000	300,000	18	853	2.10	99.65	128.77	3,000.96	4.27	99.58	0	3	0.00	100.00	0.00	23.78	0.00	100.00	0.00	0.79
20	500,000	**UP**		3	856	0.35	100.00	12.61	3,013.57	0.42	100.00	0	3	0.00	100.00	0.00	23.78	0.00	100.00	0.00	0.79
					856				3,013.57				3				23.78				0.79

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2464 BATIK ESTABLISHMENTS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	20	20	6.45	6.45	11.34	11.34	1.42	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	17	37	5.48	11.94	3.58	14.92	0.45	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	47	3.23	15.16	2.36	17.28	0.30	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	16	63	5.16	20.32	7.12	24.39	0.89	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	34	97	10.97	31.29	12.65	37.05	1.58	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	19	116	6.13	37.42	15.09	52.14	1.89	6.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	21	137	6.77	44.19	19.26	71.40	2.41	8.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	147	3.23	47.42	10.22	81.62	1.28	10.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	156	2.90	50.32	15.54	97.15	1.95	12.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	19	175	6.13	56.45	30.39	127.55	3.81	15.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	18	193	5.81	62.26	45.09	172.64	5.65	21.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	13	206	4.19	66.45	52.94	225.57	6.63	28.25	2	2	25.00	25.00	23.24	23.24	41.64	41.64	43.90	10.30
13	4,000	5,000	4,500	15	221	4.84	71.29	91.49	317.07	11.46	39.71	0	2	0.00	25.00	0.00	23.24	0.00	41.64	0.00	7.33
14	5,000	7,500	6,250	17	238	5.48	76.77	72.54	389.61	9.09	48.80	0	2	0.00	25.00	0.00	23.24	0.00	41.64	0.00	5.96
15	7,500	10,000	8,750	22	260	7.10	83.87	81.76	471.37	10.24	59.04	0	2	0.00	25.00	0.00	23.24	0.00	41.64	0.00	4.93
16	10,000	20,000	15,000	17	277	5.48	89.35	122.34	593.71	15.32	74.36	0	2	0.00	25.00	0.00	23.24	0.00	41.64	0.00	3.91
17	20,000	50,000	35,000	8	285	2.58	91.94	109.34	703.06	13.70	88.06	5	7	62.50	87.50	32.23	55.47	57.75	99.39	29.47	7.89
18	50,000	100,000	75,000	2	287	0.65	92.58	23.42	726.48	2.93	90.99	0	7	0.00	87.50	0.00	55.47	0.00	99.39	0.00	7.64
19	100,000	500,000	300,000	23	310	7.42	100.00	71.94	798.41	9.01	100.00	1	8	12.50	100.00	0.34	55.81	0.61	100.00	0.47	6.99
20	500,000	**UP**		0	310	0.00	100.00	0.00	798.41	0.00	100.00	0	8	0.00	100.00	0.00	55.81	0.00	100.00	0.00	6.99
				310				798.41				8				55.81				6.99	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 24641 BATIK TULIS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	27.42	27.42	57.14	57.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	20.57	47.99	42.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	47.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	47.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	47.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	47.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	47.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	47.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	47.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	47.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	47.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	47.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	47.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	47.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	47.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	47.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	47.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	47.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	47.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				47.99				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 24642 BATIK CETAK / BATIK CAP

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	1.37	1.37	8.86	8.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	1.18	2.55	7.68	16.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	3.22	5.77	20.90	37.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	9.64	15.40	62.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	15.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	15.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	15.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	15.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	15.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	15.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	15.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	15.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	15.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	15.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	15.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	15.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	15.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	15.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	15.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				15.40				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2465 GARMENT FACTORIES (KONPEKSI)

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	684	684	7.59	7.59	638.74	638.74	2.34	2.34	1	1	5.26	5.26	11.21	11.21	0.27	0.27	1.75	1.75
2	50	100	75	426	1,110	4.73	12.33	122.52	761.27	0.45	2.79	0	1	0.00	5.26	0.00	11.21	0.00	0.27	0.00	1.47
3	100	200	150	701	1,811	7.78	20.11	350.92	1,112.19	1.29	4.08	0	1	0.00	5.26	0.00	11.21	0.00	0.27	0.00	1.01
4	200	300	250	486	2,297	5.40	25.51	354.98	1,467.17	1.30	5.38	1	2	5.26	10.53	5.16	16.36	0.13	0.40	1.45	1.12
5	300	500	400	925	3,222	10.27	35.78	906.78	2,373.95	3.32	8.70	0	2	0.00	10.53	0.00	16.36	0.00	0.40	0.00	0.69
6	500	750	625	782	4,004	8.68	44.46	1,131.11	3,505.05	4.15	12.85	2	4	10.53	21.05	57.73	74.10	1.41	1.82	5.10	2.11
7	750	1,000	875	888	4,892	9.86	54.32	1,469.29	4,974.35	5.39	18.24	0	4	0.00	21.05	0.00	74.10	0.00	1.82	0.00	1.49
8	1,000	1,500	1,250	756	5,648	8.39	62.71	1,839.40	6,813.75	6.74	24.98	0	4	0.00	21.05	0.00	74.10	0.00	1.82	0.00	1.09
9	1,500	2,000	1,750	625	6,273	6.94	69.65	1,835.69	8,649.44	6.73	31.71	3	7	15.79	36.84	319.25	393.35	7.82	9.64	17.39	4.55
10	2,000	2,500	2,250	407	6,680	4.52	74.17	1,303.99	9,953.43	4.78	36.49	2	9	10.53	47.37	4.35	397.70	0.11	9.74	0.33	4.00
11	2,500	3,000	2,750	279	6,959	3.10	77.27	1,242.48	11,195.91	4.55	41.04	0	9	0.00	47.37	0.00	397.70	0.00	9.74	0.00	3.55
12	3,000	4,000	3,500	378	7,337	4.20	81.47	2,010.07	13,205.98	7.37	48.41	2	11	10.53	57.89	2.20	399.90	0.05	9.80	0.11	3.03
13	4,000	5,000	4,500	261	7,598	2.90	84.37	1,568.36	14,774.34	5.75	54.16	2	13	10.53	68.42	3,622.47	4,022.36	88.75	98.55	230.97	27.23
14	5,000	7,500	6,250	379	7,977	4.21	88.57	2,656.14	17,430.48	9.74	63.90	4	17	21.05	89.47	33.26	4,055.63	0.81	99.37	1.25	23.27
15	7,500	10,000	8,750	198	8,175	2.20	90.77	1,753.99	19,184.47	6.43	70.33	0	17	0.00	89.47	0.00	4,055.63	0.00	99.37	0.00	21.14
16	10,000	20,000	15,000	269	8,444	2.99	93.76	3,428.96	22,613.42	12.57	82.90	1	18	5.26	94.74	24.50	4,080.13	0.60	99.97	0.71	18.04
17	20,000	50,000	35,000	288	8,732	3.20	96.96	2,688.25	25,301.67	9.86	92.76	0	18	0.00	94.74	0.00	4,080.13	0.00	99.97	0.00	16.13
18	50,000	100,000	75,000	157	8,889	1.74	98.70	1,264.47	26,566.14	4.64	97.39	0	18	0.00	94.74	0.00	4,080.13	0.00	99.97	0.00	15.36
19	100,000	500,000	300,000	98	8,987	1.09	99.79	657.29	27,223.43	2.41	99.80	0	18	0.00	94.74	0.00	4,080.13	0.00	99.97	0.00	14.99
20	500,000	**UP**		19	9,006	0.21	100.00	54.19	27,277.62	0.20	100.00	1	19	5.26	100.00	1.39	4,081.52	0.03	100.00	2.57	14.96
					9,006				27,277.62				19				4,081.52				14.96

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2466 ZIPPER FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.55	4.55	0.50	0.50	0.23	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.55	9.09	1.22	1.72	0.55	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.55	13.64	2.79	4.51	1.26	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.55	18.18	4.77	9.28	2.15	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.55	22.73	1.25	10.53	0.56	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	4.55	27.27	3.71	14.23	1.67	6.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	4.55	31.82	3.52	17.75	1.59	8.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	9	9.09	40.91	11.59	29.34	5.23	13.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	4.55	45.45	5.17	34.51	2.33	15.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	4.55	50.00	8.17	42.68	3.69	19.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	4.55	54.55	14.33	57.01	6.46	25.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	4.55	59.09	6.29	63.29	2.84	28.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	4.55	63.64	6.29	69.58	2.84	31.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	18	18.18	81.82	25.14	94.72	11.34	42.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	20	9.09	90.91	49.61	144.33	22.38	65.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	21	4.55	95.45	60.16	204.49	27.14	92.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	22	4.55	100.00	17.17	221.66	7.74	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	22	0.00	100.00	0.00	221.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	22	0.00	100.00	0.00	221.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				22				221.66				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2468 MIXED

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	2.83	2.83	30.77	30.77	2.84	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	9	0.81	3.64	0.40	31.17	0.04	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	15	2.43	6.07	1.93	33.10	0.18	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	19	1.62	7.69	3.53	36.64	0.33	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	26	2.83	10.53	1.23	37.87	0.11	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	31	2.02	12.55	4.73	42.60	0.44	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	34	1.21	13.77	5.34	47.94	0.49	4.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	43	3.64	17.41	14.64	62.58	1.35	5.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	49	2.43	19.84	19.04	81.62	1.76	7.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	52	1.21	21.05	8.90	90.53	0.82	8.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	13	65	5.26	26.32	24.07	114.60	2.22	10.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	66	0.40	26.72	0.80	115.40	0.07	10.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	17	83	6.88	33.60	68.66	184.06	6.34	17.00	1	1	50.00	50.00	5.48	5.48	95.08	95.08	7.98	2.98
14	5,000	7,500	6,250	5	88	2.02	35.63	22.77	206.83	2.10	19.11	0	1	0.00	50.00	0.00	5.48	0.00	95.08	0.00	2.65
15	7,500	10,000	8,750	25	113	10.12	45.75	86.98	293.81	8.04	27.14	0	1	0.00	50.00	0.00	5.48	0.00	95.08	0.00	1.87
16	10,000	20,000	15,000	37	150	14.98	60.73	263.54	557.35	24.35	51.49	0	1	0.00	50.00	0.00	5.48	0.00	95.08	0.00	0.98
17	20,000	50,000	35,000	42	192	17.00	77.73	253.75	811.10	23.44	74.93	0	1	0.00	50.00	0.00	5.48	0.00	95.08	0.00	0.68
18	50,000	100,000	75,000	43	235	17.41	95.14	211.58	1,022.68	19.55	94.48	1	2	50.00	100.00	0.28	5.76	4.92	100.00	0.13	0.56
19	100,000	500,000	300,000	12	247	4.86	100.00	59.78	1,082.46	5.52	100.00	0	2	0.00	100.00	0.00	5.76	0.00	100.00	0.00	0.53
20	500,000	**UP**		0	247	0.00	100.00	0.00	1,082.46	0.00	100.00	0	2	0.00	100.00	0.00	5.76	0.00	100.00	0.00	0.53
					247				1,082.46				2				5.76				0.53

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 247 UPSHOLSTERY CUSHIONMAKERS AND SADDLERS WORKSHOPS

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	0.90	0.90	1.11	1.11	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	6	1.81	2.71	1.10	2.21	0.07	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	18	5.43	8.14	4.30	6.51	0.28	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	27	4.07	12.22	5.37	11.88	0.35	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	37	4.52	16.74	14.42	26.30	0.94	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	43	2.71	19.46	10.85	37.15	0.71	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	52	4.07	23.53	13.22	50.37	0.87	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	23	75	10.41	33.94	31.44	81.81	2.06	5.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	16	91	7.24	41.18	39.87	121.68	2.61	7.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	93	0.90	42.08	2.56	124.24	0.17	8.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	99	2.71	44.80	19.87	144.12	1.30	9.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	14	113	6.33	51.13	54.66	198.78	3.58	13.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	20	133	9.05	60.18	84.90	283.67	5.56	18.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	13	146	5.88	66.06	98.42	382.09	6.44	25.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	12	158	5.43	71.49	70.15	452.24	4.59	29.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	15	173	6.79	78.28	264.11	716.35	17.29	46.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	38	211	17.19	95.48	627.52	1,343.86	41.09	87.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	215	1.81	97.29	15.96	1,359.82	1.05	89.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	221	2.71	100.00	167.42	1,527.24	10.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	221	0.00	100.00	0.00	1,527.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					221				1,527.24				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 248 COTTON WOOL AND CAPOC FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	5.95	5.95	4.76	4.76	0.85	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	19	4.32	10.27	6.01	10.77	1.07	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	21	1.08	11.35	1.13	11.90	0.20	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	30	4.86	16.22	7.70	19.60	1.38	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	12	42	6.49	22.70	8.79	28.39	1.57	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	44	1.08	23.78	8.30	36.69	1.48	6.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	51	3.78	27.57	11.69	48.38	2.09	8.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	24	75	12.97	40.54	45.08	93.46	8.05	16.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	83	4.32	44.86	15.43	108.88	2.75	19.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	91	4.32	49.19	9.10	117.98	1.63	21.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	15	106	8.11	57.30	19.25	137.24	3.44	24.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	110	2.16	59.46	7.24	144.48	1.29	25.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	117	3.78	63.24	37.55	182.03	6.70	32.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	17	134	9.19	72.43	141.30	323.33	25.23	57.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	10	144	5.41	77.84	15.46	338.79	2.76	60.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	16	160	8.65	86.49	115.93	454.72	20.70	81.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	168	4.32	90.81	25.83	480.56	4.61	85.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	175	3.78	94.59	33.17	513.73	5.92	91.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	10	185	5.41	100.00	46.33	560.06	8.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	185	0.00	100.00	0.00	560.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				185				560.06				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	3.23	3.23	33.35	33.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	1.09	4.32	11.28	44.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	0.47	4.79	4.89	49.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	2.03	6.82	20.97	70.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	2.86	9.67	29.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	9.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	9.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	9.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	9.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	9.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	9.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	9.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	9.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	9.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	9.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	9.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	9.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	9.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	5	0.00	100.00	0.00	9.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					5				9.67				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2491 LAUNDRIES AND PRESSERS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	299	299	16.46	16.46	110.37	110.37	2.60	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	181	480	9.96	26.42	77.99	188.36	1.84	4.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	210	690	11.56	37.97	143.26	331.62	3.38	7.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	163	853	8.97	46.95	181.03	512.65	4.27	12.09	1	1	50.00	50.00	9.63	9.63	16.15	16.15	5.32	1.88
5	300	500	400	224	1,077	12.33	59.27	315.56	828.21	7.44	19.53	0	1	0.00	50.00	0.00	9.63	0.00	16.15	0.00	1.16
6	500	750	625	149	1,226	8.20	67.47	292.02	1,120.23	6.89	26.42	0	1	0.00	50.00	0.00	9.63	0.00	16.15	0.00	0.86
7	750	1,000	875	173	1,399	9.52	77.00	428.89	1,549.12	10.11	36.53	0	1	0.00	50.00	0.00	9.63	0.00	16.15	0.00	0.62
8	1,000	1,500	1,250	110	1,509	6.05	83.05	376.20	1,925.31	8.87	45.41	0	1	0.00	50.00	0.00	9.63	0.00	16.15	0.00	0.50
9	1,500	2,000	1,750	78	1,587	4.29	87.34	349.32	2,274.64	8.24	53.64	0	1	0.00	50.00	0.00	9.63	0.00	16.15	0.00	0.42
10	2,000	2,500	2,250	42	1,629	2.31	89.65	189.90	2,464.53	4.48	58.12	0	1	0.00	50.00	0.00	9.63	0.00	16.15	0.00	0.39
11	2,500	3,000	2,750	28	1,657	1.54	91.19	111.48	2,576.02	2.63	60.75	1	2	50.00	100.00	50.00	59.63	83.85	100.00	44.85	2.31
12	3,000	4,000	3,500	37	1,694	2.04	93.23	270.68	2,846.69	6.38	67.14	0	2	0.00	100.00	0.00	59.63	0.00	100.00	0.00	2.09
13	4,000	5,000	4,500	41	1,735	2.26	95.49	189.83	3,036.53	4.48	71.61	0	2	0.00	100.00	0.00	59.63	0.00	100.00	0.00	1.96
14	5,000	7,500	6,250	36	1,771	1.98	97.47	512.58	3,549.11	12.09	83.70	0	2	0.00	100.00	0.00	59.63	0.00	100.00	0.00	1.68
15	7,500	10,000	8,750	11	1,782	0.61	98.07	173.21	3,722.32	4.09	87.79	0	2	0.00	100.00	0.00	59.63	0.00	100.00	0.00	1.60
16	10,000	20,000	15,000	15	1,797	0.83	98.90	371.47	4,093.78	8.76	96.55	0	2	0.00	100.00	0.00	59.63	0.00	100.00	0.00	1.46
17	20,000	50,000	35,000	11	1,808	0.61	99.50	120.91	4,214.69	2.85	99.40	0	2	0.00	100.00	0.00	59.63	0.00	100.00	0.00	1.41
18	50,000	100,000	75,000	6	1,814	0.33	99.83	16.25	4,230.94	0.38	99.78	0	2	0.00	100.00	0.00	59.63	0.00	100.00	0.00	1.41
19	100,000	500,000	300,000	3	1,817	0.17	100.00	9.24	4,240.18	0.22	100.00	0	2	0.00	100.00	0.00	59.63	0.00	100.00	0.00	1.41
20	500,000	**UP**		0	1,817	0.00	100.00	0.00	4,240.18	0.00	100.00	0	2	0.00	100.00	0.00	59.63	0.00	100.00	0.00	1.41
				1,817				4,240.18				2				59.63				1.41	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2492 DRY (CHEMICAL) CLEANING

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	3.60	3.60	5.90	5.90	2.71	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	8	2.16	5.76	0.50	6.40	0.23	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	44	52	31.65	37.41	0.64	7.05	0.30	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	37	89	26.62	64.03	4.46	11.50	2.05	5.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	94	3.60	67.63	7.39	18.89	3.40	8.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	17	111	12.23	79.86	2.70	21.60	1.24	9.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	113	1.44	81.29	6.06	27.65	2.79	12.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	116	2.16	83.45	8.15	35.80	3.75	16.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	119	2.16	85.61	23.54	59.34	10.83	27.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	120	0.72	86.33	6.59	65.93	3.03	30.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	121	0.72	87.05	7.85	73.78	3.61	33.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	122	0.72	87.77	9.46	83.24	4.35	38.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	131	6.47	94.24	24.76	108.00	11.39	49.69	9	9	100.00	100.00	11.18	11.18	100.00	100.00	45.15	10.35
14	5,000	7,500	6,250	4	135	2.88	97.12	39.14	147.14	18.01	67.70	0	9	0.00	100.00	0.00	11.18	0.00	100.00	0.00	7.60
15	7,500	10,000	8,750	3	138	2.16	99.28	69.98	217.12	32.20	99.90	0	9	0.00	100.00	0.00	11.18	0.00	100.00	0.00	5.15
16	10,000	20,000	15,000	1	139	0.72	100.00	0.22	217.34	0.10	100.00	0	9	0.00	100.00	0.00	11.18	0.00	100.00	0.00	5.14
17	20,000	50,000	35,000	0	139	0.00	100.00	0.00	217.34	0.00	100.00	0	9	0.00	100.00	0.00	11.18	0.00	100.00	0.00	5.14
18	50,000	100,000	75,000	0	139	0.00	100.00	0.00	217.34	0.00	100.00	0	9	0.00	100.00	0.00	11.18	0.00	100.00	0.00	5.14
19	100,000	500,000	300,000	0	139	0.00	100.00	0.00	217.34	0.00	100.00	0	9	0.00	100.00	0.00	11.18	0.00	100.00	0.00	5.14
20	500,000	**UP**		0	139	0.00	100.00	0.00	217.34	0.00	100.00	0	9	0.00	100.00	0.00	11.18	0.00	100.00	0.00	5.14
					139				217.34				9				11.18				5.14

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2493 CLEANING OF FEATHERS AND DOWN

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	6.25	6.25	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	5	25.00	31.25	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	11	37.50	68.75	0.00	0.00	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	12	6.25	75.00	0.00	0.00	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	13	6.25	81.25	0.00	0.00	0.00	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	14	6.25	87.50	1.43	1.43	11.11	11.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	15	6.25	93.75	8.57	10.00	66.66	77.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	16	6.25	100.00	2.86	12.85	22.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	16	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	16	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	16	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	16	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	16	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	16	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				16				12.85				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2498 MIXED

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	7.25	7.25	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	1.45	8.70	0.35	0.35	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	9	4.35	13.04	0.54	0.89	0.23	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	13	5.80	18.84	3.33	4.22	1.39	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	17	5.80	24.64	5.86	10.08	2.45	4.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	24	10.14	34.78	12.65	22.73	5.29	9.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	15	39	21.74	56.52	22.76	45.49	9.52	19.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	43	5.80	62.32	9.95	55.44	4.16	23.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	44	1.45	63.77	4.24	59.68	1.77	24.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	46	2.90	66.67	12.27	71.95	5.13	30.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	48	2.90	69.57	7.73	79.67	3.23	33.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	49	1.45	71.01	6.44	86.11	2.69	36.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	51	2.90	73.91	27.92	114.03	11.67	47.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	60	13.04	86.96	32.83	146.86	13.73	61.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	65	7.25	94.20	23.29	170.15	9.74	71.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	67	2.90	97.10	47.29	217.44	19.78	90.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	69	2.90	100.00	21.70	239.14	9.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	69	0.00	100.00	0.00	239.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	69	0.00	100.00	0.00	239.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	69	0.00	100.00	0.00	239.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					69				239.14				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.33	2.33	1.19	1.19	1.22	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.33	4.65	0.47	0.72	0.49	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.33	6.98	0.09	0.63	0.09	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	6	6.98	13.95	1.05	0.42	1.08	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	9	6.98	20.93	1.20	1.62	1.23	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	13	9.30	30.23	2.75	4.37	2.82	4.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	20	16.28	46.51	5.49	9.86	5.63	10.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	23	6.98	53.49	5.70	15.57	5.85	15.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	26	6.98	60.47	11.33	26.90	11.61	27.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	27	2.33	62.79	2.13	29.03	2.18	29.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	31	9.30	72.09	8.75	37.77	8.96	38.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	32	2.33	74.42	3.20	40.97	3.28	41.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	34	4.65	79.07	8.10	49.07	8.30	50.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	36	4.65	83.72	5.08	54.14	5.20	55.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	39	6.98	90.70	11.51	65.66	11.80	67.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	42	6.98	97.67	31.44	97.09	32.22	99.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	43	2.33	100.00	0.48	97.57	0.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	43	0.00	100.00	0.00	97.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	43	0.00	100.00	0.00	97.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				43				97.57				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2501 WOOD PULP AND CELLULOSE BASED ON WOOD PULP

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.70	3.70	0.29	0.29	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.70	7.41	0.29	0.59	0.36	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.70	11.11	1.10	1.68	1.35	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	8	18.52	29.63	4.19	5.87	5.15	7.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	3.70	33.33	2.22	8.09	2.74	9.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	3.70	37.04	2.22	10.32	2.74	12.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	3.70	40.74	0.17	10.49	0.22	12.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	3.70	44.44	0.04	10.53	0.05	12.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	3.70	48.15	1.71	12.24	2.10	15.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	3.70	51.85	9.97	22.21	12.26	27.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	3.70	55.56	0.57	22.78	0.70	28.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	16	3.70	59.26	3.97	26.75	4.88	32.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	17	3.70	62.96	1.71	28.46	2.10	35.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	20	11.11	74.07	2.52	30.98	3.10	38.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	23	11.11	85.19	39.39	70.37	48.48	86.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	24	3.70	88.89	0.04	70.41	0.05	86.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	25	3.70	92.59	2.47	72.88	3.04	89.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	26	3.70	96.30	2.60	75.48	3.19	92.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		1	27	3.70	100.00	5.78	81.26	7.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				27				81.26				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2502 LINO FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

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

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2508 MIXED

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	8.38	8.38	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	8.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	8.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	8.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	8.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	8.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	8.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	8.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	8.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	8.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	8.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	8.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	8.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	8.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	8.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	8.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	8.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	8.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	8.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				8.38				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 251 PAPER CARDBOARD AND HARDBOARD FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	9.09	9.09	5.45	5.45	20.34	20.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	9.09	18.18	1.42	6.87	5.30	25.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	9.09	27.27	1.55	8.42	5.78	31.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	9.09	36.36	3.31	11.74	12.35	43.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	9.09	45.45	3.76	15.50	14.04	57.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	9.09	54.55	3.08	18.58	11.49	69.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	9.09	63.64	3.08	21.66	11.49	80.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	9.09	72.73	2.13	23.79	7.93	88.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	9.09	81.82	0.63	24.42	2.35	91.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	9.09	90.91	1.86	26.28	6.94	98.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	9.09	100.00	0.53	26.81	1.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	26.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	26.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	26.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	26.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	26.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	26.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	26.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	11	0.00	100.00	0.00	26.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					11				26.81				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2511 PAPER MANUFACTURE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	44	44	3.13	3.13	25.93	25.93	0.53	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	51	0.50	3.63	1.33	27.26	0.03	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	60	0.64	4.27	4.48	31.73	0.09	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	70	0.71	4.99	7.89	39.63	0.16	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	75	0.36	5.34	4.71	44.33	0.10	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	81	0.43	5.77	2.17	46.51	0.04	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	16	97	1.14	6.91	28.03	74.53	0.57	1.51	1	1	1.08	1.08	25.90	25.90	1.92	1.92	92.40	34.75
8	1,000	1,500	1,250	19	116	1.35	8.26	12.79	87.33	0.26	1.77	0	1	0.00	1.08	0.00	25.90	0.00	1.92	0.00	29.66
9	1,500	2,000	1,750	17	133	1.21	9.47	33.81	121.14	0.69	2.46	0	1	0.00	1.08	0.00	25.90	0.00	1.92	0.00	21.38
10	2,000	2,500	2,250	8	141	0.57	10.04	12.32	133.46	0.25	2.71	0	1	0.00	1.08	0.00	25.90	0.00	1.92	0.00	19.41
11	2,500	3,000	2,750	12	153	0.85	10.90	36.72	170.17	0.75	3.46	0	1	0.00	1.08	0.00	25.90	0.00	1.92	0.00	15.22
12	3,000	4,000	3,500	19	172	1.35	12.25	46.87	217.05	0.95	4.41	0	1	0.00	1.08	0.00	25.90	0.00	1.92	0.00	11.93
13	4,000	5,000	4,500	29	201	2.07	14.32	99.57	316.61	2.02	6.43	0	1	0.00	1.08	0.00	25.90	0.00	1.92	0.00	8.18
14	5,000	7,500	6,250	41	242	2.92	17.24	166.00	482.61	3.37	9.80	0	1	0.00	1.08	0.00	25.90	0.00	1.92	0.00	5.37
15	7,500	10,000	8,750	39	281	2.78	20.01	152.76	635.38	3.10	12.91	0	1	0.00	1.08	0.00	25.90	0.00	1.92	0.00	4.08
16	10,000	20,000	15,000	168	449	11.97	31.98	710.24	1,345.62	14.43	27.33	0	1	0.00	1.08	0.00	25.90	0.00	1.92	0.00	1.92
17	20,000	50,000	35,000	250	699	17.81	49.79	516.86	1,862.48	10.50	37.83	0	1	0.00	1.08	0.00	25.90	0.00	1.92	0.00	1.39
18	50,000	100,000	75,000	100	799	7.12	56.91	266.01	2,128.49	5.40	43.24	0	1	0.00	1.08	0.00	25.90	0.00	1.92	0.00	1.22
19	100,000	500,000	300,000	375	1,174	26.71	83.62	1,274.34	3,402.83	25.89	69.12	53	54	56.99	58.06	1,296.93	1,322.83	96.20	98.12	101.77	38.87
20	500,000	**UP**		230	1,404	16.38	100.00	1,519.94	4,922.77	30.88	100.00	39	93	41.94	100.00	25.33	1,348.17	1.88	100.00	1.67	27.39
				1,404				4,922.77				93				1,348.17				27.39	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2512 MANUFACTURE OF CARDBOARD AND HARDBOARD

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	6.38	6.38	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	1.06	7.45	0.07	0.07	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	1.06	8.51	2.56	2.49	0.29	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	1.06	9.57	0.60	3.09	0.07	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	11	2.13	11.70	10.72	13.81	1.21	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	15	4.26	15.96	6.58	20.39	0.74	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	21	6.38	22.34	4.82	25.21	0.54	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	22	1.06	23.40	7.07	32.28	0.80	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	23	1.06	24.47	0.00	32.28	0.00	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	27	4.26	28.72	36.76	69.05	4.14	7.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	30	3.19	31.91	61.98	131.03	6.98	14.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	40	10.64	42.55	33.11	164.14	3.73	18.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	45	5.32	47.87	33.58	197.73	3.78	22.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	48	3.19	51.06	26.50	224.23	2.98	25.26	1	1	100.00	100.00	3.87	3.87	100.00	100.00	14.59	1.72
15	7,500	10,000	8,750	8	56	8.51	59.57	112.03	336.26	12.62	37.87	0	1	0.00	100.00	0.00	3.87	0.00	100.00	0.00	1.15
16	10,000	20,000	15,000	8	64	8.51	68.09	120.24	456.50	13.54	51.42	0	1	0.00	100.00	0.00	3.87	0.00	100.00	0.00	0.85
17	20,000	50,000	35,000	13	77	13.83	81.91	165.71	622.21	18.67	70.08	0	1	0.00	100.00	0.00	3.87	0.00	100.00	0.00	0.62
18	50,000	100,000	75,000	3	80	3.19	85.11	54.02	676.23	6.08	76.17	0	1	0.00	100.00	0.00	3.87	0.00	100.00	0.00	0.57
19	100,000	500,000	300,000	13	93	13.83	98.94	209.76	885.99	23.63	99.79	0	1	0.00	100.00	0.00	3.87	0.00	100.00	0.00	0.44
20	500,000	**UP**		1	94	1.06	100.00	1.83	887.82	0.21	100.00	0	1	0.00	100.00	0.00	3.87	0.00	100.00	0.00	0.44
				94				887.82				1				3.87				0.44	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2518 MIXED

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	5.17	5.17	0.19	0.19	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	1.72	6.90	0.01	0.18	0.00	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	7	5.17	12.07	0.44	0.61	0.15	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	1.72	13.79	0.04	0.65	0.01	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	1.72	15.52	0.07	0.72	0.02	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	1.72	17.24	0.08	0.80	0.03	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	1.72	18.97	0.35	1.15	0.12	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	1.72	20.69	0.26	1.41	0.09	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	1.72	22.41	0.23	1.64	0.08	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	1.72	24.14	0.32	1.95	0.11	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	1.72	25.86	2.37	4.33	0.80	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	16	1.72	27.59	0.04	4.29	0.01	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	17	1.72	29.31	17.03	21.32	5.73	7.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	23	10.34	39.66	36.99	58.31	12.44	19.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	26	5.17	44.83	3.04	61.35	1.02	20.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	32	10.34	55.17	35.28	96.63	11.86	32.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	17	49	29.31	84.48	110.76	207.39	37.24	69.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	54	8.62	93.10	35.67	243.06	11.99	81.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	57	5.17	98.28	52.81	295.88	17.76	99.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		1	58	1.72	100.00	1.56	297.44	0.53	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				58				297.44				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2521 CARTON MANUFACTURE (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	27	27	3.73	3.73	46.94	46.94	0.81	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	34	0.97	4.70	4.19	51.13	0.07	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	43	1.24	5.95	3.16	54.30	0.05	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	47	0.55	6.50	0.36	54.66	0.01	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	56	1.24	7.75	16.73	71.38	0.29	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	59	0.41	8.16	11.71	83.09	0.20	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	70	1.52	9.68	31.55	114.64	0.55	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	34	104	4.70	14.38	100.72	215.35	1.74	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	18	122	2.49	16.87	46.17	261.52	0.80	4.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	21	143	2.90	19.78	58.58	320.11	1.01	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	23	166	3.18	22.96	43.12	363.23	0.75	6.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	31	197	4.29	27.25	225.54	588.76	3.90	10.18	1	1	5.26	5.26	3.01	3.01	2.91	2.91	1.33	0.51
13	4,000	5,000	4,500	24	221	3.32	30.57	228.68	817.44	3.95	14.13	0	1	0.00	5.26	0.00	3.01	0.00	2.91	0.00	0.37
14	5,000	7,500	6,250	36	257	4.98	35.55	355.32	1,172.77	6.14	20.28	0	1	0.00	5.26	0.00	3.01	0.00	2.91	0.00	0.26
15	7,500	10,000	8,750	42	299	5.81	41.36	457.69	1,630.45	7.91	28.19	0	1	0.00	5.26	0.00	3.01	0.00	2.91	0.00	0.18
16	10,000	20,000	15,000	88	387	12.17	53.53	983.49	2,613.94	17.00	45.19	1	2	5.26	10.53	0.00	3.01	0.00	2.91	0.00	0.12
17	20,000	50,000	35,000	86	473	11.89	65.42	1,011.45	3,625.39	17.49	62.68	0	2	0.00	10.53	0.00	3.01	0.00	2.91	0.00	0.08
18	50,000	100,000	75,000	116	589	16.04	81.47	654.09	4,279.49	11.31	73.99	13	15	68.42	78.95	100.22	103.23	97.06	99.97	15.32	2.41
19	100,000	500,000	300,000	100	689	13.83	95.30	1,206.64	5,486.12	20.86	94.85	4	19	21.05	100.00	0.03	103.26	0.03	100.00	0.00	1.88
20	500,000	**UP**		34	723	4.70	100.00	297.69	5,783.81	5.15	100.00	0	19	0.00	100.00	0.00	103.26	0.00	100.00	0.00	1.79
				723				5,783.81				19				103.26				1.79	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2522 PAPER GOODS AND OR CARTON GOODS FACTORIES

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	120	120	5.33	5.33	693.46	693.46	5.29	5.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	16	136	0.71	6.04	33.73	727.19	0.26	5.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	13	149	0.58	6.61	6.29	733.48	0.05	5.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	33	182	1.46	8.08	29.36	762.84	0.22	5.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	64	246	2.84	10.92	64.65	827.49	0.49	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	60	306	2.66	13.58	53.40	880.89	0.41	6.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	73	379	3.24	16.82	145.33	1,026.22	1.11	7.83	1	1	1.03	1.03	52.83	52.83	3.72	3.72	36.35	5.15
8	1,000	1,500	1,250	85	464	3.77	20.59	200.22	1,226.44	1.53	9.36	2	3	2.06	3.09	188.67	241.50	13.27	16.99	94.23	19.69
9	1,500	2,000	1,750	103	567	4.57	25.17	275.63	1,502.07	2.10	11.46	0	3	0.00	3.09	0.00	241.50	0.00	16.99	0.00	16.08
10	2,000	2,500	2,250	53	620	2.35	27.52	264.65	1,766.71	2.02	13.48	10	13	10.31	13.40	25.77	267.27	1.81	18.80	9.74	15.13
11	2,500	3,000	2,750	63	683	2.80	30.32	448.90	2,215.61	3.42	16.90	0	13	0.00	13.40	0.00	267.27	0.00	18.80	0.00	12.06
12	3,000	4,000	3,500	110	793	4.88	35.20	468.31	2,683.92	3.57	20.48	0	13	0.00	13.40	0.00	267.27	0.00	18.80	0.00	9.96
13	4,000	5,000	4,500	61	854	2.71	37.91	353.28	3,037.20	2.70	23.17	0	13	0.00	13.40	0.00	267.27	0.00	18.80	0.00	8.80
14	5,000	7,500	6,250	146	1,000	6.48	44.39	1,173.04	4,210.24	8.95	32.12	2	15	2.06	15.46	26.73	294.00	1.88	20.68	2.28	6.98
15	7,500	10,000	8,750	131	1,131	5.81	50.20	1,060.78	5,271.01	8.09	40.21	4	19	4.12	19.59	29.21	323.22	2.06	22.74	2.75	6.13
16	10,000	20,000	15,000	224	1,355	9.94	60.14	2,094.08	7,365.10	15.98	56.19	9	28	9.28	28.87	198.15	521.37	13.94	36.68	9.46	7.08
17	20,000	50,000	35,000	376	1,731	16.69	76.83	2,857.76	10,222.86	21.80	77.99	25	53	25.77	54.64	277.25	798.62	19.50	56.18	9.70	7.81
18	50,000	100,000	75,000	262	1,993	11.63	88.46	1,645.23	11,868.09	12.55	90.54	18	71	18.56	73.20	525.09	1,323.71	36.94	93.12	31.92	11.15
19	100,000	500,000	300,000	239	2,232	10.61	99.07	1,046.10	12,914.19	7.98	98.52	22	93	22.68	95.88	84.87	1,408.58	5.97	99.09	8.11	10.91
20	500,000	**UP**		21	2,253	0.93	100.00	193.69	13,107.88	1.48	100.00	4	97	4.12	100.00	12.91	1,421.49	0.91	100.00	6.66	10.84
				2,253				13,107.88				97				1,421.49				10.84	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2523 BOOKBINDERS

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	1.98	1.98	34.46	34.46	2.64	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	6	0.99	2.97	0.41	34.87	0.03	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	0.50	3.47	0.53	35.40	0.04	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	12	2.48	5.94	3.76	39.16	0.29	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	18	2.97	8.91	11.62	50.77	0.89	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	24	2.97	11.88	7.54	58.31	0.58	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	31	3.47	15.35	8.69	67.01	0.67	5.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	42	5.45	20.79	23.42	90.43	1.80	6.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	49	3.47	24.26	23.36	113.78	1.79	8.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	17	66	8.42	32.67	33.74	147.53	2.59	11.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	70	1.98	34.65	18.41	165.94	1.41	12.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	19	89	9.41	44.06	60.82	226.76	4.66	17.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	97	3.96	48.02	66.64	293.40	5.11	22.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	26	123	12.87	60.89	130.15	423.55	9.98	32.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	130	3.47	64.36	105.32	528.87	8.08	40.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	18	148	8.91	73.27	241.84	770.71	18.55	59.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	43	191	21.29	94.55	409.08	1,179.79	31.37	90.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	199	3.96	98.51	90.73	1,270.52	6.96	97.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	202	1.49	100.00	33.37	1,303.90	2.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	202	0.00	100.00	0.00	1,303.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				202				1,303.90				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2528 MIXED

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	4.00	4.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	4	4.00	8.00	0.88	0.88	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	2.00	10.00	0.50	1.38	0.16	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	2.00	12.00	4.15	5.53	1.33	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	2.00	14.00	18.14	23.68	5.80	7.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	2.00	16.00	25.53	49.21	8.16	15.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	2.00	18.00	0.19	49.40	0.06	15.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	2.00	20.00	7.24	56.64	2.32	18.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	2.00	22.00	0.34	56.98	0.11	18.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	2.00	24.00	0.37	57.35	0.12	18.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	2.00	26.00	0.37	57.72	0.12	18.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	2.00	28.00	79.87	137.60	25.53	43.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	2.00	30.00	0.01	137.60	0.00	43.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	2.00	32.00	3.32	140.93	1.06	45.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	2.00	34.00	0.75	141.67	0.24	45.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	18	2.00	36.00	54.45	196.12	17.40	62.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	19	2.00	38.00	14.52	210.64	4.64	67.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	26	14.00	52.00	74.97	285.61	23.96	91.28	3	3	100.00	100.00	45.91	45.91	100.00	100.00	61.24	16.07
19	100,000	500,000	300,000	23	49	46.00	98.00	25.28	310.89	8.08	99.36	0	3	0.00	100.00	0.00	45.91	0.00	100.00	0.00	14.77
20	500,000	**UP**		1	50	2.00	100.00	2.01	312.91	0.64	100.00	0	3	0.00	100.00	0.00	45.91	0.00	100.00	0.00	14.67
				50				312.91				3				45.91				14.67	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 253 NEWSPAPER PRINTERS OTHER PRINTERS ART PRINTING WORKS LITHOGR

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.23	3.23	0.49	0.49	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.23	6.45	0.49	0.97	0.37	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.23	9.68	10.49	11.47	7.91	8.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.23	12.90	0.85	12.32	0.64	9.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.23	16.13	1.64	13.95	1.23	10.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.23	19.35	14.85	28.80	11.19	21.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	3.23	22.58	22.14	50.94	16.68	38.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	3.23	25.81	0.19	51.13	0.14	38.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	3.23	29.03	0.19	51.33	0.15	38.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	3.23	32.26	2.12	53.45	1.60	40.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	3.23	35.48	1.59	55.03	1.20	41.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	3.23	38.71	4.85	59.88	3.65	45.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	3.23	41.94	6.55	66.43	4.94	50.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	3.23	45.16	2.15	68.58	1.62	51.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	3.23	48.39	8.76	77.34	6.60	58.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	17	6.45	54.84	4.07	81.41	3.06	61.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	26	29.03	83.87	39.32	120.73	29.63	90.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	31	16.13	100.00	11.96	132.69	9.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	31	0.00	100.00	0.00	132.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				31				132.69				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2531 NEWSPAPER PRINTERS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	29	29	4.82	4.82	3.47	3.47	0.32	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	24	53	3.99	8.80	0.47	3.94	0.04	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	20	73	3.32	12.13	1.36	5.31	0.13	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	84	1.83	13.95	0.96	6.27	0.09	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	34	118	5.65	19.60	7.54	13.81	0.70	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	16	134	2.66	22.26	6.32	20.13	0.59	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	18	152	2.99	25.25	9.92	30.05	0.92	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	27	179	4.49	29.73	12.12	42.17	1.12	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	21	200	3.49	33.22	26.51	68.68	2.46	6.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	18	218	2.99	36.21	20.37	89.05	1.89	8.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	223	0.83	37.04	7.70	96.75	0.71	8.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	36	259	5.98	43.02	55.58	152.33	5.16	14.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	14	273	2.33	45.35	37.09	189.42	3.44	17.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	57	330	9.47	54.82	76.74	266.17	7.12	24.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	45	375	7.48	62.29	113.65	379.81	10.54	35.23	1	1	33.33	33.33	0.18	0.18	1.31	1.31	0.16	0.05
16	10,000	20,000	15,000	48	423	7.97	70.27	139.59	519.40	12.95	48.18	0	1	0.00	33.33	0.00	0.18	0.00	1.31	0.00	0.03
17	20,000	50,000	35,000	89	512	14.78	85.05	357.65	877.05	33.18	81.36	2	3	66.67	100.00	13.45	13.63	98.69	100.00	3.76	1.55
18	50,000	100,000	75,000	30	542	4.98	90.03	41.47	918.52	3.85	85.21	0	3	0.00	100.00	0.00	13.63	0.00	100.00	0.00	1.48
19	100,000	500,000	300,000	47	589	7.81	97.84	123.79	1,042.30	11.48	96.69	0	3	0.00	100.00	0.00	13.63	0.00	100.00	0.00	1.31
20	500,000	**UP**		13	602	2.16	100.00	35.70	1,078.00	3.31	100.00	0	3	0.00	100.00	0.00	13.63	0.00	100.00	0.00	1.26
				602				1,078.00				3				13.63				1.26	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2532 OTHER PRINTERS ART PRINTING WORKSLITHOGRAPHERS

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	457	457	5.39	5.39	666.73	666.73	2.44	2.44	1	1	1.30	1.30	25.16	25.16	1.79	1.79	3.77	3.77
2	50	100	75	208	665	2.45	7.84	89.56	756.29	0.33	2.77	0	1	0.00	1.30	0.00	25.16	0.00	1.79	0.00	3.33
3	100	200	150	347	1,012	4.09	11.93	193.17	949.46	0.71	3.47	0	1	0.00	1.30	0.00	25.16	0.00	1.79	0.00	2.65
4	200	300	250	329	1,341	3.88	15.80	196.05	1,145.51	0.72	4.19	0	1	0.00	1.30	0.00	25.16	0.00	1.79	0.00	2.20
5	300	500	400	532	1,873	6.27	22.07	458.85	1,604.36	1.68	5.87	0	1	0.00	1.30	0.00	25.16	0.00	1.79	0.00	1.57
6	500	750	625	423	2,296	4.98	27.06	500.14	2,104.50	1.83	7.70	1	2	1.30	2.60	38.84	64.00	2.76	4.54	7.77	3.04
7	750	1,000	875	528	2,824	6.22	33.28	721.57	2,826.07	2.64	10.34	2	4	2.60	5.19	70.94	134.94	5.03	9.58	9.83	4.77
8	1,000	1,500	1,250	533	3,357	6.28	39.56	953.52	3,779.59	3.49	13.83	1	5	1.30	6.49	11.20	146.14	0.79	10.37	1.17	3.87
9	1,500	2,000	1,750	539	3,896	6.35	45.91	1,076.77	4,856.36	3.94	17.77	0	5	0.00	6.49	0.00	146.14	0.00	10.37	0.00	3.01
10	2,000	2,500	2,250	295	4,191	3.48	49.39	791.87	5,648.22	2.90	20.67	1	6	1.30	7.79	71.27	217.41	5.06	15.43	9.00	3.85
11	2,500	3,000	2,750	308	4,499	3.63	53.02	953.23	6,601.45	3.49	24.16	4	10	5.19	12.99	191.33	408.75	13.58	29.01	20.07	6.19
12	3,000	4,000	3,500	399	4,898	4.70	57.72	1,394.90	7,996.35	5.10	29.26	5	15	6.49	19.48	459.77	868.52	32.63	61.64	32.96	10.86
13	4,000	5,000	4,500	380	5,278	4.48	62.20	1,295.06	9,291.40	4.74	34.00	4	19	5.19	24.68	73.37	941.89	5.21	66.84	5.67	10.14
14	5,000	7,500	6,250	617	5,895	7.27	69.47	2,255.45	11,546.85	8.25	42.25	5	24	6.49	31.17	278.37	1,220.26	19.76	86.60	12.34	10.57
15	7,500	10,000	8,750	380	6,275	4.48	73.95	2,083.42	13,630.27	7.62	49.87	0	24	0.00	31.17	0.00	1,220.26	0.00	86.60	0.00	8.95
16	10,000	20,000	15,000	760	7,035	8.96	82.90	5,439.08	19,069.35	19.90	69.78	5	29	6.49	37.66	14.76	1,235.02	1.05	87.65	0.27	6.48
17	20,000	50,000	35,000	717	7,752	8.45	91.35	4,651.92	23,721.26	17.02	86.80	8	37	10.39	48.05	70.10	1,305.12	4.97	92.62	1.51	5.50
18	50,000	100,000	75,000	358	8,110	4.22	95.57	1,966.42	25,687.68	7.20	93.99	18	55	23.38	71.43	49.69	1,354.81	3.53	96.15	2.53	5.27
19	100,000	500,000	300,000	325	8,435	3.83	99.40	1,378.85	27,066.54	5.05	99.04	19	74	24.68	96.10	53.92	1,408.73	3.83	99.98	3.91	5.20
20	500,000	**UP**		51	8,486	0.60	100.00	262.36	27,328.89	0.96	100.00	3	77	3.90	100.00	0.34	1,409.07	0.02	100.00	0.13	5.16
				8,486				27,328.89				77				1,409.07				5.16	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2533 TYPEPLATE WORKSHOPSBLOCK WORKSHOPS

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	4.17	4.17	2.75	2.75	1.03	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	4	4.17	8.33	0.33	3.08	0.12	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	2.08	10.42	0.85	3.93	0.32	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	2.08	12.50	1.29	5.22	0.48	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	11	10.42	22.92	5.72	10.94	2.14	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	13	4.17	27.08	2.45	13.39	0.92	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	16	6.25	33.33	4.86	18.24	1.82	6.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	19	6.25	39.58	12.79	31.03	4.79	11.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	24	10.42	50.00	17.39	48.42	6.52	18.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	26	4.17	54.17	10.59	59.01	3.97	22.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	27	2.08	56.25	1.12	60.13	0.42	22.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	32	10.42	66.67	37.26	97.39	13.96	36.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	33	2.08	68.75	11.44	108.83	4.29	40.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	36	6.25	75.00	42.02	150.85	15.74	56.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	38	4.17	79.17	33.22	184.07	12.45	68.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	42	8.33	87.50	27.48	211.55	10.30	79.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	46	8.33	95.83	50.46	262.02	18.91	98.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	47	2.08	97.92	1.87	263.88	0.70	98.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	48	2.08	100.00	3.00	266.88	1.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	48	0.00	100.00	0.00	266.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				48				266.88				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2534 PHOTOGRAVURE WORKSHOP

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	20	20	9.39	9.39	15.35	15.35	2.90	2.90	1	1	50.00	50.00	17.83	17.83	51.05	51.05	116.19	116.19
2	50	100	75	8	28	3.76	13.15	2.36	17.71	0.44	3.34	0	1	0.00	50.00	0.00	17.83	0.00	51.05	0.00	100.71
3	100	200	150	24	52	11.27	24.41	7.89	25.59	1.49	4.83	0	1	0.00	50.00	0.00	17.83	0.00	51.05	0.00	69.68
4	200	300	250	16	68	7.51	31.92	10.12	35.71	1.91	6.74	0	1	0.00	50.00	0.00	17.83	0.00	51.05	0.00	49.94
5	300	500	400	10	78	4.69	36.62	8.17	43.88	1.54	8.28	0	1	0.00	50.00	0.00	17.83	0.00	51.05	0.00	40.63
6	500	750	625	8	86	3.76	40.38	8.32	52.20	1.57	9.85	0	1	0.00	50.00	0.00	17.83	0.00	51.05	0.00	34.16
7	750	1,000	875	10	96	4.69	45.07	15.00	67.20	2.83	12.68	0	1	0.00	50.00	0.00	17.83	0.00	51.05	0.00	26.54
8	1,000	1,500	1,250	10	106	4.69	49.77	23.72	90.92	4.47	17.15	0	1	0.00	50.00	0.00	17.83	0.00	51.05	0.00	19.61
9	1,500	2,000	1,750	11	117	5.16	54.93	42.17	133.09	7.96	25.11	0	1	0.00	50.00	0.00	17.83	0.00	51.05	0.00	13.40
10	2,000	2,500	2,250	4	121	1.88	56.81	17.26	150.35	3.26	28.37	0	1	0.00	50.00	0.00	17.83	0.00	51.05	0.00	11.86
11	2,500	3,000	2,750	11	132	5.16	61.97	39.31	189.66	7.42	35.78	0	1	0.00	50.00	0.00	17.83	0.00	51.05	0.00	9.40
12	3,000	4,000	3,500	2	134	0.94	62.91	7.72	197.38	1.46	37.24	0	1	0.00	50.00	0.00	17.83	0.00	51.05	0.00	9.03
13	4,000	5,000	4,500	6	140	2.82	65.73	49.02	246.41	9.25	46.49	1	2	50.00	100.00	17.10	34.93	48.95	100.00	34.88	14.18
14	5,000	7,500	6,250	8	148	3.76	69.48	50.49	296.90	9.53	56.02	0	2	0.00	100.00	0.00	34.93	0.00	100.00	0.00	11.77
15	7,500	10,000	8,750	3	151	1.41	70.89	9.88	306.78	1.86	57.88	0	2	0.00	100.00	0.00	34.93	0.00	100.00	0.00	11.39
16	10,000	20,000	15,000	14	165	6.57	77.46	81.01	387.78	15.28	73.16	0	2	0.00	100.00	0.00	34.93	0.00	100.00	0.00	9.01
17	20,000	50,000	35,000	34	199	15.96	93.43	111.98	499.76	21.13	94.29	0	2	0.00	100.00	0.00	34.93	0.00	100.00	0.00	6.99
18	50,000	100,000	75,000	4	203	1.88	95.31	5.39	505.16	1.02	95.31	0	2	0.00	100.00	0.00	34.93	0.00	100.00	0.00	6.92
19	100,000	500,000	300,000	10	213	4.69	100.00	24.87	530.03	4.69	100.00	0	2	0.00	100.00	0.00	34.93	0.00	100.00	0.00	6.59
20	500,000	**UP**		0	213	0.00	100.00	0.00	530.03	0.00	100.00	0	2	0.00	100.00	0.00	34.93	0.00	100.00	0.00	6.59
					213				530.03				2				34.93				6.59

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2538 MIXED

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	18	18	6.79	6.79	36.78	36.78	2.95	2.95	2	2	100.00	100.00	10.91	10.91	100.00	100.00	29.67	29.67
2	50	100	75	6	24	2.26	9.06	1.92	38.70	0.15	3.11	0	2	0.00	100.00	0.00	10.91	0.00	100.00	0.00	28.19
3	100	200	150	9	33	3.40	12.45	6.40	45.11	0.51	3.62	0	2	0.00	100.00	0.00	10.91	0.00	100.00	0.00	24.19
4	200	300	250	5	38	1.89	14.34	5.29	50.40	0.42	4.05	0	2	0.00	100.00	0.00	10.91	0.00	100.00	0.00	21.65
5	300	500	400	16	54	6.04	20.38	9.38	59.78	0.75	4.80	0	2	0.00	100.00	0.00	10.91	0.00	100.00	0.00	18.25
6	500	750	625	16	70	6.04	26.42	40.69	100.48	3.27	8.07	0	2	0.00	100.00	0.00	10.91	0.00	100.00	0.00	10.86
7	750	1,000	875	5	75	1.89	28.30	11.53	112.00	0.93	8.99	0	2	0.00	100.00	0.00	10.91	0.00	100.00	0.00	9.74
8	1,000	1,500	1,250	13	88	4.91	33.21	36.35	148.36	2.92	11.91	0	2	0.00	100.00	0.00	10.91	0.00	100.00	0.00	7.36
9	1,500	2,000	1,750	6	94	2.26	35.47	35.49	183.84	2.85	14.76	0	2	0.00	100.00	0.00	10.91	0.00	100.00	0.00	5.94
10	2,000	2,500	2,250	6	100	2.26	37.74	20.02	203.86	1.61	16.37	0	2	0.00	100.00	0.00	10.91	0.00	100.00	0.00	5.35
11	2,500	3,000	2,750	5	105	1.89	39.62	25.40	229.25	2.04	18.40	0	2	0.00	100.00	0.00	10.91	0.00	100.00	0.00	4.76
12	3,000	4,000	3,500	13	118	4.91	44.53	63.52	292.77	5.10	23.50	0	2	0.00	100.00	0.00	10.91	0.00	100.00	0.00	3.73
13	4,000	5,000	4,500	9	127	3.40	47.92	43.98	336.76	3.53	27.04	0	2	0.00	100.00	0.00	10.91	0.00	100.00	0.00	3.24
14	5,000	7,500	6,250	40	167	15.09	63.02	117.79	454.55	9.46	36.49	0	2	0.00	100.00	0.00	10.91	0.00	100.00	0.00	2.40
15	7,500	10,000	8,750	21	188	7.92	70.94	124.16	578.71	9.97	46.46	0	2	0.00	100.00	0.00	10.91	0.00	100.00	0.00	1.89
16	10,000	20,000	15,000	21	209	7.92	78.87	165.07	743.79	13.25	59.71	0	2	0.00	100.00	0.00	10.91	0.00	100.00	0.00	1.47
17	20,000	50,000	35,000	32	241	12.08	90.94	295.69	1,039.48	23.74	83.45	0	2	0.00	100.00	0.00	10.91	0.00	100.00	0.00	1.05
18	50,000	100,000	75,000	12	253	4.53	95.47	89.37	1,128.85	7.17	90.63	0	2	0.00	100.00	0.00	10.91	0.00	100.00	0.00	0.97
19	100,000	500,000	300,000	12	265	4.53	100.00	116.77	1,245.62	9.37	100.00	0	2	0.00	100.00	0.00	10.91	0.00	100.00	0.00	0.88
20	500,000	**UP**		0	265	0.00	100.00	0.00	1,245.62	0.00	100.00	0	2	0.00	100.00	0.00	10.91	0.00	100.00	0.00	0.88
				265				1,245.62				2				10.91				0.88	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 254 COLOURED PAPER AND WALLPAPER PRINTING WORKS

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	3.96	3.96	46.30	46.30	9.07	9.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	0.99	4.95	0.19	46.49	0.04	9.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	9	3.96	8.91	2.62	49.11	0.51	9.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	12	2.97	11.88	2.10	51.21	0.41	10.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	17	4.95	16.83	12.51	63.72	2.45	12.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	25	7.92	24.75	9.85	73.57	1.93	14.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	34	8.91	33.66	17.34	90.91	3.40	17.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	44	9.90	43.56	13.01	103.93	2.55	20.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	48	3.96	47.52	17.17	121.10	3.36	23.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	51	2.97	50.50	13.18	134.28	2.58	26.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	54	2.97	53.47	16.47	150.74	3.22	29.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	60	5.94	59.41	25.90	176.64	5.07	34.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	62	1.98	61.39	4.49	181.14	0.88	35.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	12	74	11.88	73.27	84.19	265.33	16.49	51.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	85	10.89	84.16	56.65	321.98	11.09	63.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	94	8.91	93.07	143.42	465.39	28.09	91.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	100	5.94	99.01	44.99	510.38	8.81	99.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	101	0.99	100.00	0.19	510.57	0.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	101	0.00	100.00	0.00	510.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	101	0.00	100.00	0.00	510.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					101				510.57				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 255 STRAW AND RUSH GOODS FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.60	0.60	5.22	5.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	5.58	6.18	48.40	53.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	1.71	7.89	14.86	68.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	3.63	11.52	31.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	11.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	11.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	11.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	11.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	11.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	11.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	11.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	11.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	11.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	11.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	11.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	11.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	11.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	11.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	11.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				11.52				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 256 LEATHER PRODUCTION AND TANNERIES

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	4.00	4.00	0.97	0.97	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	9	1.14	5.14	0.36	1.34	0.03	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	12	1.71	6.86	47.46	48.79	3.97	4.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	14	1.14	8.00	1.74	50.53	0.15	4.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	16	1.14	9.14	3.56	54.09	0.30	4.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	17	0.57	9.71	0.95	55.04	0.08	4.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	23	3.43	13.14	12.14	67.18	1.02	5.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	28	2.86	16.00	7.21	74.39	0.60	6.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	35	4.00	20.00	19.23	93.62	1.61	7.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	38	1.71	21.71	5.00	98.61	0.42	8.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	14	52	8.00	29.71	16.09	114.70	1.35	9.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	58	3.43	33.14	42.21	156.91	3.53	13.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	14	72	8.00	41.14	66.85	223.76	5.60	18.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	14	86	8.00	49.14	52.22	275.98	4.37	23.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	12	98	6.86	56.00	43.11	319.09	3.61	26.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	15	113	8.57	64.57	218.61	537.70	18.30	45.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	51	164	29.14	93.71	586.88	1,124.57	49.13	94.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	10	174	5.71	99.43	69.99	1,194.56	5.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	175	0.57	100.00	0.00	1,194.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	175	0.00	100.00	0.00	1,194.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					175				1,194.56				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 257 SHOE FACTORIES

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.85	3.85	0.37	0.37	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.85	7.69	0.27	0.64	0.21	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.85	11.54	0.88	1.52	0.69	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.85	15.38	1.30	2.82	1.03	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.85	19.23	1.43	4.25	1.13	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.85	23.08	1.98	6.23	1.57	4.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	3.85	26.92	1.86	8.09	1.48	6.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	3.85	30.77	1.30	9.39	1.03	7.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	3.85	34.62	3.68	13.07	2.92	10.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	3.85	38.46	0.19	13.26	0.15	10.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	3.85	42.31	4.64	17.90	3.68	14.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	3.85	46.15	6.10	24.00	4.83	19.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	15	11.54	57.69	24.30	48.30	19.24	38.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	17	7.69	65.38	5.63	53.93	4.46	42.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	19	7.69	73.08	6.90	60.83	5.46	48.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	24	19.23	92.31	30.69	91.52	24.31	72.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	25	3.85	96.15	30.03	121.55	23.78	96.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	26	3.85	100.00	4.73	126.28	3.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	26	0.00	100.00	0.00	126.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					26				126.28				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2571 LEATHER

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	4.86	4.86	36.92	36.92	1.00	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	15	0.35	5.21	0.62	37.54	0.02	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	20	1.74	6.94	10.17	47.71	0.27	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	27	2.43	9.38	6.78	54.49	0.18	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	32	1.74	11.11	11.85	66.33	0.32	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	45	4.51	15.63	44.65	110.98	1.21	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	17	62	5.90	21.53	69.23	180.21	1.87	4.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	16	78	5.56	27.08	67.46	247.67	1.82	6.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	18	96	6.25	33.33	119.44	367.11	3.23	9.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	103	2.43	35.76	57.12	424.24	1.54	11.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	112	3.13	38.89	71.27	495.50	1.93	13.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	122	3.47	42.36	52.96	548.46	1.43	14.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	130	2.78	45.14	64.55	613.01	1.75	16.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	22	152	7.64	52.78	352.53	965.54	9.53	26.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	16	168	5.56	58.33	158.54	1,124.08	4.29	30.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	45	213	15.63	73.96	901.76	2,025.85	24.38	54.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	34	247	11.81	85.76	739.08	2,764.93	19.98	74.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	18	265	6.25	92.01	403.36	3,168.29	10.90	85.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	23	288	7.99	100.00	530.62	3,698.90	14.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	288	0.00	100.00	0.00	3,698.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				288				3,698.90				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2572 RUBBER AND/OR CANVAS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	43	43	3.89	3.89	53.10	53.10	0.54	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	52	0.81	4.70	4.43	57.54	0.05	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	62	0.90	5.61	13.09	70.63	0.13	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	69	0.63	6.24	14.83	85.46	0.15	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	17	86	1.54	7.78	31.99	117.44	0.33	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	20	106	1.81	9.58	43.08	160.52	0.44	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	26	132	2.35	11.93	77.05	237.57	0.79	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	34	166	3.07	15.01	84.58	322.16	0.87	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	48	214	4.34	19.35	166.59	488.75	1.70	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	42	256	3.80	23.15	96.45	585.20	0.99	5.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	36	292	3.25	26.40	148.39	733.59	1.52	7.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	86	378	7.78	34.18	570.78	1,304.37	5.84	13.34	1	1	2.63	2.63	1.21	1.21	0.03	0.03	0.21	0.09
13	4,000	5,000	4,500	53	431	4.79	38.97	351.42	1,655.79	3.59	16.94	0	1	0.00	2.63	0.00	1.21	0.00	0.03	0.00	0.07
14	5,000	7,500	6,250	58	489	5.24	44.21	323.60	1,979.39	3.31	20.25	0	1	0.00	2.63	0.00	1.21	0.00	0.03	0.00	0.06
15	7,500	10,000	8,750	33	522	2.98	47.20	614.17	2,593.56	6.28	26.53	0	1	0.00	2.63	0.00	1.21	0.00	0.03	0.00	0.05
16	10,000	20,000	15,000	116	638	10.49	57.69	2,303.68	4,897.23	23.56	50.09	3	4	7.89	10.53	28.99	30.20	0.76	0.79	1.26	0.62
17	20,000	50,000	35,000	196	834	17.72	75.41	1,574.57	6,471.81	16.10	66.19	5	9	13.16	23.68	16.80	47.00	0.44	1.23	1.07	0.73
18	50,000	100,000	75,000	69	903	6.24	81.65	952.60	7,424.41	9.74	75.94	11	20	28.95	52.63	3,737.55	3,784.55	98.11	99.35	392.35	50.97
19	100,000	500,000	300,000	136	1,039	12.30	93.94	1,980.68	9,405.09	20.26	96.19	18	38	47.37	100.00	24.81	3,809.36	0.65	100.00	1.25	40.50
20	500,000	**UP**		67	1,106	6.06	100.00	372.05	9,777.14	3.81	100.00	0	38	0.00	100.00	0.00	3,809.36	0.00	100.00	0.00	38.96
				1,106				9,777.14				38				3,809.36				38.96	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	24	24	3.52	3.52	49.82	49.82	0.71	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	28	0.59	4.11	4.88	54.70	0.07	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	35	1.03	5.13	6.58	61.28	0.09	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	45	1.47	6.60	9.87	71.15	0.14	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	55	1.47	8.06	31.52	102.67	0.45	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	35	90	5.13	13.20	72.46	175.13	1.03	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	95	0.73	13.93	33.84	208.97	0.48	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	21	116	3.08	17.01	71.70	280.67	1.01	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	25	141	3.67	20.67	99.47	380.14	1.41	5.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	13	154	1.91	22.58	54.28	434.42	0.77	6.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	163	1.32	23.90	87.13	521.55	1.23	7.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	21	184	3.08	26.98	92.03	613.59	1.30	8.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	186	0.29	27.27	21.39	634.98	0.30	8.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	19	205	2.79	30.06	301.15	936.13	4.26	13.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	37	242	5.43	35.48	424.02	1,360.15	6.00	19.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	144	386	21.11	56.60	956.87	2,317.01	13.54	32.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	196	582	28.74	85.34	2,266.15	4,583.16	32.07	64.86	3	3	60.00	60.00	8.15	8.15	83.42	83.42	0.36	0.18
18	50,000	100,000	75,000	57	639	8.36	93.70	866.82	5,449.98	12.27	77.13	0	3	0.00	60.00	0.00	8.15	0.00	83.42	0.00	0.15
19	100,000	500,000	300,000	14	653	2.05	95.75	595.62	6,045.59	8.43	85.55	0	3	0.00	60.00	0.00	8.15	0.00	83.42	0.00	0.13
20	500,000	**UP**		29	682	4.25	100.00	1,020.81	7,066.40	14.45	100.00	2	5	40.00	100.00	1.62	9.77	16.58	100.00	0.16	0.14
				682				7,066.40				5				9.77				0.14	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2581 LEATHER GOODS FACTORIES (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	7.50	7.50	16.48	16.48	2.97	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	10	0.83	8.33	0.14	16.62	0.03	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	11	0.83	9.17	0.25	16.87	0.05	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	15	3.33	12.50	3.20	20.07	0.58	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	17	1.67	14.17	9.90	29.98	1.78	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	20	2.50	16.67	2.11	32.08	0.38	5.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	23	2.50	19.17	3.54	35.62	0.64	6.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	30	5.83	25.00	10.94	46.56	1.97	8.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	36	5.00	30.00	12.66	59.22	2.28	10.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	37	0.83	30.83	5.04	64.26	0.91	11.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	40	2.50	33.33	2.92	67.18	0.53	12.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	44	3.33	36.67	3.46	70.64	0.62	12.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	49	4.17	40.83	17.54	88.18	3.16	15.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	59	8.33	49.17	24.51	112.68	4.42	20.31	2	2	66.67	66.67	5.15	5.15	25.91	25.91	21.02	4.57
15	7,500	10,000	8,750	6	65	5.00	54.17	11.89	124.57	2.14	22.45	0	2	0.00	66.67	0.00	5.15	0.00	25.91	0.00	4.13
16	10,000	20,000	15,000	7	72	5.83	60.00	86.51	211.08	15.59	38.04	0	2	0.00	66.67	0.00	5.15	0.00	25.91	0.00	2.44
17	20,000	50,000	35,000	24	96	20.00	80.00	235.36	446.44	42.42	80.46	1	3	33.33	100.00	14.73	19.88	74.09	100.00	6.26	4.45
18	50,000	100,000	75,000	14	110	11.67	91.67	59.01	505.45	10.64	91.10	0	3	0.00	100.00	0.00	19.88	0.00	100.00	0.00	3.93
19	100,000	500,000	300,000	10	120	8.33	100.00	49.38	554.83	8.90	100.00	0	3	0.00	100.00	0.00	19.88	0.00	100.00	0.00	3.58
20	500,000	**UP**		0	120	0.00	100.00	0.00	554.83	0.00	100.00	0	3	0.00	100.00	0.00	19.88	0.00	100.00	0.00	3.58
					120				554.83				3				19.88				3.58

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2582 IMITATION LEATHER GOODS FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	0.68	0.68	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	10	6.16	6.85	1.10	1.10	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	13	2.05	8.90	2.19	3.30	0.20	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	22	6.16	15.07	9.38	12.68	0.86	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	13	35	8.90	23.97	24.66	37.35	2.27	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	47	8.22	32.19	12.31	49.66	1.13	4.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	59	8.22	40.41	12.27	61.93	1.13	5.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	68	6.16	46.58	9.06	70.99	0.83	6.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	72	2.74	49.32	14.13	85.12	1.30	7.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	12	84	8.22	57.53	38.57	123.69	3.54	11.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	85	0.68	58.22	0.77	124.46	0.07	11.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	11	96	7.53	65.75	38.90	163.36	3.57	15.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	101	3.42	69.18	22.98	186.35	2.11	17.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	110	6.16	75.34	123.86	310.20	11.38	28.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	117	4.79	80.14	103.93	414.14	9.55	38.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	125	5.48	85.62	113.52	527.66	10.43	48.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	12	137	8.22	93.84	410.62	938.28	37.72	86.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	140	2.05	95.89	68.85	1,007.14	6.33	92.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	146	4.11	100.00	81.36	1,088.50	7.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	146	0.00	100.00	0.00	1,088.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				146				1,088.50				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2588 MIXED

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	3.16	3.16	0.33	0.33	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	5	2.11	5.26	0.47	0.80	0.04	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	11	6.32	11.58	3.97	4.77	0.38	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	13	2.11	13.68	1.37	6.14	0.13	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	16	3.16	16.84	3.41	9.55	0.32	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	24	8.42	25.26	42.39	51.94	4.04	4.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	26	2.11	27.37	5.22	57.16	0.50	5.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	37	11.58	38.95	26.96	84.12	2.57	8.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	39	2.11	41.05	10.97	95.09	1.04	9.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	45	6.32	47.37	36.83	131.92	3.51	12.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	54	9.47	56.84	61.48	193.40	5.86	18.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	63	9.47	66.32	51.73	245.13	4.93	23.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	69	6.32	72.63	55.61	300.73	5.30	28.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	72	3.16	75.79	34.19	334.92	3.26	31.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	78	6.32	82.11	102.43	437.35	9.76	41.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	80	2.11	84.21	79.35	516.70	7.56	49.21	1	1	100.00	100.00	1.40	1.40	100.00	100.00	1.76	0.27
17	20,000	50,000	35,000	9	89	9.47	93.68	255.12	771.82	24.30	73.51	0	1	0.00	100.00	0.00	1.40	0.00	100.00	0.00	0.18
18	50,000	100,000	75,000	2	91	2.11	95.79	134.75	906.56	12.83	86.34	0	1	0.00	100.00	0.00	1.40	0.00	100.00	0.00	0.15
19	100,000	500,000	300,000	4	95	4.21	100.00	143.38	1,049.94	13.66	100.00	0	1	0.00	100.00	0.00	1.40	0.00	100.00	0.00	0.13
20	500,000	**UP**		0	95	0.00	100.00	0.00	1,049.94	0.00	100.00	0	1	0.00	100.00	0.00	1.40	0.00	100.00	0.00	0.13
					95				1,049.94				1				1.40				0.13

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 259 RUBBER GOODS FACTORIES FOAMED RUBBER FACTORIES TYRE FACTORIE

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.56	5.56	0.61	0.61	5.55	5.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.56	11.11	0.20	0.81	1.82	7.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.56	16.67	1.86	2.67	16.92	24.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.56	22.22	1.21	3.88	11.01	35.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.56	27.78	0.01	3.89	0.05	35.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.56	33.33	0.00	3.89	0.00	35.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.56	38.89	0.01	3.89	0.05	35.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.56	44.44	0.01	3.90	0.05	35.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	5.56	50.00	6.11	10.01	55.53	90.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	5.56	55.56	0.03	10.04	0.26	91.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	5.56	61.11	0.01	10.05	0.10	91.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	5.56	66.67	0.04	10.09	0.36	91.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	5.56	72.22	0.02	10.11	0.21	91.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	5.56	77.78	0.11	10.22	0.98	92.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	5.56	83.33	0.05	10.27	0.46	93.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	5.56	88.89	0.18	10.45	1.65	95.00	2	2	28.57	28.57	0.00	0.00	0.04	0.04	0.83	0.01
18	50,000	100,000	75,000	1	17	5.56	94.44	0.37	10.82	3.35	98.35	0	2	0.00	28.57	0.00	0.00	0.00	0.04	0.00	0.01
19	100,000	500,000	300,000	1	18	5.56	100.00	0.18	11.00	1.65	100.00	5	7	71.43	100.00	3.85	3.85	99.96	100.00	2124.32	35.04
20	500,000	**UP**		0	18	0.00	100.00	0.00	11.00	0.00	100.00	0	7	0.00	100.00	0.00	3.85	0.00	100.00	0.00	35.04
				18				11.00				7				3.85				35.04	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2591 RUBBER GOODS FACTORIES (EXCLUDING FOAMED RUBBER)

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	131	131	9.07	9.07	189.93	189.93	1.00	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	42	173	2.91	11.98	2.50	192.43	0.01	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	36	209	2.49	14.47	10.83	203.25	0.06	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	24	233	1.66	16.14	11.39	214.64	0.06	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	27	260	1.87	18.01	20.82	235.46	0.11	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	24	284	1.66	19.67	36.22	271.68	0.19	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	19	303	1.32	20.98	42.40	314.08	0.22	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	60	363	4.16	25.14	143.35	457.43	0.76	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	42	405	2.91	28.05	112.50	569.93	0.59	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	35	440	2.42	30.47	136.08	706.01	0.72	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	24	464	1.66	32.13	98.08	804.09	0.52	4.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	61	525	4.22	36.36	290.26	1,094.35	1.53	5.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	53	578	3.67	40.03	332.38	1,426.73	1.76	7.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	70	648	4.85	44.88	584.27	2,011.01	3.09	10.62	2	2	3.70	3.70	384.12	384.12	12.64	12.64	65.74	19.10
15	7,500	10,000	8,750	88	736	6.09	50.97	745.60	2,756.60	3.94	14.56	0	2	0.00	3.70	0.00	384.12	0.00	12.64	0.00	13.93
16	10,000	20,000	15,000	150	886	10.39	61.36	2,204.85	4,961.45	11.64	26.20	1	3	1.85	5.56	0.00	384.12	0.00	12.64	0.00	7.74
17	20,000	50,000	35,000	239	1,125	16.55	77.91	2,617.08	7,578.54	13.82	40.02	25	28	46.30	51.85	2,086.44	2,470.56	68.65	81.29	79.72	32.60
18	50,000	100,000	75,000	127	1,252	8.80	86.70	1,273.62	8,852.15	6.73	46.75	3	31	5.56	57.41	0.23	2,470.79	0.01	81.30	0.02	27.91
19	100,000	500,000	300,000	152	1,404	10.53	97.23	9,826.77	18,678.92	51.89	98.64	21	52	38.89	96.30	568.15	3,038.94	18.69	100.00	5.78	16.27
20	500,000	**UP**		40	1,444	2.77	100.00	257.95	18,936.88	1.36	100.00	2	54	3.70	100.00	0.15	3,039.09	0.00	100.00	0.06	16.05
				1,444				18,936.88				54				3,039.09				16.05	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2592 FOAMED RUBBER FACTORIES

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	24	24	9.80	9.80	14.23	14.23	0.51	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	29	2.04	11.84	0.10	14.33	0.00	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	32	1.22	13.06	0.42	14.75	0.01	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	33	0.41	13.47	0.23	14.53	0.01	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	38	2.04	15.51	3.23	17.76	0.11	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	39	0.41	15.92	2.82	20.58	0.10	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	44	2.04	17.96	37.41	57.99	1.33	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	56	4.90	22.86	52.06	110.05	1.85	3.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	32	88	13.06	35.92	127.77	237.82	4.53	8.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	98	4.08	40.00	49.03	286.85	1.74	10.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	107	3.67	43.67	29.43	316.28	1.04	11.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	113	2.45	46.12	28.89	345.17	1.03	12.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	15	128	6.12	52.24	94.05	439.22	3.34	15.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	34	162	13.88	66.12	340.45	779.68	12.08	27.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	19	181	7.76	73.88	338.31	1,117.98	12.00	39.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	29	210	11.84	85.71	425.08	1,543.07	15.08	54.75	1	1	100.00	100.00	55.50	55.50	100.00	100.00	13.06	3.60
17	20,000	50,000	35,000	16	226	6.53	92.24	569.84	2,112.91	20.22	74.96	0	1	0.00	100.00	0.00	55.50	0.00	100.00	0.00	2.63
18	50,000	100,000	75,000	8	234	3.27	95.51	353.63	2,466.54	12.55	87.51	0	1	0.00	100.00	0.00	55.50	0.00	100.00	0.00	2.25
19	100,000	500,000	300,000	10	244	4.08	99.59	339.77	2,806.30	12.05	99.56	0	1	0.00	100.00	0.00	55.50	0.00	100.00	0.00	1.98
20	500,000	**UP**		1	245	0.41	100.00	12.30	2,818.60	0.44	100.00	0	1	0.00	100.00	0.00	55.50	0.00	100.00	0.00	1.97
				245				2,818.60				1				55.50				1.97	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2593 TYRE FACTORIES VULCANIZING WORKS RUBBER FACTORIES

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	23	23	5.08	5.08	41.08	41.08	2.11	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	31	1.77	6.84	1.24	42.32	0.06	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	39	1.77	8.61	3.25	45.57	0.17	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	46	1.55	10.15	3.13	48.70	0.16	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	22	68	4.86	15.01	6.19	54.89	0.32	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	18	86	3.97	18.98	11.02	65.91	0.57	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	93	1.55	20.53	8.04	73.95	0.41	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	13	106	2.87	23.40	16.52	90.47	0.85	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	115	1.99	25.39	12.14	102.62	0.62	5.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	121	1.32	26.71	5.67	108.29	0.29	5.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	14	135	3.09	29.80	50.21	158.50	2.58	8.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	22	157	4.86	34.66	73.76	232.26	3.79	11.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	22	179	4.86	39.51	79.40	311.65	4.08	16.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	38	217	8.39	47.90	169.61	481.27	8.71	24.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	23	240	5.08	52.98	133.49	614.75	6.86	31.59	1	1	10.00	10.00	44.43	44.43	97.32	97.32	33.28	7.23
16	10,000	20,000	15,000	70	310	15.45	68.43	409.22	1,023.97	21.03	52.61	0	1	0.00	10.00	0.00	44.43	0.00	97.32	0.00	4.34
17	20,000	50,000	35,000	49	359	10.82	79.25	274.89	1,298.86	14.12	66.74	0	1	0.00	10.00	0.00	44.43	0.00	97.32	0.00	3.42
18	50,000	100,000	75,000	18	377	3.97	83.22	240.03	1,538.89	12.33	79.07	1	2	10.00	20.00	1.00	45.43	2.19	99.51	0.42	2.95
19	100,000	500,000	300,000	47	424	10.38	93.60	300.50	1,839.39	15.44	94.51	0	2	0.00	20.00	0.00	45.43	0.00	99.51	0.00	2.47
20	500,000	**UP**		29	453	6.40	100.00	106.81	1,946.20	5.49	100.00	8	10	80.00	100.00	0.23	45.65	0.49	100.00	0.21	2.35
				453				1,946.20				10				45.65				2.35	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	4.00	4.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	0.67	4.67	0.00	0.00	0.00	0.00	1	1	2.63	2.63	0.00	0.00	0.00	0.00	283400.00	460525.00
3	100	200	150	1	8	0.67	5.33	0.01	0.01	0.00	0.00	0	1	0.00	2.63	0.00	0.00	0.00	0.00	0.00	6.50
4	200	300	250	1	9	0.67	6.00	0.02	0.01	0.01	0.01	0	1	0.00	2.63	0.00	0.00	0.00	0.00	0.00	3.25
5	300	500	400	1	10	0.67	6.67	0.01	0.00	0.01	0.00	0	1	0.00	2.63	0.00	0.00	0.00	0.00	0.00	460525.00
6	500	750	625	1	11	0.67	7.33	0.03	0.03	0.02	0.02	0	1	0.00	2.63	0.00	0.00	0.00	0.00	0.00	1.30
7	750	1,000	875	1	12	0.67	8.00	1.61	1.64	1.19	1.22	0	1	0.00	2.63	0.00	0.00	0.00	0.00	0.00	0.02
8	1,000	1,500	1,250	1	13	0.67	8.67	0.03	1.60	0.03	1.19	0	1	0.00	2.63	0.00	0.00	0.00	0.00	0.00	0.02
9	1,500	2,000	1,750	1	14	0.67	9.33	0.09	1.69	0.06	1.25	0	1	0.00	2.63	0.00	0.00	0.00	0.00	0.00	0.02
10	2,000	2,500	2,250	1	15	0.67	10.00	2.30	3.99	1.71	2.96	0	1	0.00	2.63	0.00	0.00	0.00	0.00	0.00	0.01
11	2,500	3,000	2,750	1	16	0.67	10.67	0.14	4.13	0.11	3.07	0	1	0.00	2.63	0.00	0.00	0.00	0.00	0.00	0.01
12	3,000	4,000	3,500	1	17	0.67	11.33	0.06	4.08	0.04	3.03	0	1	0.00	2.63	0.00	0.00	0.00	0.00	0.00	0.01
13	4,000	5,000	4,500	1	18	0.67	12.00	0.28	4.36	0.21	3.23	0	1	0.00	2.63	0.00	0.00	0.00	0.00	0.00	0.01
14	5,000	7,500	6,250	1	19	0.67	12.67	0.00	4.36	0.00	3.23	0	1	0.00	2.63	0.00	0.00	0.00	0.00	0.00	0.01
15	7,500	10,000	8,750	1	20	0.67	13.33	0.00	4.36	0.00	3.23	0	1	0.00	2.63	0.00	0.00	0.00	0.00	0.00	0.01
16	10,000	20,000	15,000	1	21	0.67	14.00	0.00	4.36	0.00	3.23	0	1	0.00	2.63	0.00	0.00	0.00	0.00	0.00	0.01
17	20,000	50,000	35,000	15	36	10.00	24.00	2.44	6.79	1.81	5.04	1	2	2.63	5.26	0.61	0.61	0.14	0.14	24.85	8.92
18	50,000	100,000	75,000	24	60	16.00	40.00	10.26	17.05	7.61	12.66	0	2	0.00	5.26	0.00	0.61	0.00	0.14	0.00	3.55
19	100,000	500,000	300,000	43	103	28.67	68.67	17.77	34.82	13.19	25.84	6	8	15.79	21.05	262.23	262.84	59.17	59.30	1475.82	754.83
20	500,000	**UP**		47	150	31.33	100.00	99.91	134.73	74.16	100.00	30	38	78.95	100.00	180.37	443.20	40.70	100.00	180.53	328.96
				150				134.73				38				443.20				328.96	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2594 REMILLING FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	4.65	4.65	1.31	1.31	0.45	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	2.33	6.98	0.39	1.70	0.14	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	2.33	9.30	0.13	1.83	0.05	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	2.33	11.63	0.13	1.96	0.05	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	2.33	13.95	1.47	3.43	0.51	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	9	6.98	20.93	1.52	4.95	0.53	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	2.33	23.26	3.95	8.90	1.37	3.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	17	16.28	39.53	12.05	20.95	4.17	7.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	18	2.33	41.86	6.14	27.10	2.13	9.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	19	2.33	44.19	1.70	28.79	0.59	9.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	20	2.33	46.51	5.10	33.89	1.77	11.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	22	4.65	51.16	6.80	40.69	2.35	14.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	23	2.33	53.49	61.73	102.42	21.38	35.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	24	2.33	55.81	43.15	145.57	14.95	50.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	25	2.33	58.14	7.45	153.02	2.58	53.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	18	43	41.86	100.00	135.71	288.73	47.00	100.00	8	8	100.00	100.00	4,042.75	4,042.75	100.00	100.00	2979.07	1400.20
17	20,000	50,000	35,000	0	43	0.00	100.00	0.00	288.73	0.00	100.00	0	8	0.00	100.00	0.00	4,042.75	0.00	100.00	0.00	1400.20
18	50,000	100,000	75,000	0	43	0.00	100.00	0.00	288.73	0.00	100.00	0	8	0.00	100.00	0.00	4,042.75	0.00	100.00	0.00	1400.20
19	100,000	500,000	300,000	0	43	0.00	100.00	0.00	288.73	0.00	100.00	0	8	0.00	100.00	0.00	4,042.75	0.00	100.00	0.00	1400.20
20	500,000	**UP**		0	43	0.00	100.00	0.00	288.73	0.00	100.00	0	8	0.00	100.00	0.00	4,042.75	0.00	100.00	0.00	1400.20
				43				288.73				8				4,042.75				1400.20	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2595 SMOKE HOUSES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	1.26	1.26	5.13	5.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	5.32	6.58	21.64	26.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	18.00	24.58	73.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				24.58				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2596 CRUMB RUBBER FACTORIES

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	188	188	11.64	11.64	461.76	461.76	5.28	5.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	35	223	2.17	13.81	2.20	463.97	0.03	5.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	16	239	0.99	14.80	0.58	464.55	0.01	5.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	35	274	2.17	16.97	3.88	468.43	0.04	5.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	43	317	2.66	19.63	15.09	483.52	0.17	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	326	0.56	20.19	7.56	491.08	0.09	5.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	47	373	2.91	23.10	32.65	523.73	0.37	5.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	65	438	4.02	27.12	45.99	569.73	0.53	6.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	449	0.68	27.80	17.65	587.37	0.20	6.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	457	0.50	28.30	33.12	620.49	0.38	7.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	21	478	1.30	29.60	104.86	725.35	1.20	8.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	45	523	2.79	32.38	137.59	862.94	1.57	9.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	37	560	2.29	34.67	140.78	1,003.73	1.61	11.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	58	618	3.59	38.27	342.77	1,346.49	3.92	15.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	74	692	4.58	42.85	363.06	1,709.55	4.15	19.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	131	823	8.11	50.96	816.12	2,525.67	9.33	28.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	290	1,113	17.96	68.92	2,459.31	4,984.99	28.13	57.02	3	3	75.00	75.00	295.82	295.82	99.93	99.93	12.03	5.93
18	50,000	100,000	75,000	221	1,334	13.68	82.60	1,856.70	6,841.69	21.24	78.26	0	3	0.00	75.00	0.00	295.82	0.00	99.93	0.00	4.32
19	100,000	500,000	300,000	188	1,522	11.64	94.24	1,782.06	8,623.75	20.38	98.64	0	3	0.00	75.00	0.00	295.82	0.00	99.93	0.00	3.43
20	500,000	**UP**		93	1,615	5.76	100.00	118.93	8,742.68	1.36	100.00	1	4	25.00	100.00	0.20	296.01	0.07	100.00	0.16	3.39
				1,615				8,742.68				4				296.01				3.39	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2598 MIXED

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.10	1.10	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	1.10	2.20	0.03	0.04	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	18	20	19.78	21.98	3.32	3.36	0.84	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	21	1.10	23.08	0.09	3.45	0.02	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	24	3.30	26.37	1.06	4.51	0.27	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	29	5.49	31.87	2.65	7.16	0.68	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	36	7.69	39.56	13.52	20.68	3.44	5.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	37	1.10	40.66	2.47	23.15	0.63	5.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	38	1.10	41.76	0.39	23.55	0.10	5.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	39	1.10	42.86	0.00	23.55	0.00	5.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	43	4.40	47.25	47.55	71.10	12.11	18.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	46	3.30	50.55	4.42	75.52	1.12	19.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	14	60	15.38	65.93	35.58	111.10	9.06	28.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	13	73	14.29	80.22	84.13	195.23	21.42	49.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	81	8.79	89.01	33.19	228.42	8.45	58.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	10	91	10.99	100.00	164.41	392.83	41.85	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	91	0.00	100.00	0.00	392.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	91	0.00	100.00	0.00	392.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	91	0.00	100.00	0.00	392.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					91				392.83				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 26 WOOD BAMBOOS AND RATTAN

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.33	3.33	0.26	0.26	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.33	6.67	0.23	0.49	0.19	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.33	10.00	0.28	0.77	0.23	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	5	6.67	16.67	2.07	2.84	1.69	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	3.33	20.00	0.44	3.29	0.36	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	3.33	23.33	1.98	5.27	1.61	4.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	10	10.00	33.33	4.52	9.79	3.68	7.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	3.33	36.67	1.70	11.49	1.39	9.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	14	10.00	46.67	12.87	24.35	10.48	19.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	3.33	50.00	1.47	25.82	1.20	21.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	17	6.67	56.67	9.38	35.20	7.64	28.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	19	6.67	63.33	5.60	40.80	4.56	33.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	21	6.67	70.00	14.89	55.69	12.13	45.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	25	13.33	83.33	24.55	80.24	20.00	65.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	28	10.00	93.33	17.03	97.26	13.87	79.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	29	3.33	96.67	17.75	115.01	14.46	93.71	2	2	100.00	100.00	28.66	28.66	100.00	100.00	161.48	24.92
18	50,000	100,000	75,000	1	30	3.33	100.00	7.72	122.73	6.29	100.00	0	2	0.00	100.00	0.00	28.66	0.00	100.00	0.00	23.35
19	100,000	500,000	300,000	0	30	0.00	100.00	0.00	122.73	0.00	100.00	0	2	0.00	100.00	0.00	28.66	0.00	100.00	0.00	23.35
20	500,000	**UP**		0	30	0.00	100.00	0.00	122.73	0.00	100.00	0	2	0.00	100.00	0.00	28.66	0.00	100.00	0.00	23.35
				30				122.73				2				28.66				23.35	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 260 SAWMILLS CARPENTERS SHOPS PARQUET FACTORIES SAWING AND CUTTI

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	6	35.29	35.29	0.32	0.32	0.18	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	5.88	41.18	4.11	4.43	2.30	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	5.88	47.06	20.20	24.63	11.30	13.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	5.88	52.94	0.03	24.66	0.02	13.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	5.88	58.82	54.84	79.50	30.69	44.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	5.88	64.71	37.02	116.52	20.71	65.20	1	1	100.00	100.00	10.64	10.64	100.00	100.00	28.74	9.13
8	1,000	1,500	1,250	1	12	5.88	70.59	54.84	171.36	30.69	95.88	0	1	0.00	100.00	0.00	10.64	0.00	100.00	0.00	6.21
9	1,500	2,000	1,750	1	13	5.88	76.47	0.05	171.40	0.03	95.91	0	1	0.00	100.00	0.00	10.64	0.00	100.00	0.00	6.21
10	2,000	2,500	2,250	1	14	5.88	82.35	0.09	171.49	0.05	95.96	0	1	0.00	100.00	0.00	10.64	0.00	100.00	0.00	6.20
11	2,500	3,000	2,750	1	15	5.88	88.24	0.23	171.72	0.13	96.08	0	1	0.00	100.00	0.00	10.64	0.00	100.00	0.00	6.20
12	3,000	4,000	3,500	1	16	5.88	94.12	0.14	171.86	0.08	96.16	0	1	0.00	100.00	0.00	10.64	0.00	100.00	0.00	6.19
13	4,000	5,000	4,500	1	17	5.88	100.00	6.85	178.72	3.84	100.00	0	1	0.00	100.00	0.00	10.64	0.00	100.00	0.00	5.95
14	5,000	7,500	6,250	0	17	0.00	100.00	0.00	178.72	0.00	100.00	0	1	0.00	100.00	0.00	10.64	0.00	100.00	0.00	5.95
15	7,500	10,000	8,750	0	17	0.00	100.00	0.00	178.72	0.00	100.00	0	1	0.00	100.00	0.00	10.64	0.00	100.00	0.00	5.95
16	10,000	20,000	15,000	0	17	0.00	100.00	0.00	178.72	0.00	100.00	0	1	0.00	100.00	0.00	10.64	0.00	100.00	0.00	5.95
17	20,000	50,000	35,000	0	17	0.00	100.00	0.00	178.72	0.00	100.00	0	1	0.00	100.00	0.00	10.64	0.00	100.00	0.00	5.95
18	50,000	100,000	75,000	0	17	0.00	100.00	0.00	178.72	0.00	100.00	0	1	0.00	100.00	0.00	10.64	0.00	100.00	0.00	5.95
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	178.72	0.00	100.00	0	1	0.00	100.00	0.00	10.64	0.00	100.00	0.00	5.95
20	500,000	**UP**		0	17	0.00	100.00	0.00	178.72	0.00	100.00	0	1	0.00	100.00	0.00	10.64	0.00	100.00	0.00	5.95
					17				178.72				1				10.64				5.95

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	250	250	16.63	16.63	209.48	209.48	2.10	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	147	397	9.78	26.41	137.07	346.54	1.37	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	112	509	7.45	33.87	203.05	549.59	2.03	5.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	69	578	4.59	38.46	127.08	676.67	1.27	6.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	84	662	5.59	44.05	219.45	896.11	2.20	8.97	1	1	3.70	3.70	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	54	716	3.59	47.64	166.97	1,063.08	1.67	10.64	0	1	0.00	3.70	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	41	757	2.73	50.37	250.78	1,313.87	2.51	13.15	0	1	0.00	3.70	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	54	811	3.59	53.96	325.26	1,639.13	3.26	16.41	1	2	3.70	7.41	93.60	93.60	10.90	10.90	28.78	5.71
9	1,500	2,000	1,750	43	854	2.86	56.82	324.72	1,963.85	3.25	19.66	0	2	0.00	7.41	0.00	93.60	0.00	10.90	0.00	4.77
10	2,000	2,500	2,250	42	896	2.79	59.61	205.03	2,168.87	2.05	21.72	0	2	0.00	7.41	0.00	93.60	0.00	10.90	0.00	4.32
11	2,500	3,000	2,750	27	923	1.80	61.41	270.88	2,439.76	2.71	24.43	0	2	0.00	7.41	0.00	93.60	0.00	10.90	0.00	3.84
12	3,000	4,000	3,500	35	958	2.33	63.74	481.63	2,921.38	4.82	29.25	0	2	0.00	7.41	0.00	93.60	0.00	10.90	0.00	3.20
13	4,000	5,000	4,500	40	998	2.66	66.40	479.39	3,400.77	4.80	34.05	0	2	0.00	7.41	0.00	93.60	0.00	10.90	0.00	2.75
14	5,000	7,500	6,250	98	1,096	6.52	72.92	878.78	4,279.56	8.80	42.85	0	2	0.00	7.41	0.00	93.60	0.00	10.90	0.00	2.19
15	7,500	10,000	8,750	72	1,168	4.79	77.71	719.13	4,998.69	7.20	50.05	10	12	37.04	44.44	24.39	118.00	2.84	13.74	3.39	2.36
16	10,000	20,000	15,000	133	1,301	8.85	86.56	1,906.39	6,905.08	19.09	69.14	1	13	3.70	48.15	10.14	128.14	1.18	14.92	0.53	1.86
17	20,000	50,000	35,000	117	1,418	7.78	94.34	2,346.31	9,251.39	23.49	92.63	8	21	29.63	77.78	567.14	695.28	66.05	80.97	24.17	7.52
18	50,000	100,000	75,000	55	1,473	3.66	98.00	531.68	9,783.06	5.32	97.95	6	27	22.22	100.00	163.38	858.66	19.03	100.00	30.73	8.78
19	100,000	500,000	300,000	30	1,503	2.00	100.00	204.73	9,987.79	2.05	100.00	0	27	0.00	100.00	0.00	858.66	0.00	100.00	0.00	8.60
20	500,000	**UP**		0	1,503	0.00	100.00	0.00	9,987.79	0.00	100.00	0	27	0.00	100.00	0.00	858.66	0.00	100.00	0.00	8.60
				1,503				9,987.79				27				858.66				8.60	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2602 CARPENTERS SHOPS PARQUET FACTORIES SAWING AND CUTTING

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	65	65	7.23	7.23	83.45	83.45	1.43	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	23	88	2.56	9.79	9.46	92.91	0.16	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	19	107	2.11	11.90	16.68	109.59	0.29	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	14	121	1.56	13.46	27.12	136.71	0.46	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	17	138	1.89	15.35	36.90	173.61	0.63	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	31	169	3.45	18.80	67.24	240.85	1.15	4.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	30	199	3.34	22.14	64.82	305.67	1.11	5.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	26	225	2.89	25.03	65.94	371.62	1.13	6.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	45	270	5.01	30.03	120.00	491.62	2.05	8.41	6	6	60.00	60.00	11.75	11.75	71.00	71.00	9.79	2.39
10	2,000	2,500	2,250	34	304	3.78	33.82	157.33	648.94	2.69	11.10	0	6	0.00	60.00	0.00	11.75	0.00	71.00	0.00	1.81
11	2,500	3,000	2,750	29	333	3.23	37.04	126.95	775.89	2.17	13.27	0	6	0.00	60.00	0.00	11.75	0.00	71.00	0.00	1.51
12	3,000	4,000	3,500	23	356	2.56	39.60	123.62	899.52	2.11	15.38	0	6	0.00	60.00	0.00	11.75	0.00	71.00	0.00	1.31
13	4,000	5,000	4,500	34	390	3.78	43.38	262.56	1,162.07	4.49	19.87	0	6	0.00	60.00	0.00	11.75	0.00	71.00	0.00	1.01
14	5,000	7,500	6,250	60	450	6.67	50.06	295.29	1,457.37	5.05	24.92	0	6	0.00	60.00	0.00	11.75	0.00	71.00	0.00	0.81
15	7,500	10,000	8,750	58	508	6.45	56.51	517.59	1,974.96	8.85	33.77	0	6	0.00	60.00	0.00	11.75	0.00	71.00	0.00	0.59
16	10,000	20,000	15,000	113	621	12.57	69.08	1,214.76	3,189.72	20.77	54.54	0	6	0.00	60.00	0.00	11.75	0.00	71.00	0.00	0.37
17	20,000	50,000	35,000	149	770	16.57	85.65	1,442.90	4,632.62	24.67	79.21	0	6	0.00	60.00	0.00	11.75	0.00	71.00	0.00	0.25
18	50,000	100,000	75,000	91	861	10.12	95.77	823.48	5,456.10	14.08	93.29	4	10	40.00	100.00	4.80	16.55	29.00	100.00	0.58	0.30
19	100,000	500,000	300,000	26	887	2.89	98.67	294.84	5,750.93	5.04	98.34	0	10	0.00	100.00	0.00	16.55	0.00	100.00	0.00	0.29
20	500,000	**UP**		12	899	1.33	100.00	97.33	5,848.26	1.66	100.00	0	10	0.00	100.00	0.00	16.55	0.00	100.00	0.00	0.28
				899				5,848.26				10				16.55				0.28	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2603 BADMINTONTABLE TENNIS AND TENNIS RACKET FACTORIES

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

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

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	2.17	2.17	0.79	0.79	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	0.72	2.90	0.45	1.24	0.03	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	0.72	3.62	2.24	3.48	0.16	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	0.72	4.35	1.99	5.47	0.14	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	0.72	5.07	2.40	7.87	0.17	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	14	5.07	10.14	10.33	18.20	0.75	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	16	1.45	11.59	11.66	29.86	0.85	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	19	2.17	13.77	3.16	33.02	0.23	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	23	2.90	16.67	13.83	46.86	1.01	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	27	2.90	19.57	11.56	58.42	0.84	4.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	28	0.72	20.29	2.86	61.28	0.21	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	19	47	13.77	34.06	29.15	90.43	2.12	6.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	50	2.17	36.23	42.90	133.33	3.12	9.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	17	67	12.32	48.55	155.96	289.29	11.35	21.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	72	3.62	52.17	100.05	389.34	7.28	28.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	27	99	19.57	71.74	143.63	532.97	10.45	38.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	34	133	24.64	96.38	637.47	1,170.43	46.39	85.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	134	0.72	97.10	28.36	1,198.80	2.06	87.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	137	2.17	99.28	150.37	1,349.16	10.94	98.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		1	138	0.72	100.00	24.94	1,374.10	1.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				138				1,374.10				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2605 TOOTHPICKCHOPSTICKS FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	9.09	9.09	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	9.09	18.18	1.44	1.44	1.28	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	9.09	27.27	1.44	2.89	1.28	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	9.09	36.36	8.93	11.82	7.90	10.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	9.09	45.45	4.14	15.96	3.66	14.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	9.09	54.55	4.14	20.09	3.66	17.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	9.09	63.64	4.14	24.23	3.66	21.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	9.09	72.73	20.68	44.91	18.30	39.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	9.09	81.82	4.14	49.05	3.66	43.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	9.09	90.91	6.20	55.26	5.49	48.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	9.09	100.00	57.75	113.01	51.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	113.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	113.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	113.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	113.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	113.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	113.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	113.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	11	0.00	100.00	0.00	113.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					11				113.01				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2606 RATTAN DRYING & PEELING MILLS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	5.56	5.56	0.64	0.64	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	4	5.56	11.11	1.92	2.55	0.76	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	2.78	13.89	1.14	1.41	0.45	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	2.78	16.67	1.13	2.54	0.45	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	2.78	19.44	2.75	5.29	1.09	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	11	11.11	30.56	1.91	7.20	0.76	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	14	8.33	38.89	11.47	18.66	4.56	7.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	16	5.56	44.44	8.55	27.22	3.40	10.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	17	2.78	47.22	6.01	33.22	2.39	13.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	18	2.78	50.00	9.47	42.69	3.77	16.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	21	8.33	58.33	25.89	68.59	10.31	27.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	22	2.78	61.11	3.99	72.57	1.59	28.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	28	16.67	77.78	24.01	96.58	9.55	38.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	31	8.33	86.11	68.34	164.92	27.20	65.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	32	2.78	88.89	10.03	174.95	3.99	69.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	33	2.78	91.67	68.09	243.04	27.10	96.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	35	5.56	97.22	1.29	244.33	0.51	97.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	36	2.78	100.00	6.93	251.27	2.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	36	0.00	100.00	0.00	251.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	36	0.00	100.00	0.00	251.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					36				251.27				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 261 FURNITURE MANUFACTURE CABINETMAKERS WOOODEN BOAT BUILDERS

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	782	782	10.15	10.15	991.69	991.69	2.22	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	434	1,216	5.64	15.79	259.89	1,251.58	0.58	2.81	1	1	1.22	1.22	19.69	19.69	0.75	0.75	7.58	1.57
3	100	200	150	418	1,634	5.43	21.22	455.92	1,707.50	1.02	3.83	0	1	0.00	1.22	0.00	19.69	0.00	0.75	0.00	1.15
4	200	300	250	242	1,876	3.14	24.36	344.62	2,052.12	0.77	4.60	1	2	1.22	2.44	32.30	51.99	1.23	1.97	9.37	2.53
5	300	500	400	309	2,185	4.01	28.37	658.97	2,711.08	1.48	6.08	1	3	1.22	3.66	50.74	102.73	1.93	3.90	7.70	3.79
6	500	750	625	249	2,434	3.23	31.61	599.82	3,310.90	1.34	7.42	0	3	0.00	3.66	0.00	102.73	0.00	3.90	0.00	3.10
7	750	1,000	875	275	2,709	3.57	35.18	730.70	4,041.60	1.64	9.06	3	6	3.66	7.32	260.22	362.96	9.88	13.78	35.61	8.98
8	1,000	1,500	1,250	463	3,172	6.01	41.19	1,427.40	5,469.00	3.20	12.26	4	10	4.88	12.20	156.26	519.22	5.93	19.71	10.95	9.49
9	1,500	2,000	1,750	295	3,467	3.83	45.02	1,285.13	6,754.13	2.88	15.14	4	14	4.88	17.07	47.36	566.57	1.80	21.50	3.69	8.39
10	2,000	2,500	2,250	252	3,719	3.27	48.29	1,340.73	8,094.86	3.00	18.14	1	15	1.22	18.29	3.00	569.57	0.11	21.62	0.22	7.04
11	2,500	3,000	2,750	204	3,923	2.65	50.94	1,256.34	9,351.20	2.82	20.96	0	15	0.00	18.29	0.00	569.57	0.00	21.62	0.00	6.09
12	3,000	4,000	3,500	383	4,306	4.97	55.91	2,335.76	11,686.96	5.23	26.19	9	24	10.98	29.27	558.30	1,127.87	21.19	42.81	23.90	9.65
13	4,000	5,000	4,500	277	4,583	3.60	59.51	2,028.40	13,715.35	4.55	30.74	2	26	2.44	31.71	5.26	1,133.14	0.20	43.01	0.26	8.26
14	5,000	7,500	6,250	444	5,027	5.77	65.28	3,831.33	17,546.68	8.59	39.33	8	34	9.76	41.46	168.89	1,302.03	6.41	49.42	4.41	7.42
15	7,500	10,000	8,750	402	5,429	5.22	70.50	3,398.88	20,945.57	7.62	46.94	0	34	0.00	41.46	0.00	1,302.03	0.00	49.42	0.00	6.22
16	10,000	20,000	15,000	811	6,240	10.53	81.03	8,980.97	29,926.54	20.13	67.07	3	37	3.66	45.12	189.44	1,491.47	7.19	56.61	2.11	4.98
17	20,000	50,000	35,000	721	6,961	9.36	90.39	8,030.19	37,956.72	18.00	85.07	14	51	17.07	62.20	340.76	1,832.23	12.93	69.54	4.24	4.83
18	50,000	100,000	75,000	434	7,395	5.64	96.03	3,756.25	41,712.97	8.42	93.49	20	71	24.39	86.59	233.79	2,066.02	8.87	78.41	6.22	4.95
19	100,000	500,000	300,000	289	7,684	3.75	99.78	2,703.00	44,415.97	6.06	99.54	11	82	13.41	100.00	568.74	2,634.76	21.59	100.00	21.04	5.93
20	500,000	**UP**		17	7,701	0.22	100.00	203.19	44,619.16	0.46	100.00	0	82	0.00	100.00	0.00	2,634.76	0.00	100.00	0.00	5.91
				7,701				44,619.16				82				2,634.76				5.91	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.45	3.45	0.66	0.66	0.45	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.45	6.90	0.28	0.94	0.19	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.45	10.34	1.22	2.16	0.83	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.45	13.79	0.33	2.49	0.23	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.45	17.24	1.10	3.59	0.74	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.45	20.69	2.00	5.59	1.36	3.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	3.45	24.14	2.46	8.05	1.67	5.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	3.45	27.59	2.82	10.87	1.91	7.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	3.45	31.03	4.55	15.42	3.09	10.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	3.45	34.48	2.13	17.55	1.44	11.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	13	10.34	44.83	17.20	34.74	11.66	23.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	15	6.90	51.72	4.95	39.70	3.36	26.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	18	10.34	62.07	12.15	51.85	8.24	35.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	20	6.90	68.97	17.40	69.25	11.80	46.97	2	2	100.00	100.00	98.74	98.74	100.00	100.00	567.47	142.59
16	10,000	20,000	15,000	3	23	10.34	79.31	24.97	94.22	16.94	63.91	0	2	0.00	100.00	0.00	98.74	0.00	100.00	0.00	104.80
17	20,000	50,000	35,000	4	27	13.79	93.10	32.18	126.40	21.83	85.74	0	2	0.00	100.00	0.00	98.74	0.00	100.00	0.00	78.12
18	50,000	100,000	75,000	2	29	6.90	100.00	21.02	147.41	14.26	100.00	0	2	0.00	100.00	0.00	98.74	0.00	100.00	0.00	66.98
19	100,000	500,000	300,000	0	29	0.00	100.00	0.00	147.41	0.00	100.00	0	2	0.00	100.00	0.00	98.74	0.00	100.00	0.00	66.98
20	500,000	**UP**		0	29	0.00	100.00	0.00	147.41	0.00	100.00	0	2	0.00	100.00	0.00	98.74	0.00	100.00	0.00	66.98
				29				147.41				2				98.74				66.98	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2621 MANUFACTURE OF FIBREBOARDHARBOARDMASONITE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	6.32	6.32	1.10	1.10	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	13	0.53	6.84	0.02	1.12	0.00	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	20	3.68	10.53	0.70	1.82	0.08	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	23	1.58	12.11	2.24	4.05	0.26	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	28	2.63	14.74	2.66	6.72	0.31	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	30	1.05	15.79	0.81	7.52	0.09	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	35	2.63	18.42	9.40	16.92	1.10	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	37	1.05	19.47	1.88	18.80	0.22	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	40	1.58	21.05	5.44	24.24	0.64	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	44	2.11	23.16	4.13	28.37	0.48	3.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	46	1.05	24.21	0.01	28.38	0.00	3.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	56	5.26	29.47	29.99	58.37	3.52	6.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	59	1.58	31.05	9.53	67.90	1.12	7.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	23	82	12.11	43.16	71.05	138.95	8.34	16.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	91	4.74	47.89	46.85	185.80	5.50	21.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	99	4.21	52.11	145.64	331.43	17.09	38.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	15	114	7.89	60.00	209.42	540.85	24.58	63.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	10	124	5.26	65.26	73.58	614.42	8.64	72.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	41	165	21.58	86.84	155.39	769.81	18.24	90.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		25	190	13.16	100.00	82.19	852.01	9.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				190				852.01				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2622 MANUFACTURE OF WOOD CHIPBOARD PARTICLE BOARD PRESSED WOOD

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	29	29	5.43	5.43	188.33	188.33	5.75	5.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	32	0.56	5.99	1.82	190.15	0.06	5.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	38	1.12	7.12	3.76	193.91	0.11	5.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	43	0.94	8.05	5.29	199.20	0.16	6.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	50	1.31	9.36	9.72	208.92	0.30	6.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	55	0.94	10.30	7.67	216.60	0.23	6.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	63	1.50	11.80	21.83	238.43	0.67	7.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	68	0.94	12.73	15.97	254.39	0.49	7.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	74	1.12	13.86	16.81	271.20	0.51	8.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	76	0.37	14.23	11.10	282.30	0.34	8.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	82	1.12	15.36	16.86	299.16	0.52	9.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	17	99	3.18	18.54	89.25	388.41	2.73	11.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	33	132	6.18	24.72	134.90	523.31	4.12	15.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	29	161	5.43	30.15	192.96	716.26	5.89	21.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	65	226	12.17	42.32	384.97	1,101.24	11.76	33.64	2	2	11.76	11.76	2.33	2.33	0.14	0.14	0.60	0.21
16	10,000	20,000	15,000	71	297	13.30	55.62	608.40	1,709.63	18.58	52.22	0	2	0.00	11.76	0.00	2.33	0.00	0.14	0.00	0.14
17	20,000	50,000	35,000	165	462	30.90	86.52	967.60	2,677.23	29.55	81.77	15	17	88.24	100.00	1,676.35	1,678.68	99.86	100.00	173.25	62.70
18	50,000	100,000	75,000	41	503	7.68	94.19	277.81	2,955.04	8.49	90.26	0	17	0.00	100.00	0.00	1,678.68	0.00	100.00	0.00	56.81
19	100,000	500,000	300,000	21	524	3.93	98.13	142.50	3,097.54	4.35	94.61	0	17	0.00	100.00	0.00	1,678.68	0.00	100.00	0.00	54.19
20	500,000	**UP**		10	534	1.87	100.00	176.46	3,273.99	5.39	100.00	0	17	0.00	100.00	0.00	1,678.68	0.00	100.00	0.00	51.27
				534				3,273.99				17				1,678.68				51.27	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 26221 USING SYNTHETIC ADHESIVES OTHER THAN FORMALDEHYDE SYNTHETIC

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	0.59	0.59	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.59				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 26222 USING FORMALDEHYDE SYNTHETIC RESIN ADHESIVES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	2.84	2.84	32.56	32.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	5.87	8.71	67.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				8.71				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	523	523	8.50	8.50	505.78	505.78	1.62	1.62	1	1	0.59	0.59	4.01	4.01	0.03	0.03	0.79	0.79
2	50	100	75	112	635	1.82	10.32	38.18	543.96	0.12	1.74	0	1	0.00	0.59	0.00	4.01	0.00	0.03	0.00	0.74
3	100	200	150	149	784	2.42	12.74	64.06	608.02	0.20	1.94	4	5	2.37	2.96	287.00	291.01	1.81	1.83	448.01	47.86
4	200	300	250	281	1,065	4.57	17.31	83.34	691.35	0.27	2.21	3	8	1.78	4.73	237.13	528.13	1.49	3.33	284.54	76.39
5	300	500	400	287	1,352	4.66	21.97	122.35	813.71	0.39	2.60	0	8	0.00	4.73	0.00	528.13	0.00	3.33	0.00	64.90
6	500	750	625	319	1,671	5.18	27.15	175.41	989.12	0.56	3.16	0	8	0.00	4.73	0.00	528.13	0.00	3.33	0.00	53.39
7	750	1,000	875	207	1,878	3.36	30.52	182.84	1,171.96	0.58	3.75	0	8	0.00	4.73	0.00	528.13	0.00	3.33	0.00	45.06
8	1,000	1,500	1,250	154	2,032	2.50	33.02	407.12	1,579.08	1.30	5.05	3	11	1.78	6.51	20.95	549.08	0.13	3.46	5.15	34.77
9	1,500	2,000	1,750	188	2,220	3.05	36.07	340.19	1,919.27	1.09	6.14	0	11	0.00	6.51	0.00	549.08	0.00	3.46	0.00	28.61
10	2,000	2,500	2,250	151	2,371	2.45	38.53	366.65	2,285.92	1.17	7.31	1	12	0.59	7.10	9.94	559.02	0.06	3.52	2.71	24.45
11	2,500	3,000	2,750	88	2,459	1.43	39.96	378.38	2,664.29	1.21	8.52	2	14	1.18	8.28	357.56	916.58	2.25	5.78	94.50	34.40
12	3,000	4,000	3,500	146	2,605	2.37	42.33	647.07	3,311.37	2.07	10.59	1	15	0.59	8.88	500.00	1,416.58	3.15	8.93	77.27	42.78
13	4,000	5,000	4,500	148	2,753	2.40	44.74	638.53	3,949.90	2.04	12.63	3	18	1.78	10.65	290.04	1,706.62	1.83	10.75	45.42	43.21
14	5,000	7,500	6,250	251	3,004	4.08	48.81	1,660.86	5,610.75	5.31	17.94	12	30	7.10	17.75	1,060.00	2,766.62	6.68	17.43	63.82	49.31
15	7,500	10,000	8,750	388	3,392	6.30	55.12	2,122.36	7,733.12	6.79	24.72	21	51	12.43	30.18	8,886.54	11,653.17	56.00	73.43	418.71	150.69
16	10,000	20,000	15,000	740	4,132	12.02	67.14	6,268.43	14,001.54	20.04	44.76	24	75	14.20	44.38	1,643.55	13,296.71	10.36	83.79	26.22	94.97
17	20,000	50,000	35,000	905	5,037	14.71	81.85	8,507.86	22,509.41	27.20	71.96	39	114	23.08	67.46	1,634.93	14,931.65	10.30	94.09	19.22	66.34
18	50,000	100,000	75,000	526	5,563	8.55	90.40	3,932.13	26,441.53	12.57	84.53	8	122	4.73	72.19	18.12	14,949.76	0.11	94.20	0.46	56.54
19	100,000	500,000	300,000	508	6,071	8.25	98.65	3,790.78	30,232.31	12.12	96.65	42	164	24.85	97.04	858.16	15,807.92	5.41	99.61	22.64	52.29
20	500,000	**UP**		83	6,154	1.35	100.00	1,047.58	31,279.90	3.35	100.00	5	169	2.96	100.00	61.98	15,869.91	0.39	100.00	5.92	50.74
				6,154				31,279.90				169				15,869.91				50.74	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2628 MIXED (DISCOUNT/LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	5.56	5.56	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	4	5.56	11.11	0.87	0.87	0.42	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	2.78	13.89	1.26	2.13	0.61	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	2.78	16.67	2.48	4.61	1.19	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	2.78	19.44	3.81	8.43	1.83	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	2.78	22.22	15.26	23.69	7.33	11.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	2.78	25.00	1.11	24.80	0.53	11.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	2.78	27.78	1.75	26.55	0.84	12.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	2.78	30.56	1.49	28.04	0.71	13.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	2.78	33.33	0.74	28.78	0.36	13.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	2.78	36.11	1.17	29.95	0.56	14.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	2.78	38.89	0.36	30.31	0.17	14.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	2.78	41.67	6.36	36.67	3.06	17.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	2.78	44.44	1.37	38.05	0.66	18.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	2.78	47.22	1.76	39.81	0.84	19.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	18	2.78	50.00	6.56	46.37	3.15	22.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	22	11.11	61.11	34.27	80.64	16.46	38.73	2	2	100.00	100.00	6.17	6.17	100.00	100.00	17.99	7.65
18	50,000	100,000	75,000	2	24	5.56	66.67	26.77	107.41	12.86	51.59	0	2	0.00	100.00	0.00	6.17	0.00	100.00	0.00	5.74
19	100,000	500,000	300,000	12	36	33.33	100.00	100.78	208.19	48.41	100.00	0	2	0.00	100.00	0.00	6.17	0.00	100.00	0.00	2.96
20	500,000	**UP**		0	36	0.00	100.00	0.00	208.19	0.00	100.00	0	2	0.00	100.00	0.00	6.17	0.00	100.00	0.00	2.96
				36				208.19				2				6.17				2.96	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 263 TUNERS SHOPCOACBUILDERS SHAOPPIPESWALKING STICKS

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	92	92	18.33	18.33	5.79	5.79	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	97	1.00	19.32	0.91	6.71	0.06	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	100	0.60	19.92	1.62	8.33	0.10	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	107	1.39	21.31	5.53	13.86	0.33	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	111	0.80	22.11	2.50	16.36	0.15	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	117	1.20	23.31	9.66	26.02	0.58	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	125	1.59	24.90	16.04	42.05	0.96	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	24	149	4.78	29.68	37.96	80.01	2.28	4.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	29	178	5.78	35.46	34.14	114.16	2.05	6.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	185	1.39	36.85	20.21	134.36	1.22	8.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	21	206	4.18	41.04	21.83	156.19	1.31	9.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	213	1.39	42.43	18.00	174.19	1.08	10.48	2	2	100.00	100.00	62.26	62.26	100.00	100.00	345.86	35.74
13	4,000	5,000	4,500	14	227	2.79	45.22	19.41	193.60	1.17	11.65	0	2	0.00	100.00	0.00	62.26	0.00	100.00	0.00	32.16
14	5,000	7,500	6,250	21	248	4.18	49.40	127.09	320.69	7.65	19.29	0	2	0.00	100.00	0.00	62.26	0.00	100.00	0.00	19.41
15	7,500	10,000	8,750	28	276	5.58	54.98	61.18	381.87	3.68	22.98	0	2	0.00	100.00	0.00	62.26	0.00	100.00	0.00	16.30
16	10,000	20,000	15,000	53	329	10.56	65.54	445.31	827.18	26.79	49.77	0	2	0.00	100.00	0.00	62.26	0.00	100.00	0.00	7.53
17	20,000	50,000	35,000	84	413	16.73	82.27	464.39	1,291.57	27.94	77.71	0	2	0.00	100.00	0.00	62.26	0.00	100.00	0.00	4.82
18	50,000	100,000	75,000	15	428	2.99	85.26	52.19	1,343.76	3.14	80.85	0	2	0.00	100.00	0.00	62.26	0.00	100.00	0.00	4.63
19	100,000	500,000	300,000	69	497	13.75	99.00	282.36	1,626.12	16.99	97.84	0	2	0.00	100.00	0.00	62.26	0.00	100.00	0.00	3.83
20	500,000	**UP**		5	502	1.00	100.00	35.95	1,662.07	2.16	100.00	0	2	0.00	100.00	0.00	62.26	0.00	100.00	0.00	3.75
				502				1,662.07				2				62.26				3.75	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	41.67	41.67	1.03	1.03	12.18	12.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	8.33	50.00	2.47	3.51	29.18	41.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	8.33	58.33	0.12	3.63	1.45	42.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	8.33	66.67	0.18	3.81	2.17	44.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	8.33	75.00	1.02	4.83	12.02	57.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	8.33	83.33	0.68	5.51	8.02	65.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	8.33	91.67	1.19	6.70	14.00	79.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	8.33	100.00	1.78	8.48	20.99	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	12	0.00	100.00	0.00	8.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	12	0.00	100.00	0.00	8.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	12	0.00	100.00	0.00	8.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	12	0.00	100.00	0.00	8.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	8.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	8.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	8.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	8.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	8.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	8.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	8.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	12	0.00	100.00	0.00	8.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					12				8.48				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	10.00	10.00	0.45	0.45	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	5	15.00	25.00	7.37	7.82	2.33	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	8	15.00	40.00	6.19	14.01	1.95	4.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	5.00	45.00	4.73	18.74	1.49	5.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	5.00	50.00	3.11	21.86	0.98	6.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	5.00	55.00	6.35	28.20	2.00	8.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	5.00	60.00	12.03	40.23	3.80	12.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	13	5.00	65.00	34.22	74.45	10.80	23.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	14	5.00	70.00	8.25	82.70	2.60	26.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	15	5.00	75.00	56.29	138.99	17.76	43.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	5.00	80.00	21.12	160.11	6.67	50.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	17	5.00	85.00	34.11	194.23	10.77	61.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	18	5.00	90.00	61.73	255.96	19.48	80.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	19	5.00	95.00	24.37	280.33	7.69	88.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	20	5.00	100.00	36.55	316.88	11.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	20	0.00	100.00	0.00	316.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	20	0.00	100.00	0.00	316.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	20	0.00	100.00	0.00	316.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	316.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	20	0.00	100.00	0.00	316.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				20				316.88				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	31	31	16.15	16.15	41.47	41.47	6.58	6.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	36	2.60	18.75	0.73	42.20	0.12	6.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	41	2.60	21.35	2.49	44.70	0.40	7.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	42	0.52	21.88	0.45	45.15	0.07	7.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	20	62	10.42	32.29	1.42	46.56	0.23	7.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	69	3.65	35.94	6.66	53.23	1.06	8.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	72	1.56	37.50	2.02	55.24	0.32	8.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	73	0.52	38.02	3.31	58.55	0.53	9.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	84	5.73	43.75	11.39	69.95	1.81	11.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	88	2.08	45.83	6.16	76.11	0.98	12.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	92	2.08	47.92	11.91	88.02	1.89	13.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	98	3.13	51.04	22.91	110.93	3.64	17.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	100	1.04	52.08	25.48	136.41	4.04	21.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	28	128	14.58	66.67	82.05	218.45	13.02	34.67	2	2	100.00	100.00	83.00	83.00	100.00	100.00	101.17	38.00
15	7,500	10,000	8,750	28	156	14.58	81.25	89.34	307.79	14.18	48.85	0	2	0.00	100.00	0.00	83.00	0.00	100.00	0.00	26.97
16	10,000	20,000	15,000	6	162	3.13	84.38	93.50	401.30	14.84	63.69	0	2	0.00	100.00	0.00	83.00	0.00	100.00	0.00	20.68
17	20,000	50,000	35,000	14	176	7.29	91.67	144.10	545.40	22.87	86.55	0	2	0.00	100.00	0.00	83.00	0.00	100.00	0.00	15.22
18	50,000	100,000	75,000	11	187	5.73	97.40	54.81	600.21	8.70	95.25	0	2	0.00	100.00	0.00	83.00	0.00	100.00	0.00	13.83
19	100,000	500,000	300,000	5	192	2.60	100.00	29.91	630.12	4.75	100.00	0	2	0.00	100.00	0.00	83.00	0.00	100.00	0.00	13.17
20	500,000	**UP**		0	192	0.00	100.00	0.00	630.12	0.00	100.00	0	2	0.00	100.00	0.00	83.00	0.00	100.00	0.00	13.17
					192				630.12				2				83.00				13.17

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 267 TIMBER IMPREGNATION INSTALLATIONS (DISCOUNT/LOADINGS)

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	25.00	25.00	0.67	0.67	1.54	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	5	16.67	41.67	0.48	1.15	1.12	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	8.33	50.00	1.18	2.34	2.73	5.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	8.33	58.33	0.00	2.34	0.00	5.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	8.33	66.67	3.55	5.89	8.18	13.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	8.33	75.00	2.82	8.71	6.49	20.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	8.33	83.33	5.54	14.25	12.77	32.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	8.33	91.67	13.04	27.29	30.04	62.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	8.33	100.00	16.11	43.40	37.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	12	0.00	100.00	0.00	43.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	12	0.00	100.00	0.00	43.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	12	0.00	100.00	0.00	43.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	43.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	43.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	43.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	43.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	43.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	43.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	43.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	12	0.00	100.00	0.00	43.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				12				43.40				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 268 WOODEN MUSICAL INSTRUMENTS FACTORIES

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	8.27	8.27	6.72	6.72	0.47	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	12	23	9.02	17.29	15.93	22.65	1.13	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	28	3.76	21.05	1.90	24.55	0.13	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	30	1.50	22.56	5.99	30.54	0.42	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	32	1.50	24.06	1.71	32.25	0.12	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	35	2.26	26.32	4.00	36.25	0.28	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	37	1.50	27.82	4.45	40.69	0.31	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	43	4.51	32.33	14.09	54.78	1.00	3.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	46	2.26	34.59	12.57	67.36	0.89	4.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	48	1.50	36.09	7.54	74.90	0.53	5.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	49	0.75	36.84	7.74	82.64	0.55	5.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	50	0.75	37.59	6.30	88.95	0.45	6.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	51	0.75	38.35	1.25	90.19	0.09	6.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	60	6.77	45.11	108.44	198.63	7.66	14.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	66	4.51	49.62	62.70	261.34	4.43	18.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	73	5.26	54.89	104.87	366.20	7.41	25.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	13	86	9.77	64.66	221.28	587.49	15.64	41.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	15	101	11.28	75.94	233.92	821.41	16.53	58.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	20	121	15.04	90.98	508.47	1,329.88	35.93	93.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		12	133	9.02	100.00	85.31	1,415.19	6.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				133				1,415.19				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	4.41	4.41	55.30	55.30	1.97	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	23	2.35	6.76	5.13	60.43	0.18	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	28	1.47	8.24	2.61	63.04	0.09	2.24	1	1	10.00	10.00	8.51	8.51	3.47	3.47	326.06	13.50
4	200	300	250	1	29	0.29	8.53	2.73	65.78	0.10	2.34	0	1	0.00	10.00	0.00	8.51	0.00	3.47	0.00	12.94
5	300	500	400	17	46	5.00	13.53	18.38	84.15	0.65	2.99	0	1	0.00	10.00	0.00	8.51	0.00	3.47	0.00	10.11
6	500	750	625	8	54	2.35	15.88	14.02	98.17	0.50	3.49	0	1	0.00	10.00	0.00	8.51	0.00	3.47	0.00	8.67
7	750	1,000	875	6	60	1.76	17.65	19.02	117.18	0.68	4.17	0	1	0.00	10.00	0.00	8.51	0.00	3.47	0.00	7.26
8	1,000	1,500	1,250	20	80	5.88	23.53	42.24	159.42	1.50	5.67	0	1	0.00	10.00	0.00	8.51	0.00	3.47	0.00	5.34
9	1,500	2,000	1,750	4	84	1.18	24.71	29.27	188.69	1.04	6.71	0	1	0.00	10.00	0.00	8.51	0.00	3.47	0.00	4.51
10	2,000	2,500	2,250	23	107	6.76	31.47	66.47	255.16	2.36	9.07	0	1	0.00	10.00	0.00	8.51	0.00	3.47	0.00	3.34
11	2,500	3,000	2,750	8	115	2.35	33.82	34.84	290.00	1.24	10.31	0	1	0.00	10.00	0.00	8.51	0.00	3.47	0.00	2.93
12	3,000	4,000	3,500	19	134	5.59	39.41	82.39	372.39	2.93	13.24	0	1	0.00	10.00	0.00	8.51	0.00	3.47	0.00	2.29
13	4,000	5,000	4,500	31	165	9.12	48.53	215.54	587.94	7.66	20.90	0	1	0.00	10.00	0.00	8.51	0.00	3.47	0.00	1.45
14	5,000	7,500	6,250	33	198	9.71	58.24	287.89	875.82	10.23	31.13	0	1	0.00	10.00	0.00	8.51	0.00	3.47	0.00	0.97
15	7,500	10,000	8,750	21	219	6.18	64.41	195.08	1,070.90	6.93	38.07	7	8	70.00	80.00	231.32	239.83	94.29	97.76	118.58	22.40
16	10,000	20,000	15,000	30	249	8.82	73.24	516.16	1,587.07	18.35	56.42	0	8	0.00	80.00	0.00	239.83	0.00	97.76	0.00	15.11
17	20,000	50,000	35,000	56	305	16.47	89.71	429.99	2,017.06	15.28	71.70	0	8	0.00	80.00	0.00	239.83	0.00	97.76	0.00	11.89
18	50,000	100,000	75,000	15	320	4.41	94.12	409.51	2,426.56	14.56	86.26	2	10	20.00	100.00	5.49	245.33	2.24	100.00	1.34	10.11
19	100,000	500,000	300,000	20	340	5.88	100.00	386.62	2,813.18	13.74	100.00	0	10	0.00	100.00	0.00	245.33	0.00	100.00	0.00	8.72
20	500,000	**UP**		0	340	0.00	100.00	0.00	2,813.18	0.00	100.00	0	10	0.00	100.00	0.00	245.33	0.00	100.00	0.00	8.72
				340				2,813.18				10				245.33				8.72	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	4.55	4.55	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	4.55	9.09	1.54	1.54	0.60	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	4.55	13.64	0.00	1.54	0.00	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	4.55	18.18	9.23	10.77	3.63	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	4.55	22.73	1.14	11.91	0.45	4.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	4.55	27.27	3.10	15.01	1.22	5.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	4.55	31.82	10.08	25.08	3.97	9.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	4.55	36.36	21.84	46.93	8.60	18.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	4.55	40.91	27.34	74.27	10.76	29.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	4.55	45.45	28.20	102.47	11.10	40.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	4.55	50.00	3.87	106.34	1.52	41.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	4.55	54.55	3.87	110.21	1.52	43.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	4.55	59.09	2.47	112.68	0.97	44.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	4.55	63.64	3.87	116.55	1.52	45.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	4.55	68.18	0.00	116.55	0.00	45.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	16	4.55	72.73	7.74	124.29	3.05	48.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	17	4.55	77.27	5.80	130.09	2.28	51.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	18	4.55	81.82	1.94	132.03	0.76	51.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	22	18.18	100.00	122.12	254.15	48.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	22	0.00	100.00	0.00	254.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				22				254.15				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.75	1.75	0.35	0.35	0.18	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	1.75	3.51	0.29	0.64	0.14	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	1.75	5.26	0.30	0.94	0.15	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	7	7.02	12.28	2.89	3.83	1.46	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	10	5.26	17.54	1.35	5.18	0.68	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	17	12.28	29.82	4.53	9.71	2.29	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	21	7.02	36.84	7.13	16.84	3.60	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	25	7.02	43.86	9.84	26.69	4.97	13.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	29	7.02	50.88	10.77	37.46	5.44	18.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	32	5.26	56.14	10.90	48.36	5.51	24.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	35	5.26	61.40	13.97	62.32	7.05	31.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	36	1.75	63.16	0.00	62.32	0.00	31.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	40	7.02	70.18	23.30	85.63	11.77	43.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	44	7.02	77.19	35.95	121.58	18.16	61.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	50	10.53	87.72	34.92	156.50	17.64	79.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	56	10.53	98.25	37.04	193.54	18.71	97.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	57	1.75	100.00	4.44	197.98	2.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	57	0.00	100.00	0.00	197.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	57	0.00	100.00	0.00	197.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					57				197.98				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 270 CORN MILLS PADDY (RICE) GAMBIR

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.42	0.42	3.63	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	2.01	2.43	17.19	20.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	3.57	6.01	30.56	51.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	5.68	11.69	48.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				11.69				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2701 CORN MILLS (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	2.69	2.69	26.65	26.65	1.69	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	14	0.45	3.14	0.24	26.89	0.02	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	17	0.67	3.81	0.64	27.53	0.04	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	22	1.12	4.93	1.18	28.71	0.07	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	13	35	2.91	7.85	1.52	30.23	0.10	1.92	1	1	1.25	1.25	130.50	130.50	14.02	14.02	8583.68	431.69
6	500	750	625	6	41	1.35	9.19	3.38	33.61	0.21	2.13	0	1	0.00	1.25	0.00	130.50	0.00	14.02	0.00	388.30
7	750	1,000	875	6	47	1.35	10.54	4.11	37.72	0.26	2.39	0	1	0.00	1.25	0.00	130.50	0.00	14.02	0.00	346.00
8	1,000	1,500	1,250	14	61	3.14	13.68	24.42	62.14	1.55	3.94	0	1	0.00	1.25	0.00	130.50	0.00	14.02	0.00	210.03
9	1,500	2,000	1,750	8	69	1.79	15.47	4.36	66.49	0.28	4.22	0	1	0.00	1.25	0.00	130.50	0.00	14.02	0.00	196.26
10	2,000	2,500	2,250	19	88	4.26	19.73	50.47	116.96	3.20	7.42	0	1	0.00	1.25	0.00	130.50	0.00	14.02	0.00	111.57
11	2,500	3,000	2,750	19	107	4.26	23.99	52.21	169.17	3.31	10.73	0	1	0.00	1.25	0.00	130.50	0.00	14.02	0.00	77.14
12	3,000	4,000	3,500	24	131	5.38	29.37	17.01	186.18	1.08	11.81	10	11	12.50	13.75	35.22	165.72	3.78	17.81	207.11	89.01
13	4,000	5,000	4,500	11	142	2.47	31.84	26.01	212.18	1.65	13.46	1	12	1.25	15.00	8.03	173.75	0.86	18.67	30.89	81.89
14	5,000	7,500	6,250	50	192	11.21	43.05	134.42	346.60	8.53	21.99	2	14	2.50	17.50	275.71	449.47	29.63	48.30	205.12	129.68
15	7,500	10,000	8,750	19	211	4.26	47.31	26.24	372.85	1.67	23.66	0	14	0.00	17.50	0.00	449.47	0.00	48.30	0.00	120.55
16	10,000	20,000	15,000	33	244	7.40	54.71	134.06	506.91	8.51	32.16	16	30	20.00	37.50	58.57	508.04	6.29	54.59	43.69	100.22
17	20,000	50,000	35,000	80	324	17.94	72.65	466.86	973.77	29.62	61.78	13	43	16.25	53.75	135.50	643.54	14.56	69.15	29.02	66.09
18	50,000	100,000	75,000	64	388	14.35	87.00	396.58	1,370.35	25.16	86.95	7	50	8.75	62.50	15.83	659.36	1.70	70.85	3.99	48.12
19	100,000	500,000	300,000	56	444	12.56	99.55	192.03	1,562.38	12.18	99.13	30	80	37.50	100.00	271.23	930.59	29.15	100.00	141.24	59.56
20	500,000	**UP**		2	446	0.45	100.00	13.69	1,576.07	0.87	100.00	0	80	0.00	100.00	0.00	930.59	0.00	100.00	0.00	59.04
				446				1,576.07				80				930.59				59.04	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2702 FODDER MILLS (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	26	26	2.38	2.38	25.93	25.93	0.59	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	32	0.55	2.93	2.24	28.17	0.05	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	39	0.64	3.57	3.01	31.18	0.07	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	46	0.64	4.21	2.97	34.15	0.07	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	19	65	1.74	5.95	9.49	43.63	0.22	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	69	0.37	6.32	7.13	50.77	0.16	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	18	87	1.65	7.97	4.50	55.27	0.10	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	24	111	2.20	10.16	50.14	105.40	1.14	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	34	145	3.11	13.28	18.67	124.07	0.43	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	16	161	1.47	14.74	43.40	167.47	0.99	3.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	171	0.92	15.66	18.38	185.86	0.42	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	24	195	2.20	17.86	37.16	223.01	0.85	5.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	28	223	2.56	20.42	62.88	285.89	1.44	6.53	6	6	17.65	17.65	47.39	47.39	6.10	6.10	75.36	16.57
14	5,000	7,500	6,250	45	268	4.12	24.54	131.90	417.79	3.01	9.54	0	6	0.00	17.65	0.00	47.39	0.00	6.10	0.00	11.34
15	7,500	10,000	8,750	27	295	2.47	27.01	133.66	551.45	3.05	12.59	2	8	5.88	23.53	54.30	101.69	6.99	13.09	40.63	18.44
16	10,000	20,000	15,000	61	356	5.59	32.60	573.63	1,125.08	13.10	25.69	3	11	8.82	32.35	599.17	700.86	77.15	90.24	104.45	62.29
17	20,000	50,000	35,000	170	526	15.57	48.17	998.59	2,123.67	22.80	48.49	1	12	2.94	35.29	2.30	703.16	0.30	90.54	0.23	33.11
18	50,000	100,000	75,000	162	688	14.84	63.00	747.52	2,871.19	17.07	65.56	7	19	20.59	55.88	6.02	709.17	0.77	91.31	0.81	24.70
19	100,000	500,000	300,000	364	1,052	33.33	96.34	1,254.65	4,125.84	28.65	94.21	10	29	29.41	85.29	65.70	774.87	8.46	99.77	5.24	18.78
20	500,000	**UP**		40	1,092	3.66	100.00	253.44	4,379.28	5.79	100.00	5	34	14.71	100.00	1.78	776.65	0.23	100.00	0.70	17.73
				1,092				4,379.28				34				776.65				17.73	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2703 GAPLEK MILLS (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	6.98	6.98	3.70	3.70	1.46	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	9	3.49	10.47	0.55	4.25	0.22	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	14	5.81	16.28	0.51	4.76	0.20	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	17	3.49	19.77	0.76	5.52	0.30	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	20	3.49	23.26	1.45	6.97	0.58	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	28	9.30	32.56	5.18	12.15	2.05	4.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	30	2.33	34.88	0.92	13.08	0.37	5.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	33	3.49	38.37	4.41	17.48	1.74	6.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	37	4.65	43.02	3.71	21.19	1.47	8.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	40	3.49	46.51	4.63	25.83	1.83	10.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	41	1.16	47.67	3.78	29.61	1.50	11.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	48	8.14	55.81	24.37	53.98	9.64	21.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	49	1.16	56.98	4.53	58.51	1.79	23.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	55	6.98	63.95	24.69	83.20	9.77	32.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	57	2.33	66.28	12.08	95.28	4.78	37.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	61	4.65	70.93	6.43	101.71	2.54	40.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	17	78	19.77	90.70	95.40	197.11	37.73	77.96	1	1	100.00	100.00	145.45	145.45	100.00	100.00	152.47	73.79
18	50,000	100,000	75,000	2	80	2.33	93.02	43.56	240.67	17.23	95.18	0	1	0.00	100.00	0.00	145.45	0.00	100.00	0.00	60.44
19	100,000	500,000	300,000	6	86	6.98	100.00	12.18	252.85	4.82	100.00	0	1	0.00	100.00	0.00	145.45	0.00	100.00	0.00	57.53
20	500,000	**UP**		0	86	0.00	100.00	0.00	252.85	0.00	100.00	0	1	0.00	100.00	0.00	145.45	0.00	100.00	0.00	57.53
					86				252.85				1				145.45				57.53

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2704 GAMBIR FACTORIES (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	22.22	22.22	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	11.11	33.33	1.83	1.83	1.31	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	11.11	44.44	1.81	3.63	1.30	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	11.11	55.56	15.75	19.39	11.33	13.95	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	11.11	66.67	10.14	29.53	7.30	21.24	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	11.11	77.78	7.03	36.56	5.06	26.30	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	11.11	88.89	65.32	101.88	46.99	73.28	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	11.11	100.00	37.14	139.02	26.72	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	9	0.00	100.00	0.00	139.02	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	9	0.00	100.00	0.00	139.02	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	139.02	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	139.02	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	139.02	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	139.02	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	139.02	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	139.02	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	139.02	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	139.02	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	139.02	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	9	0.00	100.00	0.00	139.02	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				139.02				1				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2705 FLOUR MILLS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	38	38	4.35	4.35	65.76	65.76	1.96	1.96	2	2	5.88	5.88	0.62	0.62	0.05	0.05	0.94	0.94
2	50	100	75	9	47	1.03	5.38	0.38	66.14	0.01	1.97	0	2	0.00	5.88	0.00	0.62	0.00	0.05	0.00	0.93
3	100	200	150	14	61	1.60	6.99	1.73	67.88	0.05	2.02	0	2	0.00	5.88	0.00	0.62	0.00	0.05	0.00	0.91
4	200	300	250	8	69	0.92	7.90	2.53	70.41	0.08	2.10	0	2	0.00	5.88	0.00	0.62	0.00	0.05	0.00	0.87
5	300	500	400	19	88	2.18	10.08	11.54	81.95	0.34	2.44	0	2	0.00	5.88	0.00	0.62	0.00	0.05	0.00	0.75
6	500	750	625	4	92	0.46	10.54	1.26	83.21	0.04	2.48	0	2	0.00	5.88	0.00	0.62	0.00	0.05	0.00	0.74
7	750	1,000	875	15	107	1.72	12.26	7.56	90.78	0.23	2.70	0	2	0.00	5.88	0.00	0.62	0.00	0.05	0.00	0.68
8	1,000	1,500	1,250	18	125	2.06	14.32	21.30	112.08	0.63	3.34	0	2	0.00	5.88	0.00	0.62	0.00	0.05	0.00	0.55
9	1,500	2,000	1,750	25	150	2.86	17.18	24.96	137.04	0.74	4.08	0	2	0.00	5.88	0.00	0.62	0.00	0.05	0.00	0.45
10	2,000	2,500	2,250	18	168	2.06	19.24	39.24	176.28	1.17	5.25	0	2	0.00	5.88	0.00	0.62	0.00	0.05	0.00	0.35
11	2,500	3,000	2,750	22	190	2.52	21.76	23.32	199.60	0.69	5.94	0	2	0.00	5.88	0.00	0.62	0.00	0.05	0.00	0.31
12	3,000	4,000	3,500	24	214	2.75	24.51	76.26	275.86	2.27	8.21	0	2	0.00	5.88	0.00	0.62	0.00	0.05	0.00	0.22
13	4,000	5,000	4,500	37	251	4.24	28.75	80.39	356.24	2.39	10.61	0	2	0.00	5.88	0.00	0.62	0.00	0.05	0.00	0.17
14	5,000	7,500	6,250	36	287	4.12	32.88	108.14	464.39	3.22	13.82	0	2	0.00	5.88	0.00	0.62	0.00	0.05	0.00	0.13
15	7,500	10,000	8,750	32	319	3.67	36.54	131.01	595.40	3.90	17.72	1	3	2.94	8.82	5.68	6.29	0.42	0.47	4.33	1.06
16	10,000	20,000	15,000	104	423	11.91	48.45	533.66	1,129.06	15.89	33.61	0	3	0.00	8.82	0.00	6.29	0.00	0.47	0.00	0.56
17	20,000	50,000	35,000	153	576	17.53	65.98	853.12	1,982.17	25.40	59.01	13	16	38.24	47.06	767.70	774.00	57.19	57.65	89.99	39.05
18	50,000	100,000	75,000	99	675	11.34	77.32	554.88	2,537.06	16.52	75.53	11	27	32.35	79.41	560.45	1,334.45	41.75	99.40	101.00	52.60
19	100,000	500,000	300,000	138	813	15.81	93.13	597.45	3,134.51	17.79	93.31	7	34	20.59	100.00	8.01	1,342.47	0.60	100.00	1.34	42.83
20	500,000	**UP**		60	873	6.87	100.00	224.68	3,359.19	6.69	100.00	0	34	0.00	100.00	0.00	1,342.47	0.00	100.00	0.00	39.96
				873				3,359.19				34				1,342.47				39.96	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2708 MIXED (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.08	1.08	0.02	0.02	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	4	3.23	4.30	0.17	0.19	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	13	17	13.98	18.28	7.49	7.67	1.12	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	19	2.15	20.43	1.31	8.98	0.20	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	21	2.15	22.58	3.05	12.03	0.46	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	22	1.08	23.66	1.64	13.67	0.25	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	23	1.08	24.73	10.73	24.41	1.60	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	26	3.23	27.96	4.99	29.40	0.75	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	30	4.30	32.26	11.70	41.09	1.75	6.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	34	4.30	36.56	22.67	63.76	3.39	9.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	38	4.30	40.86	22.08	85.84	3.30	12.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	42	4.30	45.16	16.44	102.28	2.46	15.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	45	3.23	48.39	26.17	128.46	3.91	19.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	49	4.30	52.69	26.19	154.65	3.91	23.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	53	4.30	56.99	41.10	195.75	6.14	29.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	11	64	11.83	68.82	187.55	383.30	28.03	57.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	70	6.45	75.27	100.73	484.03	15.05	72.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	74	4.30	79.57	42.48	526.51	6.35	78.69	5	5	100.00	100.00	187.96	187.96	100.00	100.00	442.45	35.70
19	100,000	500,000	300,000	14	88	15.05	94.62	142.53	669.03	21.30	99.99	0	5	0.00	100.00	0.00	187.96	0.00	100.00	0.00	28.09
20	500,000	**UP**		5	93	5.38	100.00	0.08	669.12	0.01	100.00	0	5	0.00	100.00	0.00	187.96	0.00	100.00	0.00	28.09
				93				669.12				5				187.96				28.09	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2709 PADDY & HULLING MILLS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	469	469	10.98	10.98	124.00	124.00	1.33	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	427	896	9.99	20.97	81.37	205.38	0.87	2.21	1	1	5.26	5.26	19.19	19.19	4.70	4.70	23.58	9.34
3	100	200	150	609	1,505	14.25	35.22	211.79	417.17	2.28	4.49	1	2	5.26	10.53	17.23	36.42	4.22	8.92	8.14	8.73
4	200	300	250	385	1,890	9.01	44.23	175.79	592.96	1.89	6.38	0	2	0.00	10.53	0.00	36.42	0.00	8.92	0.00	6.14
5	300	500	400	425	2,315	9.95	54.18	284.97	877.93	3.06	9.44	2	4	10.53	21.05	46.40	82.81	11.36	20.28	16.28	9.43
6	500	750	625	281	2,596	6.58	60.75	308.54	1,186.48	3.32	12.76	1	5	5.26	26.32	0.00	82.81	0.00	20.28	0.00	6.98
7	750	1,000	875	156	2,752	3.65	64.40	230.46	1,416.93	2.48	15.24	1	6	5.26	31.58	4.16	86.97	1.02	21.30	1.80	6.14
8	1,000	1,500	1,250	178	2,930	4.17	68.57	260.40	1,677.33	2.80	18.04	1	7	5.26	36.84	0.00	86.97	0.00	21.30	0.00	5.19
9	1,500	2,000	1,750	144	3,074	3.37	71.94	263.47	1,940.80	2.83	20.87	0	7	0.00	36.84	0.00	86.97	0.00	21.30	0.00	4.48
10	2,000	2,500	2,250	104	3,178	2.43	74.37	232.24	2,173.04	2.50	23.37	0	7	0.00	36.84	0.00	86.97	0.00	21.30	0.00	4.00
11	2,500	3,000	2,750	107	3,285	2.50	76.88	284.18	2,457.23	3.06	26.42	0	7	0.00	36.84	0.00	86.97	0.00	21.30	0.00	3.54
12	3,000	4,000	3,500	137	3,422	3.21	80.08	415.37	2,872.59	4.47	30.89	4	11	21.05	57.89	27.86	114.84	6.82	28.12	6.71	4.00
13	4,000	5,000	4,500	114	3,536	2.67	82.75	448.52	3,321.12	4.82	35.71	0	11	0.00	57.89	0.00	114.84	0.00	28.12	0.00	3.46
14	5,000	7,500	6,250	137	3,673	3.21	85.96	711.41	4,032.52	7.65	43.36	4	15	21.05	78.95	208.51	323.35	51.07	79.19	29.31	8.02
15	7,500	10,000	8,750	116	3,789	2.71	88.67	828.86	4,861.39	8.91	52.27	0	15	0.00	78.95	0.00	323.35	0.00	79.19	0.00	6.65
16	10,000	20,000	15,000	233	4,022	5.45	94.13	1,903.79	6,765.18	20.47	72.74	1	16	5.26	84.21	52.80	376.15	12.93	92.12	2.77	5.56
17	20,000	50,000	35,000	146	4,168	3.42	97.54	1,633.11	8,398.29	17.56	90.30	3	19	15.79	100.00	32.17	408.32	7.88	100.00	1.97	4.86
18	50,000	100,000	75,000	61	4,229	1.43	98.97	567.53	8,965.82	6.10	96.40	0	19	0.00	100.00	0.00	408.32	0.00	100.00	0.00	4.55
19	100,000	500,000	300,000	40	4,269	0.94	99.91	276.74	9,242.56	2.98	99.38	0	19	0.00	100.00	0.00	408.32	0.00	100.00	0.00	4.42
20	500,000	**UP**		4	4,273	0.09	100.00	57.66	9,300.22	0.62	100.00	0	19	0.00	100.00	0.00	408.32	0.00	100.00	0.00	4.39
				4,273				9,300.22				19				408.32				4.39	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 271 SUGAR MILLS CHOCOLATE FACTORIES SWEETS FACTORIES

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	9.09	9.09	57.29	57.29	18.59	18.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	1.52	10.61	2.58	59.86	0.84	19.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	1.52	12.12	1.43	61.29	0.46	19.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	1.52	13.64	1.43	62.72	0.46	20.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	1.52	15.15	0.81	63.53	0.26	20.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	1.52	16.67	1.29	64.82	0.42	21.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	1.52	18.18	6.13	70.95	1.99	23.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	13	1.52	19.70	4.11	75.06	1.33	24.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	14	1.52	21.21	7.90	82.96	2.56	26.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	15	1.52	22.73	0.73	83.70	0.24	27.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	1.52	24.24	0.48	84.18	0.16	27.32	4	4	20.00	20.00	0.10	0.10	6.51	6.51	21.50	0.12
12	3,000	4,000	3,500	1	17	1.52	25.76	0.82	85.00	0.27	27.59	0	4	0.00	20.00	0.00	0.10	0.00	6.51	0.00	0.12
13	4,000	5,000	4,500	1	18	1.52	27.27	0.54	85.54	0.18	27.77	7	11	35.00	55.00	0.38	0.49	24.00	30.51	70.77	0.57
14	5,000	7,500	6,250	1	19	1.52	28.79	0.68	86.22	0.22	27.99	0	11	0.00	55.00	0.00	0.49	0.00	30.51	0.00	0.56
15	7,500	10,000	8,750	1	20	1.52	30.30	0.39	86.61	0.13	28.11	0	11	0.00	55.00	0.00	0.49	0.00	30.51	0.00	0.56
16	10,000	20,000	15,000	1	21	1.52	31.82	0.37	86.98	0.12	28.23	0	11	0.00	55.00	0.00	0.49	0.00	30.51	0.00	0.56
17	20,000	50,000	35,000	3	24	4.55	36.36	2.32	89.30	0.75	28.99	3	14	15.00	70.00	0.18	0.66	11.03	41.54	7.57	0.74
18	50,000	100,000	75,000	1	25	1.52	37.88	0.46	89.77	0.15	29.14	0	14	0.00	70.00	0.00	0.66	0.00	41.54	0.00	0.74
19	100,000	500,000	300,000	14	39	21.21	59.09	92.87	182.64	30.14	59.28	4	18	20.00	90.00	0.69	1.35	43.09	84.63	0.74	0.74
20	500,000	**UP**		27	66	40.91	100.00	125.46	308.10	40.72	100.00	2	20	10.00	100.00	0.25	1.59	15.37	100.00	0.20	0.52
				66				308.10				20				1.59				0.52	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 27111 SUGAR MILLS EXCLUDING SPONTANEOUS CUMBUSTION

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	43	43	5.27	5.27	35.59	35.59	3.99	3.99	2	2	5.13	5.13	0.12	0.12	1.60	1.60	0.34	0.34
2	50	100	75	10	53	1.23	6.50	0.90	36.49	0.10	4.09	0	2	0.00	5.13	0.00	0.12	0.00	1.60	0.00	0.34
3	100	200	150	19	72	2.33	8.82	4.39	40.87	0.49	4.59	0	2	0.00	5.13	0.00	0.12	0.00	1.60	0.00	0.30
4	200	300	250	13	85	1.59	10.42	2.09	42.96	0.23	4.82	0	2	0.00	5.13	0.00	0.12	0.00	1.60	0.00	0.29
5	300	500	400	15	100	1.84	12.25	36.01	78.98	4.04	8.86	0	2	0.00	5.13	0.00	0.12	0.00	1.60	0.00	0.16
6	500	750	625	12	112	1.47	13.73	14.31	93.28	1.61	10.47	0	2	0.00	5.13	0.00	0.12	0.00	1.60	0.00	0.13
7	750	1,000	875	5	117	0.61	14.34	4.50	97.78	0.50	10.97	0	2	0.00	5.13	0.00	0.12	0.00	1.60	0.00	0.13
8	1,000	1,500	1,250	12	129	1.47	15.81	8.95	106.73	1.00	11.97	0	2	0.00	5.13	0.00	0.12	0.00	1.60	0.00	0.11
9	1,500	2,000	1,750	6	135	0.74	16.54	1.92	108.65	0.21	12.19	0	2	0.00	5.13	0.00	0.12	0.00	1.60	0.00	0.11
10	2,000	2,500	2,250	9	144	1.10	17.65	13.70	122.35	1.54	13.73	0	2	0.00	5.13	0.00	0.12	0.00	1.60	0.00	0.10
11	2,500	3,000	2,750	10	154	1.23	18.87	35.86	158.21	4.02	17.75	0	2	0.00	5.13	0.00	0.12	0.00	1.60	0.00	0.08
12	3,000	4,000	3,500	7	161	0.86	19.73	9.71	167.92	1.09	18.84	0	2	0.00	5.13	0.00	0.12	0.00	1.60	0.00	0.07
13	4,000	5,000	4,500	10	171	1.23	20.96	12.48	180.40	1.40	20.24	0	2	0.00	5.13	0.00	0.12	0.00	1.60	0.00	0.07
14	5,000	7,500	6,250	19	190	2.33	23.28	48.65	229.05	5.46	25.70	0	2	0.00	5.13	0.00	0.12	0.00	1.60	0.00	0.05
15	7,500	10,000	8,750	17	207	2.08	25.37	24.90	253.95	2.79	28.49	0	2	0.00	5.13	0.00	0.12	0.00	1.60	0.00	0.05
16	10,000	20,000	15,000	31	238	3.80	29.17	111.37	365.32	12.50	40.99	0	2	0.00	5.13	0.00	0.12	0.00	1.60	0.00	0.03
17	20,000	50,000	35,000	98	336	12.01	41.18	57.21	422.53	6.42	47.41	1	3	2.56	7.69	0.00	0.12	0.00	1.60	0.00	0.03
18	50,000	100,000	75,000	48	384	5.88	47.06	42.88	465.41	4.81	52.22	0	3	0.00	7.69	0.00	0.12	0.00	1.60	0.00	0.03
19	100,000	500,000	300,000	255	639	31.25	78.31	204.04	669.45	22.89	75.11	16	19	41.03	48.72	4.84	4.96	63.26	64.86	2.37	0.74
20	500,000	**UP**		177	816	21.69	100.00	221.83	891.28	24.89	100.00	20	39	51.28	100.00	2.69	7.64	35.14	100.00	1.21	0.86
					816				891.28				39				7.64				0.86

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 27112 SUGAR MILLS INCLUDING SPONTANEOUS COMBUSTION

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	3.45	3.45	22.25	22.25	1.01	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	17	30	4.51	7.96	0.69	22.94	0.03	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	15	45	3.98	11.94	2.24	25.18	0.10	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	53	2.12	14.06	1.93	27.11	0.09	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	19	72	5.04	19.10	25.34	52.45	1.15	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	79	1.86	20.95	2.46	54.91	0.11	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	81	0.53	21.49	0.57	55.48	0.03	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	85	1.06	22.55	9.74	65.22	0.44	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	93	2.12	24.67	55.31	120.53	2.50	5.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	100	1.86	26.53	2.54	123.07	0.12	5.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	108	2.12	28.65	21.07	144.14	0.95	6.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	13	121	3.45	32.10	41.54	185.68	1.88	8.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	127	1.59	33.69	10.26	195.95	0.46	8.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	13	140	3.45	37.14	78.33	274.28	3.55	12.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	147	1.86	38.99	27.33	301.60	1.24	13.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	17	164	4.51	43.50	99.57	401.18	4.51	18.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	47	211	12.47	55.97	451.33	852.51	20.44	38.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	47	258	12.47	68.44	317.62	1,170.13	14.38	52.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	63	321	16.71	85.15	348.39	1,518.52	15.77	68.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		56	377	14.85	100.00	690.06	2,208.57	31.24	100.00	6	6	100.00	100.00	5.80	5.80	100.00	100.00	0.84	0.26
				377				2,208.57				6				5.80				0.26	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 27113 CHOCOLATE AND SWEETS FACTORIES

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	1.84	1.84	20.95	20.95	0.83	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	16	0.84	2.68	0.95	21.90	0.04	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	17	0.17	2.84	0.01	21.91	0.00	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	22	0.84	3.68	3.21	25.13	0.13	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	13	35	2.17	5.85	5.91	31.04	0.23	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	45	1.67	7.53	8.53	39.57	0.34	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	53	1.34	8.86	5.81	45.38	0.23	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	15	68	2.51	11.37	30.62	76.00	1.22	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	15	83	2.51	13.88	13.69	89.70	0.54	3.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	94	1.84	15.72	20.93	110.62	0.83	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	12	106	2.01	17.73	24.32	134.94	0.97	5.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	18	124	3.01	20.74	50.89	185.83	2.02	7.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	13	137	2.17	22.91	49.99	235.82	1.99	9.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	31	168	5.18	28.09	97.68	333.51	3.88	13.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	23	191	3.85	31.94	182.03	515.54	7.23	20.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	58	249	9.70	41.64	489.17	1,004.71	19.43	39.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	96	345	16.05	57.69	476.47	1,481.18	18.93	58.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	41	386	6.86	64.55	246.37	1,727.55	9.79	68.63	1	1	3.23	3.23	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	114	500	19.06	83.61	452.29	2,179.84	17.97	86.59	3	4	9.68	12.90	18.16	18.16	77.95	77.95	4.01	0.83
20	500,000	**UP**		98	598	16.39	100.00	337.54	2,517.38	13.41	100.00	27	31	87.10	100.00	5.13	23.29	22.05	100.00	1.52	0.93
				598				2,517.38				31				23.29				0.93	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2721 ALIMENTARY PASTE PRODUCERS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	8.41	8.41	0.62	0.62	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	12	2.80	11.21	0.38	1.01	0.09	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	13	25	12.15	23.36	3.30	4.31	0.76	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	34	8.41	31.78	5.57	9.88	1.29	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	41	6.54	38.32	49.20	59.08	11.37	13.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	49	7.48	45.79	6.26	65.34	1.45	15.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	52	2.80	48.60	9.03	74.37	2.09	17.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	56	3.74	52.34	11.76	86.14	2.72	19.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	60	3.74	56.07	11.69	97.82	2.70	22.61	1	1	100.00	100.00	150.00	150.00	100.00	100.00	1283.41	153.34
10	2,000	2,500	2,250	2	62	1.87	57.94	8.51	106.33	1.97	24.58	0	1	0.00	100.00	0.00	150.00	0.00	100.00	0.00	141.07
11	2,500	3,000	2,750	1	63	0.93	58.88	5.20	111.53	1.20	25.78	0	1	0.00	100.00	0.00	150.00	0.00	100.00	0.00	134.50
12	3,000	4,000	3,500	4	67	3.74	62.62	20.22	131.74	4.67	30.45	0	1	0.00	100.00	0.00	150.00	0.00	100.00	0.00	113.86
13	4,000	5,000	4,500	3	70	2.80	65.42	9.13	140.87	2.11	32.56	0	1	0.00	100.00	0.00	150.00	0.00	100.00	0.00	106.48
14	5,000	7,500	6,250	6	76	5.61	71.03	55.33	196.20	12.79	45.35	0	1	0.00	100.00	0.00	150.00	0.00	100.00	0.00	76.45
15	7,500	10,000	8,750	8	84	7.48	78.50	26.75	222.95	6.18	51.53	0	1	0.00	100.00	0.00	150.00	0.00	100.00	0.00	67.28
16	10,000	20,000	15,000	9	93	8.41	86.92	89.87	312.82	20.77	72.30	0	1	0.00	100.00	0.00	150.00	0.00	100.00	0.00	47.95
17	20,000	50,000	35,000	7	100	6.54	93.46	55.06	367.87	12.73	85.03	0	1	0.00	100.00	0.00	150.00	0.00	100.00	0.00	40.77
18	50,000	100,000	75,000	5	105	4.67	98.13	46.62	414.49	10.77	95.80	0	1	0.00	100.00	0.00	150.00	0.00	100.00	0.00	36.19
19	100,000	500,000	300,000	2	107	1.87	100.00	18.16	432.65	4.20	100.00	0	1	0.00	100.00	0.00	150.00	0.00	100.00	0.00	34.67
20	500,000	**UP**		0	107	0.00	100.00	0.00	432.65	0.00	100.00	0	1	0.00	100.00	0.00	150.00	0.00	100.00	0.00	34.67
					107				432.65				1				150.00				34.67

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2722 BAKERIES AND BISCUIT WORKS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	368	368	8.11	8.11	406.49	406.49	4.47	4.47	8	8	13.79	13.79	33.31	33.31	1.12	1.12	8.19	8.19
2	50	100	75	100	468	2.20	10.32	12.59	419.09	0.14	4.61	0	8	0.00	13.79	0.00	33.31	0.00	1.12	0.00	7.95
3	100	200	150	245	713	5.40	15.72	42.97	462.06	0.47	5.08	2	10	3.45	17.24	100.61	133.92	3.37	4.49	234.13	28.98
4	200	300	250	384	1,097	8.46	24.18	104.85	566.91	1.15	6.23	1	11	1.72	18.97	28.50	162.42	0.96	5.44	27.18	28.65
5	300	500	400	447	1,544	9.85	34.03	175.33	742.24	1.93	8.16	0	11	0.00	18.97	0.00	162.42	0.00	5.44	0.00	21.88
6	500	750	625	378	1,922	8.33	42.36	218.55	960.79	2.40	10.56	1	12	1.72	20.69	2.19	164.62	0.07	5.52	1.00	17.13
7	750	1,000	875	239	2,161	5.27	47.63	204.11	1,164.90	2.24	12.81	0	12	0.00	20.69	0.00	164.62	0.00	5.52	0.00	14.13
8	1,000	1,500	1,250	432	2,593	9.52	57.15	492.30	1,657.20	5.41	18.22	1	13	1.72	22.41	4.20	168.82	0.14	5.66	0.85	10.19
9	1,500	2,000	1,750	429	3,022	9.46	66.61	693.95	2,351.15	7.63	25.85	2	15	3.45	25.86	5.14	173.96	0.17	5.83	0.74	7.40
10	2,000	2,500	2,250	189	3,211	4.17	70.77	417.34	2,768.49	4.59	30.44	3	18	5.17	31.03	15.85	189.81	0.53	6.36	3.80	6.86
11	2,500	3,000	2,750	108	3,319	2.38	73.15	296.38	3,064.87	3.26	33.69	1	19	1.72	32.76	2.80	192.61	0.09	6.46	0.94	6.28
12	3,000	4,000	3,500	97	3,416	2.14	75.29	287.39	3,352.26	3.16	36.85	1	20	1.72	34.48	4.00	196.61	0.13	6.59	1.39	5.86
13	4,000	5,000	4,500	90	3,506	1.98	77.28	325.84	3,678.09	3.58	40.44	0	20	0.00	34.48	0.00	196.61	0.00	6.59	0.00	5.35
14	5,000	7,500	6,250	139	3,645	3.06	80.34	641.25	4,319.35	7.05	47.49	7	27	12.07	46.55	1,077.92	1,274.53	36.13	42.72	168.10	29.51
15	7,500	10,000	8,750	68	3,713	1.50	81.84	394.81	4,714.16	4.34	51.83	0	27	0.00	46.55	0.00	1,274.53	0.00	42.72	0.00	27.04
16	10,000	20,000	15,000	181	3,894	3.99	85.83	1,183.54	5,897.70	13.01	64.84	1	28	1.72	48.28	101.33	1,375.85	3.40	46.12	8.56	23.33
17	20,000	50,000	35,000	169	4,063	3.72	89.55	1,304.64	7,202.34	14.34	79.18	0	28	0.00	48.28	0.00	1,375.85	0.00	46.12	0.00	19.10
18	50,000	100,000	75,000	177	4,240	3.90	93.45	1,113.71	8,316.05	12.24	91.42	21	49	36.21	84.48	1,452.22	2,828.07	48.68	94.79	130.39	34.01
19	100,000	500,000	300,000	177	4,417	3.90	97.36	594.62	8,910.67	6.54	97.96	9	58	15.52	100.00	155.41	2,983.48	5.21	100.00	26.14	33.48
20	500,000	**UP**		120	4,537	2.64	100.00	185.53	9,096.20	2.04	100.00	0	58	0.00	100.00	0.00	2,983.48	0.00	100.00	0.00	32.80
				4,537				9,096.20				58				2,983.48				32.80	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2723 PROCESSED FOOD FACTORIES (BIHUNMIELOMIEKERUPUK) ATC

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	327	327	11.55	11.55	157.53	157.53	1.78	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	175	502	6.18	17.73	51.38	208.91	0.58	2.36	1	1	5.26	5.26	2.94	2.94	0.05	0.05	5.73	1.41
3	100	200	150	236	738	8.34	26.07	124.56	333.47	1.41	3.78	0	1	0.00	5.26	0.00	2.94	0.00	0.05	0.00	0.88
4	200	300	250	167	905	5.90	31.97	118.83	452.30	1.35	5.12	1	2	5.26	10.53	34.29	37.24	0.53	0.57	28.86	8.23
5	300	500	400	187	1,092	6.61	38.57	159.36	611.66	1.80	6.92	1	3	5.26	15.79	25.73	62.97	0.40	0.97	16.15	10.29
6	500	750	625	120	1,212	4.24	42.81	162.83	774.50	1.84	8.77	1	4	5.26	21.05	24.47	87.44	0.38	1.34	15.03	11.29
7	750	1,000	875	96	1,308	3.39	46.20	180.57	955.07	2.04	10.81	0	4	0.00	21.05	0.00	87.44	0.00	1.34	0.00	9.16
8	1,000	1,500	1,250	168	1,476	5.93	52.14	265.22	1,220.29	3.00	13.81	1	5	5.26	26.32	0.00	87.44	0.00	1.34	0.00	7.17
9	1,500	2,000	1,750	94	1,570	3.32	55.46	225.05	1,445.34	2.55	16.36	0	5	0.00	26.32	0.00	87.44	0.00	1.34	0.00	6.05
10	2,000	2,500	2,250	83	1,653	2.93	58.39	198.11	1,643.45	2.24	18.60	0	5	0.00	26.32	0.00	87.44	0.00	1.34	0.00	5.32
11	2,500	3,000	2,750	50	1,703	1.77	60.16	203.94	1,847.39	2.31	20.91	0	5	0.00	26.32	0.00	87.44	0.00	1.34	0.00	4.73
12	3,000	4,000	3,500	111	1,814	3.92	64.08	347.53	2,194.91	3.93	24.85	0	5	0.00	26.32	0.00	87.44	0.00	1.34	0.00	3.98
13	4,000	5,000	4,500	56	1,870	1.98	66.05	359.41	2,554.33	4.07	28.92	0	5	0.00	26.32	0.00	87.44	0.00	1.34	0.00	3.42
14	5,000	7,500	6,250	115	1,985	4.06	70.12	650.96	3,205.29	7.37	36.29	0	5	0.00	26.32	0.00	87.44	0.00	1.34	0.00	2.73
15	7,500	10,000	8,750	118	2,103	4.17	74.28	950.88	4,156.17	10.76	47.05	0	5	0.00	26.32	0.00	87.44	0.00	1.34	0.00	2.10
16	10,000	20,000	15,000	188	2,291	6.64	80.93	1,819.60	5,975.78	20.60	67.65	5	10	26.32	52.63	4,044.03	4,131.47	62.10	63.44	222.25	69.14
17	20,000	50,000	35,000	234	2,525	8.27	89.19	2,005.68	7,981.46	22.71	90.35	4	14	21.05	73.68	88.56	4,220.03	1.36	64.80	4.42	52.87
18	50,000	100,000	75,000	82	2,607	2.90	92.09	342.54	8,324.00	3.88	94.23	1	15	5.26	78.95	30.78	4,250.81	0.47	65.27	8.99	51.07
19	100,000	500,000	300,000	154	2,761	5.44	97.53	416.01	8,740.01	4.71	98.94	4	19	21.05	100.00	2,261.83	6,512.63	34.73	100.00	543.70	74.52
20	500,000	**UP**		70	2,831	2.47	100.00	93.50	8,833.50	1.06	100.00	0	19	0.00	100.00	0.00	6,512.63	0.00	100.00	0.00	73.73
				2,831				8,833.50				19				6,512.63				73.73	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2728 MIXED

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	99	99	12.64	12.64	25.98	25.98	1.41	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	44	143	5.62	18.26	7.46	33.44	0.41	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	69	212	8.81	27.08	28.52	61.96	1.55	3.37	1	1	14.29	14.29	2.00	2.00	39.99	39.99	7.01	3.23
4	200	300	250	34	246	4.34	31.42	24.10	86.06	1.31	4.67	0	1	0.00	14.29	0.00	2.00	0.00	39.99	0.00	2.32
5	300	500	400	49	295	6.26	37.68	37.81	123.87	2.05	6.73	0	1	0.00	14.29	0.00	2.00	0.00	39.99	0.00	1.61
6	500	750	625	30	325	3.83	41.51	28.27	152.13	1.54	8.26	0	1	0.00	14.29	0.00	2.00	0.00	39.99	0.00	1.31
7	750	1,000	875	18	343	2.30	43.81	22.29	174.42	1.21	9.47	0	1	0.00	14.29	0.00	2.00	0.00	39.99	0.00	1.15
8	1,000	1,500	1,250	24	367	3.07	46.87	49.85	224.27	2.71	12.18	0	1	0.00	14.29	0.00	2.00	0.00	39.99	0.00	0.89
9	1,500	2,000	1,750	7	374	0.89	47.77	21.66	245.93	1.18	13.36	0	1	0.00	14.29	0.00	2.00	0.00	39.99	0.00	0.81
10	2,000	2,500	2,250	13	387	1.66	49.43	37.39	283.32	2.03	15.39	0	1	0.00	14.29	0.00	2.00	0.00	39.99	0.00	0.71
11	2,500	3,000	2,750	15	402	1.92	51.34	63.17	346.49	3.43	18.82	0	1	0.00	14.29	0.00	2.00	0.00	39.99	0.00	0.58
12	3,000	4,000	3,500	17	419	2.17	53.51	77.52	424.00	4.21	23.03	0	1	0.00	14.29	0.00	2.00	0.00	39.99	0.00	0.47
13	4,000	5,000	4,500	24	443	3.07	56.58	103.73	527.73	5.63	28.66	0	1	0.00	14.29	0.00	2.00	0.00	39.99	0.00	0.38
14	5,000	7,500	6,250	40	483	5.11	61.69	235.39	763.12	12.79	41.45	0	1	0.00	14.29	0.00	2.00	0.00	39.99	0.00	0.26
15	7,500	10,000	8,750	29	512	3.70	65.39	147.99	911.12	8.04	49.49	0	1	0.00	14.29	0.00	2.00	0.00	39.99	0.00	0.22
16	10,000	20,000	15,000	34	546	4.34	69.73	310.24	1,221.36	16.85	66.34	0	1	0.00	14.29	0.00	2.00	0.00	39.99	0.00	0.16
17	20,000	50,000	35,000	62	608	7.92	77.65	281.47	1,502.83	15.29	81.63	4	5	57.14	71.43	0.82	2.82	16.37	56.35	0.29	0.19
18	50,000	100,000	75,000	32	640	4.09	81.74	142.51	1,645.33	7.74	89.37	1	6	14.29	85.71	0.00	2.82	0.00	56.35	0.00	0.17
19	100,000	500,000	300,000	91	731	11.62	93.36	168.66	1,814.00	9.16	98.53	1	7	14.29	100.00	2.18	5.00	43.65	100.00	1.29	0.28
20	500,000	**UP**		52	783	6.64	100.00	27.05	1,841.05	1.47	100.00	0	7	0.00	100.00	0.00	5.00	0.00	100.00	0.00	0.27
				783				1,841.05				7				5.00				0.27	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	0.27	0.27	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.27				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	18	18	2.98	2.98	50.57	50.57	1.71	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	20	0.33	3.31	0.23	50.81	0.01	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	22	0.33	3.64	0.86	51.67	0.03	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	34	1.98	5.62	4.45	56.12	0.15	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	12	46	1.98	7.60	9.19	65.31	0.31	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	19	65	3.14	10.74	10.83	76.14	0.37	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	76	1.82	12.56	6.96	83.10	0.24	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	19	95	3.14	15.70	19.31	102.41	0.65	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	23	118	3.80	19.50	34.75	137.16	1.17	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	14	132	2.31	21.82	27.46	164.62	0.93	5.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	11	143	1.82	23.64	20.55	185.17	0.69	6.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	30	173	4.96	28.60	77.51	262.69	2.62	8.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	20	193	3.31	31.90	53.07	315.76	1.79	10.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	34	227	5.62	37.52	139.56	455.32	4.72	15.39	1	1	7.14	7.14	180.93	180.93	87.81	87.81	129.64	39.74
15	7,500	10,000	8,750	19	246	3.14	40.66	91.04	546.37	3.08	18.47	0	1	0.00	7.14	0.00	180.93	0.00	87.81	0.00	33.11
16	10,000	20,000	15,000	64	310	10.58	51.24	545.51	1,091.87	18.44	36.90	0	1	0.00	7.14	0.00	180.93	0.00	87.81	0.00	16.57
17	20,000	50,000	35,000	86	396	14.21	65.45	633.10	1,724.97	21.40	58.30	0	1	0.00	7.14	0.00	180.93	0.00	87.81	0.00	10.49
18	50,000	100,000	75,000	59	455	9.75	75.21	386.20	2,111.17	13.05	71.35	0	1	0.00	7.14	0.00	180.93	0.00	87.81	0.00	8.57
19	100,000	500,000	300,000	99	554	16.36	91.57	466.80	2,577.98	15.78	87.13	8	9	57.14	64.29	22.69	203.62	11.01	98.82	4.86	7.90
20	500,000	**UP**		51	605	8.43	100.00	380.74	2,958.71	12.87	100.00	5	14	35.71	100.00	2.43	206.04	1.18	100.00	0.64	6.96
				605				2,958.71				14				206.04				6.96	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2732 MEATMEAT PRODUCTS AND FISH PRODUCTS FACTORIES

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	107	107	5.19	5.19	80.29	80.29	0.98	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	55	162	2.67	7.86	10.86	91.15	0.13	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	68	230	3.30	11.16	15.28	106.43	0.19	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	58	288	2.81	13.97	17.17	123.59	0.21	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	61	349	2.96	16.93	33.12	156.71	0.40	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	56	405	2.72	19.65	50.09	206.80	0.61	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	34	439	1.65	21.30	35.11	241.91	0.43	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	66	505	3.20	24.50	52.76	294.67	0.64	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	47	552	2.28	26.78	73.42	368.09	0.89	4.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	39	591	1.89	28.68	82.09	450.18	1.00	5.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	49	640	2.38	31.05	90.06	540.25	1.10	6.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	54	694	2.62	33.67	97.35	637.59	1.19	7.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	64	758	3.11	36.78	176.28	813.87	2.15	9.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	103	861	5.00	41.78	330.66	1,144.53	4.03	13.94	2	2	6.06	6.06	577.73	577.73	3.81	3.81	174.72	50.48
15	7,500	10,000	8,750	53	914	2.57	44.35	383.72	1,528.25	4.67	18.62	0	2	0.00	6.06	0.00	577.73	0.00	3.81	0.00	37.80
16	10,000	20,000	15,000	173	1,087	8.39	52.74	1,122.94	2,651.19	13.68	32.30	0	2	0.00	6.06	0.00	577.73	0.00	3.81	0.00	21.79
17	20,000	50,000	35,000	343	1,430	16.64	69.38	2,331.59	4,982.78	28.40	60.70	5	7	15.15	21.21	6,536.51	7,114.24	43.10	46.91	280.35	142.78
18	50,000	100,000	75,000	230	1,660	11.16	80.54	1,458.91	6,441.69	17.77	78.47	14	21	42.42	63.64	7,404.41	14,518.65	48.82	95.74	507.53	225.39
19	100,000	500,000	300,000	360	2,020	17.47	98.01	1,657.73	8,099.41	20.19	98.67	12	33	36.36	100.00	646.68	15,165.33	4.26	100.00	39.01	187.24
20	500,000	**UP**		41	2,061	1.99	100.00	109.37	8,208.79	1.33	100.00	0	33	0.00	100.00	0.00	15,165.33	0.00	100.00	0.00	184.75
				2,061				8,208.79				33				15,165.33				184.75	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2733 SOYA BEANTOMATO AND HOT PEPPER SAUCE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	85	85	17.82	17.82	45.94	45.94	5.75	5.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	34	119	7.13	24.95	3.63	49.57	0.45	6.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	73	192	15.30	40.25	14.99	64.56	1.88	8.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	24	216	5.03	45.28	5.75	70.30	0.72	8.81	1	1	20.00	20.00	5.57	5.57	99.11	99.11	96.90	7.92
5	300	500	400	34	250	7.13	52.41	12.78	83.09	1.60	10.41	0	1	0.00	20.00	0.00	5.57	0.00	99.11	0.00	6.70
6	500	750	625	14	264	2.94	55.35	8.43	91.52	1.06	11.46	0	1	0.00	20.00	0.00	5.57	0.00	99.11	0.00	6.08
7	750	1,000	875	17	281	3.56	58.91	15.80	107.32	1.98	13.44	0	1	0.00	20.00	0.00	5.57	0.00	99.11	0.00	5.19
8	1,000	1,500	1,250	26	307	5.45	64.36	25.33	132.65	3.17	16.61	0	1	0.00	20.00	0.00	5.57	0.00	99.11	0.00	4.20
9	1,500	2,000	1,750	21	328	4.40	68.76	39.32	171.97	4.93	21.54	0	1	0.00	20.00	0.00	5.57	0.00	99.11	0.00	3.24
10	2,000	2,500	2,250	8	336	1.68	70.44	24.52	196.49	3.07	24.61	0	1	0.00	20.00	0.00	5.57	0.00	99.11	0.00	2.83
11	2,500	3,000	2,750	12	348	2.52	72.96	33.17	229.66	4.15	28.76	0	1	0.00	20.00	0.00	5.57	0.00	99.11	0.00	2.42
12	3,000	4,000	3,500	14	362	2.94	75.89	17.60	247.25	2.20	30.97	0	1	0.00	20.00	0.00	5.57	0.00	99.11	0.00	2.25
13	4,000	5,000	4,500	12	374	2.52	78.41	69.37	316.63	8.69	39.66	0	1	0.00	20.00	0.00	5.57	0.00	99.11	0.00	1.76
14	5,000	7,500	6,250	12	386	2.52	80.92	35.90	352.52	4.50	44.15	0	1	0.00	20.00	0.00	5.57	0.00	99.11	0.00	1.58
15	7,500	10,000	8,750	15	401	3.14	84.07	94.22	446.74	11.80	55.95	0	1	0.00	20.00	0.00	5.57	0.00	99.11	0.00	1.25
16	10,000	20,000	15,000	15	416	3.14	87.21	83.48	530.22	10.46	66.41	0	1	0.00	20.00	0.00	5.57	0.00	99.11	0.00	1.05
17	20,000	50,000	35,000	16	432	3.35	90.57	184.92	715.14	23.16	89.57	0	1	0.00	20.00	0.00	5.57	0.00	99.11	0.00	0.78
18	50,000	100,000	75,000	6	438	1.26	91.82	70.50	785.65	8.83	98.40	0	1	0.00	20.00	0.00	5.57	0.00	99.11	0.00	0.71
19	100,000	500,000	300,000	39	477	8.18	100.00	12.79	798.44	1.60	100.00	4	5	80.00	100.00	0.05	5.62	0.89	100.00	0.39	0.70
20	500,000	**UP**		0	477	0.00	100.00	0.00	798.44	0.00	100.00	0	5	0.00	100.00	0.00	5.62	0.00	100.00	0.00	0.70
					477				798.44				5				5.62				0.70

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2734 **POULTRY FARMS :**

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,491	2,491	6.08	6.08	301.38	301.38	1.15	1.15	2	2	1.25	1.25	81.90	81.90	0.71	0.71	27.17	27.17
2	50	100	75	1,614	4,105	3.94	10.02	313.44	614.82	1.20	2.34	1	3	0.63	1.88	85.03	166.92	0.74	1.45	27.13	27.15
3	100	200	150	2,347	6,452	5.73	15.75	671.15	1,285.97	2.56	4.90	13	16	8.13	10.00	213.88	380.80	1.85	3.30	31.87	29.61
4	200	300	250	1,857	8,309	4.53	20.29	652.82	1,938.79	2.49	7.39	1	17	0.63	10.63	90.72	471.52	0.79	4.09	13.90	24.32
5	300	500	400	2,544	10,853	6.21	26.50	1,024.75	2,963.55	3.91	11.30	8	25	5.00	15.63	291.03	762.56	2.52	6.61	28.40	25.73
6	500	750	625	4,113	14,966	10.04	36.54	883.20	3,846.75	3.37	14.67	9	34	5.63	21.25	373.95	1,136.50	3.24	9.85	42.34	29.54
7	750	1,000	875	3,222	18,188	7.87	44.41	874.44	4,721.19	3.34	18.01	4	38	2.50	23.75	20.59	1,157.09	0.18	10.03	2.35	24.51
8	1,000	1,500	1,250	4,184	22,372	10.22	54.63	1,034.42	5,755.61	3.95	21.95	6	44	3.75	27.50	170.01	1,327.11	1.47	11.50	16.44	23.06
9	1,500	2,000	1,750	2,343	24,715	5.72	60.35	960.07	6,715.68	3.66	25.61	15	59	9.38	36.88	72.10	1,399.20	0.62	12.12	7.51	20.83
10	2,000	2,500	2,250	2,066	26,781	5.04	65.39	950.44	7,666.13	3.62	29.24	5	64	3.13	40.00	182.83	1,582.04	1.58	13.71	19.24	20.64
11	2,500	3,000	2,750	2,072	28,853	5.06	70.45	755.14	8,421.27	2.88	32.12	4	68	2.50	42.50	33.05	1,615.09	0.29	14.00	4.38	19.18
12	3,000	4,000	3,500	4,183	33,036	10.21	80.67	1,421.09	9,842.36	5.42	37.54	0	68	0.00	42.50	0.00	1,615.09	0.00	14.00	0.00	16.41
13	4,000	5,000	4,500	927	33,963	2.26	82.93	1,189.48	11,031.84	4.54	42.07	9	77	5.63	48.13	26.84	1,641.93	0.23	14.23	2.26	14.88
14	5,000	7,500	6,250	1,677	35,640	4.09	87.02	1,537.61	12,569.45	5.86	47.94	3	80	1.88	50.00	166.16	1,808.09	1.44	15.67	10.81	14.38
15	7,500	10,000	8,750	524	36,164	1.28	88.30	1,378.81	13,948.25	5.26	53.20	6	86	3.75	53.75	8,707.29	10,515.38	75.45	91.12	631.51	75.39
16	10,000	20,000	15,000	1,465	37,629	3.58	91.88	3,690.24	17,638.49	14.07	67.27	0	86	0.00	53.75	0.00	10,515.38	0.00	91.12	0.00	59.62
17	20,000	50,000	35,000	2,222	39,851	5.43	97.31	5,360.98	22,999.47	20.45	87.72	40	126	25.00	78.75	346.71	10,862.09	3.00	94.13	6.47	47.23
18	50,000	100,000	75,000	773	40,624	1.89	99.19	2,576.75	25,576.22	9.83	97.55	18	144	11.25	90.00	572.34	11,434.43	4.96	99.09	22.21	44.71
19	100,000	500,000	300,000	298	40,922	0.73	99.92	636.20	26,212.42	2.43	99.97	8	152	5.00	95.00	104.46	11,538.89	0.91	99.99	16.42	44.02
20	500,000	**UP**		32	40,954	0.08	100.00	7.06	26,219.48	0.03	100.00	8	160	5.00	100.00	1.09	11,539.98	0.01	100.00	15.38	44.01
				40,954				26,219.48				160				11,539.98				44.01	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 27341 POULTRY FARMS: USING ELECTRICAL LIGHTING

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	18.42	18.42	1.04	1.04	0.60	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	9	5.26	23.68	0.27	1.31	0.16	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	14	13.16	36.84	1.37	2.68	0.79	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	18	10.53	47.37	1.90	4.58	1.10	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	20	5.26	52.63	3.70	8.28	2.14	4.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	22	5.26	57.89	2.66	10.94	1.54	6.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	23	2.63	60.53	5.84	16.78	3.38	9.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	24	2.63	63.16	6.03	22.81	3.49	13.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	28	10.53	73.68	21.92	44.73	12.70	25.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	30	5.26	78.95	16.99	61.72	9.85	35.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	31	2.63	81.58	9.32	71.05	5.40	41.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	35	10.53	92.11	49.16	120.20	28.49	69.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	36	2.63	94.74	2.14	122.34	1.24	70.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	37	2.63	97.37	20.62	142.96	11.95	82.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	38	2.63	100.00	29.60	172.56	17.15	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	38	0.00	100.00	0.00	172.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	38	0.00	100.00	0.00	172.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	38	0.00	100.00	0.00	172.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	38	0.00	100.00	0.00	172.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	38	0.00	100.00	0.00	172.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					38				172.56				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2735 OTHER FARMS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,831	1,831	35.20	35.20	230.23	230.23	4.78	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	620	2,451	11.92	47.12	126.60	356.83	2.63	7.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	626	3,077	12.03	59.15	236.66	593.49	4.91	12.32	1	1	7.69	7.69	15.00	15.00	48.92	48.92	6.34	2.53
4	200	300	250	392	3,469	7.54	66.69	251.05	844.54	5.21	17.53	0	1	0.00	7.69	0.00	15.00	0.00	48.92	0.00	1.78
5	300	500	400	464	3,933	8.92	75.61	384.06	1,228.60	7.97	25.50	0	1	0.00	7.69	0.00	15.00	0.00	48.92	0.00	1.22
6	500	750	625	334	4,267	6.42	82.03	320.34	1,548.94	6.65	32.15	0	1	0.00	7.69	0.00	15.00	0.00	48.92	0.00	0.97
7	750	1,000	875	197	4,464	3.79	85.81	256.06	1,805.00	5.32	37.47	0	1	0.00	7.69	0.00	15.00	0.00	48.92	0.00	0.83
8	1,000	1,500	1,250	186	4,650	3.58	89.39	325.05	2,130.05	6.75	44.22	0	1	0.00	7.69	0.00	15.00	0.00	48.92	0.00	0.70
9	1,500	2,000	1,750	74	4,724	1.42	90.81	176.81	2,306.85	3.67	47.89	0	1	0.00	7.69	0.00	15.00	0.00	48.92	0.00	0.65
10	2,000	2,500	2,250	56	4,780	1.08	91.89	147.58	2,454.43	3.06	50.95	0	1	0.00	7.69	0.00	15.00	0.00	48.92	0.00	0.61
11	2,500	3,000	2,750	39	4,819	0.75	92.64	131.19	2,585.63	2.72	53.67	0	1	0.00	7.69	0.00	15.00	0.00	48.92	0.00	0.58
12	3,000	4,000	3,500	38	4,857	0.73	93.37	107.27	2,692.90	2.23	55.90	0	1	0.00	7.69	0.00	15.00	0.00	48.92	0.00	0.56
13	4,000	5,000	4,500	31	4,888	0.60	93.96	94.17	2,787.06	1.95	57.86	0	1	0.00	7.69	0.00	15.00	0.00	48.92	0.00	0.54
14	5,000	7,500	6,250	48	4,936	0.92	94.89	209.29	2,996.35	4.34	62.20	0	1	0.00	7.69	0.00	15.00	0.00	48.92	0.00	0.50
15	7,500	10,000	8,750	22	4,958	0.42	95.31	185.88	3,182.22	3.86	66.06	0	1	0.00	7.69	0.00	15.00	0.00	48.92	0.00	0.47
16	10,000	20,000	15,000	86	5,044	1.65	96.96	556.95	3,739.17	11.56	77.62	2	3	15.38	23.08	11.41	26.41	37.21	86.12	2.05	0.71
17	20,000	50,000	35,000	80	5,124	1.54	98.50	629.35	4,368.52	13.06	90.69	0	3	0.00	23.08	0.00	26.41	0.00	86.12	0.00	0.60
18	50,000	100,000	75,000	41	5,165	0.79	99.29	221.06	4,589.58	4.59	95.27	0	3	0.00	23.08	0.00	26.41	0.00	86.12	0.00	0.58
19	100,000	500,000	300,000	32	5,197	0.62	99.90	206.45	4,796.03	4.29	99.56	7	10	53.85	76.92	4.17	30.58	13.61	99.73	2.02	0.64
20	500,000	**UP**		5	5,202	0.10	100.00	21.17	4,817.20	0.44	100.00	3	13	23.08	100.00	0.08	30.66	0.27	100.00	0.39	0.64
				5,202				4,817.20				13				30.66				0.64	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2736 HATCHERIES

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	42	42	3.44	3.44	41.86	41.86	1.82	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	39	81	3.19	6.63	1.97	43.83	0.09	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	93	0.98	7.61	1.56	45.39	0.07	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	105	0.98	8.59	0.29	45.69	0.01	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	110	0.41	9.00	1.10	46.79	0.05	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	44	154	3.60	12.60	5.72	52.50	0.25	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	161	0.57	13.18	1.68	54.18	0.07	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	173	0.98	14.16	4.82	59.01	0.21	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	51	224	4.17	18.33	18.96	77.96	0.82	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	22	246	1.80	20.13	22.22	100.19	0.97	4.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	54	300	4.42	24.55	19.22	119.41	0.84	5.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	46	346	3.76	28.31	14.59	134.00	0.63	5.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	20	366	1.64	29.95	17.56	151.56	0.76	6.59	1	1	33.33	33.33	12.51	12.51	99.57	99.57	71.26	8.26
14	5,000	7,500	6,250	49	415	4.01	33.96	108.11	259.67	4.70	11.29	0	1	0.00	33.33	0.00	12.51	0.00	99.57	0.00	4.82
15	7,500	10,000	8,750	61	476	4.99	38.95	139.98	399.64	6.08	17.37	0	1	0.00	33.33	0.00	12.51	0.00	99.57	0.00	3.13
16	10,000	20,000	15,000	133	609	10.88	49.84	406.09	805.74	17.65	35.02	0	1	0.00	33.33	0.00	12.51	0.00	99.57	0.00	1.55
17	20,000	50,000	35,000	462	1,071	37.81	87.64	1,147.93	1,953.66	49.89	84.91	2	3	66.67	100.00	0.05	12.57	0.43	100.00	0.00	0.64
18	50,000	100,000	75,000	125	1,196	10.23	97.87	286.10	2,239.77	12.43	97.34	0	3	0.00	100.00	0.00	12.57	0.00	100.00	0.00	0.56
19	100,000	500,000	300,000	24	1,220	1.96	99.84	60.47	2,300.23	2.63	99.97	0	3	0.00	100.00	0.00	12.57	0.00	100.00	0.00	0.55
20	500,000	**UP**		2	1,222	0.16	100.00	0.67	2,300.90	0.03	100.00	0	3	0.00	100.00	0.00	12.57	0.00	100.00	0.00	0.55
					1,222				2,300.90				3				12.57				0.55

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2737 FISH HATCHERIES

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	251	251	27.08	27.08	25.22	25.22	2.62	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	99	350	10.68	37.76	15.91	41.13	1.65	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	94	444	10.14	47.90	28.90	70.04	3.00	7.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	78	522	8.41	56.31	21.44	91.47	2.23	9.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	34	556	3.67	59.98	32.15	123.62	3.34	12.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	18	574	1.94	61.92	21.30	144.92	2.21	15.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	26	600	2.80	64.72	12.71	157.63	1.32	16.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	17	617	1.83	66.56	19.40	177.03	2.01	18.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	28	645	3.02	69.58	4.55	181.58	0.47	18.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	12	657	1.29	70.87	2.74	184.31	0.28	19.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	13	670	1.40	72.28	6.03	190.34	0.63	19.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	38	708	4.10	76.38	18.66	209.00	1.94	21.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	717	0.97	77.35	14.93	223.93	1.55	23.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	24	741	2.59	79.94	31.59	255.52	3.28	26.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	19	760	2.05	81.98	42.46	297.98	4.41	30.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	38	798	4.10	86.08	217.66	515.64	22.61	53.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	71	869	7.66	93.74	322.70	838.34	33.52	87.07	3	3	60.00	60.00	2,082.25	2,082.25	99.85	99.85	645.26	248.38
18	50,000	100,000	75,000	35	904	3.78	97.52	89.14	927.48	9.26	96.33	2	5	40.00	100.00	3.11	2,085.36	0.15	100.00	3.49	224.84
19	100,000	500,000	300,000	19	923	2.05	99.57	33.12	960.60	3.44	99.77	0	5	0.00	100.00	0.00	2,085.36	0.00	100.00	0.00	217.09
20	500,000	**UP**		4	927	0.43	100.00	2.21	962.81	0.23	100.00	0	5	0.00	100.00	0.00	2,085.36	0.00	100.00	0.00	216.59
				927				962.81				5				2,085.36				216.59	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 274 EDIBLE FATS EDIBLE OILS AND DESICCATED COCONUT PRODUCERS

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	3.00	3.00	37.28	37.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	5.05	8.05	62.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	8.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	8.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	8.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	8.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	8.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	8.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	8.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	8.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	8.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	8.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	8.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	8.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	8.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	8.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	8.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	8.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	8.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				8.05				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2741 EDIBLE FATS PRODUCERS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	6.00	6.00	4.68	4.68	1.08	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	2.00	8.00	0.35	5.03	0.08	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	2.00	10.00	4.12	0.91	0.95	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	2.00	12.00	12.03	12.94	2.77	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	2.00	14.00	8.58	21.52	1.98	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	2.00	16.00	2.68	18.84	0.62	4.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	2.00	18.00	5.85	24.69	1.35	5.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	2.00	20.00	8.78	33.47	2.02	7.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	2.00	22.00	5.66	39.13	1.30	9.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	2.00	24.00	5.66	44.79	1.30	10.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	2.00	26.00	5.66	50.45	1.30	11.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	2.00	28.00	5.66	56.11	1.30	12.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	2.00	30.00	5.66	61.77	1.30	14.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	2.00	32.00	11.95	73.71	2.75	16.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	2.00	34.00	5.66	79.37	1.30	18.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	13	30	26.00	60.00	115.40	194.77	26.58	44.86	3	3	18.75	18.75	126.67	126.67	2.62	2.62	109.76	65.03
17	20,000	50,000	35,000	12	42	24.00	84.00	68.64	263.41	15.81	60.67	4	7	25.00	43.75	3.17	129.83	0.07	2.68	4.61	49.29
18	50,000	100,000	75,000	1	43	2.00	86.00	31.26	294.67	7.20	67.87	0	7	0.00	43.75	0.00	129.83	0.00	2.68	0.00	44.06
19	100,000	500,000	300,000	7	50	14.00	100.00	139.49	434.16	32.13	100.00	9	16	56.25	100.00	4,713.52	4,843.36	97.32	100.00	3379.06	1115.57
20	500,000	**UP**		0	50	0.00	100.00	0.00	434.16	0.00	100.00	0	16	0.00	100.00	0.00	4,843.36	0.00	100.00	0.00	1115.57
				50				434.16				16				4,843.36				1115.57	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	533	533	4.36	4.36	736.43	736.43	2.28	2.28	4	4	1.68	1.68	11.80	11.80	0.66	0.66	1.60	1.60
2	50	100	75	151	684	1.24	5.60	4.36	740.79	0.01	2.29	0	4	0.00	1.68	0.00	11.80	0.00	0.66	0.00	1.59
3	100	200	150	133	817	1.09	6.68	8.08	748.87	0.02	2.31	4	8	1.68	3.36	0.86	12.66	0.05	0.71	10.67	1.69
4	200	300	250	151	968	1.24	7.92	13.79	762.66	0.04	2.36	0	8	0.00	3.36	0.00	12.66	0.00	0.71	0.00	1.66
5	300	500	400	302	1,270	2.47	10.39	55.54	818.20	0.17	2.53	0	8	0.00	3.36	0.00	12.66	0.00	0.71	0.00	1.55
6	500	750	625	178	1,448	1.46	11.85	209.80	1,028.00	0.65	3.18	0	8	0.00	3.36	0.00	12.66	0.00	0.71	0.00	1.23
7	750	1,000	875	169	1,617	1.38	13.23	37.58	1,065.57	0.12	3.29	7	15	2.94	6.30	15.63	28.29	0.88	1.59	41.61	2.66
8	1,000	1,500	1,250	314	1,931	2.57	15.80	727.49	1,793.06	2.25	5.54	1	16	0.42	6.72	0.65	28.95	0.04	1.63	0.09	1.61
9	1,500	2,000	1,750	196	2,127	1.60	17.40	155.43	1,948.49	0.48	6.02	3	19	1.26	7.98	23.13	52.08	1.30	2.92	14.88	2.67
10	2,000	2,500	2,250	235	2,362	1.92	19.33	96.32	2,044.81	0.30	6.32	0	19	0.00	7.98	0.00	52.08	0.00	2.92	0.00	2.55
11	2,500	3,000	2,750	177	2,539	1.45	20.77	145.67	2,190.48	0.45	6.77	0	19	0.00	7.98	0.00	52.08	0.00	2.92	0.00	2.38
12	3,000	4,000	3,500	359	2,898	2.94	23.71	288.13	2,478.61	0.89	7.66	0	19	0.00	7.98	0.00	52.08	0.00	2.92	0.00	2.10
13	4,000	5,000	4,500	293	3,191	2.40	26.11	172.71	2,651.32	0.53	8.20	1	20	0.42	8.40	0.00	52.08	0.00	2.92	0.00	1.96
14	5,000	7,500	6,250	593	3,784	4.85	30.96	570.32	3,221.64	1.76	9.96	6	26	2.52	10.92	24.74	76.82	1.39	4.31	4.34	2.38
15	7,500	10,000	8,750	470	4,254	3.85	34.81	598.88	3,820.52	1.85	11.81	2	28	0.84	11.76	0.16	76.98	0.01	4.32	0.03	2.01
16	10,000	20,000	15,000	1,057	5,311	8.65	43.45	1,845.11	5,665.63	5.70	17.51	13	41	5.46	17.23	20.60	97.58	1.16	5.48	1.12	1.72
17	20,000	50,000	35,000	1,556	6,867	12.73	56.19	4,717.85	10,383.48	14.58	32.10	33	74	13.87	31.09	362.53	460.11	20.36	25.84	7.68	4.43
18	50,000	100,000	75,000	1,652	8,519	13.52	69.70	7,941.63	18,325.10	24.55	56.64	32	106	13.45	44.54	725.46	1,185.57	40.74	66.57	9.13	6.47
19	100,000	500,000	300,000	3,016	11,535	24.68	94.38	12,858.61	31,183.72	39.75	96.39	94	200	39.50	84.03	572.76	1,758.33	32.16	98.73	4.45	5.64
20	500,000	**UP**		687	12,222	5.62	100.00	1,167.26	32,350.98	3.61	100.00	38	238	15.97	100.00	22.53	1,780.87	1.27	100.00	1.93	5.50
				12,222				32,350.98				238				1,780.87				5.50	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	58	58	4.74	4.74	23.41	23.41	0.66	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	14	72	1.14	5.88	0.61	24.02	0.02	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	13	85	1.06	6.94	1.79	25.81	0.05	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	96	0.90	7.84	3.21	29.02	0.09	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	21	117	1.72	9.56	7.12	36.14	0.20	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	128	0.90	10.46	7.16	43.30	0.20	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	141	1.06	11.52	10.51	53.81	0.30	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	25	166	2.04	13.56	16.90	70.70	0.48	2.00	1	1	20.00	20.00	4.84	4.84	54.72	54.72	28.62	6.84
9	1,500	2,000	1,750	33	199	2.70	16.26	19.64	90.34	0.55	2.55	0	1	0.00	20.00	0.00	4.84	0.00	54.72	0.00	5.35
10	2,000	2,500	2,250	21	220	1.72	17.97	15.64	105.98	0.44	2.99	0	1	0.00	20.00	0.00	4.84	0.00	54.72	0.00	4.56
11	2,500	3,000	2,750	33	253	2.70	20.67	43.53	149.51	1.23	4.22	1	2	20.00	40.00	0.64	5.48	7.29	62.00	1.48	3.66
12	3,000	4,000	3,500	25	278	2.04	22.71	22.54	172.05	0.64	4.86	0	2	0.00	40.00	0.00	5.48	0.00	62.00	0.00	3.18
13	4,000	5,000	4,500	27	305	2.21	24.92	42.46	214.51	1.20	6.05	0	2	0.00	40.00	0.00	5.48	0.00	62.00	0.00	2.55
14	5,000	7,500	6,250	38	343	3.10	28.02	108.01	322.52	3.05	9.10	0	2	0.00	40.00	0.00	5.48	0.00	62.00	0.00	1.70
15	7,500	10,000	8,750	74	417	6.05	34.07	111.39	433.91	3.14	12.25	0	2	0.00	40.00	0.00	5.48	0.00	62.00	0.00	1.26
16	10,000	20,000	15,000	75	492	6.13	40.20	467.85	901.77	13.20	25.45	0	2	0.00	40.00	0.00	5.48	0.00	62.00	0.00	0.61
17	20,000	50,000	35,000	218	710	17.81	58.01	1,138.59	2,040.36	32.13	57.58	2	4	40.00	80.00	3.30	8.78	37.38	99.39	0.29	0.43
18	50,000	100,000	75,000	245	955	20.02	78.02	915.64	2,956.00	25.84	83.42	0	4	0.00	80.00	0.00	8.78	0.00	99.39	0.00	0.30
19	100,000	500,000	300,000	206	1,161	16.83	94.85	526.95	3,482.95	14.87	98.30	0	4	0.00	80.00	0.00	8.78	0.00	99.39	0.00	0.25
20	500,000	**UP**		63	1,224	5.15	100.00	60.39	3,543.34	1.70	100.00	1	5	20.00	100.00	0.05	8.84	0.61	100.00	0.09	0.25
				1,224				3,543.34				5				8.84				0.25	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2748 MIXED

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	0.42	0.42	7.84	7.84	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	0.10	0.52	0.00	7.84	0.00	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	0.10	0.63	0.00	7.84	0.00	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	9	0.31	0.94	1.06	8.89	0.04	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	13	22	1.36	2.30	1.55	10.45	0.06	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	32	1.05	3.35	5.28	15.73	0.20	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	34	0.21	3.56	6.14	21.87	0.23	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	46	1.26	4.82	7.94	29.81	0.30	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	18	64	1.88	6.70	11.02	40.84	0.41	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	70	0.63	7.33	9.87	50.71	0.37	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	75	0.52	7.85	13.21	63.91	0.50	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	85	1.05	8.90	8.62	72.53	0.32	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	20	105	2.09	10.99	2.43	74.97	0.09	2.81	1	1	12.50	12.50	3.34	3.34	0.69	0.69	137.23	4.46
14	5,000	7,500	6,250	50	155	5.24	16.23	20.43	95.39	0.77	3.58	0	1	0.00	12.50	0.00	3.34	0.00	0.69	0.00	3.50
15	7,500	10,000	8,750	30	185	3.14	19.37	21.09	116.49	0.79	4.37	0	1	0.00	12.50	0.00	3.34	0.00	0.69	0.00	2.87
16	10,000	20,000	15,000	76	261	7.96	27.33	230.83	347.32	8.66	13.03	4	5	50.00	62.50	473.86	477.20	98.57	99.27	205.28	137.39
17	20,000	50,000	35,000	175	436	18.32	45.65	307.83	655.15	11.55	24.58	0	5	0.00	62.50	0.00	477.20	0.00	99.27	0.00	72.84
18	50,000	100,000	75,000	168	604	17.59	63.25	176.52	831.67	6.62	31.21	0	5	0.00	62.50	0.00	477.20	0.00	99.27	0.00	57.38
19	100,000	500,000	300,000	292	896	30.58	93.82	1,077.21	1,908.88	40.42	71.63	2	7	25.00	87.50	3.52	480.72	0.73	100.00	0.33	25.18
20	500,000	**UP**		59	955	6.18	100.00	756.17	2,665.06	28.37	100.00	1	8	12.50	100.00	0.01	480.72	0.00	100.00	0.00	18.04
				955				2,665.06				8				480.72				18.04	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2751 DAIRIES AND DAIRY PRODUCTS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	2.78	2.78	17.32	17.32	1.26	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	15	1.39	4.17	1.02	18.34	0.07	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	23	2.22	6.39	0.64	18.98	0.05	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	25	0.56	6.94	0.43	19.41	0.03	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	33	2.22	9.17	2.50	21.91	0.18	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	40	1.94	11.11	3.98	25.89	0.29	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	52	3.33	14.44	3.82	29.71	0.28	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	60	2.22	16.67	7.18	36.88	0.52	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	65	1.39	18.06	5.89	42.77	0.43	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	72	1.94	20.00	7.25	50.01	0.53	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	80	2.22	22.22	14.94	64.96	1.09	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	85	1.39	23.61	13.21	78.17	0.96	5.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	87	0.56	24.17	2.14	80.31	0.16	5.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	16	103	4.44	28.61	44.56	124.87	3.25	9.10	3	3	1.83	1.83	998.10	998.10	99.26	99.26	2239.81	799.31
15	7,500	10,000	8,750	5	108	1.39	30.00	45.75	170.62	3.33	12.43	0	3	0.00	1.83	0.00	998.10	0.00	99.26	0.00	585.00
16	10,000	20,000	15,000	21	129	5.83	35.83	79.62	250.23	5.80	18.24	43	46	26.22	28.05	0.19	998.29	0.02	99.28	0.24	398.95
17	20,000	50,000	35,000	33	162	9.17	45.00	252.06	502.30	18.37	36.61	2	48	1.22	29.27	0.77	999.06	0.08	99.35	0.31	198.90
18	50,000	100,000	75,000	35	197	9.72	54.72	156.48	658.77	11.40	48.01	0	48	0.00	29.27	0.00	999.06	0.00	99.35	0.00	151.66
19	100,000	500,000	300,000	88	285	24.44	79.17	351.68	1,010.46	25.63	73.64	4	52	2.44	31.71	2.53	1,001.59	0.25	99.60	0.72	99.12
20	500,000	**UP**		75	360	20.83	100.00	361.72	1,372.18	26.36	100.00	112	164	68.29	100.00	3.99	1,005.58	0.40	100.00	1.10	73.28
				360				1,372.18				164				1,005.58				73.28	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2752 DAIRIES AND DAIRY PRODUCTS INCLUDING DESICCATED MILK

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	4.41	4.41	23.43	23.43	5.42	5.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	1.47	5.88	0.00	23.43	0.00	5.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	1.47	7.35	1.40	24.83	0.32	5.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	1.47	8.82	0.76	25.59	0.18	5.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	1.47	10.29	0.02	25.62	0.01	5.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	1.47	11.76	0.93	26.55	0.22	6.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	1.47	13.24	0.02	26.57	0.00	6.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	11	2.94	16.18	2.52	29.09	0.58	6.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	1.47	17.65	0.33	29.42	0.08	6.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	1.47	19.12	1.65	31.07	0.38	7.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	1.47	20.59	6.27	37.34	1.45	8.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	16	2.94	23.53	8.38	45.72	1.94	10.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	17	1.47	25.00	6.39	52.11	1.48	12.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	22	7.35	32.35	23.75	75.85	5.49	17.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	23	1.47	33.82	11.20	87.05	2.59	20.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	12	35	17.65	51.47	135.06	222.10	31.23	51.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	44	13.24	64.71	38.99	261.09	9.02	60.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	47	4.41	69.12	21.96	283.05	5.08	65.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	12	59	17.65	86.76	89.70	372.75	20.74	86.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		9	68	13.24	100.00	59.69	432.44	13.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				68				432.44				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 276 COFFEE ROASTING PLANTS COFFEE EXTRACT FACTORIES MALTINGS

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

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

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2761 COFFEE ROASTING PLANTSCOFFEE EXTRACT FACTORIES

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	84	84	8.51	8.51	115.89	115.89	2.98	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	32	116	3.24	11.75	1.61	117.50	0.04	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	13	129	1.32	13.07	3.02	120.52	0.08	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	140	1.11	14.18	3.47	123.98	0.09	3.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	19	159	1.93	16.11	11.84	135.83	0.30	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	18	177	1.82	17.93	33.19	169.01	0.85	4.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	29	206	2.94	20.87	24.27	193.28	0.62	4.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	35	241	3.55	24.42	44.56	237.84	1.15	6.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	20	261	2.03	26.44	39.04	276.88	1.00	7.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	13	274	1.32	27.76	32.06	308.94	0.83	7.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	16	290	1.62	29.38	52.87	361.81	1.36	9.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	39	329	3.95	33.33	96.67	458.48	2.49	11.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	34	363	3.44	36.78	76.26	534.74	1.96	13.76	1	1	4.17	4.17	8.96	8.96	4.31	4.31	11.74	1.67
14	5,000	7,500	6,250	40	403	4.05	40.83	247.29	782.03	6.36	20.13	0	1	0.00	4.17	0.00	8.96	0.00	4.31	0.00	1.15
15	7,500	10,000	8,750	22	425	2.23	43.06	172.20	954.22	4.43	24.56	3	4	12.50	16.67	15.63	24.59	7.53	11.84	9.08	2.58
16	10,000	20,000	15,000	92	517	9.32	52.38	507.47	1,461.70	13.06	37.62	5	9	20.83	37.50	176.73	201.32	85.09	96.93	34.83	13.77
17	20,000	50,000	35,000	165	682	16.72	69.10	1,087.52	2,549.22	27.99	65.61	0	9	0.00	37.50	0.00	201.32	0.00	96.93	0.00	7.90
18	50,000	100,000	75,000	131	813	13.27	82.37	644.15	3,193.36	16.58	82.18	1	10	4.17	41.67	0.00	201.32	0.00	96.93	0.00	6.30
19	100,000	500,000	300,000	122	935	12.36	94.73	552.63	3,746.00	14.22	96.40	4	14	16.67	58.33	3.74	205.06	1.80	98.73	0.68	5.47
20	500,000	**UP**		52	987	5.27	100.00	139.70	3,885.70	3.60	100.00	10	24	41.67	100.00	2.64	207.70	1.27	100.00	1.89	5.35
				987				3,885.70				24				207.70				5.35	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2762 MALTINGS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	3.42	3.42	15.43	15.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	5.31	8.73	23.95	39.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	2.86	11.59	12.90	52.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	16.67	66.67	2.80	14.39	12.63	64.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	16.67	83.33	4.54	18.93	20.51	85.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	16.67	100.00	3.23	22.16	14.57	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	6	0.00	100.00	0.00	22.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				22.16				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2763 TEA SHEDS AND TEA FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	97	97	12.76	12.76	17.31	17.31	0.74	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	54	151	7.11	19.87	8.80	26.11	0.38	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	59	210	7.76	27.63	23.48	49.59	1.00	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	47	257	6.18	33.82	22.13	71.72	0.95	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	72	329	9.47	43.29	45.22	116.94	1.93	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	35	364	4.61	47.89	43.32	160.26	1.85	6.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	24	388	3.16	51.05	35.57	195.83	1.52	8.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	33	421	4.34	55.39	53.01	248.84	2.26	10.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	29	450	3.82	59.21	82.51	331.35	3.52	14.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	23	473	3.03	62.24	74.64	405.99	3.19	17.34	2	2	50.00	50.00	52.61	52.61	52.14	52.14	70.49	12.96
11	2,500	3,000	2,750	12	485	1.58	63.82	32.70	438.69	1.40	18.74	0	2	0.00	50.00	0.00	52.61	0.00	52.14	0.00	11.99
12	3,000	4,000	3,500	35	520	4.61	68.42	115.10	553.79	4.92	23.65	0	2	0.00	50.00	0.00	52.61	0.00	52.14	0.00	9.50
13	4,000	5,000	4,500	18	538	2.37	70.79	150.21	704.00	6.42	30.07	1	3	25.00	75.00	19.94	72.55	19.76	71.91	13.28	10.31
14	5,000	7,500	6,250	89	627	11.71	82.50	508.44	1,212.44	21.72	51.79	0	3	0.00	75.00	0.00	72.55	0.00	71.91	0.00	5.98
15	7,500	10,000	8,750	17	644	2.24	84.74	90.05	1,302.49	3.85	55.63	0	3	0.00	75.00	0.00	72.55	0.00	71.91	0.00	5.57
16	10,000	20,000	15,000	62	706	8.16	92.89	494.45	1,796.94	21.12	76.75	0	3	0.00	75.00	0.00	72.55	0.00	71.91	0.00	4.04
17	20,000	50,000	35,000	45	751	5.92	98.82	518.36	2,315.30	22.14	98.89	1	4	25.00	100.00	28.35	100.90	28.09	100.00	5.47	4.36
18	50,000	100,000	75,000	4	755	0.53	99.34	21.96	2,337.26	0.94	99.83	0	4	0.00	100.00	0.00	100.90	0.00	100.00	0.00	4.32
19	100,000	500,000	300,000	3	758	0.39	99.74	3.91	2,341.17	0.17	100.00	0	4	0.00	100.00	0.00	100.90	0.00	100.00	0.00	4.31
20	500,000	**UP**		2	760	0.26	100.00	0.09	2,341.27	0.00	100.00	0	4	0.00	100.00	0.00	100.90	0.00	100.00	0.00	4.31
				760				2,341.27				4				100.90				4.31	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2768 MIXED

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	4.76	4.76	4.62	4.62	2.90	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	4.76	9.52	0.63	5.25	0.40	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	4.76	14.29	1.30	6.56	0.82	4.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	4.76	19.05	0.53	7.08	0.33	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	4.76	23.81	0.26	7.34	0.16	4.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	4.76	28.57	0.20	7.54	0.12	4.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	4.76	33.33	0.53	8.07	0.33	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	4.76	38.10	0.33	8.39	0.21	5.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	4.76	42.86	5.34	13.73	3.35	8.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	4.76	47.62	3.13	16.86	1.96	10.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	4.76	52.38	52.40	69.26	32.91	43.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	4.76	57.14	28.67	97.93	18.00	61.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	4.76	61.90	28.79	126.72	18.08	79.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	4.76	66.67	16.92	143.63	10.62	90.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	4.76	71.43	6.42	150.05	4.03	94.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	16	4.76	76.19	0.03	150.08	0.02	94.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	17	4.76	80.95	0.19	150.27	0.12	94.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	18	4.76	85.71	3.95	154.22	2.48	96.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	19	4.76	90.48	4.83	159.06	3.04	99.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		2	21	9.52	100.00	0.17	159.23	0.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				21				159.23				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 277 COLD STORES ICE FACTORIES ABATTOIRS BUTCHERS DRYING INSTALLA

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	7.14	7.14	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	7.14	14.29	0.96	0.96	2.25	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	7.14	21.43	1.61	2.57	3.75	6.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	7.14	28.57	1.73	4.31	4.05	10.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	7.14	35.71	1.74	6.04	4.06	14.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	7.14	42.86	1.83	7.87	4.27	18.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	7.14	50.00	3.42	11.29	8.00	26.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	7.14	57.14	2.74	14.04	6.41	32.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	7.14	64.29	2.97	17.00	6.93	39.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	7.14	71.43	5.32	22.32	12.43	52.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	7.14	78.57	0.99	23.31	2.31	54.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	7.14	85.71	7.11	30.42	16.61	71.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	7.14	92.86	5.98	36.40	13.97	85.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	7.14	100.00	6.41	42.80	14.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	42.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	42.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	42.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	42.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	42.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	14	0.00	100.00	0.00	42.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					14				42.80				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2771 COLD STORES AND ICE FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	193	193	5.57	5.57	231.55	231.55	1.86	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	54	247	1.56	7.12	4.54	236.09	0.04	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	94	341	2.71	9.84	20.44	256.53	0.16	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	72	413	2.08	11.91	24.20	280.72	0.19	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	108	521	3.12	15.03	43.11	323.84	0.35	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	133	654	3.84	18.86	75.32	399.16	0.61	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	179	833	5.16	24.03	192.17	591.33	1.55	4.76	1	1	2.70	2.70	44.07	44.07	0.60	0.60	22.93	7.45
8	1,000	1,500	1,250	223	1,056	6.43	30.46	207.43	798.76	1.67	6.43	0	1	0.00	2.70	0.00	44.07	0.00	0.60	0.00	5.52
9	1,500	2,000	1,750	202	1,258	5.83	36.28	225.13	1,023.88	1.81	8.24	0	1	0.00	2.70	0.00	44.07	0.00	0.60	0.00	4.30
10	2,000	2,500	2,250	127	1,385	3.66	39.95	233.86	1,257.74	1.88	10.12	0	1	0.00	2.70	0.00	44.07	0.00	0.60	0.00	3.50
11	2,500	3,000	2,750	133	1,518	3.84	43.78	324.39	1,582.13	2.61	12.73	0	1	0.00	2.70	0.00	44.07	0.00	0.60	0.00	2.79
12	3,000	4,000	3,500	260	1,778	7.50	51.28	536.35	2,118.48	4.32	17.05	0	1	0.00	2.70	0.00	44.07	0.00	0.60	0.00	2.08
13	4,000	5,000	4,500	247	2,025	7.12	58.41	559.09	2,677.56	4.50	21.54	3	4	8.11	10.81	18.23	62.31	0.25	0.85	3.26	2.33
14	5,000	7,500	6,250	245	2,270	7.07	65.47	999.39	3,676.96	8.04	29.59	2	6	5.41	16.22	181.51	243.82	2.48	3.33	18.16	6.63
15	7,500	10,000	8,750	262	2,532	7.56	73.03	1,094.67	4,771.62	8.81	38.39	4	10	10.81	27.03	6,436.16	6,679.98	87.99	91.32	587.96	139.99
16	10,000	20,000	15,000	286	2,818	8.25	81.28	2,378.51	7,150.14	19.14	57.53	5	15	13.51	40.54	306.04	6,986.02	4.18	95.50	12.87	97.70
17	20,000	50,000	35,000	314	3,132	9.06	90.34	2,810.84	9,960.98	22.62	80.15	5	20	13.51	54.05	220.25	7,206.27	3.01	98.51	7.84	72.35
18	50,000	100,000	75,000	136	3,268	3.92	94.26	1,277.70	11,238.68	10.28	90.43	0	20	0.00	54.05	0.00	7,206.27	0.00	98.51	0.00	64.12
19	100,000	500,000	300,000	170	3,438	4.90	99.16	1,027.15	12,265.83	8.26	98.70	17	37	45.95	100.00	108.75	7,315.02	1.49	100.00	10.59	59.64
20	500,000	**UP**		29	3,467	0.84	100.00	162.10	12,427.93	1.30	100.00	0	37	0.00	100.00	0.00	7,315.02	0.00	100.00	0.00	58.86
				3,467				12,427.93				37				7,315.02				58.86	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2772 ABATTOIRS AND BUTCHERS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	53	53	12.90	12.90	58.40	58.40	4.71	4.71	1	1	50.00	50.00	12.02	12.02	70.33	70.33	20.58	20.58
2	50	100	75	25	78	6.08	18.98	5.43	63.83	0.44	5.15	0	1	0.00	50.00	0.00	12.02	0.00	70.33	0.00	18.83
3	100	200	150	48	126	11.68	30.66	19.65	83.48	1.59	6.73	0	1	0.00	50.00	0.00	12.02	0.00	70.33	0.00	14.39
4	200	300	250	35	161	8.52	39.17	23.63	107.11	1.91	8.64	0	1	0.00	50.00	0.00	12.02	0.00	70.33	0.00	11.22
5	300	500	400	29	190	7.06	46.23	15.50	122.61	1.25	9.89	0	1	0.00	50.00	0.00	12.02	0.00	70.33	0.00	9.80
6	500	750	625	24	214	5.84	52.07	20.14	142.75	1.63	11.52	0	1	0.00	50.00	0.00	12.02	0.00	70.33	0.00	8.42
7	750	1,000	875	11	225	2.68	54.74	17.71	160.47	1.43	12.95	0	1	0.00	50.00	0.00	12.02	0.00	70.33	0.00	7.49
8	1,000	1,500	1,250	22	247	5.35	60.10	48.73	209.20	3.93	16.88	0	1	0.00	50.00	0.00	12.02	0.00	70.33	0.00	5.74
9	1,500	2,000	1,750	14	261	3.41	63.50	24.47	233.67	1.97	18.85	0	1	0.00	50.00	0.00	12.02	0.00	70.33	0.00	5.14
10	2,000	2,500	2,250	6	267	1.46	64.96	10.89	244.57	0.88	19.73	0	1	0.00	50.00	0.00	12.02	0.00	70.33	0.00	4.91
11	2,500	3,000	2,750	4	271	0.97	65.94	16.25	260.82	1.31	21.04	0	1	0.00	50.00	0.00	12.02	0.00	70.33	0.00	4.61
12	3,000	4,000	3,500	13	284	3.16	69.10	53.85	314.67	4.34	25.39	0	1	0.00	50.00	0.00	12.02	0.00	70.33	0.00	3.82
13	4,000	5,000	4,500	12	296	2.92	72.02	72.80	387.47	5.87	31.26	0	1	0.00	50.00	0.00	12.02	0.00	70.33	0.00	3.10
14	5,000	7,500	6,250	13	309	3.16	75.18	68.83	456.30	5.55	36.81	0	1	0.00	50.00	0.00	12.02	0.00	70.33	0.00	2.63
15	7,500	10,000	8,750	10	319	2.43	77.62	68.79	525.10	5.55	42.36	0	1	0.00	50.00	0.00	12.02	0.00	70.33	0.00	2.29
16	10,000	20,000	15,000	18	337	4.38	82.00	147.94	673.03	11.93	54.30	0	1	0.00	50.00	0.00	12.02	0.00	70.33	0.00	1.79
17	20,000	50,000	35,000	32	369	7.79	89.78	291.85	964.88	23.54	77.84	0	1	0.00	50.00	0.00	12.02	0.00	70.33	0.00	1.25
18	50,000	100,000	75,000	21	390	5.11	94.89	129.07	1,093.96	10.41	88.25	1	2	50.00	100.00	5.07	17.09	29.67	100.00	3.93	1.56
19	100,000	500,000	300,000	19	409	4.62	99.51	142.05	1,236.01	11.46	99.71	0	2	0.00	100.00	0.00	17.09	0.00	100.00	0.00	1.38
20	500,000	**UP**		2	411	0.49	100.00	3.54	1,239.54	0.29	100.00	0	2	0.00	100.00	0.00	17.09	0.00	100.00	0.00	1.38
				411				1,239.54				2				17.09				1.38	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2773 DRYING INSTALLATIONS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	10.53	10.53	5.19	5.19	2.99	2.99	4	4	40.00	40.00	45.03	45.03	22.74	22.74	867.57	867.57
2	50	100	75	1	3	5.26	15.79	5.72	10.91	3.30	6.29	0	4	0.00	40.00	0.00	45.03	0.00	22.74	0.00	412.75
3	100	200	150	1	4	5.26	21.05	32.96	43.87	18.99	25.28	0	4	0.00	40.00	0.00	45.03	0.00	22.74	0.00	102.64
4	200	300	250	1	5	5.26	26.32	12.14	56.01	7.00	32.27	0	4	0.00	40.00	0.00	45.03	0.00	22.74	0.00	80.39
5	300	500	400	1	6	5.26	31.58	3.84	59.85	2.21	34.49	0	4	0.00	40.00	0.00	45.03	0.00	22.74	0.00	75.23
6	500	750	625	1	7	5.26	36.84	1.92	61.77	1.11	35.59	0	4	0.00	40.00	0.00	45.03	0.00	22.74	0.00	72.89
7	750	1,000	875	1	8	5.26	42.11	2.88	64.65	1.66	37.25	0	4	0.00	40.00	0.00	45.03	0.00	22.74	0.00	69.65
8	1,000	1,500	1,250	1	9	5.26	47.37	1.30	65.95	0.75	38.00	0	4	0.00	40.00	0.00	45.03	0.00	22.74	0.00	68.27
9	1,500	2,000	1,750	1	10	5.26	52.63	24.86	90.81	14.32	52.32	0	4	0.00	40.00	0.00	45.03	0.00	22.74	0.00	49.58
10	2,000	2,500	2,250	1	11	5.26	57.89	21.87	112.68	12.60	64.93	0	4	0.00	40.00	0.00	45.03	0.00	22.74	0.00	39.96
11	2,500	3,000	2,750	1	12	5.26	63.16	8.32	121.00	4.80	69.72	0	4	0.00	40.00	0.00	45.03	0.00	22.74	0.00	37.21
12	3,000	4,000	3,500	1	13	5.26	68.42	13.00	134.01	7.49	77.21	0	4	0.00	40.00	0.00	45.03	0.00	22.74	0.00	33.60
13	4,000	5,000	4,500	1	14	5.26	73.68	10.38	144.39	5.98	83.20	3	7	30.00	70.00	95.47	140.50	48.23	70.97	919.79	97.31
14	5,000	7,500	6,250	1	15	5.26	78.95	1.30	145.69	0.75	83.94	0	7	0.00	70.00	0.00	140.50	0.00	70.97	0.00	96.44
15	7,500	10,000	8,750	1	16	5.26	84.21	7.79	153.47	4.49	88.43	0	7	0.00	70.00	0.00	140.50	0.00	70.97	0.00	91.55
16	10,000	20,000	15,000	1	17	5.26	89.47	12.97	166.44	7.47	95.90	1	8	10.00	80.00	9.74	150.24	4.92	75.89	75.05	90.26
17	20,000	50,000	35,000	1	18	5.26	94.74	5.19	171.63	2.99	98.89	2	10	20.00	100.00	47.74	197.97	24.11	100.00	919.79	115.35
18	50,000	100,000	75,000	1	19	5.26	100.00	1.92	173.55	1.11	100.00	0	10	0.00	100.00	0.00	197.97	0.00	100.00	0.00	114.07
19	100,000	500,000	300,000	0	19	0.00	100.00	0.00	173.55	0.00	100.00	0	10	0.00	100.00	0.00	197.97	0.00	100.00	0.00	114.07
20	500,000	**UP**		0	19	0.00	100.00	0.00	173.55	0.00	100.00	0	10	0.00	100.00	0.00	197.97	0.00	100.00	0.00	114.07
				19				173.55				10				197.97				114.07	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2778 MIXED

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	10.47	10.47	0.62	0.62	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	14	5.81	16.28	1.09	1.71	0.28	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	28	16.28	32.56	6.42	8.13	1.66	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	36	9.30	41.86	5.70	13.84	1.47	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	45	10.47	52.33	11.85	25.69	3.06	6.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	47	2.33	54.65	2.19	27.87	0.56	7.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	48	1.16	55.81	13.26	41.13	3.42	10.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	50	2.33	58.14	5.84	46.98	1.51	12.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	55	5.81	63.95	3.95	50.93	1.02	13.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	58	3.49	67.44	14.28	65.21	3.69	16.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	59	1.16	68.60	10.06	75.27	2.60	19.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	60	1.16	69.77	13.64	88.91	3.52	22.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	61	1.16	70.93	3.21	92.12	0.83	23.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	66	5.81	76.74	32.71	124.83	8.44	32.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	67	1.16	77.91	0.00	124.83	0.00	32.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	69	2.33	80.23	6.75	131.58	1.74	33.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	77	9.30	89.53	82.64	214.22	21.33	55.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	83	6.98	96.51	90.29	304.51	23.31	78.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	86	3.49	100.00	82.87	387.38	21.39	100.00	2	2	100.00	100.00	184.76	184.76	100.00	100.00	222.94	47.69
20	500,000	**UP**		0	86	0.00	100.00	0.00	387.38	0.00	100.00	0	2	0.00	100.00	0.00	184.76	0.00	100.00	0.00	47.69
					86				387.38				2				184.76				47.69

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 278 BREWERIES BEVERAGES PRODUCERS SPIRITS LIQUORS PRODUCERS DIST

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.49	0.49	48.69	48.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	0.52	1.01	51.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				1.01				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2781 BREWERIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	8.33	8.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	1.39	9.72	0.30	0.30	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	1.39	11.11	0.68	0.99	0.17	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	1.39	12.50	0.06	1.05	0.02	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	1.39	13.89	0.04	1.09	0.01	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	1.39	15.28	9.96	11.05	2.55	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	1.39	16.67	0.83	11.87	0.21	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	14	2.78	19.44	9.58	21.45	2.45	5.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	15	1.39	20.83	0.19	21.64	0.05	5.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	16	1.39	22.22	0.29	21.93	0.07	5.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	17	1.39	23.61	0.00	21.93	0.00	5.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	18	1.39	25.00	0.00	21.94	0.00	5.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	19	1.39	26.39	0.54	22.48	0.14	5.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	20	1.39	27.78	0.54	23.02	0.14	5.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	22	2.78	30.56	19.73	42.76	5.06	10.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	26	5.56	36.11	59.37	102.13	15.21	26.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	35	12.50	48.61	65.67	167.80	16.82	42.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	39	5.56	54.17	22.60	190.39	5.79	48.78	4	4	28.57	28.57	8.63	8.63	38.69	38.69	38.18	4.53
19	100,000	500,000	300,000	12	51	16.67	70.83	72.45	262.85	18.56	67.34	2	6	14.29	42.86	1.01	9.63	4.52	43.20	1.39	3.67
20	500,000	**UP**		21	72	29.17	100.00	127.50	390.34	32.66	100.00	8	14	57.14	100.00	12.66	22.30	56.80	100.00	9.93	5.71
				72				390.34				14				22.30				5.71	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2782 PRODUCERS OF WINESFRUIT JUICES AND MINERAL WATER

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	88	88	4.80	4.80	36.17	36.17	0.53	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	50	138	2.72	7.52	5.95	42.12	0.09	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	81	219	4.41	11.93	25.71	67.82	0.38	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	68	287	3.71	15.64	39.27	107.10	0.58	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	121	408	6.59	22.23	117.41	224.51	1.73	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	65	473	3.54	25.78	125.65	350.16	1.85	5.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	57	530	3.11	28.88	58.98	409.14	0.87	6.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	63	593	3.43	32.32	91.01	500.15	1.34	7.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	45	638	2.45	34.77	95.29	595.43	1.40	8.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	52	690	2.83	37.60	96.35	691.79	1.42	10.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	42	732	2.29	39.89	144.51	836.30	2.12	12.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	60	792	3.27	43.16	175.33	1,011.63	2.58	14.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	57	849	3.11	46.27	185.58	1,197.21	2.73	17.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	100	949	5.45	51.72	448.43	1,645.64	6.59	24.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	60	1,009	3.27	54.99	388.28	2,033.92	5.71	29.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	194	1,203	10.57	65.56	1,028.21	3,062.13	15.12	45.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	227	1,430	12.37	77.93	1,549.12	4,611.25	22.78	67.80	1	1	6.67	6.67	10.10	10.10	11.30	11.30	0.65	0.22
18	50,000	100,000	75,000	189	1,619	10.30	88.23	1,149.06	5,760.31	16.90	84.70	0	1	0.00	6.67	0.00	10.10	0.00	11.30	0.00	0.18
19	100,000	500,000	300,000	158	1,777	8.61	96.84	738.54	6,498.85	10.86	95.56	10	11	66.67	73.33	59.97	70.07	67.12	78.42	8.12	1.08
20	500,000	**UP**		58	1,835	3.16	100.00	302.18	6,801.03	4.44	100.00	4	15	26.67	100.00	19.28	89.35	21.58	100.00	6.38	1.31
				1,835				6,801.03				15				89.35				1.31	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2783 PRODUCERS OF SPIRITS AND LIQUORS AND DISTILLERIES

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	6.25	6.25	0.05	0.05	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	6.25	12.50	0.27	0.32	0.37	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	6.25	18.75	9.66	9.98	13.16	13.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	6.25	25.00	15.81	25.80	21.54	35.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	6.25	31.25	9.40	35.19	12.80	47.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	6.25	37.50	6.26	41.46	8.53	56.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	6.25	43.75	3.13	44.59	4.27	60.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	6.25	50.00	9.40	53.98	12.80	73.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	6.25	56.25	2.52	56.50	3.43	76.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	6.25	62.50	5.04	61.55	6.87	83.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	6.25	68.75	2.78	64.32	3.78	87.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	6.25	75.00	2.78	67.10	3.78	91.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	6.25	81.25	2.78	69.87	3.78	95.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	6.25	87.50	1.43	71.30	1.95	97.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	6.25	93.75	1.06	72.36	1.44	98.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	6.25	100.00	1.06	73.42	1.44	100.00	2	2	100.00	100.00	0.63	0.63	100.00	100.00	59.74	0.86
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	73.42	0.00	100.00	0	2	0.00	100.00	0.00	0.63	0.00	100.00	0.00	0.86
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	73.42	0.00	100.00	0	2	0.00	100.00	0.00	0.63	0.00	100.00	0.00	0.86
20	500,000	**UP**		0	16	0.00	100.00	0.00	73.42	0.00	100.00	0	2	0.00	100.00	0.00	0.63	0.00	100.00	0.00	0.86
				16				73.42				2				0.63				0.86	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 27831 PRODUCERS OF SPIRITS AND LIQUORS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	0.76	0.76	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	0.76	1.52	0.57	0.57	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	0.76	2.27	0.41	0.97	0.16	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	5	1.52	3.79	0.86	1.83	0.34	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	12	5.30	9.09	0.26	2.09	0.10	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	14	1.52	10.61	1.59	3.68	0.63	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	15	0.76	11.36	0.64	4.32	0.25	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	21	4.55	15.91	0.66	4.98	0.26	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	26	3.79	19.70	4.22	9.20	1.66	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	27	0.76	20.45	0.00	9.20	0.00	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	28	0.76	21.21	0.00	9.20	0.00	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	31	2.27	23.48	12.38	21.58	4.87	8.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	34	2.27	25.76	19.18	40.76	7.55	16.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	43	6.82	32.58	35.53	76.29	13.99	30.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	47	3.03	35.61	0.75	77.04	0.29	30.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	36	83	27.27	62.88	75.94	152.98	29.89	60.22	1	1	33.33	33.33	10.00	10.00	96.69	96.69	13.17	6.54
17	20,000	50,000	35,000	46	129	34.85	97.73	99.43	252.42	39.14	99.36	0	1	0.00	33.33	0.00	10.00	0.00	96.69	0.00	3.96
18	50,000	100,000	75,000	3	132	2.27	100.00	1.63	254.04	0.64	100.00	2	3	66.67	100.00	0.34	10.34	3.31	100.00	21.04	4.07
19	100,000	500,000	300,000	0	132	0.00	100.00	0.00	254.04	0.00	100.00	0	3	0.00	100.00	0.00	10.34	0.00	100.00	0.00	4.07
20	500,000	**UP**		0	132	0.00	100.00	0.00	254.04	0.00	100.00	0	3	0.00	100.00	0.00	10.34	0.00	100.00	0.00	4.07
					132				254.04				3				10.34				4.07

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 27832 DISTILERIES PRODUCING ALCOHOL FROM NON PETROCHEMICAL

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	9.52	9.52	0.42	0.42	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	27	39	21.43	30.95	3.01	3.43	1.24	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	50	8.73	39.68	2.55	5.97	1.05	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	62	9.52	49.21	4.13	10.11	1.71	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	70	6.35	55.56	4.16	14.27	1.72	5.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	74	3.17	58.73	3.33	17.60	1.38	7.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	83	7.14	65.87	11.81	29.41	4.88	12.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	89	4.76	70.63	10.83	40.24	4.48	16.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	93	3.17	73.81	8.90	49.13	3.68	20.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	94	0.79	74.60	3.86	52.99	1.60	21.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	95	0.79	75.40	3.63	56.63	1.50	23.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	96	0.79	76.19	0.01	56.63	0.00	23.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	97	0.79	76.98	1.77	58.40	0.73	24.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	98	0.79	77.78	13.10	71.50	5.41	29.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	99	0.79	78.57	9.92	81.42	4.10	33.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	100	0.79	79.37	17.99	99.41	7.44	41.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	101	0.79	80.16	7.89	107.30	3.26	44.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	102	0.79	80.95	5.52	112.82	2.28	46.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	104	1.59	82.54	28.51	141.34	11.79	58.44	2	2	100.00	100.00	6.86	6.86	100.00	100.00	24.05	4.85
20	500,000	**UP**		22	126	17.46	100.00	100.52	241.86	41.56	100.00	0	2	0.00	100.00	0.00	6.86	0.00	100.00	0.00	2.84
				126				241.86				2				6.86				2.84	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2784 VINAGER (ACID LIQUOR) FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	11.11	11.11	0.10	0.10	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	11.11	22.22	3.57	3.66	7.33	7.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	11.11	33.33	2.19	5.86	4.51	12.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	11.11	44.44	2.65	8.50	5.44	17.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	11.11	55.56	0.00	8.50	0.00	17.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	11.11	66.67	2.74	11.24	5.63	23.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	11.11	77.78	8.38	19.62	17.22	40.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	11.11	88.89	10.57	30.18	21.72	62.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	9	11.11	100.00	18.46	48.64	37.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	48.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	48.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	48.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	48.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	48.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	48.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	48.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	48.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	48.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	9	0.00	100.00	0.00	48.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				48.64				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2788 MIXED

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	2.44	2.44	6.43	6.43	6.78	6.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	1.22	3.66	0.57	7.00	0.60	7.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	1.22	4.88	0.00	7.00	0.00	7.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	1.22	6.10	2.50	9.50	2.64	10.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	1.22	7.32	0.14	9.63	0.14	10.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	1.22	8.54	0.08	9.71	0.08	10.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	1.22	9.76	0.03	9.74	0.03	10.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	1.22	10.98	0.01	9.75	0.01	10.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	1.22	12.20	0.01	9.76	0.01	10.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	1.22	13.41	0.00	9.76	0.00	10.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	1.22	14.63	0.01	9.76	0.01	10.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	1.22	15.85	3.94	13.70	4.15	14.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	1.22	17.07	0.00	13.70	0.00	14.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	1.22	18.29	0.02	13.72	0.02	14.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	1.22	19.51	0.02	13.74	0.02	14.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	17	1.22	20.73	4.87	18.60	5.13	19.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	18	1.22	21.95	0.01	18.61	0.01	19.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	19	1.22	23.17	2.95	21.56	3.12	22.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	34	53	41.46	64.63	23.37	44.93	24.64	47.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		29	82	35.37	100.00	49.91	94.84	52.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				82				94.84				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 279 TOBACCO, CIGARS AND CIGARETTES MANUFACTURE

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	6.84	6.84	40.70	40.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	7.58	14.42	45.08	85.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	2.39	16.81	14.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	16.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	16.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	16.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	16.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	16.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	16.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	16.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	16.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	16.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	16.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	16.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	16.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	16.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	16.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	16.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	16.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				16.81				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2790 TOBACCOCIGARS AND CIGARETTES MANUFACTURE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	85	85	6.96	6.96	3.62	3.62	0.11	0.11	1	1	3.57	3.57	12.28	12.28	3.32	3.32	339.03	339.03
2	50	100	75	10	95	0.82	7.77	0.20	3.82	0.01	0.11	0	1	0.00	3.57	0.00	12.28	0.00	3.32	0.00	321.65
3	100	200	150	4	99	0.33	8.10	0.41	4.23	0.01	0.12	0	1	0.00	3.57	0.00	12.28	0.00	3.32	0.00	290.60
4	200	300	250	3	102	0.25	8.35	0.80	5.03	0.02	0.15	0	1	0.00	3.57	0.00	12.28	0.00	3.32	0.00	244.34
5	300	500	400	14	116	1.15	9.49	4.00	9.02	0.12	0.26	0	1	0.00	3.57	0.00	12.28	0.00	3.32	0.00	136.11
6	500	750	625	12	128	0.98	10.47	16.65	25.67	0.49	0.75	0	1	0.00	3.57	0.00	12.28	0.00	3.32	0.00	47.85
7	750	1,000	875	26	154	2.13	12.60	22.98	48.65	0.67	1.43	0	1	0.00	3.57	0.00	12.28	0.00	3.32	0.00	25.25
8	1,000	1,500	1,250	24	178	1.96	14.57	26.58	75.23	0.78	2.21	0	1	0.00	3.57	0.00	12.28	0.00	3.32	0.00	16.33
9	1,500	2,000	1,750	37	215	3.03	17.59	41.41	116.64	1.22	3.42	0	1	0.00	3.57	0.00	12.28	0.00	3.32	0.00	10.53
10	2,000	2,500	2,250	24	239	1.96	19.56	27.75	144.39	0.81	4.24	0	1	0.00	3.57	0.00	12.28	0.00	3.32	0.00	8.51
11	2,500	3,000	2,750	18	257	1.47	21.03	38.15	182.54	1.12	5.36	2	3	7.14	10.71	54.42	66.71	14.70	18.02	142.64	36.54
12	3,000	4,000	3,500	66	323	5.40	26.43	154.71	337.26	4.54	9.90	0	3	0.00	10.71	0.00	66.71	0.00	18.02	0.00	19.78
13	4,000	5,000	4,500	42	365	3.44	29.87	69.47	406.72	2.04	11.94	0	3	0.00	10.71	0.00	66.71	0.00	18.02	0.00	16.40
14	5,000	7,500	6,250	128	493	10.47	40.34	238.40	645.13	7.00	18.94	1	4	3.57	14.29	0.58	67.29	0.16	18.17	0.24	10.43
15	7,500	10,000	8,750	65	558	5.32	45.66	252.35	897.48	7.41	26.35	0	4	0.00	14.29	0.00	67.29	0.00	18.17	0.00	7.50
16	10,000	20,000	15,000	184	742	15.06	60.72	748.86	1,646.34	21.98	48.33	0	4	0.00	14.29	0.00	67.29	0.00	18.17	0.00	4.09
17	20,000	50,000	35,000	169	911	13.83	74.55	600.29	2,246.63	17.62	65.95	1	5	3.57	17.86	151.83	219.11	41.01	59.18	25.29	9.75
18	50,000	100,000	75,000	101	1,012	8.27	82.82	353.70	2,600.34	10.38	76.33	11	16	39.29	57.14	142.24	361.36	38.42	97.60	40.22	13.90
19	100,000	500,000	300,000	115	1,127	9.41	92.23	640.48	3,240.81	18.80	95.13	5	21	17.86	75.00	8.87	370.22	2.39	100.00	1.38	11.42
20	500,000	**UP**		95	1,222	7.77	100.00	165.73	3,406.54	4.87	100.00	7	28	25.00	100.00	0.01	370.23	0.00	100.00	0.00	10.87
				1,222				3,406.54				28				370.23				10.87	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2791 DRYING SHEDS/SMOKE HOUSES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19	19	10.50	10.50	8.45	8.45	1.53	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	20	0.55	11.05	0.08	8.53	0.01	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	18	38	9.94	20.99	18.07	26.60	3.27	4.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	44	3.31	24.31	1.38	27.98	0.25	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	54	5.52	29.83	24.60	52.57	4.46	9.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	61	3.87	33.70	3.37	55.94	0.61	10.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	63	1.10	34.81	0.83	56.78	0.15	10.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	64	0.55	35.36	1.77	58.55	0.32	10.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	68	2.21	37.57	4.56	63.10	0.83	11.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	71	1.66	39.23	0.89	63.99	0.16	11.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	72	0.55	39.78	0.10	64.09	0.02	11.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	77	2.76	42.54	4.87	68.96	0.88	12.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	83	3.31	45.86	6.54	75.50	1.19	13.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	36	119	19.89	65.75	102.03	177.53	18.49	32.18	7	7	77.78	77.78	563.63	563.63	78.89	78.89	552.42	317.48
15	7,500	10,000	8,750	21	140	11.60	77.35	66.54	244.07	12.06	44.24	0	7	0.00	77.78	0.00	563.63	0.00	78.89	0.00	230.93
16	10,000	20,000	15,000	8	148	4.42	81.77	64.32	308.39	11.66	55.90	1	8	11.11	88.89	2.18	565.81	0.30	79.19	3.39	183.47
17	20,000	50,000	35,000	18	166	9.94	91.71	134.91	443.30	24.45	80.35	0	8	0.00	88.89	0.00	565.81	0.00	79.19	0.00	127.64
18	50,000	100,000	75,000	14	180	7.73	99.45	89.23	532.53	16.17	96.52	1	9	11.11	100.00	148.69	714.50	20.81	100.00	166.64	134.17
19	100,000	500,000	300,000	1	181	0.55	100.00	19.19	551.71	3.48	100.00	0	9	0.00	100.00	0.00	714.50	0.00	100.00	0.00	129.51
20	500,000	**UP**		0	181	0.00	100.00	0.00	551.71	0.00	100.00	0	9	0.00	100.00	0.00	714.50	0.00	100.00	0.00	129.51
				181				551.71				9				714.50				129.51	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2792 OVEN

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	6.45	6.45	0.27	0.27	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	1.61	8.06	0.16	0.43	0.03	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	7	3.23	11.29	0.50	0.93	0.10	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	1.61	12.90	0.67	1.60	0.13	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	1.61	14.52	1.23	2.83	0.24	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	1.61	16.13	0.54	3.37	0.11	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	12	3.23	19.35	0.23	3.60	0.05	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	22	34	35.48	54.84	48.18	51.79	9.48	10.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	40	9.68	64.52	66.13	117.91	13.02	23.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	43	4.84	69.35	9.04	126.96	1.78	24.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	44	1.61	70.97	66.46	193.42	13.08	38.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	45	1.61	72.58	6.81	200.23	1.34	39.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	46	1.61	74.19	5.73	205.96	1.13	40.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	52	9.68	83.87	178.39	384.35	35.11	75.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	57	8.06	91.94	14.00	398.35	2.76	78.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	60	4.84	96.77	56.99	455.34	11.22	89.63	2	2	100.00	100.00	16.40	16.40	100.00	100.00	28.78	3.60
17	20,000	50,000	35,000	1	61	1.61	98.39	20.97	476.31	4.13	93.75	0	2	0.00	100.00	0.00	16.40	0.00	100.00	0.00	3.44
18	50,000	100,000	75,000	1	62	1.61	100.00	31.73	508.04	6.25	100.00	0	2	0.00	100.00	0.00	16.40	0.00	100.00	0.00	3.23
19	100,000	500,000	300,000	0	62	0.00	100.00	0.00	508.04	0.00	100.00	0	2	0.00	100.00	0.00	16.40	0.00	100.00	0.00	3.23
20	500,000	**UP**		0	62	0.00	100.00	0.00	508.04	0.00	100.00	0	2	0.00	100.00	0.00	16.40	0.00	100.00	0.00	3.23
					62				508.04				2				16.40				3.23

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2793 TOBBACCO ESTABLISHMENT

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	2.43	2.43	0.20	0.20	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	12	1.74	4.17	0.50	0.70	0.03	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	13	25	4.51	8.68	3.93	4.63	0.23	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	29	1.39	10.07	2.84	7.46	0.16	0.43	1	1	25.00	25.00	14.34	14.34	9.79	9.79	505.10	192.08
5	300	500	400	13	42	4.51	14.58	6.99	14.45	0.40	0.83	1	2	25.00	50.00	52.78	67.12	36.04	45.83	755.51	464.45
6	500	750	625	26	68	9.03	23.61	31.10	45.55	1.78	2.61	0	2	0.00	50.00	0.00	67.12	0.00	45.83	0.00	147.33
7	750	1,000	875	14	82	4.86	28.47	19.21	64.76	1.10	3.72	0	2	0.00	50.00	0.00	67.12	0.00	45.83	0.00	103.64
8	1,000	1,500	1,250	19	101	6.60	35.07	43.52	108.28	2.50	6.21	1	3	25.00	75.00	8.10	75.21	5.53	51.35	18.60	69.46
9	1,500	2,000	1,750	12	113	4.17	39.24	41.25	149.53	2.37	8.58	0	3	0.00	75.00	0.00	75.21	0.00	51.35	0.00	50.30
10	2,000	2,500	2,250	14	127	4.86	44.10	74.15	223.67	4.25	12.83	1	4	25.00	100.00	71.25	146.46	48.65	100.00	96.09	65.48
11	2,500	3,000	2,750	15	142	5.21	49.31	69.22	292.89	3.97	16.80	0	4	0.00	100.00	0.00	146.46	0.00	100.00	0.00	50.01
12	3,000	4,000	3,500	15	157	5.21	54.51	60.85	353.74	3.49	20.29	0	4	0.00	100.00	0.00	146.46	0.00	100.00	0.00	41.40
13	4,000	5,000	4,500	17	174	5.90	60.42	89.85	443.59	5.15	25.45	0	4	0.00	100.00	0.00	146.46	0.00	100.00	0.00	33.02
14	5,000	7,500	6,250	28	202	9.72	70.14	199.77	643.36	11.46	36.91	0	4	0.00	100.00	0.00	146.46	0.00	100.00	0.00	22.77
15	7,500	10,000	8,750	24	226	8.33	78.47	236.89	880.24	13.59	50.50	0	4	0.00	100.00	0.00	146.46	0.00	100.00	0.00	16.64
16	10,000	20,000	15,000	23	249	7.99	86.46	249.88	1,130.13	14.34	64.84	0	4	0.00	100.00	0.00	146.46	0.00	100.00	0.00	12.96
17	20,000	50,000	35,000	31	280	10.76	97.22	526.55	1,656.68	30.21	95.05	0	4	0.00	100.00	0.00	146.46	0.00	100.00	0.00	8.84
18	50,000	100,000	75,000	1	281	0.35	97.57	0.00	1,656.68	0.00	95.05	0	4	0.00	100.00	0.00	146.46	0.00	100.00	0.00	8.84
19	100,000	500,000	300,000	5	286	1.74	99.31	85.76	1,742.44	4.92	99.97	0	4	0.00	100.00	0.00	146.46	0.00	100.00	0.00	8.41
20	500,000	**UP**		2	288	0.69	100.00	0.56	1,743.00	0.03	100.00	0	4	0.00	100.00	0.00	146.46	0.00	100.00	0.00	8.40
				288				1,743.00				4				146.46				8.40	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.72	1.72	0.68	0.68	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	1.72	3.45	0.78	1.46	0.18	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	1.72	5.17	0.34	1.80	0.08	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	1.72	6.90	0.39	2.19	0.09	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	1.72	8.62	1.13	3.32	0.26	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	1.72	10.34	0.24	3.56	0.05	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	1.72	12.07	0.00	3.56	0.00	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	1.72	13.79	0.56	4.12	0.13	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	1.72	15.52	0.98	5.11	0.23	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	1.72	17.24	23.64	28.75	5.43	6.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	1.72	18.97	11.38	40.13	2.61	9.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	1.72	20.69	3.17	43.30	0.73	9.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	1.72	22.41	0.16	43.46	0.04	9.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	1.72	24.14	0.00	43.46	0.00	9.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	1.72	25.86	46.68	90.14	10.72	20.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	17	3.45	29.31	0.59	90.73	0.14	20.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	18	1.72	31.03	37.64	128.37	8.65	29.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	14	32	24.14	55.17	158.95	287.32	36.51	66.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		26	58	44.83	100.00	147.99	435.31	34.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				58				435.31				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	1.35	1.35	1.27	1.27	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	0.45	1.80	0.41	1.67	0.05	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	0.45	2.25	0.24	1.91	0.03	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	0.45	2.70	0.17	2.08	0.02	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	0.45	3.15	0.79	2.87	0.10	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	0.45	3.60	0.21	3.08	0.03	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	0.45	4.05	0.72	3.80	0.09	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	0.45	4.50	0.17	3.97	0.02	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	0.45	4.95	4.28	8.25	0.54	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	0.45	5.41	2.76	11.02	0.35	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	16	1.80	7.21	9.26	20.28	1.17	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	17	0.45	7.66	0.91	21.19	0.12	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	19	0.90	8.56	2.35	23.54	0.30	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	25	2.70	11.26	22.22	45.76	2.82	5.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	29	1.80	13.06	6.33	52.09	0.80	6.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	33	1.80	14.86	30.96	83.06	3.93	10.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	25	58	11.26	26.13	96.33	179.39	12.22	22.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	46	104	20.72	46.85	258.41	437.80	32.78	55.53	1	1	33.33	33.33	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	99	203	44.59	91.44	235.95	673.75	29.93	85.46	2	3	66.67	100.00	13.43	13.43	100.00	100.00	5.69	1.99
20	500,000	**UP**		19	222	8.56	100.00	114.64	788.40	14.54	100.00	0	3	0.00	100.00	0.00	13.43	0.00	100.00	0.00	1.70
				222				788.40				3				13.43				1.70	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2801 CONVENTIONAL HYDRO

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	3.07	3.07	8.54	8.54	2.17	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	0.61	3.68	0.29	8.83	0.07	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	0.61	4.29	0.39	9.22	0.10	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	0.61	4.91	0.18	9.40	0.05	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	0.61	5.52	0.74	10.14	0.19	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	12	1.84	7.36	1.01	11.15	0.26	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	15	1.84	9.20	2.08	13.23	0.53	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	16	0.61	9.82	8.80	22.03	2.24	5.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	17	0.61	10.43	9.30	31.32	2.37	7.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	18	0.61	11.04	0.00	31.32	0.00	7.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	19	0.61	11.66	0.63	31.96	0.16	8.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	20	0.61	12.27	0.25	32.21	0.06	8.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	21	0.61	12.88	0.04	32.25	0.01	8.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	22	0.61	13.50	0.28	32.53	0.07	8.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	23	0.61	14.11	0.32	32.85	0.08	8.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	24	0.61	14.72	0.35	33.20	0.09	8.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	30	54	18.40	33.13	43.44	76.64	11.06	19.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	14	68	8.59	41.72	19.00	95.64	4.84	24.35	1	1	33.33	33.33	10.80	10.80	69.84	69.84	56.83	11.29
19	100,000	500,000	300,000	50	118	30.67	72.39	89.99	185.63	22.91	47.26	2	3	66.67	100.00	4.66	15.46	30.16	100.00	5.18	8.33
20	500,000	**UP**		45	163	27.61	100.00	207.15	392.78	52.74	100.00	0	3	0.00	100.00	0.00	15.46	0.00	100.00	0.00	3.94
				163				392.78				3				15.46				3.94	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2802 MICRO HYDRO ELECTRIC POWER

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	22	22	3.29	3.29	13.07	13.07	0.60	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	26	0.60	3.89	0.35	13.42	0.02	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	28	0.30	4.19	0.47	13.89	0.02	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	29	0.15	4.34	0.02	13.91	0.00	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	31	0.30	4.64	0.95	14.86	0.04	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	32	0.15	4.79	2.97	11.89	0.14	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	33	0.15	4.94	2.56	14.45	0.12	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	35	0.30	5.24	3.34	17.79	0.15	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	36	0.15	5.39	1.06	18.85	0.05	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	37	0.15	5.54	3.05	21.90	0.14	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	38	0.15	5.69	0.24	22.14	0.01	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	47	1.35	7.04	6.08	28.22	0.28	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	51	0.60	7.63	10.79	39.01	0.49	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	57	0.90	8.53	18.32	57.34	0.84	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	61	0.60	9.13	19.82	77.15	0.91	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	70	1.35	10.48	38.52	115.68	1.76	5.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	100	170	14.97	25.45	457.50	573.17	20.90	26.18	1	1	2.78	2.78	12.80	12.80	0.70	0.70	2.80	2.23
18	50,000	100,000	75,000	108	278	16.17	41.62	298.06	871.23	13.61	39.79	10	11	27.78	30.56	596.98	609.78	32.61	33.31	200.29	69.99
19	100,000	500,000	300,000	362	640	54.19	95.81	1,256.00	2,127.23	57.37	97.16	25	36	69.44	100.00	1,220.89	1,830.67	66.69	100.00	97.20	86.06
20	500,000	**UP**		28	668	4.19	100.00	62.21	2,189.44	2.84	100.00	0	36	0.00	100.00	0.00	1,830.67	0.00	100.00	0.00	83.61
				668				2,189.44				36				1,830.67				83.61	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 281 CONVENTIONAL POWER STATION BUILDINGS WITH BOILER HOUSES

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	2.11	2.11	8.89	8.89	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	8	0.70	2.81	0.40	9.29	0.02	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	9	0.35	3.16	1.42	10.70	0.06	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	0.35	3.51	0.71	11.41	0.03	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	11	0.35	3.86	0.02	11.44	0.00	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	13	0.70	4.56	2.72	14.16	0.11	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	19	2.11	6.67	1.51	15.66	0.06	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	20	0.35	7.02	2.71	18.38	0.11	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	22	0.70	7.72	1.77	20.15	0.07	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	26	1.40	9.12	9.62	29.77	0.40	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	27	0.35	9.47	0.00	29.77	0.00	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	30	1.05	10.53	16.69	46.46	0.70	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	34	1.40	11.93	35.83	82.29	1.50	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	15	49	5.26	17.19	68.95	151.24	2.89	6.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	57	2.81	20.00	53.53	204.77	2.25	8.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	31	88	10.88	30.88	511.27	716.04	21.45	30.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	41	129	14.39	45.26	366.50	1,082.54	15.38	45.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	23	152	8.07	53.33	169.32	1,251.85	7.10	52.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	69	221	24.21	77.54	577.41	1,829.26	24.23	76.75	1	1	100.00	100.00	0.04	0.04	100.00	100.00	0.01	0.00
20	500,000	**UP**		64	285	22.46	100.00	554.16	2,383.42	23.25	100.00	0	1	0.00	100.00	0.00	0.04	0.00	100.00	0.00	0.00
					285				2,383.42				1				0.04				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2811 PLTU

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	6.35	6.35	0.13	0.13	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	1.59	7.94	0.02	0.11	0.01	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	1.59	9.52	0.02	0.09	0.02	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	1.59	11.11	0.03	0.06	0.02	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	1.59	12.70	0.03	0.03	0.02	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	1.59	14.29	0.05	0.02	0.04	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	1.59	15.87	0.05	0.07	0.04	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	1.59	17.46	0.06	0.13	0.05	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	1.59	19.05	0.06	0.19	0.05	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	1.59	20.63	0.07	0.26	0.06	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	1.59	22.22	0.08	0.34	0.07	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	1.59	23.81	0.09	0.42	0.07	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	16	1.59	25.40	0.09	0.51	0.07	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	17	1.59	26.98	0.10	0.61	0.09	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	18	1.59	28.57	0.15	0.76	0.13	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	19	1.59	30.16	1.26	2.02	1.09	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	20	1.59	31.75	0.00	2.02	0.00	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	25	7.94	39.68	1.57	3.60	1.36	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	36	61	57.14	96.83	68.32	71.91	58.93	62.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		2	63	3.17	100.00	44.01	115.92	37.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				63				115.92				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 28111 PLTU USING STEAM BOILER

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	2.79	2.79	0.99	0.99	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	12	0.25	3.05	0.27	1.26	0.01	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	13	0.25	3.30	0.60	1.86	0.03	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	14	0.25	3.55	0.00	1.86	0.00	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	15	0.25	3.81	0.00	1.86	0.00	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	16	0.25	4.06	0.00	1.86	0.00	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	17	0.25	4.31	0.00	1.86	0.00	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	19	0.51	4.82	1.97	3.83	0.10	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	20	0.25	5.08	0.29	4.12	0.01	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	21	0.25	5.33	13.20	17.32	0.67	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	22	0.25	5.58	0.00	17.32	0.00	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	23	0.25	5.84	0.02	17.34	0.00	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	26	0.76	6.60	0.32	17.66	0.02	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	20	46	5.08	11.68	1.88	19.54	0.10	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	51	1.27	12.94	6.23	25.77	0.32	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	13	64	3.30	16.24	69.08	94.84	3.52	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	14	78	3.55	19.80	16.09	110.93	0.82	5.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	13	91	3.30	23.10	86.48	197.41	4.41	10.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	131	222	33.25	56.35	391.18	588.60	19.95	30.02	6	6	100.00	100.00	4.99	4.99	100.00	100.00	1.28	0.85
20	500,000	**UP**		172	394	43.65	100.00	1,372.28	1,960.87	69.98	100.00	0	6	0.00	100.00	0.00	4.99	0.00	100.00	0.00	0.25
				394				1,960.87				6				4.99				0.25	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 28112 PLTU USING GEOTHERMAL

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	37.50	37.50	0.07	0.07	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	12.50	50.00	0.48	0.55	0.70	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	12.50	62.50	0.48	1.02	0.70	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	12.50	75.00	37.43	38.46	55.00	56.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	12.50	87.50	15.91	54.37	23.38	79.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	12.50	100.00	13.69	68.06	20.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	8	0.00	100.00	0.00	68.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	8	0.00	100.00	0.00	68.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	68.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	68.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	68.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	68.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	68.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	68.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	68.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	68.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	68.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	68.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	68.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	8	0.00	100.00	0.00	68.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				8				68.06				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2812 PLTG

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19	19	4.80	4.80	1.99	1.99	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	20	0.25	5.05	16.91	18.90	0.57	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	21	0.25	5.30	0.52	19.42	0.02	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	22	0.25	5.56	0.60	20.02	0.02	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	24	0.51	6.06	1.58	21.61	0.05	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	25	0.25	6.31	4.03	25.63	0.14	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	26	0.25	6.57	3.70	29.33	0.13	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	27	0.25	6.82	2.32	31.64	0.08	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	28	0.25	7.07	4.45	36.09	0.15	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	29	0.25	7.32	0.04	36.14	0.00	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	30	0.25	7.58	0.15	36.28	0.00	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	31	0.25	7.83	20.65	56.94	0.70	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	32	0.25	8.08	2.12	59.06	0.07	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	33	0.25	8.33	6.68	65.73	0.23	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	35	0.51	8.84	15.58	81.31	0.53	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	17	52	4.29	13.13	204.32	285.63	6.91	9.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	120	172	30.30	43.43	1,031.10	1,316.73	34.89	44.56	2	2	66.67	66.67	9.76	9.76	96.41	96.41	0.95	0.74
18	50,000	100,000	75,000	54	226	13.64	57.07	466.30	1,783.03	15.78	60.34	0	2	0.00	66.67	0.00	9.76	0.00	96.41	0.00	0.55
19	100,000	500,000	300,000	107	333	27.02	84.09	634.54	2,417.57	21.47	81.81	1	3	33.33	100.00	0.36	10.12	3.59	100.00	0.06	0.42
20	500,000	**UP**		63	396	15.91	100.00	537.37	2,954.93	18.19	100.00	0	3	0.00	100.00	0.00	10.12	0.00	100.00	0.00	0.34
				396				2,954.93				3				10.12				0.34	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2813 PLTGU (COMBINED CYCLE)

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	7.48	7.48	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	10	1.87	9.35	0.38	0.39	0.08	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	11	0.93	10.28	0.76	1.16	0.17	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	12	0.93	11.21	0.03	1.19	0.01	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	13	0.93	12.15	5.59	6.78	1.24	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	14	0.93	13.08	0.14	6.92	0.03	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	15	0.93	14.02	0.17	7.09	0.04	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	16	0.93	14.95	15.16	22.24	3.35	4.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	17	0.93	15.89	9.48	31.73	2.10	7.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	18	0.93	16.82	0.00	31.73	0.00	7.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	19	0.93	17.76	0.08	31.80	0.02	7.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	20	0.93	18.69	0.00	31.80	0.00	7.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	21	0.93	19.63	0.22	32.03	0.05	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	22	0.93	20.56	0.11	32.14	0.02	7.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	23	0.93	21.50	0.11	32.25	0.02	7.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	24	0.93	22.43	0.27	32.52	0.06	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	25	0.93	23.36	0.34	32.86	0.08	7.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	31	5.61	28.97	79.10	111.96	17.49	24.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	25	56	23.36	52.34	79.55	191.52	17.59	42.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		51	107	47.66	100.00	260.74	452.25	57.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				107				452.25				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2814 PLTD

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	50	50	14.37	14.37	7.01	7.01	0.64	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	54	1.15	15.52	1.57	8.58	0.14	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	17	71	4.89	20.40	3.37	11.96	0.31	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	13	84	3.74	24.14	6.93	18.88	0.64	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	25	109	7.18	31.32	15.54	34.43	1.42	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	115	1.72	33.05	3.86	38.29	0.35	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	22	137	6.32	39.37	11.49	49.78	1.05	4.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	138	0.29	39.66	2.60	52.38	0.24	4.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	144	1.72	41.38	13.15	65.53	1.21	6.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	148	1.15	42.53	9.56	75.09	0.88	6.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	150	0.57	43.10	0.20	75.29	0.02	6.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	153	0.86	43.97	13.52	88.80	1.24	8.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	157	1.15	45.11	31.42	120.22	2.88	11.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	17	174	4.89	50.00	4.37	124.60	0.40	11.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	17	191	4.89	54.89	99.10	223.69	9.08	20.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	34	225	9.77	64.66	194.29	417.98	17.81	38.32	2	2	25.00	25.00	101.74	101.74	59.27	59.27	52.37	24.34
17	20,000	50,000	35,000	36	261	10.34	75.00	164.66	582.64	15.09	53.41	5	7	62.50	87.50	68.67	170.41	40.00	99.26	41.70	29.25
18	50,000	100,000	75,000	35	296	10.06	85.06	240.47	823.11	22.04	75.46	1	8	12.50	100.00	1.27	171.67	0.74	100.00	0.53	20.86
19	100,000	500,000	300,000	46	342	13.22	98.28	252.56	1,075.67	23.15	98.61	0	8	0.00	100.00	0.00	171.67	0.00	100.00	0.00	15.96
20	500,000	**UP**		6	348	1.72	100.00	15.19	1,090.86	1.39	100.00	0	8	0.00	100.00	0.00	171.67	0.00	100.00	0.00	15.74
				348				1,090.86				8				171.67				15.74	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2815 OTHER

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	28	28	6.93	6.93	1.37	1.37	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	37	2.23	9.16	1.98	3.35	0.15	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	24	61	5.94	15.10	3.47	6.82	0.27	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	70	2.23	17.33	4.35	11.17	0.34	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	86	3.96	21.29	11.59	22.76	0.90	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	18	104	4.46	25.74	11.02	33.77	0.85	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	31	135	7.67	33.42	31.22	64.99	2.41	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	41	176	10.15	43.56	43.92	108.91	3.39	8.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	19	195	4.70	48.27	28.99	137.90	2.24	10.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	20	215	4.95	53.22	35.38	173.28	2.73	13.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	12	227	2.97	56.19	20.48	193.76	1.58	14.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	66	293	16.34	72.52	37.31	231.07	2.88	17.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	16	309	3.96	76.49	76.01	307.08	5.87	23.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	319	2.48	78.96	35.74	342.82	2.76	26.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	10	329	2.48	81.44	128.78	471.60	9.95	36.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	20	349	4.95	86.39	382.82	854.42	29.58	66.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	28	377	6.93	93.32	306.30	1,160.72	23.67	89.70	4	4	66.67	66.67	2.04	2.04	57.53	57.53	0.67	0.18
18	50,000	100,000	75,000	10	387	2.48	95.79	45.06	1,205.79	3.48	93.18	0	4	0.00	66.67	0.00	2.04	0.00	57.53	0.00	0.17
19	100,000	500,000	300,000	15	402	3.71	99.50	83.38	1,289.16	6.44	99.62	2	6	33.33	100.00	1.51	3.54	42.47	100.00	1.81	0.27
20	500,000	**UP**		2	404	0.50	100.00	4.91	1,294.07	0.38	100.00	0	6	0.00	100.00	0.00	3.54	0.00	100.00	0.00	0.27
				404				1,294.07				6				3.54				0.27	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 283 OVERHEAD POWER TRANSMISSION LINES AND NET WORKS

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	4.35	4.35	75.43	75.43	22.98	22.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	1.09	5.43	1.18	76.61	0.36	23.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	1.09	6.52	0.10	76.71	0.03	23.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	1.09	7.61	1.11	77.82	0.34	23.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	1.09	8.70	0.03	77.86	0.01	23.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	10	2.17	10.87	1.02	78.88	0.31	24.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	1.09	11.96	4.21	83.09	1.28	25.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	1.09	13.04	4.46	87.54	1.36	26.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	1.09	14.13	4.46	92.00	1.36	28.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	1.09	15.22	3.88	95.87	1.18	29.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	1.09	16.30	3.88	99.75	1.18	30.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	16	1.09	17.39	3.88	103.63	1.18	31.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	19	3.26	20.65	12.79	116.41	3.89	35.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	20	1.09	21.74	0.00	116.42	0.00	35.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	21	1.09	22.83	0.00	116.42	0.00	35.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	25	4.35	27.17	0.01	116.43	0.00	35.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	29	4.35	31.52	36.62	153.06	11.16	46.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	10	39	10.87	42.39	92.74	245.80	28.25	74.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	22	61	23.91	66.30	52.21	298.01	15.90	90.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		31	92	33.70	100.00	30.30	328.31	9.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				92				328.31				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 284 VOLTAGE & CURRENT TRANSFORMER STATIONS IN THE OPEN

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.94	2.94	0.50	0.50	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.94	5.88	0.83	1.34	0.40	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.94	8.82	1.15	2.49	0.55	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.94	11.76	1.30	3.79	0.62	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.94	14.71	0.69	4.47	0.33	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.94	17.65	2.48	6.95	1.19	3.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	10	11.76	29.41	9.83	16.79	4.71	8.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	13	8.82	38.24	10.38	27.16	4.97	13.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	15	5.88	44.12	9.94	37.10	4.76	17.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	2.94	47.06	0.25	37.35	0.12	17.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	20	11.76	58.82	1.55	38.90	0.74	18.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	24	11.76	70.59	35.52	74.42	17.02	35.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	25	2.94	73.53	0.00	74.42	0.00	35.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	27	5.88	79.41	28.21	102.63	13.52	49.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	29	5.88	85.29	11.82	114.44	5.66	54.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	30	2.94	88.24	64.00	178.44	30.67	85.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	31	2.94	91.18	37.41	215.85	17.93	103.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	32	2.94	94.12	0.74	216.60	0.36	103.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		2	34	5.88	100.00	7.95	208.65	3.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				34				208.65				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 285 RUBBISH INCINERATION INSTALLATIONS FOR POWER GENERATION

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.26	5.26	16.30	16.30	5.03	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.26	10.53	1.20	17.50	0.37	5.40	1	1	100.00	100.00	0.32	0.32	100.00	100.00	26.62	1.83
4	200	300	250	1	3	5.26	15.79	83.24	100.74	25.66	31.06	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0.00	0.32
5	300	500	400	1	4	5.26	21.05	94.63	195.37	29.17	60.23	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0.00	0.16
6	500	750	625	1	5	5.26	26.32	69.24	264.62	21.35	81.58	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0.00	0.12
7	750	1,000	875	1	6	5.26	31.58	28.60	293.22	8.82	90.40	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0.00	0.11
8	1,000	1,500	1,250	1	7	5.26	36.84	1.80	295.02	0.55	90.95	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0.00	0.11
9	1,500	2,000	1,750	1	8	5.26	42.11	0.47	295.48	0.14	91.09	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0.00	0.11
10	2,000	2,500	2,250	1	9	5.26	47.37	0.93	296.41	0.29	91.38	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0.00	0.11
11	2,500	3,000	2,750	1	10	5.26	52.63	3.60	300.01	1.11	92.49	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0.00	0.11
12	3,000	4,000	3,500	1	11	5.26	57.89	0.53	300.55	0.16	92.66	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0.00	0.11
13	4,000	5,000	4,500	1	12	5.26	63.16	1.07	301.61	0.33	92.99	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0.00	0.11
14	5,000	7,500	6,250	1	13	5.26	68.42	2.09	303.71	0.65	93.63	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0.00	0.11
15	7,500	10,000	8,750	1	14	5.26	73.68	4.18	307.89	1.29	94.92	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0.00	0.10
16	10,000	20,000	15,000	1	15	5.26	78.95	2.09	309.98	0.65	95.57	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0.00	0.10
17	20,000	50,000	35,000	1	16	5.26	84.21	1.93	311.92	0.60	96.16	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0.00	0.10
18	50,000	100,000	75,000	1	17	5.26	89.47	3.89	315.81	1.20	97.36	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0.00	0.10
19	100,000	500,000	300,000	1	18	5.26	94.74	7.56	323.37	2.33	99.69	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0.00	0.10
20	500,000	**UP**		1	19	5.26	100.00	1.00	324.37	0.31	100.00	0	1	0.00	100.00	0.00	0.32	0.00	100.00	0.00	0.10
				19				324.37				1				0.32				0.10	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 286 GASWORKS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	4.17	4.17	13.74	13.74	0.78	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	18	3.33	7.50	1.73	15.47	0.10	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	21	1.25	8.75	2.51	17.99	0.14	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	24	1.25	10.00	0.89	18.88	0.05	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	40	6.67	16.67	16.82	35.69	0.95	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	48	3.33	20.00	7.55	43.24	0.43	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	57	3.75	23.75	29.13	72.37	1.65	4.09	3	3	42.86	42.86	1.64	1.64	0.86	0.86	5.64	2.27
8	1,000	1,500	1,250	22	79	9.17	32.92	63.74	136.11	3.60	7.69	0	3	0.00	42.86	0.00	1.64	0.00	0.86	0.00	1.21
9	1,500	2,000	1,750	11	90	4.58	37.50	26.55	162.66	1.50	9.19	0	3	0.00	42.86	0.00	1.64	0.00	0.86	0.00	1.01
10	2,000	2,500	2,250	11	101	4.58	42.08	31.42	194.08	1.77	10.96	0	3	0.00	42.86	0.00	1.64	0.00	0.86	0.00	0.85
11	2,500	3,000	2,750	9	110	3.75	45.83	60.77	254.86	3.43	14.40	0	3	0.00	42.86	0.00	1.64	0.00	0.86	0.00	0.65
12	3,000	4,000	3,500	16	126	6.67	52.50	136.78	391.64	7.73	22.12	0	3	0.00	42.86	0.00	1.64	0.00	0.86	0.00	0.42
13	4,000	5,000	4,500	12	138	5.00	57.50	65.03	456.66	3.67	25.80	0	3	0.00	42.86	0.00	1.64	0.00	0.86	0.00	0.36
14	5,000	7,500	6,250	23	161	9.58	67.08	193.55	650.22	10.93	36.73	0	3	0.00	42.86	0.00	1.64	0.00	0.86	0.00	0.25
15	7,500	10,000	8,750	24	185	10.00	77.08	196.58	846.79	11.10	47.83	4	7	57.14	100.00	189.15	190.80	99.14	100.00	96.22	22.53
16	10,000	20,000	15,000	26	211	10.83	87.92	290.15	1,136.95	16.39	64.22	0	7	0.00	100.00	0.00	190.80	0.00	100.00	0.00	16.78
17	20,000	50,000	35,000	11	222	4.58	92.50	174.55	1,311.50	9.86	74.08	0	7	0.00	100.00	0.00	190.80	0.00	100.00	0.00	14.55
18	50,000	100,000	75,000	7	229	2.92	95.42	102.16	1,413.66	5.77	79.85	0	7	0.00	100.00	0.00	190.80	0.00	100.00	0.00	13.50
19	100,000	500,000	300,000	6	235	2.50	97.92	208.04	1,621.71	11.75	91.60	0	7	0.00	100.00	0.00	190.80	0.00	100.00	0.00	11.77
20	500,000	**UP**		5	240	2.08	100.00	148.63	1,770.34	8.40	100.00	0	7	0.00	100.00	0.00	190.80	0.00	100.00	0.00	10.78
				240				1,770.34				7				190.80				10.78	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2861 LIGHTING GAS AND GENERATOR GAS INSTALLATIONS

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	5.00	5.00	8.26	8.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	4.37	9.37	7.23	15.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	51.09	60.46	84.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	60.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	60.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	60.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	60.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	60.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	60.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	60.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	60.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	60.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	60.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	60.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	60.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	60.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	60.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	60.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	60.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				60.46				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	7.08	7.08	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	7.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	7.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	7.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	7.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	7.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	7.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	7.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	7.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	7.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	7.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	7.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	7.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	7.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	7.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	7.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	7.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	7.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	7.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				7.08				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2868 MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	12.50	12.50	5.85	5.85	2.63	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	12.50	25.00	4.66	10.52	2.10	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	12.50	37.50	47.72	58.24	21.47	26.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	12.50	50.00	20.00	78.24	9.00	35.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	12.50	62.50	47.72	125.96	21.47	56.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	12.50	75.00	20.00	145.96	9.00	65.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	12.50	87.50	47.72	193.68	21.47	87.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	12.50	100.00	28.60	222.28	12.87	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	222.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	222.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	222.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	222.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	222.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	222.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	222.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	222.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	222.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	222.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	8	0.00	100.00	0.00	222.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					8				222.28				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 287 WATERWORKS PUMPING STATIONS SEWAGE WORKS ICE RINKS

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	37	37	2.76	2.76	15.53	15.53	0.62	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	48	85	3.58	6.34	35.64	51.16	1.43	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	49	134	3.65	9.99	2.56	53.72	0.10	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	56	190	4.18	14.17	6.36	60.08	0.25	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	87	277	6.49	20.66	6.96	67.04	0.28	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	61	338	4.55	25.21	8.39	75.43	0.34	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	56	394	4.18	29.38	32.67	108.10	1.31	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	99	493	7.38	36.76	15.37	123.46	0.62	4.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	77	570	5.74	42.51	26.54	150.00	1.06	6.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	44	614	3.28	45.79	18.69	168.69	0.75	6.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	53	667	3.95	49.74	52.95	221.64	2.12	8.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	53	720	3.95	53.69	65.11	286.74	2.61	11.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	37	757	2.76	56.45	37.48	324.22	1.50	12.98	3	3	0.17	0.17	0.66	0.66	2.02	2.02	1.75	0.20
14	5,000	7,500	6,250	44	801	3.28	59.73	84.05	408.27	3.36	16.34	1,037	1,040	58.59	58.76	1.06	1.72	3.27	5.29	1.26	0.42
15	7,500	10,000	8,750	54	855	4.03	63.76	196.57	604.84	7.87	24.21	0	1,040	0.00	58.76	0.00	1.72	0.00	5.29	0.00	0.28
16	10,000	20,000	15,000	123	978	9.17	72.93	402.50	1,007.34	16.11	40.33	700	1,740	39.55	98.31	0.72	2.44	2.23	7.52	0.18	0.24
17	20,000	50,000	35,000	178	1,156	13.27	86.20	544.64	1,551.98	21.80	62.13	0	1,740	0.00	98.31	0.00	2.44	0.00	7.52	0.00	0.16
18	50,000	100,000	75,000	68	1,224	5.07	91.28	485.15	2,037.12	19.42	81.55	5	1,745	0.28	98.59	22.43	24.87	69.13	76.65	4.62	1.22
19	100,000	500,000	300,000	92	1,316	6.86	98.14	451.84	2,488.96	18.09	99.64	15	1,760	0.85	99.44	7.30	32.17	22.49	99.14	1.61	1.29
20	500,000	**UP**		25	1,341	1.86	100.00	8.89	2,497.85	0.36	100.00	10	1,770	0.56	100.00	0.28	32.45	0.86	100.00	3.14	1.30
				1,341				2,497.85				1,770				32.45				1.30	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 29 TRNSPORT AND TRAFIC CONSTRUCTION FIRMS MASS COMMUNICATION

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	5.49	5.49	15.22	15.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	0.00	5.49	0.00	15.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	11.44	16.93	31.74	46.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	0.00	16.93	0.00	46.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	19.12	36.04	53.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	36.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	36.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	36.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	36.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	36.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	36.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	36.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	36.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	36.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	36.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	36.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	7	0.00	100.00	0.00	36.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					7				36.04				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 290 TRANSPORT & TRAFFIC

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.22	2.22	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	2.22	4.44	0.20	0.20	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	2.22	6.67	0.09	0.29	0.09	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	5	4.44	11.11	0.84	1.13	0.79	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	2.22	13.33	0.84	1.96	0.79	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	2.22	15.56	0.29	2.26	0.27	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	10	6.67	22.22	3.96	6.21	3.72	5.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	12	4.44	26.67	5.29	11.50	4.98	10.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	19	15.56	42.22	9.80	21.31	9.22	20.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	20	2.22	44.44	0.76	22.07	0.72	20.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	21	2.22	46.67	0.78	22.85	0.74	21.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	30	20.00	66.67	8.84	31.69	8.32	29.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	32	4.44	71.11	7.22	38.91	6.80	36.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	39	15.56	86.67	17.45	56.37	16.43	53.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	41	4.44	91.11	11.38	67.74	10.71	63.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	42	2.22	93.33	5.68	73.42	5.34	69.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	43	2.22	95.56	2.85	76.27	2.68	71.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	45	4.44	100.00	29.99	106.25	28.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	45	0.00	100.00	0.00	106.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	45	0.00	100.00	0.00	106.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					45				106.25				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2901 RAILWAYS TRAMWAYS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	15.91	15.91	0.15	0.15	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	12	11.36	27.27	0.20	0.36	0.10	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	13	2.27	29.55	0.00	0.36	0.00	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	14	2.27	31.82	0.00	0.36	0.00	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	15	2.27	34.09	0.00	0.36	0.00	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	16	2.27	36.36	0.00	0.37	0.00	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	17	2.27	38.64	0.88	1.25	0.42	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	18	2.27	40.91	8.84	10.09	4.24	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	19	2.27	43.18	28.60	38.69	13.73	18.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	20	2.27	45.45	8.55	30.14	4.10	14.47	3	3	100.00	100.00	2.51	2.51	100.00	100.00	29.42	8.34
11	2,500	3,000	2,750	1	21	2.27	47.73	0.00	30.14	0.00	14.47	0	3	0.00	100.00	0.00	2.51	0.00	100.00	0.00	8.34
12	3,000	4,000	3,500	1	22	2.27	50.00	0.00	30.14	0.00	14.47	0	3	0.00	100.00	0.00	2.51	0.00	100.00	0.00	8.34
13	4,000	5,000	4,500	1	23	2.27	52.27	10.47	40.61	5.02	19.49	0	3	0.00	100.00	0.00	2.51	0.00	100.00	0.00	6.19
14	5,000	7,500	6,250	1	24	2.27	54.55	19.97	60.58	9.58	29.07	0	3	0.00	100.00	0.00	2.51	0.00	100.00	0.00	4.15
15	7,500	10,000	8,750	1	25	2.27	56.82	1.65	62.23	0.79	29.86	0	3	0.00	100.00	0.00	2.51	0.00	100.00	0.00	4.04
16	10,000	20,000	15,000	1	26	2.27	59.09	1.97	64.20	0.95	30.81	0	3	0.00	100.00	0.00	2.51	0.00	100.00	0.00	3.92
17	20,000	50,000	35,000	1	27	2.27	61.36	7.32	71.52	3.51	34.32	0	3	0.00	100.00	0.00	2.51	0.00	100.00	0.00	3.52
18	50,000	100,000	75,000	1	28	2.27	63.64	0.00	71.52	0.00	34.32	0	3	0.00	100.00	0.00	2.51	0.00	100.00	0.00	3.52
19	100,000	500,000	300,000	1	29	2.27	65.91	33.75	105.27	16.20	50.52	0	3	0.00	100.00	0.00	2.51	0.00	100.00	0.00	2.39
20	500,000	**UP**		15	44	34.09	100.00	103.11	208.38	49.48	100.00	0	3	0.00	100.00	0.00	2.51	0.00	100.00	0.00	1.21
				44				208.38				3				2.51				1.21	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2902 HIGHWAYS BRIGES AIRPORT RUNWAYS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	145	145	13.67	13.67	10.53	10.53	3.03	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	16	161	1.51	15.17	0.01	10.53	0.00	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	34	195	3.20	18.38	0.10	10.63	0.03	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	24	219	2.26	20.64	1.21	11.84	0.35	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	39	258	3.68	24.32	1.48	13.32	0.43	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	37	295	3.49	27.80	2.91	16.22	0.84	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	82	377	7.73	35.53	8.28	24.51	2.39	7.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	80	457	7.54	43.07	19.60	44.11	5.65	12.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	59	516	5.56	48.63	10.30	54.41	2.97	15.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	527	1.04	49.67	2.51	56.92	0.72	16.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	12	539	1.13	50.80	3.01	59.93	0.87	17.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	84	623	7.92	58.72	15.53	75.46	4.47	21.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	27	650	2.54	61.26	6.04	81.50	1.74	23.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	31	681	2.92	64.18	18.77	100.27	5.41	28.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	61	742	5.75	69.93	29.53	129.80	8.51	37.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	131	873	12.35	82.28	77.68	207.48	22.38	59.77	1	1	14.29	14.29	7.03	7.03	43.22	43.22	9.04	3.39
17	20,000	50,000	35,000	108	981	10.18	92.46	56.53	264.00	16.29	76.06	1	2	14.29	28.57	7.62	14.65	46.88	90.10	13.48	5.55
18	50,000	100,000	75,000	39	1,020	3.68	96.14	41.77	305.77	12.03	88.09	3	5	42.86	71.43	0.59	15.24	3.65	93.75	1.42	4.98
19	100,000	500,000	300,000	23	1,043	2.17	98.30	23.93	329.70	6.89	94.99	2	7	28.57	100.00	1.02	16.25	6.25	100.00	4.25	4.93
20	500,000	**UP**		18	1,061	1.70	100.00	17.40	347.10	5.01	100.00	0	7	0.00	100.00	0.00	16.25	0.00	100.00	0.00	4.68
				1,061				347.10				7				16.25				4.68	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2903 JETTIES (DERMAGA)

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	2.08	2.08	0.13	0.13	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	14	23	3.23	5.31	0.72	0.85	0.10	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	33	2.31	7.62	0.57	1.42	0.08	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	37	0.92	8.55	2.74	4.16	0.37	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	47	2.31	10.85	11.84	16.00	1.61	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	51	0.92	11.78	1.10	17.10	0.15	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	57	1.39	13.16	3.53	20.63	0.48	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	20	77	4.62	17.78	4.08	24.70	0.56	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	18	95	4.16	21.94	9.38	34.08	1.28	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	104	2.08	24.02	20.45	54.53	2.78	7.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	13	117	3.00	27.02	2.99	57.52	0.41	7.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	33	150	7.62	34.64	14.04	71.56	1.91	9.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	15	165	3.46	38.11	18.98	90.53	2.58	12.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	17	182	3.93	42.03	48.36	138.89	6.58	18.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	24	206	5.54	47.58	41.93	180.82	5.71	24.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	63	269	14.55	62.12	139.60	320.42	19.01	43.63	1	1	33.33	33.33	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	71	340	16.40	78.52	186.04	506.47	25.33	68.96	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	20	360	4.62	83.14	83.63	590.10	11.39	80.35	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	34	394	7.85	90.99	91.75	681.85	12.49	92.84	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		39	433	9.01	100.00	52.56	734.41	7.16	100.00	2	3	66.67	100.00	1.32	1.32	100.00	100.00	2.51	0.18
				433				734.41				3				1.32				0.18	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2904 AERIAL RAILWAYS/ROPEWAYSFUNICULAR RAILWAYSCHAIRLIFTS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.45	3.45	2.97	2.97	6.37	6.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.45	6.90	0.90	3.87	1.94	8.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.45	10.34	0.00	3.87	0.00	8.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.45	13.79	0.20	3.67	0.43	7.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.45	17.24	0.32	3.98	0.68	8.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.45	20.69	1.84	2.14	3.96	4.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	3.45	24.14	0.00	2.14	0.00	4.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	3.45	27.59	0.25	1.89	0.54	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	3.45	31.03	0.25	1.64	0.54	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	3.45	34.48	0.34	1.29	0.74	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	3.45	37.93	0.69	0.61	1.48	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	3.45	41.38	1.38	1.98	2.96	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	15	10.34	51.72	0.53	2.51	1.14	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	18	10.34	62.07	4.44	6.95	9.53	14.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	20	6.90	68.97	3.55	10.50	7.63	22.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	21	3.45	72.41	7.72	18.22	16.60	39.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	29	27.59	100.00	28.31	46.53	60.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	29	0.00	100.00	0.00	46.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	29	0.00	100.00	0.00	46.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				29				46.53				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2905 **AIRPORT : HANGARS**

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	20.51	20.51	0.20	0.20	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	9	2.56	23.08	0.15	0.35	0.07	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	12	7.69	30.77	0.61	0.96	0.29	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	13	2.56	33.33	0.08	1.04	0.04	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	17	10.26	43.59	0.42	1.46	0.20	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	19	5.13	48.72	0.68	2.14	0.32	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	20	2.56	51.28	0.70	2.84	0.33	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	21	2.56	53.85	1.04	3.88	0.49	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	23	5.13	58.97	2.58	6.46	1.22	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	24	2.56	61.54	4.64	11.09	2.20	5.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	25	2.56	64.10	5.03	16.12	2.38	7.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	26	2.56	66.67	5.50	21.62	2.61	10.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	28	5.13	71.79	14.91	36.53	7.07	17.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	29	2.56	74.36	10.55	47.08	5.00	22.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	30	2.56	76.92	11.44	58.52	5.42	27.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	32	5.13	82.05	25.87	84.39	12.27	40.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	35	7.69	89.74	70.48	154.87	33.42	73.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	37	5.13	94.87	30.81	185.68	14.61	88.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	39	5.13	100.00	25.21	210.89	11.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	39	0.00	100.00	0.00	210.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					39				210.89				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	5.88	5.88	0.76	0.76	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	2.94	8.82	0.57	1.33	0.21	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	2.94	11.76	1.23	2.56	0.45	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	2.94	14.71	1.34	3.90	0.49	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	2.94	17.65	0.44	4.33	0.16	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	2.94	20.59	0.76	5.10	0.28	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	2.94	23.53	2.33	7.43	0.86	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	2.94	26.47	0.10	7.53	0.04	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	2.94	29.41	0.10	7.62	0.04	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	2.94	32.35	4.05	11.68	1.50	4.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	2.94	35.29	5.41	17.09	2.00	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	2.94	38.24	5.57	22.66	2.06	8.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	2.94	41.18	3.94	26.61	1.46	9.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	2.94	44.12	7.20	33.81	2.66	12.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	2.94	47.06	9.70	43.51	3.58	16.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	19	8.82	55.88	14.05	57.56	5.19	21.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	22	8.82	64.71	39.17	96.73	14.47	35.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	10	32	29.41	94.12	166.25	262.98	61.41	97.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	34	5.88	100.00	7.72	270.70	2.85	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	34	0.00	100.00	0.00	270.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					34				270.70				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2907 **AIRPORT : AIRCRAFTS**

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	40.00	40.00	0.17	0.17	5.63	5.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	20.00	60.00	0.35	0.52	11.72	17.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	20.00	80.00	2.48	2.99	82.66	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	20.00	100.00	0.00	2.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	5	0.00	100.00	0.00	2.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	5	0.00	100.00	0.00	2.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	2.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	2.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	2.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	2.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	2.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	2.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	2.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	2.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	2.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	2.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	2.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	2.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	2.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	5	0.00	100.00	0.00	2.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				2.99				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	95	95	28.36	28.36	2.80	2.80	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	17	112	5.07	33.43	1.08	3.87	0.09	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	26	138	7.76	41.19	4.18	8.05	0.36	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	23	161	6.87	48.06	8.39	16.45	0.72	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	17	178	5.07	53.13	8.93	25.38	0.77	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	191	3.88	57.01	10.71	36.09	0.92	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	199	2.39	59.40	9.25	45.34	0.80	3.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	206	2.09	61.49	8.34	53.68	0.72	4.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	209	0.90	62.39	5.31	58.98	0.46	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	211	0.60	62.99	3.41	62.40	0.29	5.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	217	1.79	64.78	14.41	76.81	1.24	6.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	12	229	3.58	68.36	47.69	124.50	4.10	10.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	233	1.19	69.55	19.08	143.58	1.64	12.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	241	2.39	71.94	45.75	189.33	3.94	16.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	243	0.60	72.54	16.71	206.04	1.44	17.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	251	2.39	74.93	105.24	311.28	9.05	26.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	260	2.69	77.61	106.38	417.67	9.15	35.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	266	1.79	79.40	29.56	447.22	2.54	38.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	42	308	12.54	91.94	371.98	819.21	32.00	70.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		27	335	8.06	100.00	343.12	1,162.33	29.52	100.00	2	2	100.00	100.00	8.62	8.62	100.00	100.00	2.51	0.74
				335				1,162.33				2				8.62				0.74	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2909 **AIRPORT : OTHERS**

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	71	71	21.39	21.39	4.71	4.71	0.95	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	21	92	6.33	27.71	20.30	25.00	4.09	5.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	39	131	11.75	39.46	35.39	60.39	7.14	12.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	142	3.31	42.77	6.74	67.13	1.36	13.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	24	166	7.23	50.00	7.04	74.17	1.42	14.96	2	2	100.00	100.00	13.75	13.75	100.00	100.00	195.16	18.53
6	500	750	625	23	189	6.93	56.93	8.00	82.18	1.61	16.57	0	2	0.00	100.00	0.00	13.75	0.00	100.00	0.00	16.73
7	750	1,000	875	13	202	3.92	60.84	10.75	92.92	2.17	18.74	0	2	0.00	100.00	0.00	13.75	0.00	100.00	0.00	14.79
8	1,000	1,500	1,250	16	218	4.82	65.66	15.38	108.30	3.10	21.84	0	2	0.00	100.00	0.00	13.75	0.00	100.00	0.00	12.69
9	1,500	2,000	1,750	6	224	1.81	67.47	3.39	111.69	0.68	22.52	0	2	0.00	100.00	0.00	13.75	0.00	100.00	0.00	12.31
10	2,000	2,500	2,250	7	231	2.11	69.58	2.74	114.43	0.55	23.08	0	2	0.00	100.00	0.00	13.75	0.00	100.00	0.00	12.01
11	2,500	3,000	2,750	7	238	2.11	71.69	6.02	120.45	1.21	24.29	0	2	0.00	100.00	0.00	13.75	0.00	100.00	0.00	11.41
12	3,000	4,000	3,500	8	246	2.41	74.10	0.00	120.45	0.00	24.29	0	2	0.00	100.00	0.00	13.75	0.00	100.00	0.00	11.41
13	4,000	5,000	4,500	8	254	2.41	76.51	9.08	129.53	1.83	26.12	0	2	0.00	100.00	0.00	13.75	0.00	100.00	0.00	10.61
14	5,000	7,500	6,250	6	260	1.81	78.31	19.43	148.96	3.92	30.04	0	2	0.00	100.00	0.00	13.75	0.00	100.00	0.00	9.23
15	7,500	10,000	8,750	1	261	0.30	78.61	28.17	177.13	5.68	35.72	0	2	0.00	100.00	0.00	13.75	0.00	100.00	0.00	7.76
16	10,000	20,000	15,000	1	262	0.30	78.92	31.66	208.78	6.38	42.10	0	2	0.00	100.00	0.00	13.75	0.00	100.00	0.00	6.58
17	20,000	50,000	35,000	1	263	0.30	79.22	0.00	208.78	0.00	42.10	0	2	0.00	100.00	0.00	13.75	0.00	100.00	0.00	6.58
18	50,000	100,000	75,000	3	266	0.90	80.12	51.53	260.31	10.39	52.50	0	2	0.00	100.00	0.00	13.75	0.00	100.00	0.00	5.28
19	100,000	500,000	300,000	11	277	3.31	83.43	148.70	409.01	29.99	82.48	0	2	0.00	100.00	0.00	13.75	0.00	100.00	0.00	3.36
20	500,000	**UP**		55	332	16.57	100.00	86.87	495.87	17.52	100.00	0	2	0.00	100.00	0.00	13.75	0.00	100.00	0.00	2.77
				332				495.87				2				13.75				2.77	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 291 CONSTRUCTION FIRMS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	12.50	12.50	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	12.50	25.00	0.99	0.99	3.19	3.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	12.50	37.50	0.90	1.89	2.91	6.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	12.50	50.00	1.02	2.91	3.28	9.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	12.50	62.50	4.39	7.31	14.15	23.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	12.50	75.00	1.16	8.47	3.74	27.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	12.50	87.50	1.20	9.67	3.87	31.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	12.50	100.00	21.37	31.04	68.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	31.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	31.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	31.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	31.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	31.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	31.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	31.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	31.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	31.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	31.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	31.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	8	0.00	100.00	0.00	31.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					8				31.04				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2911 CONSTRUCTION FIRM ROAD CONSTRUCTION AND CONSTRUCTION SITES

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	5.61	5.61	8.16	8.16	2.34	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	0.93	6.54	0.15	8.31	0.04	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	14	6.54	13.08	1.39	9.70	0.40	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	19	4.67	17.76	2.09	11.79	0.60	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	26	6.54	24.30	8.11	19.90	2.32	5.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	34	7.48	31.78	5.32	25.22	1.52	7.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	43	8.41	40.19	12.22	37.44	3.50	10.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	55	11.21	51.40	16.40	53.84	4.70	15.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	65	9.35	60.75	22.40	76.23	6.42	21.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	70	4.67	65.42	8.81	85.04	2.52	24.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	72	1.87	67.29	5.38	90.42	1.54	25.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	76	3.74	71.03	19.40	109.82	5.56	31.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	81	4.67	75.70	22.69	132.51	6.50	37.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	84	2.80	78.50	26.24	158.74	7.52	45.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	88	3.74	82.24	21.20	179.94	6.07	51.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	95	6.54	88.79	55.10	235.04	15.79	67.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	104	8.41	97.20	68.37	303.41	19.59	86.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	105	0.93	98.13	1.61	305.02	0.46	87.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	106	0.93	99.07	23.00	328.02	6.59	93.97	3	3	100.00	100.00	465.07	465.07	100.00	100.00	2022.46	141.78
20	500,000	**UP**		1	107	0.93	100.00	21.05	349.07	6.03	100.00	0	3	0.00	100.00	0.00	465.07	0.00	100.00	0.00	133.23
				107				349.07				3				465.07				133.23	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2912 CRANESEXCAVATORSELEVATORSROAD BUILDING MACHINES EXCLUDING

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	9.09	9.09	13.29	13.29	6.90	6.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	3.03	12.12	0.00	13.29	0.00	6.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	3.03	15.15	0.62	12.68	0.32	6.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	3.03	18.18	0.72	11.96	0.37	6.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	3.03	21.21	1.85	10.11	0.96	5.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	3.03	24.24	0.00	10.11	0.00	5.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	3.03	27.27	0.18	9.93	0.10	5.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	3.03	30.30	1.37	8.56	0.71	4.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	3.03	33.33	3.00	5.56	1.56	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	3.03	36.36	0.06	5.49	0.03	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	14	6.06	42.42	3.49	2.00	1.81	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	3.03	45.45	4.02	2.02	2.09	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	18	9.09	54.55	17.41	19.43	9.04	10.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	22	12.12	66.67	43.99	63.42	22.84	32.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	23	3.03	69.70	16.71	80.13	8.68	41.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	26	9.09	78.79	40.92	121.05	21.24	62.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	32	18.18	96.97	54.35	175.40	28.22	91.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	33	3.03	100.00	17.22	192.61	8.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	33	0.00	100.00	0.00	192.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	33	0.00	100.00	0.00	192.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				33				192.61				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2913 TAR SPRAYERS AND ROAD SURFACING PLANTS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	6.67	6.67	5.70	5.70	5.90	5.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	6.67	13.33	0.78	6.48	0.81	6.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	6.67	20.00	1.08	7.55	1.11	7.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	6.67	26.67	4.13	11.68	4.27	12.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	6.67	33.33	1.83	13.51	1.89	13.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	7	13.33	46.67	2.89	16.39	2.98	16.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	9	13.33	60.00	3.04	19.43	3.14	20.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	12	20.00	80.00	7.83	27.26	8.10	28.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	6.67	86.67	6.97	34.24	7.21	35.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	6.67	93.33	14.06	48.30	14.55	49.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	6.67	100.00	48.37	96.67	50.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	15	0.00	100.00	0.00	96.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	15	0.00	100.00	0.00	96.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	15	0.00	100.00	0.00	96.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	15	0.00	100.00	0.00	96.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	96.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	96.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	96.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	96.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	15	0.00	100.00	0.00	96.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				15				96.67				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2914 OTHERS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	6.02	6.02	1.25	1.25	0.46	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	11	7.23	13.25	3.54	4.80	1.30	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	22	13.25	26.51	10.13	14.93	3.73	5.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	27	6.02	32.53	5.26	20.19	1.93	7.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	32	6.02	38.55	2.01	22.20	0.74	8.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	33	1.20	39.76	1.34	23.54	0.49	8.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	36	3.61	43.37	5.22	28.76	1.92	10.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	44	9.64	53.01	15.08	43.84	5.55	16.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	46	2.41	55.42	10.61	54.46	3.90	20.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	49	3.61	59.04	0.76	55.21	0.28	20.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	56	8.43	67.47	9.16	64.37	3.37	23.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	57	1.20	68.67	1.26	65.63	0.46	24.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	58	1.20	69.88	10.69	76.32	3.93	28.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	62	4.82	74.70	8.66	84.98	3.19	31.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	71	10.84	85.54	41.24	126.23	15.17	46.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	80	10.84	96.39	122.31	248.54	44.99	91.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	83	3.61	100.00	23.33	271.87	8.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	83	0.00	100.00	0.00	271.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	83	0.00	100.00	0.00	271.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	83	0.00	100.00	0.00	271.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					83				271.87				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2915 WELDING PLANTS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	328	328	13.11	13.11	142.55	142.55	1.76	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	235	563	9.40	22.51	90.20	232.75	1.11	2.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	319	882	12.75	35.27	212.93	445.68	2.62	5.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	198	1,080	7.92	43.18	208.69	654.37	2.57	8.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	244	1,324	9.76	52.94	375.00	1,029.37	4.62	12.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	192	1,516	7.68	60.62	336.66	1,366.03	4.15	16.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	179	1,695	7.16	67.77	416.04	1,782.07	5.13	21.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	152	1,847	6.08	73.85	508.90	2,290.97	6.27	28.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	110	1,957	4.40	78.25	408.45	2,699.42	5.04	33.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	74	2,031	2.96	81.21	381.42	3,080.84	4.70	37.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	53	2,084	2.12	83.33	333.87	3,414.70	4.12	42.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	82	2,166	3.28	86.61	552.29	3,967.00	6.81	48.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	39	2,205	1.56	88.16	364.09	4,331.09	4.49	53.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	115	2,320	4.60	92.76	1,241.81	5,572.90	15.31	68.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	25	2,345	1.00	93.76	400.07	5,972.97	4.93	73.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	76	2,421	3.04	96.80	1,320.62	7,293.59	16.28	89.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	33	2,454	1.32	98.12	442.76	7,736.35	5.46	95.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	17	2,471	0.68	98.80	240.49	7,976.84	2.96	98.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	27	2,498	1.08	99.88	126.02	8,102.86	1.55	99.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		3	2,501	0.12	100.00	8.98	8,111.84	0.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2,501				8,111.84				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	14.29	14.29	1.11	1.11	1.81	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	7.14	21.43	0.82	1.93	1.33	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	7.14	28.57	0.95	2.87	1.54	4.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	7.14	35.71	0.85	3.72	1.38	6.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	7.14	42.86	0.97	4.69	1.57	7.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	7.14	50.00	2.92	7.61	4.75	12.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	9	14.29	64.29	5.66	13.27	9.22	21.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	7.14	71.43	12.70	25.97	20.68	42.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	7.14	78.57	11.20	37.17	18.24	60.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	7.14	85.71	23.22	60.39	37.79	98.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	7.14	92.86	0.27	60.66	0.43	98.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	7.14	100.00	0.77	61.43	1.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	14	0.00	100.00	0.00	61.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	14	0.00	100.00	0.00	61.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	61.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	61.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	61.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	61.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	61.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	14	0.00	100.00	0.00	61.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				14				61.43				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 29152 ACETYLENE (KARBIT) WELDING PLANTS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	1.13	1.13	8.74	8.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	2.76	3.89	21.32	30.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	0.16	4.06	1.26	31.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	3.05	7.10	23.52	54.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	5.85	12.95	45.16	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	12.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	12.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	12.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	12.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	12.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	12.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	12.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	12.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	12.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	12.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	12.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	12.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	12.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	5	0.00	100.00	0.00	12.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				12.95				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 292 MASS COMMUNICATION

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	17.95	17.95	0.07	0.07	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	11	10.26	28.21	0.15	0.22	0.21	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	13	5.13	33.33	0.03	0.25	0.04	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	14	2.56	35.90	0.03	0.28	0.04	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	19	12.82	48.72	0.17	0.45	0.24	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	21	5.13	53.85	0.12	0.57	0.16	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	23	5.13	58.97	0.14	0.70	0.19	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	24	2.56	61.54	0.19	0.90	0.26	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	25	2.56	64.10	0.15	1.05	0.20	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	26	2.56	66.67	2.46	3.50	3.36	4.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	30	10.26	76.92	1.05	4.55	1.44	6.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	31	2.56	79.49	4.53	9.08	6.20	12.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	35	10.26	89.74	9.26	18.34	12.70	25.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	36	2.56	92.31	8.12	26.46	11.12	36.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	37	2.56	94.87	16.64	43.10	22.81	59.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	38	2.56	97.44	13.05	56.15	17.89	76.95	6	6	100.00	100.00	2.36	2.36	100.00	100.00	18.09	4.20
17	20,000	50,000	35,000	1	39	2.56	100.00	16.82	72.97	23.05	100.00	0	6	0.00	100.00	0.00	2.36	0.00	100.00	0.00	3.24
18	50,000	100,000	75,000	0	39	0.00	100.00	0.00	72.97	0.00	100.00	0	6	0.00	100.00	0.00	2.36	0.00	100.00	0.00	3.24
19	100,000	500,000	300,000	0	39	0.00	100.00	0.00	72.97	0.00	100.00	0	6	0.00	100.00	0.00	2.36	0.00	100.00	0.00	3.24
20	500,000	**UP**		0	39	0.00	100.00	0.00	72.97	0.00	100.00	0	6	0.00	100.00	0.00	2.36	0.00	100.00	0.00	3.24
				39				72.97				6				2.36				3.24	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2921 FILM TELEVISION AND RECORDING ON MAGNETIC TAPE STUDIOS

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	3.01	3.01	0.04	0.04	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	7	2.26	5.26	2.97	3.01	0.78	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	15	6.02	11.28	2.88	5.89	0.75	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	20	3.76	15.04	1.08	6.97	0.28	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	20	40	15.04	30.08	12.75	19.71	3.33	5.15	1	1	100.00	100.00	25.00	25.00	100.00	100.00	196.15	126.83
6	500	750	625	7	47	5.26	35.34	5.14	24.85	1.34	6.49	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	100.59
7	750	1,000	875	15	62	11.28	46.62	17.49	42.35	4.57	11.06	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	59.04
8	1,000	1,500	1,250	20	82	15.04	61.65	39.08	81.42	10.21	21.27	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	30.70
9	1,500	2,000	1,750	12	94	9.02	70.68	31.67	113.09	8.27	29.54	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	22.11
10	2,000	2,500	2,250	2	96	1.50	72.18	6.81	119.90	1.78	31.32	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	20.85
11	2,500	3,000	2,750	11	107	8.27	80.45	41.32	161.22	10.79	42.12	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	15.51
12	3,000	4,000	3,500	7	114	5.26	85.71	13.85	175.08	3.62	45.74	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	14.28
13	4,000	5,000	4,500	1	115	0.75	86.47	4.31	179.39	1.13	46.86	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	13.94
14	5,000	7,500	6,250	5	120	3.76	90.23	34.99	214.38	9.14	56.00	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	11.66
15	7,500	10,000	8,750	2	122	1.50	91.73	17.32	231.70	4.52	60.53	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	10.79
16	10,000	20,000	15,000	1	123	0.75	92.48	29.68	261.38	7.75	68.28	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	9.56
17	20,000	50,000	35,000	3	126	2.26	94.74	42.61	303.99	11.13	79.41	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	8.22
18	50,000	100,000	75,000	2	128	1.50	96.24	15.75	319.74	4.11	83.52	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	7.82
19	100,000	500,000	300,000	5	133	3.76	100.00	63.07	382.81	16.48	100.00	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	6.53
20	500,000	**UP**		0	133	0.00	100.00	0.00	382.81	0.00	100.00	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	6.53
					133				382.81				1				25.00				6.53

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2922 FILM REPRODUCTION (PRINTS) AND PHOTO TREATMENT

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	3.57	3.57	1.71	1.71	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	17	3.17	6.75	1.28	2.99	0.28	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	23	40	9.13	15.87	58.80	61.79	12.82	13.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	19	59	7.54	23.41	7.64	69.43	1.67	15.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	22	81	8.73	32.14	11.67	81.10	2.54	17.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	24	105	9.52	41.67	21.42	102.52	4.67	22.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	30	135	11.90	53.57	27.68	130.20	6.04	28.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	39	174	15.48	69.05	51.91	182.11	11.32	39.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	185	4.37	73.41	23.35	205.46	5.09	44.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	12	197	4.76	78.17	26.64	232.10	5.81	50.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	11	208	4.37	82.54	41.32	273.41	9.01	59.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	15	223	5.95	88.49	49.07	322.48	10.70	70.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	231	3.17	91.67	38.32	360.80	8.35	78.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	16	247	6.35	98.02	68.43	429.23	14.92	93.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	251	1.59	99.60	22.74	451.97	4.96	98.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	252	0.40	100.00	6.72	458.69	1.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	252	0.00	100.00	0.00	458.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	252	0.00	100.00	0.00	458.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	252	0.00	100.00	0.00	458.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	252	0.00	100.00	0.00	458.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					252				458.69				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2923 CINEMAS ASSEMBLY ROOMS AND CONCERT HALLS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	4.59	4.59	4.14	4.14	0.92	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	0.92	5.50	0.03	4.17	0.01	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	13	6.42	11.93	1.00	5.17	0.22	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	17	3.67	15.60	0.51	5.68	0.11	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	18	0.92	16.51	0.47	6.15	0.10	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	21	2.75	19.27	1.43	7.58	0.32	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	22	0.92	20.18	1.15	8.73	0.25	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	23	0.92	21.10	2.29	11.02	0.51	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	27	3.67	24.77	6.27	17.29	1.39	3.83	2	2	40.00	40.00	367.27	367.27	99.91	99.91	5856.19	2124.36
10	2,000	2,500	2,250	1	28	0.92	25.69	1.97	19.26	0.44	4.26	0	2	0.00	40.00	0.00	367.27	0.00	99.91	0.00	1907.24
11	2,500	3,000	2,750	1	29	0.92	26.61	1.87	21.12	0.41	4.68	0	2	0.00	40.00	0.00	367.27	0.00	99.91	0.00	1738.73
12	3,000	4,000	3,500	1	30	0.92	27.52	4.10	25.23	0.91	5.58	0	2	0.00	40.00	0.00	367.27	0.00	99.91	0.00	1455.93
13	4,000	5,000	4,500	1	31	0.92	28.44	2.13	27.36	0.47	6.06	0	2	0.00	40.00	0.00	367.27	0.00	99.91	0.00	1342.51
14	5,000	7,500	6,250	3	34	2.75	31.19	23.77	51.13	5.26	11.32	0	2	0.00	40.00	0.00	367.27	0.00	99.91	0.00	718.33
15	7,500	10,000	8,750	4	38	3.67	34.86	29.51	80.64	6.53	17.85	0	2	0.00	40.00	0.00	367.27	0.00	99.91	0.00	455.43
16	10,000	20,000	15,000	10	48	9.17	44.04	113.42	194.07	25.11	42.96	0	2	0.00	40.00	0.00	367.27	0.00	99.91	0.00	189.25
17	20,000	50,000	35,000	35	83	32.11	76.15	155.14	349.20	34.34	77.29	3	5	60.00	100.00	0.35	367.62	0.09	100.00	0.22	105.27
18	50,000	100,000	75,000	6	89	5.50	81.65	51.10	400.31	11.31	88.61	0	5	0.00	100.00	0.00	367.62	0.00	100.00	0.00	91.83
19	100,000	500,000	300,000	18	107	16.51	98.17	50.26	450.57	11.13	99.73	0	5	0.00	100.00	0.00	367.62	0.00	100.00	0.00	81.59
20	500,000	**UP**		2	109	1.83	100.00	1.21	451.78	0.27	100.00	0	5	0.00	100.00	0.00	367.62	0.00	100.00	0.00	81.37
				109				451.78				5				367.62				81.37	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2924 THEATRES VARIETY THEATRES AND CIRCUSES HOUSED IN PERMANENT

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	60.00	60.00	0.41	0.41	0.87	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	13	5.00	65.00	0.22	0.63	0.46	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	14	5.00	70.00	0.61	1.24	1.30	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	15	5.00	75.00	0.86	2.10	1.83	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	16	5.00	80.00	4.31	6.40	9.15	13.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	17	5.00	85.00	6.81	13.21	14.47	28.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	18	5.00	90.00	10.63	23.84	22.58	50.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	19	5.00	95.00	5.97	29.81	12.69	63.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	20	5.00	100.00	17.24	47.06	36.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	20	0.00	100.00	0.00	47.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	20	0.00	100.00	0.00	47.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	20	0.00	100.00	0.00	47.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	20	0.00	100.00	0.00	47.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	20	0.00	100.00	0.00	47.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	20	0.00	100.00	0.00	47.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	20	0.00	100.00	0.00	47.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	20	0.00	100.00	0.00	47.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	20	0.00	100.00	0.00	47.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	47.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	20	0.00	100.00	0.00	47.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				20				47.06				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	14.29	14.29	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	14.29	28.57	0.10	0.10	2.36	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	14.29	42.86	0.73	0.83	16.65	19.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	14.29	57.14	0.42	1.25	9.74	28.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	14.29	71.43	2.06	3.31	47.32	76.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	14.29	85.71	0.52	3.83	11.97	88.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	14.29	100.00	0.52	4.36	11.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	4.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	4.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	4.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	4.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	4.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	4.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	4.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	4.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	4.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	4.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	4.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	4.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	7	0.00	100.00	0.00	4.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				4.36				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2926 OTHERS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	41	41	12.73	12.73	33.35	33.35	8.50	8.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	28	69	8.70	21.43	4.89	38.24	1.25	9.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	51	120	15.84	37.27	17.54	55.78	4.47	14.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	38	158	11.80	49.07	23.66	79.44	6.03	20.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	57	215	17.70	66.77	29.85	109.29	7.60	27.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	28	243	8.70	75.47	26.89	136.18	6.85	34.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	24	267	7.45	82.92	31.93	168.10	8.13	42.82	3	3	60.00	60.00	125.55	125.55	93.66	93.66	393.27	74.69
8	1,000	1,500	1,250	17	284	5.28	88.20	25.70	193.80	6.55	49.37	0	3	0.00	60.00	0.00	125.55	0.00	93.66	0.00	64.78
9	1,500	2,000	1,750	7	291	2.17	90.37	9.77	203.57	2.49	51.86	0	3	0.00	60.00	0.00	125.55	0.00	93.66	0.00	61.67
10	2,000	2,500	2,250	4	295	1.24	91.61	6.82	210.39	1.74	53.60	0	3	0.00	60.00	0.00	125.55	0.00	93.66	0.00	59.68
11	2,500	3,000	2,750	6	301	1.86	93.48	27.02	237.41	6.88	60.48	0	3	0.00	60.00	0.00	125.55	0.00	93.66	0.00	52.88
12	3,000	4,000	3,500	5	306	1.55	95.03	13.88	251.29	3.54	64.02	0	3	0.00	60.00	0.00	125.55	0.00	93.66	0.00	49.96
13	4,000	5,000	4,500	1	307	0.31	95.34	5.18	256.47	1.32	65.34	0	3	0.00	60.00	0.00	125.55	0.00	93.66	0.00	48.95
14	5,000	7,500	6,250	3	310	0.93	96.27	17.88	274.35	4.56	69.89	0	3	0.00	60.00	0.00	125.55	0.00	93.66	0.00	45.76
15	7,500	10,000	8,750	1	311	0.31	96.58	19.89	294.24	5.07	74.96	0	3	0.00	60.00	0.00	125.55	0.00	93.66	0.00	42.67
16	10,000	20,000	15,000	1	312	0.31	96.89	36.87	331.11	9.39	84.35	0	3	0.00	60.00	0.00	125.55	0.00	93.66	0.00	37.92
17	20,000	50,000	35,000	6	318	1.86	98.76	11.16	342.27	2.84	87.19	0	3	0.00	60.00	0.00	125.55	0.00	93.66	0.00	36.68
18	50,000	100,000	75,000	2	320	0.62	99.38	46.90	389.17	11.95	99.14	2	5	40.00	100.00	8.51	134.06	6.34	100.00	18.14	34.45
19	100,000	500,000	300,000	1	321	0.31	99.69	2.00	391.17	0.51	99.65	0	5	0.00	100.00	0.00	134.06	0.00	100.00	0.00	34.27
20	500,000	**UP**		1	322	0.31	100.00	1.37	392.54	0.35	100.00	0	5	0.00	100.00	0.00	134.06	0.00	100.00	0.00	34.15
				322				392.54				5				134.06				34.15	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2927 RADIO BROADCASTING TELEVISION BROADCASTING & RELAY STATIONS

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	38,357	38,357	16.98	16.98	354.70	354.70	1.08	1.08	6	6	1.78	1.78	68.74	68.74	4.32	4.32	19.38	19.38
2	50	100	75	29,072	67,429	12.87	29.84	931.33	1,286.02	2.85	3.93	26	32	7.69	9.47	199.76	268.51	12.57	16.89	21.45	20.88
3	100	200	150	57,775	125,204	25.57	55.41	3,091.12	4,377.14	9.45	13.38	115	147	34.02	43.49	308.98	577.48	19.44	36.33	10.00	13.19
4	200	300	250	18,221	143,425	8.06	63.47	1,195.78	5,572.92	3.65	17.03	18	165	5.33	48.82	50.85	628.34	3.20	39.53	4.25	11.27
5	300	500	400	45,366	188,791	20.08	83.55	6,900.37	12,473.29	21.09	38.12	122	287	36.09	84.91	551.25	1,179.59	34.68	74.21	7.99	9.46
6	500	750	625	13,097	201,888	5.80	89.35	6,281.49	18,754.78	19.20	57.32	29	316	8.58	93.49	193.98	1,373.57	12.20	86.41	3.09	7.32
7	750	1,000	875	15,260	217,148	6.75	96.10	6,994.36	25,749.14	21.38	78.70	13	329	3.85	97.34	48.28	1,421.85	3.04	89.45	0.69	5.52
8	1,000	1,500	1,250	6,191	223,339	2.74	98.84	2,538.50	28,287.64	7.76	86.45	4	333	1.18	98.52	104.05	1,525.90	6.55	95.99	4.10	5.39
9	1,500	2,000	1,750	903	224,242	0.40	99.24	494.50	28,782.14	1.51	87.96	0	333	0.00	98.52	0.00	1,525.90	0.00	95.99	0.00	5.30
10	2,000	2,500	2,250	306	224,548	0.14	99.37	230.15	29,012.29	0.70	88.67	0	333	0.00	98.52	0.00	1,525.90	0.00	95.99	0.00	5.26
11	2,500	3,000	2,750	150	224,698	0.07	99.44	155.60	29,167.90	0.48	89.14	0	333	0.00	98.52	0.00	1,525.90	0.00	95.99	0.00	5.23
12	3,000	4,000	3,500	172	224,870	0.08	99.52	223.71	29,391.61	0.68	89.83	0	333	0.00	98.52	0.00	1,525.90	0.00	95.99	0.00	5.19
13	4,000	5,000	4,500	118	224,988	0.05	99.57	152.72	29,544.33	0.47	90.29	0	333	0.00	98.52	0.00	1,525.90	0.00	95.99	0.00	5.16
14	5,000	7,500	6,250	171	225,159	0.08	99.65	305.96	29,850.29	0.94	91.23	1	334	0.30	98.82	36.35	1,562.25	2.29	98.28	11.88	5.23
15	7,500	10,000	8,750	106	225,265	0.05	99.69	341.90	30,192.19	1.04	92.27	1	335	0.30	99.11	2.00	1,564.25	0.13	98.41	0.58	5.18
16	10,000	20,000	15,000	244	225,509	0.11	99.80	712.57	30,904.76	2.18	94.45	0	335	0.00	99.11	0.00	1,564.25	0.00	98.41	0.00	5.06
17	20,000	50,000	35,000	168	225,677	0.07	99.87	700.22	31,604.98	2.14	96.59	2	337	0.59	99.70	5.13	1,569.38	0.32	98.73	0.73	4.97
18	50,000	100,000	75,000	101	225,778	0.04	99.92	435.63	32,040.61	1.33	97.92	0	337	0.00	99.70	0.00	1,569.38	0.00	98.73	0.00	4.90
19	100,000	500,000	300,000	133	225,911	0.06	99.98	533.48	32,574.09	1.63	99.55	1	338	0.30	100.00	20.20	1,589.58	1.27	100.00	3.79	4.88
20	500,000	**UP**		50	225,961	0.02	100.00	145.94	32,720.03	0.45	100.00	0	338	0.00	100.00	0.00	1,589.58	0.00	100.00	0.00	4.86
				225,961				32,720.03				338				1,589.58				4.86	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	87	87	15.51	15.51	5.28	5.28	1.89	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	22	109	3.92	19.43	2.64	7.93	0.94	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	88	197	15.69	35.12	23.11	31.03	8.25	11.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	64	261	11.41	46.52	16.94	47.97	6.05	17.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	107	368	19.07	65.60	28.80	76.77	10.28	27.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	71	439	12.66	78.25	39.92	116.68	14.24	41.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	52	491	9.27	87.52	28.39	145.07	10.13	51.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	28	519	4.99	92.51	17.87	162.94	6.38	58.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	531	2.14	94.65	13.09	176.03	4.67	62.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	536	0.89	95.54	7.42	183.45	2.65	65.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	538	0.36	95.90	3.88	187.33	1.38	66.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	543	0.89	96.79	17.59	204.92	6.28	73.13	2	2	100.00	100.00	4.24	4.24	100.00	100.00	24.09	2.07
13	4,000	5,000	4,500	4	547	0.71	97.50	7.49	212.41	2.67	75.81	0	2	0.00	100.00	0.00	4.24	0.00	100.00	0.00	2.00
14	5,000	7,500	6,250	5	552	0.89	98.40	26.79	239.20	9.56	85.36	0	2	0.00	100.00	0.00	4.24	0.00	100.00	0.00	1.77
15	7,500	10,000	8,750	1	553	0.18	98.57	10.93	250.13	3.90	89.27	0	2	0.00	100.00	0.00	4.24	0.00	100.00	0.00	1.69
16	10,000	20,000	15,000	2	555	0.36	98.93	14.33	264.46	5.11	94.38	0	2	0.00	100.00	0.00	4.24	0.00	100.00	0.00	1.60
17	20,000	50,000	35,000	1	556	0.18	99.11	5.25	269.71	1.87	96.25	0	2	0.00	100.00	0.00	4.24	0.00	100.00	0.00	1.57
18	50,000	100,000	75,000	1	557	0.18	99.29	0.00	269.71	0.00	96.25	0	2	0.00	100.00	0.00	4.24	0.00	100.00	0.00	1.57
19	100,000	500,000	300,000	1	558	0.18	99.47	6.58	276.29	2.35	98.60	0	2	0.00	100.00	0.00	4.24	0.00	100.00	0.00	1.53
20	500,000	**UP**		3	561	0.53	100.00	3.92	280.21	1.40	100.00	0	2	0.00	100.00	0.00	4.24	0.00	100.00	0.00	1.51
					561				280.21				2				4.24				1.51

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2929 TELECOMMUNICATION

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11,676	11,676	23.96	23.96	36.57	36.57	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8,675	20,351	17.80	41.77	216.42	252.99	0.77	0.90	5	5	1.59	1.59	57.25	57.25	1.13	1.13	26.45	22.63
3	100	200	150	10,470	30,821	21.49	63.26	543.09	796.08	1.93	2.83	4	9	1.27	2.86	18.80	76.05	0.37	1.50	3.46	9.55
4	200	300	250	4,892	35,713	10.04	73.30	418.93	1,215.02	1.49	4.32	2	11	0.63	3.49	19.51	95.56	0.39	1.89	4.66	7.86
5	300	500	400	8,501	44,214	17.45	90.75	1,041.74	2,256.76	3.70	8.02	3	14	0.95	4.44	84.13	179.69	1.66	3.55	8.08	7.96
6	500	750	625	1,014	45,228	2.08	92.83	529.31	2,786.07	1.88	9.90	1	15	0.32	4.76	0.01	179.70	0.00	3.55	0.00	6.45
7	750	1,000	875	582	45,810	1.19	94.02	538.32	3,324.39	1.91	11.82	3	18	0.95	5.71	19.56	199.26	0.39	3.93	3.63	5.99
8	1,000	1,500	1,250	666	46,476	1.37	95.39	953.98	4,278.37	3.39	15.21	9	27	2.86	8.57	420.23	619.49	8.30	12.23	44.05	14.48
9	1,500	2,000	1,750	362	46,838	0.74	96.13	1,023.54	5,301.91	3.64	18.85	6	33	1.90	10.48	355.25	974.73	7.01	19.24	34.71	18.38
10	2,000	2,500	2,250	219	47,057	0.45	96.58	1,020.57	6,322.48	3.63	22.48	8	41	2.54	13.02	404.72	1,379.45	7.99	27.23	39.66	21.82
11	2,500	3,000	2,750	192	47,249	0.39	96.97	1,187.19	7,509.67	4.22	26.70	4	45	1.27	14.29	16.61	1,396.07	0.33	27.56	1.40	18.59
12	3,000	4,000	3,500	240	47,489	0.49	97.47	1,953.25	9,462.91	6.94	33.64	12	57	3.81	18.10	420.63	1,816.69	8.30	35.87	21.53	19.20
13	4,000	5,000	4,500	163	47,652	0.33	97.80	1,430.40	10,893.32	5.08	38.72	6	63	1.90	20.00	77.12	1,893.81	1.52	37.39	5.39	17.39
14	5,000	7,500	6,250	292	47,944	0.60	98.40	3,262.46	14,155.78	11.60	50.32	29	92	9.21	29.21	351.79	2,245.60	6.95	44.34	10.78	15.86
15	7,500	10,000	8,750	174	48,118	0.36	98.76	2,588.50	16,744.28	9.20	59.52	30	122	9.52	38.73	479.99	2,725.59	9.48	53.81	18.54	16.28
16	10,000	20,000	15,000	333	48,451	0.68	99.44	5,606.31	22,350.59	19.93	79.45	22	144	6.98	45.71	364.09	3,089.69	7.19	61.00	6.49	13.82
17	20,000	50,000	35,000	166	48,617	0.34	99.78	3,610.61	25,961.20	12.84	92.29	50	194	15.87	61.59	695.54	3,785.22	13.73	74.73	19.26	14.58
18	50,000	100,000	75,000	49	48,666	0.10	99.88	1,289.27	27,250.47	4.58	96.87	119	313	37.78	99.37	1,270.86	5,056.09	25.09	99.82	98.57	18.55
19	100,000	500,000	300,000	32	48,698	0.07	99.95	574.76	27,825.23	2.04	98.91	2	315	0.63	100.00	8.98	5,065.06	0.18	100.00	1.56	18.20
20	500,000	**UP**		25	48,723	0.05	100.00	305.57	28,130.80	1.09	100.00	0	315	0.00	100.00	0.00	5,065.06	0.00	100.00	0.00	18.01
				48,723				28,130.80				315				5,065.06				18.01	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 29291 DATA CENTER

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	1.83	1.83	0.07	0.07	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	6	0.91	2.74	0.18	0.26	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	0.46	3.20	0.23	0.49	0.02	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	10	1.37	4.57	0.19	0.68	0.02	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	13	1.37	5.94	1.43	2.11	0.13	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	21	3.65	9.59	4.00	6.11	0.37	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	30	4.11	13.70	4.70	10.81	0.43	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	17	47	7.76	21.46	25.31	36.13	2.33	3.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	55	3.65	25.11	3.37	39.50	0.31	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	63	3.65	28.77	22.40	61.90	2.06	5.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	68	2.28	31.05	6.17	68.07	0.57	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	17	85	7.76	38.81	30.95	99.02	2.85	9.13	1	1	50.00	50.00	50.00	50.00	79.49	79.49	161.56	50.49
13	4,000	5,000	4,500	13	98	5.94	44.75	59.72	158.74	5.50	14.63	0	1	0.00	50.00	0.00	50.00	0.00	79.49	0.00	31.50
14	5,000	7,500	6,250	33	131	15.07	59.82	243.31	402.05	22.43	37.06	0	1	0.00	50.00	0.00	50.00	0.00	79.49	0.00	12.44
15	7,500	10,000	8,750	8	139	3.65	63.47	46.96	449.02	4.33	41.39	0	1	0.00	50.00	0.00	50.00	0.00	79.49	0.00	11.14
16	10,000	20,000	15,000	9	148	4.11	67.58	16.45	465.47	1.52	42.90	0	1	0.00	50.00	0.00	50.00	0.00	79.49	0.00	10.74
17	20,000	50,000	35,000	29	177	13.24	80.82	391.69	857.16	36.10	79.01	0	1	0.00	50.00	0.00	50.00	0.00	79.49	0.00	5.83
18	50,000	100,000	75,000	13	190	5.94	86.76	118.09	975.25	10.89	89.89	1	2	50.00	100.00	12.90	62.90	20.51	100.00	10.93	6.45
19	100,000	500,000	300,000	14	204	6.39	93.15	72.94	1,048.19	6.72	96.62	0	2	0.00	100.00	0.00	62.90	0.00	100.00	0.00	6.00
20	500,000	**UP**		15	219	6.85	100.00	36.71	1,084.90	3.38	100.00	0	2	0.00	100.00	0.00	62.90	0.00	100.00	0.00	5.80
				219				1,084.90				2				62.90				5.80	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 293 TRADING AND STORAGE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.33	3.33	1.03	1.03	0.76	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.33	6.67	0.80	1.82	0.59	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.33	10.00	1.63	3.45	1.21	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.33	13.33	1.07	4.52	0.80	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.33	16.67	1.52	6.04	1.13	4.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	7	6.67	23.33	2.83	8.87	2.10	6.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	15	26.67	50.00	17.10	25.97	12.72	19.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	16	3.33	53.33	4.34	30.31	3.23	22.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	18	6.67	60.00	5.66	35.97	4.21	26.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	19	3.33	63.33	8.14	44.11	6.06	32.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	24	16.67	80.00	41.03	85.14	30.53	63.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	27	10.00	90.00	17.55	102.69	13.06	76.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	28	3.33	93.33	8.09	110.77	6.02	82.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	29	3.33	96.67	10.62	121.39	7.90	90.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	30	3.33	100.00	12.99	134.39	9.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	30	0.00	100.00	0.00	134.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	30	0.00	100.00	0.00	134.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	30	0.00	100.00	0.00	134.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	30	0.00	100.00	0.00	134.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				30				134.39				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2930 DISPENSARIES (APOTIK)

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,774	2,774	32.51	32.51	213.08	213.08	4.61	4.61	2	2	13.33	13.33	5.32	5.32	3.10	3.10	2.50	2.50
2	50	100	75	1,739	4,513	20.38	52.88	116.21	329.29	2.52	7.13	4	6	26.67	40.00	40.09	45.41	23.36	26.46	34.50	13.79
3	100	200	150	968	5,481	11.34	64.23	131.04	460.32	2.84	9.96	0	6	0.00	40.00	0.00	45.41	0.00	26.46	0.00	9.87
4	200	300	250	333	5,814	3.90	68.13	138.44	598.76	3.00	12.96	2	8	13.33	53.33	49.02	94.44	28.56	55.02	35.41	15.77
5	300	500	400	619	6,433	7.25	75.38	366.88	965.65	7.94	20.90	2	10	13.33	66.67	0.81	95.25	0.47	55.49	0.22	9.86
6	500	750	625	543	6,976	6.36	81.74	405.94	1,371.58	8.79	29.69	0	10	0.00	66.67	0.00	95.25	0.00	55.49	0.00	6.94
7	750	1,000	875	410	7,386	4.80	86.55	462.55	1,834.13	10.01	39.70	2	12	13.33	80.00	75.40	170.64	43.92	99.41	16.30	9.30
8	1,000	1,500	1,250	369	7,755	4.32	90.87	559.23	2,393.37	12.11	51.81	0	12	0.00	80.00	0.00	170.64	0.00	99.41	0.00	7.13
9	1,500	2,000	1,750	229	7,984	2.68	93.56	445.54	2,838.91	9.64	61.45	3	15	20.00	100.00	1.01	171.65	0.59	100.00	0.23	6.05
10	2,000	2,500	2,250	94	8,078	1.10	94.66	266.74	3,105.65	5.77	67.23	0	15	0.00	100.00	0.00	171.65	0.00	100.00	0.00	5.53
11	2,500	3,000	2,750	83	8,161	0.97	95.63	285.47	3,391.12	6.18	73.41	0	15	0.00	100.00	0.00	171.65	0.00	100.00	0.00	5.06
12	3,000	4,000	3,500	105	8,266	1.23	96.86	341.77	3,732.90	7.40	80.81	0	15	0.00	100.00	0.00	171.65	0.00	100.00	0.00	4.60
13	4,000	5,000	4,500	63	8,329	0.74	97.60	228.24	3,961.14	4.94	85.75	0	15	0.00	100.00	0.00	171.65	0.00	100.00	0.00	4.33
14	5,000	7,500	6,250	67	8,396	0.79	98.38	226.60	4,187.73	4.91	90.65	0	15	0.00	100.00	0.00	171.65	0.00	100.00	0.00	4.10
15	7,500	10,000	8,750	45	8,441	0.53	98.91	206.44	4,394.17	4.47	95.12	0	15	0.00	100.00	0.00	171.65	0.00	100.00	0.00	3.91
16	10,000	20,000	15,000	54	8,495	0.63	99.54	89.29	4,483.46	1.93	97.05	0	15	0.00	100.00	0.00	171.65	0.00	100.00	0.00	3.83
17	20,000	50,000	35,000	23	8,518	0.27	99.81	72.47	4,555.93	1.57	98.62	0	15	0.00	100.00	0.00	171.65	0.00	100.00	0.00	3.77
18	50,000	100,000	75,000	8	8,526	0.09	99.91	38.09	4,594.03	0.82	99.45	0	15	0.00	100.00	0.00	171.65	0.00	100.00	0.00	3.74
19	100,000	500,000	300,000	7	8,533	0.08	99.99	24.79	4,618.82	0.54	99.98	0	15	0.00	100.00	0.00	171.65	0.00	100.00	0.00	3.72
20	500,000	**UP**		1	8,534	0.01	100.00	0.72	4,619.54	0.02	100.00	0	15	0.00	100.00	0.00	171.65	0.00	100.00	0.00	3.72
				8,534				4,619.54				15				171.65				3.72	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2931 DEPARTMENT STORES SUPERMARKETS SHOPING CENTRES

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,077	1,077	18.86	18.86	62.54	62.54	0.74	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	564	1,641	9.87	28.73	81.52	144.06	0.96	1.70	1	1	4.17	4.17	4.19	4.19	0.67	0.67	5.13	2.91
3	100	200	150	551	2,192	9.65	38.38	105.39	249.45	1.25	2.95	0	1	0.00	4.17	0.00	4.19	0.00	0.67	0.00	1.68
4	200	300	250	336	2,528	5.88	44.26	85.97	335.42	1.02	3.97	0	1	0.00	4.17	0.00	4.19	0.00	0.67	0.00	1.25
5	300	500	400	429	2,957	7.51	51.77	217.38	552.80	2.57	6.54	0	1	0.00	4.17	0.00	4.19	0.00	0.67	0.00	0.76
6	500	750	625	340	3,297	5.95	57.72	226.44	779.24	2.68	9.21	0	1	0.00	4.17	0.00	4.19	0.00	0.67	0.00	0.54
7	750	1,000	875	431	3,728	7.55	65.27	280.25	1,059.49	3.31	12.53	0	1	0.00	4.17	0.00	4.19	0.00	0.67	0.00	0.40
8	1,000	1,500	1,250	358	4,086	6.27	71.53	393.27	1,452.76	4.65	17.18	1	2	4.17	8.33	14.68	18.87	2.36	3.03	3.73	1.30
9	1,500	2,000	1,750	186	4,272	3.26	74.79	333.03	1,785.79	3.94	21.12	0	2	0.00	8.33	0.00	18.87	0.00	3.03	0.00	1.06
10	2,000	2,500	2,250	91	4,363	1.59	76.38	161.52	1,947.31	1.91	23.03	0	2	0.00	8.33	0.00	18.87	0.00	3.03	0.00	0.97
11	2,500	3,000	2,750	71	4,434	1.24	77.63	154.02	2,101.33	1.82	24.85	0	2	0.00	8.33	0.00	18.87	0.00	3.03	0.00	0.90
12	3,000	4,000	3,500	104	4,538	1.82	79.45	391.98	2,493.31	4.64	29.48	0	2	0.00	8.33	0.00	18.87	0.00	3.03	0.00	0.76
13	4,000	5,000	4,500	63	4,601	1.10	80.55	223.47	2,716.78	2.64	32.13	0	2	0.00	8.33	0.00	18.87	0.00	3.03	0.00	0.69
14	5,000	7,500	6,250	89	4,690	1.56	82.11	460.89	3,177.67	5.45	37.58	0	2	0.00	8.33	0.00	18.87	0.00	3.03	0.00	0.59
15	7,500	10,000	8,750	80	4,770	1.40	83.51	344.67	3,522.33	4.08	41.65	0	2	0.00	8.33	0.00	18.87	0.00	3.03	0.00	0.54
16	10,000	20,000	15,000	212	4,982	3.71	87.22	1,491.60	5,013.93	17.64	59.29	0	2	0.00	8.33	0.00	18.87	0.00	3.03	0.00	0.38
17	20,000	50,000	35,000	341	5,323	5.97	93.19	2,250.17	7,264.10	26.61	85.90	5	7	20.83	29.17	563.57	582.43	90.47	93.50	25.05	8.02
18	50,000	100,000	75,000	148	5,471	2.59	95.78	871.75	8,135.86	10.31	96.21	6	13	25.00	54.17	11.67	594.11	1.87	95.37	1.34	7.30
19	100,000	500,000	300,000	155	5,626	2.71	98.49	184.98	8,320.84	2.19	98.39	6	19	25.00	79.17	28.76	622.87	4.62	99.99	15.55	7.49
20	500,000	**UP**		86	5,712	1.51	100.00	135.79	8,456.62	1.61	100.00	5	24	20.83	100.00	0.07	622.93	0.01	100.00	0.05	7.37
				5,712				8,456.62				24				622.93				7.37	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 29311 DEPARTEMENSUPERMAKETSHOPPINGCENTRES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	189	189	7.31	7.31	197.20	197.20	2.04	2.04	1	1	3.70	3.70	0.05	0.05	0.00	0.00	0.03	0.03
2	50	100	75	187	376	7.23	14.53	12.02	209.23	0.12	2.17	0	1	0.00	3.70	0.00	0.05	0.00	0.00	0.00	0.02
3	100	200	150	359	735	13.88	28.41	22.80	232.02	0.24	2.40	0	1	0.00	3.70	0.00	0.05	0.00	0.00	0.00	0.02
4	200	300	250	160	895	6.18	34.60	35.52	267.54	0.37	2.77	1	2	3.70	7.41	11.20	11.25	0.90	0.90	31.53	4.21
5	300	500	400	162	1,057	6.26	40.86	100.75	368.29	1.04	3.81	0	2	0.00	7.41	0.00	11.25	0.00	0.90	0.00	3.05
6	500	750	625	112	1,169	4.33	45.19	25.49	393.78	0.26	4.08	1	3	3.70	11.11	1.56	12.81	0.13	1.03	6.12	3.25
7	750	1,000	875	86	1,255	3.32	48.51	75.35	469.13	0.78	4.86	0	3	0.00	11.11	0.00	12.81	0.00	1.03	0.00	2.73
8	1,000	1,500	1,250	108	1,363	4.17	52.69	76.08	545.21	0.79	5.65	0	3	0.00	11.11	0.00	12.81	0.00	1.03	0.00	2.35
9	1,500	2,000	1,750	72	1,435	2.78	55.47	77.73	622.93	0.80	6.45	0	3	0.00	11.11	0.00	12.81	0.00	1.03	0.00	2.06
10	2,000	2,500	2,250	60	1,495	2.32	57.79	76.92	699.85	0.80	7.25	0	3	0.00	11.11	0.00	12.81	0.00	1.03	0.00	1.83
11	2,500	3,000	2,750	56	1,551	2.16	59.95	102.63	802.49	1.06	8.31	0	3	0.00	11.11	0.00	12.81	0.00	1.03	0.00	1.60
12	3,000	4,000	3,500	84	1,635	3.25	63.20	237.59	1,040.08	2.46	10.77	0	3	0.00	11.11	0.00	12.81	0.00	1.03	0.00	1.23
13	4,000	5,000	4,500	62	1,697	2.40	65.60	255.93	1,296.01	2.65	13.42	0	3	0.00	11.11	0.00	12.81	0.00	1.03	0.00	0.99
14	5,000	7,500	6,250	126	1,823	4.87	70.47	568.41	1,864.42	5.89	19.31	1	4	3.70	14.81	37.34	50.15	3.00	4.03	6.57	2.69
15	7,500	10,000	8,750	125	1,948	4.83	75.30	787.56	2,651.97	8.16	27.46	0	4	0.00	14.81	0.00	50.15	0.00	4.03	0.00	1.89
16	10,000	20,000	15,000	214	2,162	8.27	83.57	2,036.40	4,688.37	21.09	48.55	4	8	14.81	29.63	11.01	61.17	0.89	4.92	0.54	1.30
17	20,000	50,000	35,000	203	2,365	7.85	91.42	2,239.63	6,928.00	23.19	71.74	5	13	18.52	48.15	12.80	73.97	1.03	5.95	0.57	1.07
18	50,000	100,000	75,000	124	2,489	4.79	96.21	1,297.11	8,225.11	13.43	85.17	4	17	14.81	62.96	1,163.61	1,237.58	93.57	99.52	89.71	15.05
19	100,000	500,000	300,000	70	2,559	2.71	98.92	1,354.31	9,579.42	14.02	99.20	3	20	11.11	74.07	2.04	1,239.62	0.16	99.68	0.15	12.94
20	500,000	**UP**		28	2,587	1.08	100.00	77.64	9,657.06	0.80	100.00	7	27	25.93	100.00	3.94	1,243.55	0.32	100.00	5.07	12.88
				2,587				9,657.06				27				1,243.55				12.88	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 29312 DEPARTEMEN STORESUPERMAKETSHOPPING CENTRES TO WARRANTY B

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	292	292	8.39	8.39	138.22	138.22	1.35	1.35	1	1	5.88	5.88	5.08	5.08	1.19	1.19	3.67	3.67
2	50	100	75	480	772	13.79	22.17	43.97	182.18	0.43	1.78	0	1	0.00	5.88	0.00	5.08	0.00	1.19	0.00	2.79
3	100	200	150	126	898	3.62	25.79	23.72	205.90	0.23	2.01	0	1	0.00	5.88	0.00	5.08	0.00	1.19	0.00	2.47
4	200	300	250	120	1,018	3.45	29.24	26.45	232.35	0.26	2.27	0	1	0.00	5.88	0.00	5.08	0.00	1.19	0.00	2.19
5	300	500	400	210	1,228	6.03	35.27	95.34	327.69	0.93	3.21	0	1	0.00	5.88	0.00	5.08	0.00	1.19	0.00	1.55
6	500	750	625	192	1,420	5.51	40.78	76.49	404.18	0.75	3.95	0	1	0.00	5.88	0.00	5.08	0.00	1.19	0.00	1.26
7	750	1,000	875	161	1,581	4.62	45.40	100.26	504.44	0.98	4.94	0	1	0.00	5.88	0.00	5.08	0.00	1.19	0.00	1.01
8	1,000	1,500	1,250	209	1,790	6.00	51.41	138.27	642.72	1.35	6.29	0	1	0.00	5.88	0.00	5.08	0.00	1.19	0.00	0.79
9	1,500	2,000	1,750	144	1,934	4.14	55.54	155.22	797.93	1.52	7.81	0	1	0.00	5.88	0.00	5.08	0.00	1.19	0.00	0.64
10	2,000	2,500	2,250	137	2,071	3.93	59.48	147.01	944.94	1.44	9.25	0	1	0.00	5.88	0.00	5.08	0.00	1.19	0.00	0.54
11	2,500	3,000	2,750	102	2,173	2.93	62.41	125.42	1,070.36	1.23	10.47	0	1	0.00	5.88	0.00	5.08	0.00	1.19	0.00	0.47
12	3,000	4,000	3,500	135	2,308	3.88	66.28	272.14	1,342.51	2.66	13.14	0	1	0.00	5.88	0.00	5.08	0.00	1.19	0.00	0.38
13	4,000	5,000	4,500	148	2,456	4.25	70.53	377.88	1,720.38	3.70	16.83	0	1	0.00	5.88	0.00	5.08	0.00	1.19	0.00	0.30
14	5,000	7,500	6,250	174	2,630	5.00	75.53	734.55	2,454.93	7.19	24.02	1	2	5.88	11.76	7.45	12.52	1.75	2.94	1.01	0.51
15	7,500	10,000	8,750	199	2,829	5.72	81.25	1,282.90	3,737.83	12.55	36.58	2	4	11.76	23.53	98.52	111.04	23.10	26.03	7.68	2.97
16	10,000	20,000	15,000	280	3,109	8.04	89.29	2,457.92	6,195.75	24.05	60.63	4	8	23.53	47.06	73.26	184.30	17.18	43.21	2.98	2.97
17	20,000	50,000	35,000	219	3,328	6.29	95.58	2,566.48	8,762.23	25.11	85.74	3	11	17.65	64.71	34.89	219.19	8.18	51.39	1.36	2.50
18	50,000	100,000	75,000	109	3,437	3.13	98.71	1,119.59	9,881.82	10.96	96.70	5	16	29.41	94.12	207.15	426.35	48.57	99.96	18.50	4.31
19	100,000	500,000	300,000	45	3,482	1.29	100.00	337.66	10,219.48	3.30	100.00	1	17	5.88	100.00	0.17	426.52	0.04	100.00	0.05	4.17
20	500,000	**UP**		0	3,482	0.00	100.00	0.00	10,219.48	0.00	100.00	0	17	0.00	100.00	0.00	426.52	0.00	100.00	0.00	4.17
				3,482				10,219.48				17				426.52				4.17	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 29313 DEPARTEMEN STORESSUPERMAKETS SHOPPING CENTRE TO WARRANTY C

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9,326	9,326	16.86	16.86	1,436.36	1,436.36	1.84	1.84	20	20	7.07	7.07	233.25	233.25	4.93	4.93	16.24	16.24
2	50	100	75	5,187	14,513	9.38	26.24	552.03	1,988.39	0.71	2.55	7	27	2.47	9.54	189.68	422.94	4.01	8.94	34.36	21.27
3	100	200	150	5,971	20,484	10.80	37.04	1,096.68	3,085.07	1.41	3.95	9	36	3.18	12.72	195.29	618.23	4.13	13.07	17.81	20.04
4	200	300	250	3,367	23,851	6.09	43.13	999.76	4,084.83	1.28	5.23	4	40	1.41	14.13	217.13	835.36	4.59	17.66	21.72	20.45
5	300	500	400	5,417	29,268	9.79	52.92	2,689.02	6,773.85	3.45	8.68	7	47	2.47	16.61	301.14	1,136.50	6.36	24.02	11.20	16.78
6	500	750	625	4,056	33,324	7.33	60.25	2,704.90	9,478.75	3.47	12.14	6	53	2.12	18.73	155.54	1,292.04	3.29	27.31	5.75	13.63
7	750	1,000	875	3,049	36,373	5.51	65.77	2,896.17	12,374.92	3.71	15.85	7	60	2.47	21.20	472.04	1,764.09	9.98	37.28	16.30	14.26
8	1,000	1,500	1,250	3,440	39,813	6.22	71.99	3,835.13	16,210.05	4.91	20.77	7	67	2.47	23.67	194.96	1,959.05	4.12	41.41	5.08	12.09
9	1,500	2,000	1,750	2,374	42,187	4.29	76.28	3,157.32	19,367.37	4.05	24.81	3	70	1.06	24.73	41.31	2,000.36	0.87	42.28	1.31	10.33
10	2,000	2,500	2,250	1,419	43,606	2.57	78.85	2,692.71	22,060.08	3.45	28.26	4	74	1.41	26.15	4.67	2,005.03	0.10	42.38	0.17	9.09
11	2,500	3,000	2,750	1,190	44,796	2.15	81.00	2,669.94	24,730.02	3.42	31.68	3	77	1.06	27.21	228.10	2,233.13	4.82	47.20	8.54	9.03
12	3,000	4,000	3,500	1,566	46,362	2.83	83.83	3,899.85	28,629.87	5.00	36.68	6	83	2.12	29.33	39.47	2,272.59	0.83	48.03	1.01	7.94
13	4,000	5,000	4,500	960	47,322	1.74	85.57	3,158.24	31,788.11	4.05	40.73	4	87	1.41	30.74	16.01	2,288.61	0.34	48.37	0.51	7.20
14	5,000	7,500	6,250	1,422	48,744	2.57	88.14	5,999.88	37,787.99	7.69	48.41	11	98	3.89	34.63	20.55	2,309.16	0.43	48.81	0.34	6.11
15	7,500	10,000	8,750	806	49,550	1.46	89.59	3,966.15	41,754.14	5.08	53.50	5	103	1.77	36.40	25.95	2,335.11	0.55	49.35	0.65	5.59
16	10,000	20,000	15,000	1,456	51,006	2.63	92.23	9,252.07	51,006.22	11.85	65.35	24	127	8.48	44.88	1,486.11	3,821.22	31.41	80.76	16.06	7.49
17	20,000	50,000	35,000	1,497	52,503	2.71	94.93	11,600.98	62,607.20	14.86	80.21	23	150	8.13	53.00	320.78	4,142.00	6.78	87.54	2.77	6.62
18	50,000	100,000	75,000	875	53,378	1.58	96.52	5,164.00	67,771.19	6.62	86.83	19	169	6.71	59.72	234.23	4,376.23	4.95	92.49	4.54	6.46
19	100,000	500,000	300,000	1,213	54,591	2.19	98.71	6,546.38	74,317.57	8.39	95.22	80	249	28.27	87.99	326.72	4,702.96	6.91	99.40	4.99	6.33
20	500,000	**UP**		714	55,305	1.29	100.00	3,733.71	78,051.28	4.78	100.00	34	283	12.01	100.00	28.44	4,731.40	0.60	100.00	0.76	6.06
				55,305				78,051.28				283				4,731.40				6.06	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 29314 MAKRO STORES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	70	70	11.71	11.71	1.24	1.24	0.40	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	34	104	5.69	17.39	3.80	5.04	1.21	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	58	162	9.70	27.09	14.17	19.22	4.50	6.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	41	203	6.86	33.95	8.21	27.42	2.61	8.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	41	244	6.86	40.80	16.91	44.33	5.37	14.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	32	276	5.35	46.15	17.03	61.35	5.41	19.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	94	370	15.72	61.87	20.45	81.80	6.49	25.97	1	1	50.00	50.00	2.63	2.63	4.54	4.54	12.84	3.21
8	1,000	1,500	1,250	174	544	29.10	90.97	40.68	122.49	12.92	38.89	0	1	0.00	50.00	0.00	2.63	0.00	4.54	0.00	2.14
9	1,500	2,000	1,750	22	566	3.68	94.65	20.20	142.69	6.41	45.30	0	1	0.00	50.00	0.00	2.63	0.00	4.54	0.00	1.84
10	2,000	2,500	2,250	4	570	0.67	95.32	20.14	162.83	6.39	51.70	0	1	0.00	50.00	0.00	2.63	0.00	4.54	0.00	1.61
11	2,500	3,000	2,750	6	576	1.00	96.32	17.51	180.34	5.56	57.26	0	1	0.00	50.00	0.00	2.63	0.00	4.54	0.00	1.46
12	3,000	4,000	3,500	4	580	0.67	96.99	8.33	188.66	2.64	59.90	0	1	0.00	50.00	0.00	2.63	0.00	4.54	0.00	1.39
13	4,000	5,000	4,500	1	581	0.17	97.16	6.75	195.41	2.14	62.05	0	1	0.00	50.00	0.00	2.63	0.00	4.54	0.00	1.34
14	5,000	7,500	6,250	2	583	0.33	97.49	6.96	202.37	2.21	64.25	0	1	0.00	50.00	0.00	2.63	0.00	4.54	0.00	1.30
15	7,500	10,000	8,750	7	590	1.17	98.66	69.26	271.63	21.99	86.24	1	2	50.00	100.00	55.26	57.88	95.46	100.00	79.79	21.31
16	10,000	20,000	15,000	2	592	0.33	99.00	38.80	310.43	12.32	98.56	0	2	0.00	100.00	0.00	57.88	0.00	100.00	0.00	18.65
17	20,000	50,000	35,000	2	594	0.33	99.33	0.00	310.43	0.00	98.56	0	2	0.00	100.00	0.00	57.88	0.00	100.00	0.00	18.65
18	50,000	100,000	75,000	2	596	0.33	99.67	4.53	314.95	1.44	100.00	0	2	0.00	100.00	0.00	57.88	0.00	100.00	0.00	18.38
19	100,000	500,000	300,000	2	598	0.33	100.00	0.00	314.95	0.00	100.00	0	2	0.00	100.00	0.00	57.88	0.00	100.00	0.00	18.38
20	500,000	**UP**		0	598	0.00	100.00	0.00	314.95	0.00	100.00	0	2	0.00	100.00	0.00	57.88	0.00	100.00	0.00	18.38
					598				314.95				2				57.88				18.38

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2932 MAIL ORDER HOUSESSUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	81	81	21.66	21.66	77.93	77.93	11.18	11.18	1	1	100.00	100.00	1.73	1.73	100.00	100.00	2.21	2.21
2	50	100	75	36	117	9.63	31.28	3.86	81.79	0.55	11.73	0	1	0.00	100.00	0.00	1.73	0.00	100.00	0.00	2.11
3	100	200	150	55	172	14.71	45.99	12.65	94.44	1.81	13.55	0	1	0.00	100.00	0.00	1.73	0.00	100.00	0.00	1.83
4	200	300	250	38	210	10.16	56.15	9.86	104.30	1.41	14.96	0	1	0.00	100.00	0.00	1.73	0.00	100.00	0.00	1.65
5	300	500	400	21	231	5.61	61.76	14.94	119.25	2.14	17.10	0	1	0.00	100.00	0.00	1.73	0.00	100.00	0.00	1.45
6	500	750	625	22	253	5.88	67.65	24.79	144.03	3.56	20.66	0	1	0.00	100.00	0.00	1.73	0.00	100.00	0.00	1.20
7	750	1,000	875	31	284	8.29	75.94	53.46	197.49	7.67	28.33	0	1	0.00	100.00	0.00	1.73	0.00	100.00	0.00	0.87
8	1,000	1,500	1,250	21	305	5.61	81.55	51.08	248.57	7.33	35.65	0	1	0.00	100.00	0.00	1.73	0.00	100.00	0.00	0.69
9	1,500	2,000	1,750	11	316	2.94	84.49	37.51	286.09	5.38	41.04	0	1	0.00	100.00	0.00	1.73	0.00	100.00	0.00	0.60
10	2,000	2,500	2,250	13	329	3.48	87.97	43.58	329.67	6.25	47.29	0	1	0.00	100.00	0.00	1.73	0.00	100.00	0.00	0.52
11	2,500	3,000	2,750	8	337	2.14	90.11	27.44	357.11	3.94	51.22	0	1	0.00	100.00	0.00	1.73	0.00	100.00	0.00	0.48
12	3,000	4,000	3,500	13	350	3.48	93.58	89.80	446.91	12.88	64.10	0	1	0.00	100.00	0.00	1.73	0.00	100.00	0.00	0.39
13	4,000	5,000	4,500	1	351	0.27	93.85	8.37	455.27	1.20	65.30	0	1	0.00	100.00	0.00	1.73	0.00	100.00	0.00	0.38
14	5,000	7,500	6,250	6	357	1.60	95.45	66.62	521.90	9.56	74.86	0	1	0.00	100.00	0.00	1.73	0.00	100.00	0.00	0.33
15	7,500	10,000	8,750	9	366	2.41	97.86	86.54	608.43	12.41	87.27	0	1	0.00	100.00	0.00	1.73	0.00	100.00	0.00	0.28
16	10,000	20,000	15,000	4	370	1.07	98.93	87.18	695.61	12.50	99.78	0	1	0.00	100.00	0.00	1.73	0.00	100.00	0.00	0.25
17	20,000	50,000	35,000	2	372	0.53	99.47	0.75	696.36	0.11	99.88	0	1	0.00	100.00	0.00	1.73	0.00	100.00	0.00	0.25
18	50,000	100,000	75,000	2	374	0.53	100.00	0.80	697.16	0.12	100.00	0	1	0.00	100.00	0.00	1.73	0.00	100.00	0.00	0.25
19	100,000	500,000	300,000	0	374	0.00	100.00	0.00	697.16	0.00	100.00	0	1	0.00	100.00	0.00	1.73	0.00	100.00	0.00	0.25
20	500,000	**UP**		0	374	0.00	100.00	0.00	697.16	0.00	100.00	0	1	0.00	100.00	0.00	1.73	0.00	100.00	0.00	0.25
					374				697.16				1				1.73				0.25

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2933 CHAIN STORES GROCER STORES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	577	577	2.58	2.58	224.18	224.18	0.42	0.42	2	2	0.22	0.22	16.12	16.12	0.12	0.12	7.19	7.19
2	50	100	75	348	925	1.55	4.13	139.02	363.20	0.26	0.69	1	3	0.11	0.34	90.00	106.12	0.69	0.81	64.74	29.22
3	100	200	150	697	1,622	3.11	7.24	678.21	1,041.41	1.28	1.97	4	7	0.45	0.78	388.19	494.31	2.96	3.76	57.24	47.47
4	200	300	250	674	2,296	3.01	10.25	967.88	2,009.28	1.83	3.80	2	9	0.22	1.01	80.04	574.35	0.61	4.37	8.27	28.58
5	300	500	400	1,146	3,442	5.12	15.37	1,858.16	3,867.45	3.51	7.30	2	11	0.22	1.23	412.39	986.75	3.14	7.51	22.19	25.51
6	500	750	625	1,291	4,733	5.76	21.13	2,204.90	6,072.35	4.16	11.47	28	39	3.13	4.36	397.27	1,384.01	3.03	10.54	18.02	22.79
7	750	1,000	875	3,760	8,493	16.79	37.92	7,861.43	13,933.77	14.85	26.32	150	189	16.78	21.14	2,465.51	3,849.52	18.78	29.32	31.36	27.63
8	1,000	1,500	1,250	11,481	19,974	51.26	89.18	28,834.22	42,767.99	54.46	80.78	615	804	68.79	89.93	8,602.42	12,451.94	65.51	94.83	29.83	29.12
9	1,500	2,000	1,750	1,522	21,496	6.80	95.97	5,086.11	47,854.11	9.61	90.39	68	872	7.61	97.54	476.92	12,928.86	3.63	98.46	9.38	27.02
10	2,000	2,500	2,250	291	21,787	1.30	97.27	1,368.75	49,222.85	2.59	92.97	9	881	1.01	98.55	48.79	12,977.65	0.37	98.83	3.56	26.37
11	2,500	3,000	2,750	125	21,912	0.56	97.83	833.88	50,056.73	1.58	94.55	8	889	0.89	99.44	136.63	13,114.28	1.04	99.87	16.39	26.20
12	3,000	4,000	3,500	79	21,991	0.35	98.18	612.35	50,669.08	1.16	95.70	3	892	0.34	99.78	12.72	13,127.00	0.10	99.97	2.08	25.91
13	4,000	5,000	4,500	46	22,037	0.21	98.39	501.70	51,170.78	0.95	96.65	0	892	0.00	99.78	0.00	13,127.00	0.00	99.97	0.00	25.65
14	5,000	7,500	6,250	47	22,084	0.21	98.60	531.29	51,702.07	1.00	97.65	1	893	0.11	99.89	1.41	13,128.41	0.01	99.98	0.27	25.39
15	7,500	10,000	8,750	29	22,113	0.13	98.73	326.47	52,028.54	0.62	98.27	0	893	0.00	99.89	0.00	13,128.41	0.00	99.98	0.00	25.23
16	10,000	20,000	15,000	48	22,161	0.21	98.94	717.91	52,746.45	1.36	99.63	0	893	0.00	99.89	0.00	13,128.41	0.00	99.98	0.00	24.89
17	20,000	50,000	35,000	147	22,308	0.66	99.60	92.34	52,838.79	0.17	99.80	0	893	0.00	99.89	0.00	13,128.41	0.00	99.98	0.00	24.85
18	50,000	100,000	75,000	58	22,366	0.26	99.86	36.11	52,874.90	0.07	99.87	1	894	0.11	100.00	2.52	13,130.93	0.02	100.00	6.97	24.83
19	100,000	500,000	300,000	32	22,398	0.14	100.00	69.19	52,944.08	0.13	100.00	0	894	0.00	100.00	0.00	13,130.93	0.00	100.00	0.00	24.80
20	500,000	**UP**		0	22,398	0.00	100.00	0.00	52,944.08	0.00	100.00	0	894	0.00	100.00	0.00	13,130.93	0.00	100.00	0.00	24.80
				22,398				52,944.08				894				13,130.93				24.80	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2934 SHOPS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	121,746	121,746	20.69	20.69	10,585.27	10,585.27	1.85	1.85	25	25	0.55	0.55	915.24	915.24	0.82	0.82	8.65	8.65
2	50	100	75	35,850	157,596	6.09	26.78	5,705.22	16,290.49	1.00	2.84	15	40	0.33	0.88	590.35	1,505.60	0.53	1.35	10.35	9.24
3	100	200	150	47,547	205,143	8.08	34.86	16,633.10	32,923.59	2.90	5.75	37	77	0.82	1.70	2,734.14	4,239.73	2.46	3.81	16.44	12.88
4	200	300	250	33,103	238,246	5.62	40.48	20,887.41	53,811.00	3.64	9.39	46	123	1.02	2.72	3,560.94	7,800.67	3.20	7.02	17.05	14.50
5	300	500	400	51,791	290,037	8.80	49.28	47,675.56	101,486.56	8.32	17.71	143	266	3.16	5.88	8,712.18	16,512.85	7.84	14.85	18.27	16.27
6	500	750	625	42,971	333,008	7.30	56.58	45,246.01	146,732.57	7.90	25.60	198	464	4.38	10.26	3,904.09	20,416.94	3.51	18.36	8.63	13.91
7	750	1,000	875	45,664	378,672	7.76	64.34	53,620.93	200,353.50	9.36	34.96	453	917	10.02	20.28	10,347.11	30,764.06	9.31	27.67	19.30	15.35
8	1,000	1,500	1,250	86,678	465,350	14.73	79.07	72,242.34	272,595.84	12.61	47.57	1,668	2,585	36.89	57.16	20,078.60	50,842.66	18.06	45.72	27.79	18.65
9	1,500	2,000	1,750	59,804	525,154	10.16	89.23	56,186.65	328,782.49	9.80	57.37	997	3,582	22.05	79.21	15,420.11	66,262.77	13.87	59.59	27.44	20.15
10	2,000	2,500	2,250	20,604	545,758	3.50	92.73	32,248.86	361,031.35	5.63	63.00	267	3,849	5.90	85.12	12,577.92	78,840.69	11.31	70.90	39.00	21.84
11	2,500	3,000	2,750	11,686	557,444	1.99	94.72	30,057.17	391,088.51	5.24	68.24	100	3,949	2.21	87.33	7,091.67	85,932.36	6.38	77.28	23.59	21.97
12	3,000	4,000	3,500	9,205	566,649	1.56	96.28	37,740.02	428,828.53	6.59	74.83	191	4,140	4.22	91.55	5,774.20	91,706.56	5.19	82.48	15.30	21.39
13	4,000	5,000	4,500	4,746	571,395	0.81	97.09	27,086.35	455,914.88	4.73	79.56	238	4,378	5.26	96.82	2,669.65	94,376.21	2.40	84.88	9.86	20.70
14	5,000	7,500	6,250	5,337	576,732	0.91	97.99	35,431.89	491,346.76	6.18	85.74	29	4,407	0.64	97.46	4,415.45	98,791.66	3.97	88.85	12.46	20.11
15	7,500	10,000	8,750	2,656	579,388	0.45	98.44	22,358.91	513,705.67	3.90	89.64	16	4,423	0.35	97.81	9,360.65	108,152.30	8.42	97.27	41.87	21.05
16	10,000	20,000	15,000	3,149	582,537	0.54	98.98	29,306.41	543,012.08	5.11	94.75	49	4,472	1.08	98.89	2,203.72	110,356.03	1.98	99.25	7.52	20.32
17	20,000	50,000	35,000	2,397	584,934	0.41	99.39	17,636.92	560,649.01	3.08	97.83	18	4,490	0.40	99.29	408.66	110,764.69	0.37	99.61	2.32	19.76
18	50,000	100,000	75,000	2,030	586,964	0.34	99.73	6,642.43	567,291.44	1.16	98.99	13	4,503	0.29	99.58	174.77	110,939.46	0.16	99.77	2.63	19.56
19	100,000	500,000	300,000	1,404	588,368	0.24	99.97	5,147.70	572,439.14	0.90	99.89	18	4,521	0.40	99.98	253.51	111,192.96	0.23	100.00	4.92	19.42
20	500,000	**UP**		179	588,547	0.03	100.00	631.28	573,070.42	0.11	100.00	1	4,522	0.02	100.00	0.01	111,192.98	0.00	100.00	0.00	19.40
				588,547				573,070.42				4,522				111,192.98				19.40	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	913	913	9.35	9.35	428.33	428.33	2.22	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	571	1,484	5.85	15.20	240.83	669.16	1.25	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1,093	2,577	11.20	26.40	595.04	1,264.20	3.08	6.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1,079	3,656	11.05	37.45	825.70	2,089.91	4.27	10.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1,526	5,182	15.63	53.08	1,627.25	3,717.16	8.42	19.24	4	4	12.12	12.12	280.37	280.37	7.27	7.27	17.23	7.54
6	500	750	625	1,021	6,203	10.46	63.54	1,535.84	5,253.00	7.95	27.19	0	4	0.00	12.12	0.00	280.37	0.00	7.27	0.00	5.34
7	750	1,000	875	931	7,134	9.54	73.07	1,811.42	7,064.43	9.37	36.56	7	11	21.21	33.33	1,085.73	1,366.10	28.17	35.44	59.94	19.34
8	1,000	1,500	1,250	749	7,883	7.67	80.74	2,046.23	9,110.66	10.59	47.15	9	20	27.27	60.61	123.08	1,489.18	3.19	38.64	6.02	16.35
9	1,500	2,000	1,750	530	8,413	5.43	86.17	1,930.18	11,040.84	9.99	57.14	4	24	12.12	72.73	231.66	1,720.84	6.01	44.65	12.00	15.59
10	2,000	2,500	2,250	268	8,681	2.75	88.92	1,120.96	12,161.81	5.80	62.94	3	27	9.09	81.82	2,096.25	3,817.09	54.38	99.03	187.00	31.39
11	2,500	3,000	2,750	225	8,906	2.30	91.22	1,006.96	13,168.77	5.21	68.15	0	27	0.00	81.82	0.00	3,817.09	0.00	99.03	0.00	28.99
12	3,000	4,000	3,500	228	9,134	2.34	93.56	1,246.63	14,415.40	6.45	74.60	3	30	9.09	90.91	20.18	3,837.26	0.52	99.55	1.62	26.62
13	4,000	5,000	4,500	142	9,276	1.45	95.01	1,006.79	15,422.19	5.21	79.81	0	30	0.00	90.91	0.00	3,837.26	0.00	99.55	0.00	24.88
14	5,000	7,500	6,250	144	9,420	1.47	96.49	989.96	16,412.15	5.12	84.94	0	30	0.00	90.91	0.00	3,837.26	0.00	99.55	0.00	23.38
15	7,500	10,000	8,750	99	9,519	1.01	97.50	829.41	17,241.56	4.29	89.23	0	30	0.00	90.91	0.00	3,837.26	0.00	99.55	0.00	22.26
16	10,000	20,000	15,000	127	9,646	1.30	98.80	1,265.67	18,507.24	6.55	95.78	2	32	6.06	96.97	8.22	3,845.48	0.21	99.77	0.65	20.78
17	20,000	50,000	35,000	71	9,717	0.73	99.53	638.75	19,145.98	3.31	99.08	1	33	3.03	100.00	9.00	3,854.48	0.23	100.00	1.41	20.13
18	50,000	100,000	75,000	32	9,749	0.33	99.86	88.25	19,234.24	0.46	99.54	0	33	0.00	100.00	0.00	3,854.48	0.00	100.00	0.00	20.04
19	100,000	500,000	300,000	11	9,760	0.11	99.97	34.79	19,269.02	0.18	99.72	0	33	0.00	100.00	0.00	3,854.48	0.00	100.00	0.00	20.00
20	500,000	**UP**		3	9,763	0.03	100.00	53.97	19,322.99	0.28	100.00	0	33	0.00	100.00	0.00	3,854.48	0.00	100.00	0.00	19.95
				9,763				19,322.99				33				3,854.48				19.95	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	5.41	5.41	3.20	3.20	0.40	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	25	3.04	8.45	3.84	7.04	0.48	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	15	40	5.07	13.51	10.26	17.30	1.29	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	24	64	8.11	21.62	24.39	41.68	3.06	5.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	43	107	14.53	36.15	46.87	88.56	5.87	11.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	24	131	8.11	44.26	32.87	121.43	4.12	15.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	28	159	9.46	53.72	53.49	174.92	6.70	21.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	33	192	11.15	64.86	78.12	253.04	9.79	31.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	28	220	9.46	74.32	77.57	330.61	9.72	41.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	228	2.70	77.03	26.06	356.67	3.27	44.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	237	3.04	80.07	29.66	386.33	3.72	48.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	14	251	4.73	84.80	80.15	466.48	10.05	58.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	10	261	3.38	88.18	71.03	537.51	8.90	67.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	269	2.70	90.88	75.69	613.20	9.49	76.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	271	0.68	91.55	6.29	619.49	0.79	77.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	281	3.38	94.93	143.42	762.90	17.98	95.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	13	294	4.39	99.32	22.23	785.13	2.79	98.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	295	0.34	99.66	4.18	789.31	0.52	98.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	296	0.34	100.00	8.55	797.86	1.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	296	0.00	100.00	0.00	797.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					296				797.86				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	6.12	6.12	3.21	3.21	0.88	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	11	1.36	7.48	0.78	3.99	0.21	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	23	8.16	15.65	6.36	10.35	1.73	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	14	37	9.52	25.17	10.74	21.09	2.93	5.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	22	59	14.97	40.14	23.91	45.00	6.52	12.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	18	77	12.24	52.38	30.82	75.82	8.40	20.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	17	94	11.56	63.95	36.65	112.48	9.99	30.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	15	109	10.20	74.15	56.70	169.18	15.45	46.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	117	5.44	79.59	25.14	194.32	6.85	52.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	127	6.80	86.39	29.69	224.00	8.09	61.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	135	5.44	91.84	41.21	265.22	11.23	72.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	139	2.72	94.56	28.94	294.15	7.89	80.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	143	2.72	97.28	18.71	312.86	5.10	85.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	146	2.04	99.32	23.66	336.52	6.45	91.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	147	0.68	100.00	30.40	366.92	8.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	147	0.00	100.00	0.00	366.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	147	0.00	100.00	0.00	366.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	147	0.00	100.00	0.00	366.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	147	0.00	100.00	0.00	366.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	147	0.00	100.00	0.00	366.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					147				366.92				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	0.46	0.46	1.58	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	1.26	1.71	4.35	5.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	27.15	28.86	94.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	28.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	28.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	28.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	28.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	28.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	28.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	28.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	28.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	28.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	28.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	28.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	28.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	28.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	28.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	28.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	28.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					3				28.86				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	1.52	1.52	34.96	34.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	2.82	4.34	65.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	4.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	4.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	4.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	4.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	4.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	4.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	4.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	4.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	4.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	4.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	4.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	4.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	4.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	4.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	4.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	4.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	4.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				4.34				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2935 PASAR RISK

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.70	2.70	0.27	0.27	0.31	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	5	10.81	13.51	0.77	1.04	0.89	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	8	8.11	21.62	2.91	3.95	3.38	4.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	2.70	24.32	1.27	5.22	1.47	6.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	12	8.11	32.43	0.29	5.51	0.34	6.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	16	10.81	43.24	0.65	6.16	0.75	7.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	21	13.51	56.76	2.41	8.57	2.80	9.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	28	18.92	75.68	20.81	29.37	24.14	34.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	29	2.70	78.38	46.98	76.36	54.52	88.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	30	2.70	81.08	2.67	79.03	3.10	91.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	35	13.51	94.59	0.49	79.52	0.57	92.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	36	2.70	97.30	1.20	80.72	1.39	93.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	37	2.70	100.00	5.46	86.18	6.34	100.00	1	1	100.00	100.00	0.19	0.19	100.00	100.00	3.47	0.22
14	5,000	7,500	6,250	0	37	0.00	100.00	0.00	86.18	0.00	100.00	0	1	0.00	100.00	0.00	0.19	0.00	100.00	0.00	0.22
15	7,500	10,000	8,750	0	37	0.00	100.00	0.00	86.18	0.00	100.00	0	1	0.00	100.00	0.00	0.19	0.00	100.00	0.00	0.22
16	10,000	20,000	15,000	0	37	0.00	100.00	0.00	86.18	0.00	100.00	0	1	0.00	100.00	0.00	0.19	0.00	100.00	0.00	0.22
17	20,000	50,000	35,000	0	37	0.00	100.00	0.00	86.18	0.00	100.00	0	1	0.00	100.00	0.00	0.19	0.00	100.00	0.00	0.22
18	50,000	100,000	75,000	0	37	0.00	100.00	0.00	86.18	0.00	100.00	0	1	0.00	100.00	0.00	0.19	0.00	100.00	0.00	0.22
19	100,000	500,000	300,000	0	37	0.00	100.00	0.00	86.18	0.00	100.00	0	1	0.00	100.00	0.00	0.19	0.00	100.00	0.00	0.22
20	500,000	**UP**		0	37	0.00	100.00	0.00	86.18	0.00	100.00	0	1	0.00	100.00	0.00	0.19	0.00	100.00	0.00	0.22
					37				86.18				1				0.19				0.22

PT. REASURANSI INDONESIA UTAMA (PERSERO)
Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2936 OTHERS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	32.50	32.50	1.88	1.88	4.10	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	17	10.00	42.50	2.53	4.40	5.51	9.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	23	15.00	57.50	6.70	11.10	14.62	24.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	27	10.00	67.50	5.58	16.68	12.18	36.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	29	5.00	72.50	4.02	20.70	8.77	45.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	31	5.00	77.50	3.83	24.53	8.37	53.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	33	5.00	82.50	8.17	32.70	17.83	71.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	34	2.50	85.00	0.00	32.70	0.00	71.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	36	5.00	90.00	0.25	32.96	0.55	71.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	37	2.50	92.50	5.91	38.87	12.90	84.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	38	2.50	95.00	5.91	44.77	12.90	97.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	39	2.50	97.50	0.63	45.40	1.37	99.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	40	2.50	100.00	0.42	45.82	0.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	40	0.00	100.00	0.00	45.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	40	0.00	100.00	0.00	45.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	40	0.00	100.00	0.00	45.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	40	0.00	100.00	0.00	45.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	40	0.00	100.00	0.00	45.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	40	0.00	100.00	0.00	45.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	40	0.00	100.00	0.00	45.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				40				45.82				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2937 PRIVATE WAREHOUSE AND STOREHOUSE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,273	1,273	16.29	16.29	302.28	302.28	2.14	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	719	1,992	9.20	25.49	93.84	396.12	0.66	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	716	2,708	9.16	34.65	194.97	591.09	1.38	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	452	3,160	5.78	40.43	196.65	787.74	1.39	5.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	510	3,670	6.53	46.95	356.65	1,144.38	2.52	8.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	371	4,041	4.75	51.70	325.99	1,470.37	2.30	10.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	430	4,471	5.50	57.20	551.93	2,022.31	3.90	14.29	1	1	2.70	2.70	6.82	6.82	1.63	1.63	1.24	0.34
8	1,000	1,500	1,250	479	4,950	6.13	63.33	803.16	2,825.47	5.67	19.96	0	1	0.00	2.70	0.00	6.82	0.00	1.63	0.00	0.24
9	1,500	2,000	1,750	384	5,334	4.91	68.24	787.16	3,612.63	5.56	25.52	5	6	13.51	16.22	9.60	16.42	2.30	3.94	1.22	0.45
10	2,000	2,500	2,250	259	5,593	3.31	71.56	603.32	4,215.94	4.26	29.78	0	6	0.00	16.22	0.00	16.42	0.00	3.94	0.00	0.39
11	2,500	3,000	2,750	263	5,856	3.36	74.92	656.28	4,872.22	4.64	34.42	6	12	16.22	32.43	104.63	121.05	25.08	29.02	15.94	2.48
12	3,000	4,000	3,500	317	6,173	4.06	78.98	941.14	5,813.36	6.65	41.07	0	12	0.00	32.43	0.00	121.05	0.00	29.02	0.00	2.08
13	4,000	5,000	4,500	243	6,416	3.11	82.09	896.43	6,709.78	6.33	47.40	0	12	0.00	32.43	0.00	121.05	0.00	29.02	0.00	1.80
14	5,000	7,500	6,250	312	6,728	3.99	86.08	1,531.54	8,241.33	10.82	58.22	1	13	2.70	35.14	25.79	146.84	6.18	35.20	1.68	1.78
15	7,500	10,000	8,750	267	6,995	3.42	89.50	1,232.98	9,474.31	8.71	66.93	0	13	0.00	35.14	0.00	146.84	0.00	35.20	0.00	1.55
16	10,000	20,000	15,000	386	7,381	4.94	94.43	2,342.21	11,816.51	16.55	83.47	1	14	2.70	37.84	2.70	149.54	0.65	35.84	0.12	1.27
17	20,000	50,000	35,000	265	7,646	3.39	97.82	1,687.49	13,504.00	11.92	95.39	8	22	21.62	59.46	1.24	150.78	0.30	36.14	0.07	1.12
18	50,000	100,000	75,000	129	7,775	1.65	99.48	534.87	14,038.87	3.78	99.17	13	35	35.14	94.59	264.36	415.15	63.37	99.51	49.43	2.96
19	100,000	500,000	300,000	30	7,805	0.38	99.86	95.08	14,133.95	0.67	99.84	2	37	5.41	100.00	2.05	417.20	0.49	100.00	2.16	2.95
20	500,000	**UP**		11	7,816	0.14	100.00	22.33	14,156.28	0.16	100.00	0	37	0.00	100.00	0.00	417.20	0.00	100.00	0.00	2.95
					7,816				14,156.28				37				417.20				2.95

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 29371 **SUBJECT TO WARRANTY A**

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	20,957	20,957	9.34	9.34	9,910.06	9,910.06	1.88	1.88	27	27	2.19	2.19	2,470.31	2,470.31	2.08	2.08	24.93	24.93
2	50	100	75	8,822	29,779	3.93	13.27	1,428.81	11,338.87	0.27	2.15	4	31	0.32	2.52	41.00	2,511.30	0.03	2.11	2.87	22.15
3	100	200	150	12,035	41,814	5.36	18.63	3,146.17	14,485.04	0.60	2.74	9	40	0.73	3.25	111.86	2,623.16	0.09	2.20	3.56	18.11
4	200	300	250	9,175	50,989	4.09	22.71	3,573.20	18,058.24	0.68	3.42	17	57	1.38	4.63	592.97	3,216.13	0.50	2.70	16.59	17.81
5	300	500	400	15,501	66,490	6.90	29.62	8,605.69	26,663.92	1.63	5.05	37	94	3.01	7.64	738.66	3,954.79	0.62	3.32	8.58	14.83
6	500	750	625	14,891	81,381	6.63	36.25	10,214.79	36,878.72	1.93	6.98	36	130	2.92	10.56	2,575.44	6,530.23	2.16	5.49	25.21	17.71
7	750	1,000	875	15,389	96,770	6.86	43.11	15,326.24	52,204.96	2.90	9.88	45	175	3.66	14.22	4,066.01	10,596.24	3.42	8.91	26.53	20.30
8	1,000	1,500	1,250	19,958	116,728	8.89	52.00	22,494.32	74,699.28	4.26	14.14	190	365	15.43	29.65	6,591.96	17,188.20	5.54	14.45	29.31	23.01
9	1,500	2,000	1,750	13,839	130,567	6.16	58.16	23,664.79	98,364.08	4.48	18.62	54	419	4.39	34.04	1,785.66	18,973.86	1.50	15.95	7.55	19.29
10	2,000	2,500	2,250	9,205	139,772	4.10	62.26	19,221.49	117,585.57	3.64	22.26	36	455	2.92	36.96	7,042.61	26,016.47	5.92	21.87	36.64	22.13
11	2,500	3,000	2,750	8,775	148,547	3.91	66.17	21,269.06	138,854.63	4.03	26.29	56	511	4.55	41.51	4,835.84	30,852.31	4.06	25.93	22.74	22.22
12	3,000	4,000	3,500	11,369	159,916	5.06	71.23	32,127.18	170,981.81	6.08	32.37	87	598	7.07	48.58	9,895.29	40,747.60	8.32	34.25	30.80	23.83
13	4,000	5,000	4,500	9,133	169,049	4.07	75.30	31,715.83	202,697.64	6.01	38.38	70	668	5.69	54.26	9,764.91	50,512.51	8.21	42.46	30.79	24.92
14	5,000	7,500	6,250	13,067	182,116	5.82	81.12	53,773.42	256,471.07	10.18	48.56	90	758	7.31	61.58	12,501.71	63,014.22	10.51	52.96	23.25	24.57
15	7,500	10,000	8,750	8,415	190,531	3.75	84.87	45,905.74	302,376.80	8.69	57.25	78	836	6.34	67.91	16,699.22	79,713.44	14.04	67.00	36.38	26.36
16	10,000	20,000	15,000	14,172	204,703	6.31	91.18	93,644.73	396,021.54	17.73	74.98	120	956	9.75	77.66	25,564.88	105,278.32	21.49	88.49	27.30	26.58
17	20,000	50,000	35,000	11,615	216,318	5.17	96.36	81,120.49	477,142.03	15.36	90.34	142	1,098	11.54	89.20	3,248.11	108,526.43	2.73	91.22	4.00	22.75
18	50,000	100,000	75,000	4,472	220,790	1.99	98.35	27,788.84	504,930.87	5.26	95.61	67	1,165	5.44	94.64	9,510.71	118,037.14	7.99	99.21	34.22	23.38
19	100,000	500,000	300,000	3,385	224,175	1.51	99.86	19,911.17	524,842.04	3.77	99.38	53	1,218	4.31	98.94	892.25	118,929.39	0.75	99.96	4.48	22.66
20	500,000	**UP**		318	224,493	0.14	100.00	3,292.88	528,134.92	0.62	100.00	13	1,231	1.06	100.00	46.45	118,975.84	0.04	100.00	1.41	22.53
				224,493				528,134.92				1,231				118,975.84				22.53	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 293711 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY A

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	21	21	2.05	2.05	77.06	77.06	1.22	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	12	33	1.17	3.23	5.42	82.48	0.09	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	44	1.08	4.31	9.68	92.15	0.15	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	16	60	1.57	5.87	16.17	108.33	0.26	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	15	75	1.47	7.34	9.13	117.46	0.14	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	29	104	2.84	10.18	29.86	147.31	0.47	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	33	137	3.23	13.41	38.11	185.42	0.60	2.93	2	2	7.14	7.14	85.29	85.29	11.55	11.55	223.81	46.00
8	1,000	1,500	1,250	29	166	2.84	16.24	60.40	245.83	0.95	3.88	0	2	0.00	7.14	0.00	85.29	0.00	11.55	0.00	34.70
9	1,500	2,000	1,750	118	284	11.55	27.79	242.50	488.33	3.83	7.71	0	2	0.00	7.14	0.00	85.29	0.00	11.55	0.00	17.47
10	2,000	2,500	2,250	43	327	4.21	32.00	122.29	610.62	1.93	9.65	3	5	10.71	17.86	17.38	102.67	2.35	13.91	14.21	16.81
11	2,500	3,000	2,750	40	367	3.91	35.91	135.52	746.14	2.14	11.79	2	7	7.14	25.00	182.18	284.86	24.68	38.59	134.43	38.18
12	3,000	4,000	3,500	107	474	10.47	46.38	379.77	1,125.92	6.00	17.78	7	14	25.00	50.00	123.99	408.85	16.80	55.38	32.65	36.31
13	4,000	5,000	4,500	79	553	7.73	54.11	331.37	1,457.29	5.23	23.02	6	20	21.43	71.43	57.17	466.02	7.74	63.13	17.25	31.98
14	5,000	7,500	6,250	103	656	10.08	64.19	653.37	2,110.66	10.32	33.34	2	22	7.14	78.57	90.18	556.20	12.22	75.34	13.80	26.35
15	7,500	10,000	8,750	77	733	7.53	71.72	650.72	2,761.38	10.28	43.62	0	22	0.00	78.57	0.00	556.20	0.00	75.34	0.00	20.14
16	10,000	20,000	15,000	180	913	17.61	89.33	2,004.29	4,765.67	31.66	75.28	2	24	7.14	85.71	122.35	678.55	16.57	91.92	6.10	14.24
17	20,000	50,000	35,000	106	1,019	10.37	99.71	1,524.41	6,290.08	24.08	99.36	4	28	14.29	100.00	59.68	738.22	8.08	100.00	3.91	11.74
18	50,000	100,000	75,000	3	1,022	0.29	100.00	40.66	6,330.74	0.64	100.00	0	28	0.00	100.00	0.00	738.22	0.00	100.00	0.00	11.66
19	100,000	500,000	300,000	0	1,022	0.00	100.00	0.00	6,330.74	0.00	100.00	0	28	0.00	100.00	0.00	738.22	0.00	100.00	0.00	11.66
20	500,000	**UP**		0	1,022	0.00	100.00	0.00	6,330.74	0.00	100.00	0	28	0.00	100.00	0.00	738.22	0.00	100.00	0.00	11.66
				1,022				6,330.74				28				738.22				11.66	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 29372 **SUBJECT TO WARRANTY B**

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	150	150	7.53	7.53	471.83	471.83	6.93	6.93	1	1	8.33	8.33	8.22	8.22	3.44	3.44	1.74	1.74
2	50	100	75	13	163	0.65	8.18	2.16	473.99	0.03	6.96	0	1	0.00	8.33	0.00	8.22	0.00	3.44	0.00	1.73
3	100	200	150	34	197	1.71	9.89	9.35	483.34	0.14	7.10	0	1	0.00	8.33	0.00	8.22	0.00	3.44	0.00	1.70
4	200	300	250	64	261	3.21	13.10	46.94	530.28	0.69	7.79	0	1	0.00	8.33	0.00	8.22	0.00	3.44	0.00	1.55
5	300	500	400	143	404	7.18	20.28	118.68	648.96	1.74	9.53	4	5	33.33	41.67	71.58	79.79	30.01	33.46	60.31	12.30
6	500	750	625	138	542	6.93	27.21	126.24	775.20	1.85	11.38	0	5	0.00	41.67	0.00	79.79	0.00	33.46	0.00	10.29
7	750	1,000	875	200	742	10.04	37.25	273.54	1,048.74	4.02	15.40	1	6	8.33	50.00	4.44	84.23	1.86	35.32	1.62	8.03
8	1,000	1,500	1,250	195	937	9.79	47.04	284.42	1,333.17	4.18	19.57	1	7	8.33	58.33	3.30	87.53	1.38	36.70	1.16	6.57
9	1,500	2,000	1,750	153	1,090	7.68	54.72	334.91	1,668.08	4.92	24.49	0	7	0.00	58.33	0.00	87.53	0.00	36.70	0.00	5.25
10	2,000	2,500	2,250	103	1,193	5.17	59.89	292.13	1,960.21	4.29	28.78	2	9	16.67	75.00	62.72	150.26	26.30	63.00	21.47	7.67
11	2,500	3,000	2,750	93	1,286	4.67	64.56	265.81	2,226.02	3.90	32.68	0	9	0.00	75.00	0.00	150.26	0.00	63.00	0.00	6.75
12	3,000	4,000	3,500	124	1,410	6.22	70.78	502.00	2,728.01	7.37	40.05	0	9	0.00	75.00	0.00	150.26	0.00	63.00	0.00	5.51
13	4,000	5,000	4,500	105	1,515	5.27	76.05	485.59	3,213.61	7.13	47.18	0	9	0.00	75.00	0.00	150.26	0.00	63.00	0.00	4.68
14	5,000	7,500	6,250	145	1,660	7.28	83.33	773.01	3,986.62	11.35	58.53	1	10	8.33	83.33	23.87	174.13	10.01	73.01	3.09	4.37
15	7,500	10,000	8,750	101	1,761	5.07	88.40	660.76	4,647.38	9.70	68.23	0	10	0.00	83.33	0.00	174.13	0.00	73.01	0.00	3.75
16	10,000	20,000	15,000	128	1,889	6.43	94.83	1,145.05	5,792.44	16.81	85.04	0	10	0.00	83.33	0.00	174.13	0.00	73.01	0.00	3.01
17	20,000	50,000	35,000	77	1,966	3.87	98.69	835.81	6,628.24	12.27	97.31	2	12	16.67	100.00	64.36	238.49	26.99	100.00	7.70	3.60
18	50,000	100,000	75,000	14	1,980	0.70	99.40	142.34	6,770.59	2.09	99.40	0	12	0.00	100.00	0.00	238.49	0.00	100.00	0.00	3.52
19	100,000	500,000	300,000	10	1,990	0.50	99.90	2.30	6,772.89	0.03	99.43	0	12	0.00	100.00	0.00	238.49	0.00	100.00	0.00	3.52
20	500,000	**UP**		2	1,992	0.10	100.00	38.54	6,811.43	0.57	100.00	0	12	0.00	100.00	0.00	238.49	0.00	100.00	0.00	3.50
				1,992				6,811.43				12				238.49				3.50	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 293721 PRIVATE WAREHOUSES & STORAGEHOUSES TERBATAS DALAM WARRANTY B

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	12.50	12.50	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	6.25	18.75	0.47	0.47	0.94	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	6.25	25.00	0.73	1.20	1.45	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	6.25	31.25	1.58	2.78	3.13	5.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	6.25	37.50	1.88	4.67	3.73	9.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	6.25	43.75	2.19	6.86	4.34	13.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	6.25	50.00	3.40	10.26	6.73	20.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	6.25	56.25	4.22	14.47	8.35	28.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	6.25	62.50	1.55	16.02	3.06	31.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	6.25	68.75	5.43	21.45	10.75	42.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	6.25	75.00	7.13	28.57	14.11	56.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	14	12.50	87.50	7.85	36.42	15.54	72.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	16	12.50	100.00	14.08	50.50	27.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	16	0.00	100.00	0.00	50.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	50.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	50.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	50.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	50.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	50.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	16	0.00	100.00	0.00	50.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				16				50.50				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 29373 **SUBJECT TO WARRANTY C**

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	189	189	6.50	6.50	353.97	353.97	3.55	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	24	213	0.83	7.32	3.61	357.58	0.04	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	66	279	2.27	9.59	29.14	386.73	0.29	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	53	332	1.82	11.42	25.49	412.22	0.26	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	192	524	6.60	18.02	128.79	541.01	1.29	5.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	162	686	5.57	23.59	142.59	683.60	1.43	6.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	253	939	8.70	32.29	321.32	1,004.91	3.22	10.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	329	1,268	11.31	43.60	494.34	1,499.26	4.96	15.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	288	1,556	9.90	53.51	600.64	2,099.90	6.03	21.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	158	1,714	5.43	58.94	435.77	2,535.68	4.37	25.44	3	3	13.64	13.64	288.60	288.60	13.22	13.22	66.23	11.38
11	2,500	3,000	2,750	146	1,860	5.02	63.96	448.77	2,984.45	4.50	29.94	2	5	9.09	22.73	75.76	364.36	3.47	16.69	16.88	12.21
12	3,000	4,000	3,500	197	2,057	6.77	70.74	715.00	3,699.45	7.17	37.11	3	8	13.64	36.36	206.48	570.85	9.46	26.14	28.88	15.43
13	4,000	5,000	4,500	170	2,227	5.85	76.58	791.66	4,491.11	7.94	45.05	0	8	0.00	36.36	0.00	570.85	0.00	26.14	0.00	12.71
14	5,000	7,500	6,250	174	2,401	5.98	82.57	997.94	5,489.04	10.01	55.06	0	8	0.00	36.36	0.00	570.85	0.00	26.14	0.00	10.40
15	7,500	10,000	8,750	133	2,534	4.57	87.14	1,044.07	6,533.11	10.47	65.54	3	11	13.64	50.00	531.20	1,102.04	24.32	50.47	50.88	16.87
16	10,000	20,000	15,000	216	2,750	7.43	94.57	1,571.31	8,104.42	15.76	81.30	8	19	36.36	86.36	1,076.02	2,178.06	49.27	99.74	68.48	26.87
17	20,000	50,000	35,000	119	2,869	4.09	98.66	1,480.72	9,585.14	14.85	96.15	3	22	13.64	100.00	5.69	2,183.76	0.26	100.00	0.38	22.78
18	50,000	100,000	75,000	25	2,894	0.86	99.52	240.32	9,825.46	2.41	98.56	0	22	0.00	100.00	0.00	2,183.76	0.00	100.00	0.00	22.23
19	100,000	500,000	300,000	13	2,907	0.45	99.97	143.09	9,968.55	1.44	100.00	0	22	0.00	100.00	0.00	2,183.76	0.00	100.00	0.00	21.91
20	500,000	**UP**		1	2,908	0.03	100.00	0.00	9,968.55	0.00	100.00	0	22	0.00	100.00	0.00	2,183.76	0.00	100.00	0.00	21.91
				2,908				9,968.55				22				2,183.76				21.91	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 293731 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY C

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	5.00	5.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	5.00	10.00	0.72	0.72	1.18	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	5.00	15.00	0.06	0.78	0.10	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	5.00	20.00	0.92	1.70	1.52	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	5.00	25.00	0.96	2.66	1.58	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	7	10.00	35.00	1.67	4.33	2.76	7.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	5.00	40.00	1.04	5.37	1.72	8.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	5.00	45.00	0.74	6.12	1.22	10.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	13	20.00	65.00	10.11	16.22	16.66	26.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	5.00	70.00	2.82	19.04	4.64	31.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	5.00	75.00	2.55	21.59	4.20	35.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	16	5.00	80.00	5.16	26.75	8.51	44.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	17	5.00	85.00	4.98	31.73	8.20	52.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	19	10.00	95.00	8.95	40.68	14.75	67.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	20	5.00	100.00	20.00	60.68	32.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	20	0.00	100.00	0.00	60.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	20	0.00	100.00	0.00	60.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	20	0.00	100.00	0.00	60.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	60.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	20	0.00	100.00	0.00	60.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				20				60.68				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	49	49	8.15	8.15	0.62	0.62	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	54	0.83	8.99	0.43	1.04	0.02	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	20	74	3.33	12.31	4.21	5.25	0.22	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	19	93	3.16	15.47	6.25	11.50	0.33	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	28	121	4.66	20.13	14.82	26.32	0.78	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	39	160	6.49	26.62	27.64	53.97	1.45	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	41	201	6.82	33.44	46.72	100.68	2.45	5.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	48	249	7.99	41.43	71.09	171.77	3.73	9.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	59	308	9.82	51.25	101.62	273.39	5.33	14.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	24	332	3.99	55.24	58.20	331.59	3.05	17.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	51	383	8.49	63.73	78.09	409.68	4.10	21.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	38	421	6.32	70.05	133.95	543.63	7.02	28.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	32	453	5.32	75.37	113.99	657.62	5.98	34.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	39	492	6.49	81.86	238.64	896.26	12.51	47.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	37	529	6.16	88.02	225.16	1,121.42	11.81	58.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	33	562	5.49	93.51	373.01	1,494.43	19.56	78.37	1	1	100.00	100.00	111.02	111.02	100.00	100.00	29.76	7.43
17	20,000	50,000	35,000	24	586	3.99	97.50	323.05	1,817.48	16.94	95.31	0	1	0.00	100.00	0.00	111.02	0.00	100.00	0.00	6.11
18	50,000	100,000	75,000	13	599	2.16	99.67	88.25	1,905.74	4.63	99.94	0	1	0.00	100.00	0.00	111.02	0.00	100.00	0.00	5.83
19	100,000	500,000	300,000	1	600	0.17	99.83	0.52	1,906.26	0.03	99.97	0	1	0.00	100.00	0.00	111.02	0.00	100.00	0.00	5.82
20	500,000	**UP**		1	601	0.17	100.00	0.64	1,906.90	0.03	100.00	0	1	0.00	100.00	0.00	111.02	0.00	100.00	0.00	5.82
				601				1,906.90				1				111.02				5.82	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	251	251	19.13	19.13	3.14	3.14	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	41	292	3.13	22.26	7.19	10.33	0.16	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	56	348	4.27	26.52	16.10	26.43	0.35	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	36	384	2.74	29.27	14.72	41.16	0.32	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	63	447	4.80	34.07	33.56	74.71	0.73	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	62	509	4.73	38.80	60.11	134.82	1.31	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	93	602	7.09	45.88	108.10	242.92	2.35	5.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	105	707	8.00	53.89	141.51	384.43	3.07	8.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	90	797	6.86	60.75	186.69	571.12	4.06	12.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	61	858	4.65	65.40	158.87	729.99	3.45	15.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	45	903	3.43	68.83	141.61	871.60	3.08	18.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	84	987	6.40	75.23	307.26	1,178.86	6.67	25.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	52	1,039	3.96	79.19	221.69	1,400.55	4.82	30.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	75	1,114	5.72	84.91	417.04	1,817.58	9.06	39.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	47	1,161	3.58	88.49	448.21	2,265.79	9.74	49.22	2	2	50.00	50.00	2,925.00	2,925.00	99.83	99.83	652.60	129.09
16	10,000	20,000	15,000	78	1,239	5.95	94.44	959.54	3,225.33	20.85	70.07	1	3	25.00	75.00	2.45	2,927.45	0.08	99.92	0.26	90.76
17	20,000	50,000	35,000	56	1,295	4.27	98.70	1,164.46	4,389.79	25.30	95.36	0	3	0.00	75.00	0.00	2,927.45	0.00	99.92	0.00	66.69
18	50,000	100,000	75,000	15	1,310	1.14	99.85	202.99	4,592.78	4.41	99.77	1	4	25.00	100.00	2.47	2,929.92	0.08	100.00	1.22	63.79
19	100,000	500,000	300,000	2	1,312	0.15	100.00	10.41	4,603.20	0.23	100.00	0	4	0.00	100.00	0.00	2,929.92	0.00	100.00	0.00	63.65
20	500,000	**UP**		0	1,312	0.00	100.00	0.00	4,603.20	0.00	100.00	0	4	0.00	100.00	0.00	2,929.92	0.00	100.00	0.00	63.65
				1,312				4,603.20				4				2,929.92				63.65	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	46	46	8.91	8.91	1.14	1.14	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	12	58	2.33	11.24	3.64	4.78	0.36	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	17	75	3.29	14.53	7.58	12.36	0.76	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	14	89	2.71	17.25	5.39	17.74	0.54	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	26	115	5.04	22.29	9.62	27.36	0.96	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	28	143	5.43	27.71	15.70	43.07	1.58	4.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	43	186	8.33	36.05	26.79	69.86	2.69	7.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	59	245	11.43	47.48	58.51	128.37	5.87	12.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	46	291	8.91	56.40	45.85	174.22	4.60	17.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	40	331	7.75	64.15	54.83	229.04	5.50	22.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	31	362	6.01	70.16	89.32	318.37	8.96	31.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	22	384	4.26	74.42	41.59	359.96	4.17	36.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	32	416	6.20	80.62	99.70	459.66	10.00	46.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	26	442	5.04	85.66	87.38	547.04	8.76	54.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	29	471	5.62	91.28	127.04	674.08	12.74	67.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	24	495	4.65	95.93	139.56	813.64	14.00	81.61	1	1	100.00	100.00	50.00	50.00	100.00	100.00	35.83	6.15
17	20,000	50,000	35,000	16	511	3.10	99.03	117.84	931.48	11.82	93.43	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	5.37
18	50,000	100,000	75,000	3	514	0.58	99.61	36.47	967.95	3.66	97.08	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	5.17
19	100,000	500,000	300,000	2	516	0.39	100.00	29.07	997.02	2.92	100.00	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	5.01
20	500,000	**UP**		0	516	0.00	100.00	0.00	997.02	0.00	100.00	0	1	0.00	100.00	0.00	50.00	0.00	100.00	0.00	5.01
					516				997.02				1				50.00				5.01

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 29377 SILOS STORING NON HAZARDOUS GOODS ONLY

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	12.50	12.50	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	10	3.13	15.63	0.34	0.34	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	12	3.13	18.75	0.39	0.73	0.12	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	16	6.25	25.00	1.23	1.96	0.40	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	20	6.25	31.25	3.75	5.72	1.21	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	21	1.56	32.81	0.76	6.47	0.24	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	24	4.69	37.50	3.45	9.92	1.11	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	27	4.69	42.19	1.76	11.68	0.57	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	30	4.69	46.88	6.96	18.64	2.23	5.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	34	6.25	53.13	10.77	29.40	3.46	9.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	36	3.13	56.25	5.80	35.20	1.86	11.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	39	4.69	60.94	17.64	52.84	5.66	16.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	42	4.69	65.63	6.55	59.39	2.10	19.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	53	17.19	82.81	64.80	124.19	20.81	39.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	58	7.81	90.63	52.97	177.16	17.01	56.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	59	1.56	92.19	14.28	191.44	4.59	61.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	60	1.56	93.75	45.98	237.42	14.76	76.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	62	3.13	96.88	40.56	277.98	13.02	89.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	64	3.13	100.00	33.43	311.42	10.74	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	64	0.00	100.00	0.00	311.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					64				311.42				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 29378 PUBLIC WAREHOUSESSUBJECT TO WARRANTY C

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	273	273	7.80	7.80	390.13	390.13	2.27	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	102	375	2.91	10.71	5.16	395.29	0.03	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	132	507	3.77	14.48	50.67	445.96	0.29	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	128	635	3.66	18.14	53.47	499.43	0.31	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	196	831	5.60	23.74	179.63	679.06	1.05	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	209	1,040	5.97	29.71	158.88	837.94	0.92	4.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	247	1,287	7.06	36.76	286.35	1,124.28	1.67	6.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	254	1,541	7.26	44.02	370.15	1,494.44	2.15	8.70	1	1	12.50	12.50	30.83	30.83	6.61	6.61	8.33	2.06
9	1,500	2,000	1,750	246	1,787	7.03	51.04	457.51	1,951.95	2.66	11.36	0	1	0.00	12.50	0.00	30.83	0.00	6.61	0.00	1.58
10	2,000	2,500	2,250	128	1,915	3.66	54.70	443.65	2,395.60	2.58	13.95	0	1	0.00	12.50	0.00	30.83	0.00	6.61	0.00	1.29
11	2,500	3,000	2,750	162	2,077	4.63	59.33	425.03	2,820.63	2.47	16.42	0	1	0.00	12.50	0.00	30.83	0.00	6.61	0.00	1.09
12	3,000	4,000	3,500	150	2,227	4.28	63.61	569.38	3,390.00	3.31	19.74	0	1	0.00	12.50	0.00	30.83	0.00	6.61	0.00	0.91
13	4,000	5,000	4,500	154	2,381	4.40	68.01	564.08	3,954.08	3.28	23.02	0	1	0.00	12.50	0.00	30.83	0.00	6.61	0.00	0.78
14	5,000	7,500	6,250	224	2,605	6.40	74.41	1,526.50	5,480.58	8.89	31.91	0	1	0.00	12.50	0.00	30.83	0.00	6.61	0.00	0.56
15	7,500	10,000	8,750	189	2,794	5.40	79.81	1,665.16	7,145.74	9.69	41.60	1	2	12.50	25.00	67.87	98.70	14.56	21.17	4.08	1.38
16	10,000	20,000	15,000	289	3,083	8.25	88.06	3,893.83	11,039.57	22.67	64.27	0	2	0.00	25.00	0.00	98.70	0.00	21.17	0.00	0.89
17	20,000	50,000	35,000	229	3,312	6.54	94.60	3,072.76	14,112.33	17.89	82.16	6	8	75.00	100.00	367.47	466.17	78.83	100.00	11.96	3.30
18	50,000	100,000	75,000	101	3,413	2.88	97.49	2,095.42	16,207.75	12.20	94.36	0	8	0.00	100.00	0.00	466.17	0.00	100.00	0.00	2.88
19	100,000	500,000	300,000	78	3,491	2.23	99.71	877.19	17,084.94	5.11	99.46	0	8	0.00	100.00	0.00	466.17	0.00	100.00	0.00	2.73
20	500,000	**UP**		10	3,501	0.29	100.00	92.15	17,177.08	0.54	100.00	0	8	0.00	100.00	0.00	466.17	0.00	100.00	0.00	2.71
				3,501				17,177.08				8				466.17				2.71	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 29379 COLD STORAGE PUBLIC WAREHOUSES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	12.50	12.50	0.36	0.36	1.32	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	12.50	25.00	2.37	2.73	8.62	9.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	12.50	37.50	1.09	3.83	3.98	13.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	12.50	50.00	2.86	6.69	10.40	24.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	12.50	62.50	7.13	13.81	25.91	50.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	12.50	75.00	8.00	21.81	29.07	79.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	12.50	87.50	5.69	27.50	20.70	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	12.50	100.00	0.00	27.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	27.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	27.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	27.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	27.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	27.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	27.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	27.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	27.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	27.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	27.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	8	0.00	100.00	0.00	27.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					8				27.50				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2938 STORAGE TANKS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	79	79	13.14	13.14	48.25	48.25	2.05	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	16	95	2.66	15.81	3.11	51.36	0.13	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	107	2.00	17.80	14.43	65.79	0.61	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	16	123	2.66	20.47	7.32	73.11	0.31	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	22	145	3.66	24.13	30.89	104.00	1.31	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	23	168	3.83	27.95	20.31	124.31	0.86	5.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	36	204	5.99	33.94	49.53	173.85	2.10	7.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	46	250	7.65	41.60	67.12	240.97	2.85	10.22	3	3	60.00	60.00	5.07	5.07	14.23	14.23	7.56	2.10
9	1,500	2,000	1,750	47	297	7.82	49.42	126.45	367.41	5.36	15.58	0	3	0.00	60.00	0.00	5.07	0.00	14.23	0.00	1.38
10	2,000	2,500	2,250	47	344	7.82	57.24	131.55	498.96	5.58	21.16	0	3	0.00	60.00	0.00	5.07	0.00	14.23	0.00	1.02
11	2,500	3,000	2,750	45	389	7.49	64.73	147.36	646.32	6.25	27.42	0	3	0.00	60.00	0.00	5.07	0.00	14.23	0.00	0.78
12	3,000	4,000	3,500	37	426	6.16	70.88	234.35	880.67	9.94	37.36	0	3	0.00	60.00	0.00	5.07	0.00	14.23	0.00	0.58
13	4,000	5,000	4,500	38	464	6.32	77.20	248.19	1,128.85	10.53	47.88	1	4	20.00	80.00	5.06	10.13	14.20	28.44	2.04	0.90
14	5,000	7,500	6,250	37	501	6.16	83.36	296.06	1,424.91	12.56	60.44	0	4	0.00	80.00	0.00	10.13	0.00	28.44	0.00	0.71
15	7,500	10,000	8,750	19	520	3.16	86.52	183.02	1,607.93	7.76	68.20	0	4	0.00	80.00	0.00	10.13	0.00	28.44	0.00	0.63
16	10,000	20,000	15,000	38	558	6.32	92.85	431.44	2,039.36	18.30	86.51	0	4	0.00	80.00	0.00	10.13	0.00	28.44	0.00	0.50
17	20,000	50,000	35,000	25	583	4.16	97.00	152.25	2,191.61	6.46	92.96	0	4	0.00	80.00	0.00	10.13	0.00	28.44	0.00	0.46
18	50,000	100,000	75,000	12	595	2.00	99.00	108.27	2,299.88	4.59	97.56	1	5	20.00	100.00	25.50	35.63	71.56	100.00	23.55	1.55
19	100,000	500,000	300,000	6	601	1.00	100.00	57.62	2,357.50	2.44	100.00	0	5	0.00	100.00	0.00	35.63	0.00	100.00	0.00	1.51
20	500,000	**UP**		0	601	0.00	100.00	0.00	2,357.50	0.00	100.00	0	5	0.00	100.00	0.00	35.63	0.00	100.00	0.00	1.51
					601				2,357.50				5				35.63				1.51

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.00	4.00	3.46	3.46	2.50	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.00	8.00	3.10	6.56	2.24	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.00	12.00	3.47	10.02	2.51	7.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.00	16.00	0.93	10.96	0.68	7.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.00	20.00	1.24	12.20	0.90	8.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	4.00	24.00	1.27	13.47	0.92	9.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	4.00	28.00	1.27	14.74	0.92	10.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	4.00	32.00	3.06	17.80	2.21	12.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	4.00	36.00	3.76	21.56	2.72	15.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	4.00	40.00	6.01	27.56	4.35	19.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	14	16.00	56.00	25.22	52.79	18.27	38.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	17	12.00	68.00	25.53	78.32	18.50	56.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	24	28.00	96.00	43.36	121.68	31.40	88.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	25	4.00	100.00	16.38	138.06	11.87	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	25	0.00	100.00	0.00	138.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	25	0.00	100.00	0.00	138.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	25	0.00	100.00	0.00	138.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	25	0.00	100.00	0.00	138.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	25	0.00	100.00	0.00	138.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				25				138.06				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	6.25	6.25	1.58	1.58	0.89	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	6.25	12.50	1.74	3.32	0.98	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	6.25	18.75	1.61	4.93	0.91	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	6.25	25.00	5.61	10.55	3.16	5.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	6.25	31.25	14.36	24.91	8.09	14.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	6.25	37.50	0.00	24.91	0.00	14.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	6.25	43.75	23.64	48.55	13.31	27.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	6.25	50.00	23.64	72.19	13.31	40.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	6.25	56.25	46.21	118.41	26.03	66.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	6.25	62.50	0.00	118.41	0.00	66.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	6.25	68.75	0.00	118.41	0.00	66.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	6.25	75.00	20.00	138.41	11.26	77.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	6.25	81.25	0.00	138.41	0.00	77.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	6.25	87.50	0.00	138.41	0.00	77.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	6.25	93.75	39.16	177.57	22.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	6.25	100.00	0.00	177.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	177.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	177.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	16	0.00	100.00	0.00	177.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				16				177.57				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 29383 PETROL/DIESEL FUEL STATIONS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	970	970	9.39	9.39	438.16	438.16	1.33	1.33	1	1	1.12	1.12	0.16	0.16	0.00	0.00	0.04	0.04
2	50	100	75	289	1,259	2.80	12.19	50.28	488.44	0.15	1.48	4	5	4.49	5.62	128.95	129.11	2.90	2.90	256.45	26.43
3	100	200	150	374	1,633	3.62	15.81	103.58	592.02	0.31	1.79	0	5	0.00	5.62	0.00	129.11	0.00	2.90	0.00	21.81
4	200	300	250	662	2,295	6.41	22.22	307.77	899.79	0.93	2.72	2	7	2.25	7.87	0.00	129.11	0.00	2.90	0.00	14.35
5	300	500	400	480	2,775	4.65	26.87	333.76	1,233.55	1.01	3.73	2	9	2.25	10.11	56.60	185.71	1.27	4.18	16.96	15.05
6	500	750	625	2,214	4,989	21.43	48.30	1,192.40	2,425.95	3.61	7.34	0	9	0.00	10.11	0.00	185.71	0.00	4.18	0.00	7.66
7	750	1,000	875	419	5,408	4.06	52.36	731.26	3,157.21	2.21	9.55	2	11	2.25	12.36	29.60	215.31	0.67	4.84	4.05	6.82
8	1,000	1,500	1,250	626	6,034	6.06	58.42	1,435.77	4,592.97	4.34	13.90	6	17	6.74	19.10	132.15	347.46	2.97	7.81	9.20	7.57
9	1,500	2,000	1,750	597	6,631	5.78	64.20	1,832.03	6,425.00	5.54	19.44	0	17	0.00	19.10	0.00	347.46	0.00	7.81	0.00	5.41
10	2,000	2,500	2,250	470	7,101	4.55	68.75	1,881.16	8,306.17	5.69	25.14	7	24	7.87	26.97	96.68	444.14	2.17	9.99	5.14	5.35
11	2,500	3,000	2,750	466	7,567	4.51	73.26	1,945.99	10,252.15	5.89	31.03	9	33	10.11	37.08	165.29	609.43	3.72	13.70	8.49	5.94
12	3,000	4,000	3,500	727	8,294	7.04	80.30	4,236.46	14,488.62	12.82	43.85	16	49	17.98	55.06	543.42	1,152.85	12.22	25.92	12.83	7.96
13	4,000	5,000	4,500	491	8,785	4.75	85.05	3,207.97	17,696.59	9.71	53.55	7	56	7.87	62.92	487.17	1,640.02	10.95	36.87	15.19	9.27
14	5,000	7,500	6,250	599	9,384	5.80	90.85	5,034.64	22,731.23	15.24	68.79	16	72	17.98	80.90	2,012.23	3,652.25	45.24	82.12	39.97	16.07
15	7,500	10,000	8,750	269	9,653	2.60	93.46	2,669.72	25,400.95	8.08	76.87	7	79	7.87	88.76	571.93	4,224.18	12.86	94.97	21.42	16.63
16	10,000	20,000	15,000	404	10,057	3.91	97.37	4,563.60	29,964.55	13.81	90.68	6	85	6.74	95.51	196.58	4,420.76	4.42	99.39	4.31	14.75
17	20,000	50,000	35,000	114	10,171	1.10	98.47	1,126.44	31,090.99	3.41	94.09	3	88	3.37	98.88	25.74	4,446.50	0.58	99.97	2.29	14.30
18	50,000	100,000	75,000	66	10,237	0.64	99.11	806.00	31,896.99	2.44	96.53	0	88	0.00	98.88	0.00	4,446.50	0.00	99.97	0.00	13.94
19	100,000	500,000	300,000	87	10,324	0.84	99.95	1,052.24	32,949.23	3.18	99.71	1	89	1.12	100.00	1.18	4,447.67	0.03	100.00	0.11	13.50
20	500,000	**UP**		5	10,329	0.05	100.00	95.01	33,044.24	0.29	100.00	0	89	0.00	100.00	0.00	4,447.67	0.00	100.00	0.00	13.46
				10,329				33,044.24				89				4,447.67				13.46	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 29384 LNG STATIONS FOR AUTOMOBILES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	41	41	11.75	11.75	48.86	48.86	1.81	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	44	0.86	12.61	0.49	49.35	0.02	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	50	1.72	14.33	2.61	51.96	0.10	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	60	2.87	17.19	5.50	57.47	0.20	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	65	1.43	18.62	3.27	60.74	0.12	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	14	79	4.01	22.64	47.16	107.91	1.75	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	85	1.72	24.36	13.49	121.40	0.50	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	24	109	6.88	31.23	44.69	166.09	1.65	6.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	115	1.72	32.95	18.77	184.86	0.69	6.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	125	2.87	35.82	30.22	215.08	1.12	7.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	12	137	3.44	39.26	56.41	271.49	2.09	10.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	28	165	8.02	47.28	212.06	483.55	7.85	17.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	17	182	4.87	52.15	92.99	576.54	3.44	21.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	66	248	18.91	71.06	663.21	1,239.75	24.55	45.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	47	295	13.47	84.53	580.36	1,820.11	21.48	67.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	40	335	11.46	95.99	599.45	2,419.56	22.19	89.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	14	349	4.01	100.00	282.16	2,701.73	10.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	349	0.00	100.00	0.00	2,701.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	349	0.00	100.00	0.00	2,701.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	349	0.00	100.00	0.00	2,701.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					349				2,701.73				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 29385 OTHERS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	84	84	7.08	7.08	42.99	42.99	0.82	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	32	116	2.70	9.77	8.04	51.03	0.15	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	65	181	5.48	15.25	27.82	78.85	0.53	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	193	1.01	16.26	14.94	93.78	0.29	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	94	287	7.92	24.18	41.52	135.31	0.79	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	31	318	2.61	26.79	47.71	183.02	0.91	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	21	339	1.77	28.56	34.67	217.69	0.66	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	60	399	5.05	33.61	75.84	293.53	1.45	5.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	14	413	1.18	34.79	29.45	322.98	0.56	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	18	431	1.52	36.31	162.57	485.55	3.10	9.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	35	466	2.95	39.26	66.56	552.11	1.27	10.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	20	486	1.68	40.94	86.98	639.09	1.66	12.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	33	519	2.78	43.72	162.86	801.95	3.11	15.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	85	604	7.16	50.88	388.02	1,189.97	7.40	22.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	121	725	10.19	61.08	438.91	1,628.88	8.38	31.08	2	2	40.00	40.00	5.57	5.57	25.13	25.13	1.27	0.34
16	10,000	20,000	15,000	277	1,002	23.34	84.41	1,308.97	2,937.86	24.98	56.06	3	5	60.00	100.00	16.60	22.18	74.87	100.00	1.27	0.75
17	20,000	50,000	35,000	133	1,135	11.20	95.62	1,298.00	4,235.86	24.77	80.83	0	5	0.00	100.00	0.00	22.18	0.00	100.00	0.00	0.52
18	50,000	100,000	75,000	31	1,166	2.61	98.23	576.54	4,812.40	11.00	91.83	0	5	0.00	100.00	0.00	22.18	0.00	100.00	0.00	0.46
19	100,000	500,000	300,000	19	1,185	1.60	99.83	425.90	5,238.30	8.13	99.96	0	5	0.00	100.00	0.00	22.18	0.00	100.00	0.00	0.42
20	500,000	**UP**		2	1,187	0.17	100.00	2.04	5,240.34	0.04	100.00	0	5	0.00	100.00	0.00	22.18	0.00	100.00	0.00	0.42
				1,187				5,240.34				5				22.18				0.42	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2939 MISCELLANEOUS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	38	38	8.48	8.48	27.03	27.03	1.40	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	18	56	4.02	12.50	4.45	31.48	0.23	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	27	83	6.03	18.53	12.22	43.69	0.63	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	93	2.23	20.76	7.69	51.38	0.40	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	17	110	3.79	24.55	15.50	66.89	0.80	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	25	135	5.58	30.13	31.70	98.59	1.64	5.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	18	153	4.02	34.15	30.18	128.77	1.56	6.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	25	178	5.58	39.73	41.80	170.57	2.17	8.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	190	2.68	42.41	48.40	218.97	2.51	11.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	18	208	4.02	46.43	89.44	308.41	4.63	15.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	21	229	4.69	51.12	122.37	430.78	6.34	22.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	28	257	6.25	57.37	102.74	533.52	5.32	27.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	21	278	4.69	62.05	146.15	679.67	7.57	35.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	57	335	12.72	74.78	193.99	873.67	10.05	45.26	1	1	12.50	12.50	1.67	1.67	8.62	8.62	0.86	0.19
15	7,500	10,000	8,750	34	369	7.59	82.37	324.80	1,198.47	16.83	62.09	1	2	12.50	25.00	1.11	2.77	5.72	14.34	0.34	0.23
16	10,000	20,000	15,000	26	395	5.80	88.17	218.87	1,417.34	11.34	73.43	0	2	0.00	25.00	0.00	2.77	0.00	14.34	0.00	0.20
17	20,000	50,000	35,000	19	414	4.24	92.41	270.43	1,687.77	14.01	87.44	1	3	12.50	37.50	1.10	3.88	5.70	20.05	0.41	0.23
18	50,000	100,000	75,000	8	422	1.79	94.20	106.78	1,794.55	5.53	92.97	0	3	0.00	37.50	0.00	3.88	0.00	20.05	0.00	0.22
19	100,000	500,000	300,000	9	431	2.01	96.21	32.20	1,826.75	1.67	94.64	0	3	0.00	37.50	0.00	3.88	0.00	20.05	0.00	0.21
20	500,000	**UP**		17	448	3.79	100.00	103.47	1,930.22	5.36	100.00	5	8	62.50	100.00	15.46	19.33	79.95	100.00	14.94	1.00
				448				1,930.22				8				19.33				1.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.56	5.56	0.25	0.25	0.60	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.56	11.11	1.71	1.96	4.15	4.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	8	33.33	44.44	1.97	3.94	4.79	9.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	10	11.11	55.56	1.91	5.85	4.63	14.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	12	11.11	66.67	3.62	9.47	8.79	22.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	13	5.56	72.22	1.38	10.85	3.35	26.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	14	5.56	77.78	4.33	15.18	10.50	36.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	16	11.11	88.89	7.34	22.53	17.81	54.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	17	5.56	94.44	7.74	30.26	18.77	73.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	18	5.56	100.00	10.98	41.24	26.61	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	18	0.00	100.00	0.00	41.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	18	0.00	100.00	0.00	41.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	18	0.00	100.00	0.00	41.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	18	0.00	100.00	0.00	41.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	18	0.00	100.00	0.00	41.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	18	0.00	100.00	0.00	41.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	41.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	41.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	18	0.00	100.00	0.00	41.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				18				41.24				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

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

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 29394 VEEM AND BONDED WAREHOUSE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	86	86	14.29	14.29	21.78	21.78	1.26	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	27	113	4.49	18.77	7.35	29.13	0.42	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	38	151	6.31	25.08	14.44	43.58	0.83	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	19	170	3.16	28.24	12.45	56.03	0.72	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	41	211	6.81	35.05	25.42	81.45	1.47	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	24	235	3.99	39.04	13.31	94.76	0.77	5.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	36	271	5.98	45.02	34.68	129.44	2.00	7.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	24	295	3.99	49.00	8.28	137.71	0.48	7.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	39	334	6.48	55.48	30.60	168.31	1.77	9.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	13	347	2.16	57.64	25.48	193.79	1.47	11.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	12	359	1.99	59.63	12.33	206.12	0.71	11.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	33	392	5.48	65.12	105.17	311.29	6.07	17.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	21	413	3.49	68.60	48.70	359.99	2.81	20.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	30	443	4.98	73.59	123.26	483.25	7.11	27.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	19	462	3.16	76.74	156.96	640.21	9.06	36.95	1	1	20.00	20.00	27.93	27.93	18.04	18.04	17.79	4.36
16	10,000	20,000	15,000	88	550	14.62	91.36	664.64	1,304.85	38.36	75.30	2	3	40.00	60.00	20.89	48.82	13.50	31.54	3.14	3.74
17	20,000	50,000	35,000	31	581	5.15	96.51	270.74	1,575.59	15.62	90.93	2	5	40.00	100.00	105.95	154.77	68.46	100.00	39.13	9.82
18	50,000	100,000	75,000	19	600	3.16	99.67	154.00	1,729.59	8.89	99.81	0	5	0.00	100.00	0.00	154.77	0.00	100.00	0.00	8.95
19	100,000	500,000	300,000	2	602	0.33	100.00	3.22	1,732.81	0.19	100.00	0	5	0.00	100.00	0.00	154.77	0.00	100.00	0.00	8.93
20	500,000	**UP**		0	602	0.00	100.00	0.00	1,732.81	0.00	100.00	0	5	0.00	100.00	0.00	154.77	0.00	100.00	0.00	8.93
				602				1,732.81				5				154.77				8.93	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	20.00	20.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	10.00	30.00	0.75	0.75	2.89	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	10.00	40.00	1.70	2.45	6.56	9.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	10.00	50.00	2.36	4.81	9.08	18.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	10.00	60.00	0.67	5.48	2.58	21.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	10.00	70.00	0.94	4.54	3.62	17.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	10.00	80.00	19.79	24.33	76.21	93.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	10.00	90.00	0.68	25.01	2.62	96.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	10.00	100.00	0.95	25.97	3.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	10	0.00	100.00	0.00	25.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	25.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	25.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	25.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	25.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	25.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	25.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	25.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	25.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	25.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	10	0.00	100.00	0.00	25.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10				25.97				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.24	0.24	30.00	30.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	0.56	0.80	70.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	0.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	0.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	0.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	0.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	0.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				0.80				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 29395 SHOW ROOMS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,468	1,468	9.08	9.08	888.11	888.11	1.82	1.82	2	2	2.02	2.02	32.45	32.45	2.32	2.32	3.65	3.65
2	50	100	75	812	2,280	5.02	14.11	113.48	1,001.59	0.23	2.06	1	3	1.01	3.03	15.22	47.67	1.09	3.40	13.41	4.76
3	100	200	150	1,029	3,309	6.37	20.47	316.81	1,318.41	0.65	2.71	1	4	1.01	4.04	54.25	101.91	3.87	7.28	17.12	7.73
4	200	300	250	752	4,061	4.65	25.13	331.23	1,649.64	0.68	3.39	2	6	2.02	6.06	67.12	169.04	4.79	12.07	20.26	10.25
5	300	500	400	1,178	5,239	7.29	32.41	918.21	2,567.85	1.89	5.28	0	6	0.00	6.06	0.00	169.04	0.00	12.07	0.00	6.58
6	500	750	625	1,542	6,781	9.54	41.95	1,245.83	3,813.67	2.56	7.83	0	6	0.00	6.06	0.00	169.04	0.00	12.07	0.00	4.43
7	750	1,000	875	1,111	7,892	6.87	48.83	1,491.36	5,305.04	3.06	10.90	1	7	1.01	7.07	25.45	194.49	1.82	13.88	1.71	3.67
8	1,000	1,500	1,250	1,489	9,381	9.21	58.04	2,877.77	8,182.80	5.91	16.81	1	8	1.01	8.08	0.79	195.28	0.06	13.94	0.03	2.39
9	1,500	2,000	1,750	966	10,347	5.98	64.02	2,366.64	10,549.45	4.86	21.67	1	9	1.01	9.09	2.28	197.56	0.16	14.10	0.10	1.87
10	2,000	2,500	2,250	754	11,101	4.66	68.68	2,112.53	12,661.97	4.34	26.01	16	25	16.16	25.25	21.95	219.51	1.57	15.67	1.04	1.73
11	2,500	3,000	2,750	671	11,772	4.15	72.83	2,194.18	14,856.15	4.51	30.52	0	25	0.00	25.25	0.00	219.51	0.00	15.67	0.00	1.48
12	3,000	4,000	3,500	1,009	12,781	6.24	79.08	3,971.09	18,827.24	8.16	38.68	10	35	10.10	35.35	128.03	347.54	9.14	24.81	3.22	1.85
13	4,000	5,000	4,500	600	13,381	3.71	82.79	3,177.82	22,005.06	6.53	45.21	2	37	2.02	37.37	114.17	461.71	8.15	32.96	3.59	2.10
14	5,000	7,500	6,250	833	14,214	5.15	87.94	5,488.99	27,494.05	11.28	56.48	1	38	1.01	38.38	2.79	464.50	0.20	33.16	0.05	1.69
15	7,500	10,000	8,750	452	14,666	2.80	90.74	3,849.41	31,343.46	7.91	64.39	15	53	15.15	53.54	416.77	881.27	29.75	62.91	10.83	2.81
16	10,000	20,000	15,000	711	15,377	4.40	95.14	7,369.20	38,712.65	15.14	79.53	19	72	19.19	72.73	136.17	1,017.43	9.72	72.63	1.85	2.63
17	20,000	50,000	35,000	505	15,882	3.12	98.26	7,374.84	46,087.49	15.15	94.68	26	98	26.26	98.99	382.38	1,399.81	27.30	99.93	5.18	3.04
18	50,000	100,000	75,000	164	16,046	1.01	99.28	1,584.27	47,671.77	3.25	97.93	1	99	1.01	100.00	0.98	1,400.80	0.07	100.00	0.06	2.94
19	100,000	500,000	300,000	108	16,154	0.67	99.94	916.49	48,588.26	1.88	99.82	0	99	0.00	100.00	0.00	1,400.80	0.00	100.00	0.00	2.88
20	500,000	**UP**		9	16,163	0.06	100.00	89.62	48,677.87	0.18	100.00	0	99	0.00	100.00	0.00	1,400.80	0.00	100.00	0.00	2.88
				16,163				48,677.87				99				1,400.80				2.88	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	36	36	6.32	6.32	109.22	109.22	6.71	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	19	55	3.33	9.65	0.17	109.05	0.01	6.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	40	95	7.02	16.67	10.24	119.29	0.63	7.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	44	139	7.72	24.39	20.07	139.36	1.23	8.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	60	199	10.53	34.91	44.94	184.29	2.76	11.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	41	240	7.19	42.11	40.06	224.36	2.46	13.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	36	276	6.32	48.42	52.67	277.02	3.23	17.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	56	332	9.82	58.25	112.93	389.95	6.93	23.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	48	380	8.42	66.67	121.79	511.74	7.48	31.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	60	440	10.53	77.19	211.81	723.55	13.00	44.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	41	481	7.19	84.39	136.92	860.47	8.41	52.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	34	515	5.96	90.35	154.70	1,015.17	9.50	62.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	524	1.58	91.93	57.25	1,072.42	3.51	65.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	22	546	3.86	95.79	196.35	1,268.78	12.05	77.89	1	1	100.00	100.00	5.35	5.35	100.00	100.00	2.73	0.42
15	7,500	10,000	8,750	13	559	2.28	98.07	118.68	1,387.45	7.29	85.18	0	1	0.00	100.00	0.00	5.35	0.00	100.00	0.00	0.39
16	10,000	20,000	15,000	8	567	1.40	99.47	207.83	1,595.29	12.76	97.94	0	1	0.00	100.00	0.00	5.35	0.00	100.00	0.00	0.34
17	20,000	50,000	35,000	1	568	0.18	99.65	30.71	1,625.99	1.89	99.83	0	1	0.00	100.00	0.00	5.35	0.00	100.00	0.00	0.33
18	50,000	100,000	75,000	2	570	0.35	100.00	2.84	1,628.84	0.17	100.00	0	1	0.00	100.00	0.00	5.35	0.00	100.00	0.00	0.33
19	100,000	500,000	300,000	0	570	0.00	100.00	0.00	1,628.84	0.00	100.00	0	1	0.00	100.00	0.00	5.35	0.00	100.00	0.00	0.33
20	500,000	**UP**		0	570	0.00	100.00	0.00	1,628.84	0.00	100.00	0	1	0.00	100.00	0.00	5.35	0.00	100.00	0.00	0.33
				570				1,628.84				1				5.35				0.33	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	12.12	12.12	0.08	0.08	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	3.03	15.15	0.35	0.43	0.30	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	3.03	18.18	0.30	0.73	0.26	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	3.03	21.21	0.69	1.42	0.59	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	9	6.06	27.27	2.03	3.45	1.74	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	3.03	30.30	2.13	5.58	1.82	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	12	6.06	36.36	1.52	7.10	1.30	6.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	13	3.03	39.39	2.52	9.62	2.16	8.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	15	6.06	45.45	2.43	12.06	2.08	10.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	19	12.12	57.58	11.70	23.76	10.03	20.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	23	12.12	69.70	12.82	36.58	10.98	31.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	24	3.03	72.73	3.14	39.72	2.69	34.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	29	15.15	87.88	33.06	72.79	28.33	62.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	30	3.03	90.91	11.14	83.93	9.55	71.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	33	9.09	100.00	32.79	116.72	28.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	33	0.00	100.00	0.00	116.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	33	0.00	100.00	0.00	116.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	33	0.00	100.00	0.00	116.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	33	0.00	100.00	0.00	116.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	33	0.00	100.00	0.00	116.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				33				116.72				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	4.40	4.40	0.02	0.02	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	8	4.40	8.79	0.96	0.98	0.37	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	15	7.69	16.48	4.04	5.02	1.57	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	23	8.79	25.27	4.66	9.68	1.82	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	18	41	19.78	45.05	19.34	29.02	7.54	11.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	48	7.69	52.75	9.96	38.98	3.88	15.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	61	14.29	67.03	31.76	70.74	12.37	27.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	67	6.59	73.63	13.25	83.99	5.16	32.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	73	6.59	80.22	22.33	106.32	8.70	41.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	77	4.40	84.62	26.01	132.32	10.13	51.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	82	5.49	90.11	20.62	152.94	8.03	59.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	85	3.30	93.41	13.20	166.14	5.14	64.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	87	2.20	95.60	24.36	190.50	9.49	74.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	88	1.10	96.70	12.11	202.61	4.72	78.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	89	1.10	97.80	12.76	215.37	4.97	83.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	91	2.20	100.00	41.31	256.68	16.09	100.00	1	1	100.00	100.00	0.54	0.54	100.00	100.00	1.31	0.21
17	20,000	50,000	35,000	0	91	0.00	100.00	0.00	256.68	0.00	100.00	0	1	0.00	100.00	0.00	0.54	0.00	100.00	0.00	0.21
18	50,000	100,000	75,000	0	91	0.00	100.00	0.00	256.68	0.00	100.00	0	1	0.00	100.00	0.00	0.54	0.00	100.00	0.00	0.21
19	100,000	500,000	300,000	0	91	0.00	100.00	0.00	256.68	0.00	100.00	0	1	0.00	100.00	0.00	0.54	0.00	100.00	0.00	0.21
20	500,000	**UP**		0	91	0.00	100.00	0.00	256.68	0.00	100.00	0	1	0.00	100.00	0.00	0.54	0.00	100.00	0.00	0.21
					91				256.68				1				0.54				0.21

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 29396 WHEN THERE IS NO EXHIBITION & BUILDING SPACE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	2.52	2.52	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	2.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	2.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	2.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	2.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	2.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	2.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	2.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	2.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	2.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	2.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	2.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	2.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	2.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	2.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	2.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	2.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	2.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	2.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				2.52				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	11.16	11.16	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				11.16				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 294 HOTELS ENTERTAINMENT SPORTS AND SERVICES

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	0.30	0.30	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	0.15	0.45	0.07	0.07	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	0.15	0.60	0.10	0.17	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	9	0.75	1.35	1.69	1.86	0.05	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	25	2.40	3.75	7.77	9.64	0.23	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	22	47	3.30	7.06	17.56	27.20	0.52	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	20	67	3.00	10.06	15.52	42.72	0.46	1.28	1	1	5.26	5.26	31.98	31.98	27.27	27.27	206.08	74.86
8	1,000	1,500	1,250	43	110	6.46	16.52	62.55	105.27	1.87	3.14	1	2	5.26	10.53	17.50	49.48	14.92	42.19	27.98	47.00
9	1,500	2,000	1,750	72	182	10.81	27.33	140.77	246.04	4.20	7.35	1	3	5.26	15.79	6.00	55.48	5.12	47.30	4.26	22.55
10	2,000	2,500	2,250	68	250	10.21	37.54	197.54	443.58	5.90	13.25	1	4	5.26	21.05	5.56	61.04	4.74	52.04	2.81	13.76
11	2,500	3,000	2,750	71	321	10.66	48.20	236.22	679.81	7.05	20.30	1	5	5.26	26.32	34.69	95.73	29.58	81.62	14.68	14.08
12	3,000	4,000	3,500	91	412	13.66	61.86	351.45	1,031.26	10.49	30.79	0	5	0.00	26.32	0.00	95.73	0.00	81.62	0.00	9.28
13	4,000	5,000	4,500	52	464	7.81	69.67	263.88	1,295.13	7.88	38.67	2	7	10.53	36.84	5.74	101.47	4.89	86.51	2.18	7.83
14	5,000	7,500	6,250	47	511	7.06	76.73	319.68	1,614.81	9.55	48.22	0	7	0.00	36.84	0.00	101.47	0.00	86.51	0.00	6.28
15	7,500	10,000	8,750	43	554	6.46	83.18	392.05	2,006.87	11.71	59.93	2	9	10.53	47.37	0.00	101.47	0.00	86.52	0.00	5.06
16	10,000	20,000	15,000	52	606	7.81	90.99	714.49	2,721.36	21.34	81.26	1	10	5.26	52.63	4.69	106.16	4.00	90.51	0.66	3.90
17	20,000	50,000	35,000	31	637	4.65	95.65	408.92	3,130.28	12.21	93.47	3	13	15.79	68.42	3.58	109.74	3.05	93.56	0.88	3.51
18	50,000	100,000	75,000	14	651	2.10	97.75	136.62	3,266.90	4.08	97.55	2	15	10.53	78.95	4.68	114.41	3.99	97.55	3.42	3.50
19	100,000	500,000	300,000	9	660	1.35	99.10	46.25	3,313.15	1.38	98.93	3	18	15.79	94.74	2.66	117.07	2.27	99.82	5.75	3.53
20	500,000	**UP**		6	666	0.90	100.00	35.74	3,348.89	1.07	100.00	1	19	5.26	100.00	0.21	117.28	0.18	100.00	0.59	3.50
				666				3,348.89				19				117.28				3.50	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2941 HOTELS MOTELS INNS AND THE LIKE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	18	18	4.96	4.96	4.53	4.53	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	27	2.48	7.44	4.68	9.21	0.25	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	20	47	5.51	12.95	11.97	21.18	0.64	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	31	78	8.54	21.49	16.50	37.68	0.89	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	24	102	6.61	28.10	14.89	52.57	0.80	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	21	123	5.79	33.88	20.42	73.00	1.10	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	21	144	5.79	39.67	28.72	101.71	1.54	5.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	33	177	9.09	48.76	68.21	169.92	3.67	9.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	20	197	5.51	54.27	49.65	219.57	2.67	11.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	207	2.75	57.02	81.07	300.64	4.36	16.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	17	224	4.68	61.71	59.35	359.99	3.19	19.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	15	239	4.13	65.84	75.32	435.31	4.05	23.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	11	250	3.03	68.87	52.29	487.60	2.81	26.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	15	265	4.13	73.00	133.19	620.79	7.16	33.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	10	275	2.75	75.76	112.29	733.09	6.04	39.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	14	289	3.86	79.61	149.52	882.61	8.04	47.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	28	317	7.71	87.33	426.71	1,309.33	22.94	70.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	16	333	4.41	91.74	275.88	1,585.21	14.83	85.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	23	356	6.34	98.07	259.28	1,844.49	13.94	99.17	3	3	100.00	100.00	55.91	55.91	100.00	100.00	21.56	3.03
20	500,000	**UP**		7	363	1.93	100.00	15.50	1,859.99	0.83	100.00	0	3	0.00	100.00	0.00	55.91	0.00	100.00	0.00	3.01
				363				1,859.99				3				55.91				3.01	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	671	671	5.02	5.02	735.25	735.25	1.34	1.34	4	4	1.83	1.83	15.61	15.61	0.25	0.25	2.12	2.12
2	50	100	75	280	951	2.09	7.11	73.90	809.15	0.13	1.47	2	6	0.91	2.74	37.20	52.81	0.60	0.85	50.35	6.53
3	100	200	150	507	1,458	3.79	10.90	170.27	979.42	0.31	1.78	0	6	0.00	2.74	0.00	52.81	0.00	0.85	0.00	5.39
4	200	300	250	515	1,973	3.85	14.75	235.11	1,214.53	0.43	2.21	1	7	0.46	3.20	10.69	63.51	0.17	1.02	4.55	5.23
5	300	500	400	871	2,844	6.51	21.26	562.14	1,776.66	1.02	3.23	2	9	0.91	4.11	248.74	312.25	3.99	5.01	44.25	17.58
6	500	750	625	741	3,585	5.54	26.80	742.88	2,519.54	1.35	4.59	2	11	0.91	5.02	25.06	337.31	0.40	5.42	3.37	13.39
7	750	1,000	875	968	4,553	7.24	34.04	1,238.50	3,758.04	2.25	6.84	9	20	4.11	9.13	131.22	468.53	2.11	7.52	10.59	12.47
8	1,000	1,500	1,250	1,222	5,775	9.14	43.17	1,928.71	5,686.75	3.51	10.35	19	39	8.68	17.81	603.00	1,071.52	9.68	17.21	31.26	18.84
9	1,500	2,000	1,750	1,122	6,897	8.39	51.56	2,502.05	8,188.80	4.55	14.91	14	53	6.39	24.20	625.37	1,696.89	10.04	27.25	24.99	20.72
10	2,000	2,500	2,250	847	7,744	6.33	57.89	2,524.94	10,713.74	4.60	19.50	11	64	5.02	29.22	654.65	2,351.54	10.51	37.76	25.93	21.95
11	2,500	3,000	2,750	731	8,475	5.46	63.36	2,533.99	13,247.73	4.61	24.11	16	80	7.31	36.53	523.86	2,875.40	8.41	46.18	20.67	21.70
12	3,000	4,000	3,500	958	9,433	7.16	70.52	4,169.38	17,417.12	7.59	31.70	17	97	7.76	44.29	215.40	3,090.81	3.46	49.63	5.17	17.75
13	4,000	5,000	4,500	726	10,159	5.43	75.94	4,062.48	21,479.60	7.39	39.10	11	108	5.02	49.32	702.68	3,793.49	11.28	60.92	17.30	17.66
14	5,000	7,500	6,250	845	11,004	6.32	82.26	6,308.77	27,788.37	11.48	50.58	30	138	13.70	63.01	802.90	4,596.39	12.89	73.81	12.73	16.54
15	7,500	10,000	8,750	531	11,535	3.97	86.23	5,173.76	32,962.13	9.42	60.00	15	153	6.85	69.86	244.73	4,841.12	3.93	77.74	4.73	14.69
16	10,000	20,000	15,000	838	12,373	6.26	92.49	10,615.38	43,577.51	19.32	79.32	32	185	14.61	84.47	887.03	5,728.15	14.24	91.99	8.36	13.14
17	20,000	50,000	35,000	651	13,024	4.87	97.36	8,476.61	52,054.11	15.43	94.75	22	207	10.05	94.52	375.84	6,103.99	6.04	98.02	4.43	11.73
18	50,000	100,000	75,000	189	13,213	1.41	98.77	1,640.75	53,694.86	2.99	97.74	6	213	2.74	97.26	41.47	6,145.46	0.67	98.69	2.53	11.45
19	100,000	500,000	300,000	152	13,365	1.14	99.91	1,204.45	54,899.32	2.19	99.93	6	219	2.74	100.00	81.67	6,227.13	1.31	100.00	6.78	11.34
20	500,000	**UP**		12	13,377	0.09	100.00	37.60	54,936.92	0.07	100.00	0	219	0.00	100.00	0.00	6,227.13	0.00	100.00	0.00	11.34
				13,377				54,936.92				219				6,227.13				11.34	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	320	320	4.11	4.11	948.43	948.43	1.71	1.71	8	8	1.42	1.42	134.97	134.97	2.64	2.64	14.23	14.23
2	50	100	75	40	360	0.51	4.63	3.37	951.81	0.01	1.71	0	8	0.00	1.42	0.00	134.97	0.00	2.64	0.00	14.18
3	100	200	150	43	403	0.55	5.18	5.65	957.45	0.01	1.72	0	8	0.00	1.42	0.00	134.97	0.00	2.64	0.00	14.10
4	200	300	250	60	463	0.77	5.95	10.37	967.82	0.02	1.74	0	8	0.00	1.42	0.00	134.97	0.00	2.64	0.00	13.95
5	300	500	400	156	619	2.00	7.95	21.11	988.94	0.04	1.78	0	8	0.00	1.42	0.00	134.97	0.00	2.64	0.00	13.65
6	500	750	625	148	767	1.90	9.85	39.11	1,028.04	0.07	1.85	0	8	0.00	1.42	0.00	134.97	0.00	2.64	0.00	13.13
7	750	1,000	875	111	878	1.43	11.28	89.05	1,117.10	0.16	2.01	1	9	0.18	1.60	1.45	136.42	0.03	2.67	1.63	12.21
8	1,000	1,500	1,250	220	1,098	2.83	14.11	197.79	1,314.89	0.36	2.36	1	10	0.18	1.78	4.25	140.67	0.08	2.76	2.15	10.70
9	1,500	2,000	1,750	150	1,248	1.93	16.03	263.60	1,578.49	0.47	2.84	0	10	0.00	1.78	0.00	140.67	0.00	2.76	0.00	8.91
10	2,000	2,500	2,250	117	1,365	1.50	17.54	304.37	1,882.86	0.55	3.39	5	15	0.89	2.66	61.13	201.80	1.20	3.95	20.09	10.72
11	2,500	3,000	2,750	107	1,472	1.37	18.91	236.26	2,119.11	0.42	3.81	0	15	0.00	2.66	0.00	201.80	0.00	3.95	0.00	9.52
12	3,000	4,000	3,500	136	1,608	1.75	20.66	415.35	2,534.47	0.75	4.56	5	20	0.89	3.55	222.78	424.58	4.36	8.32	53.64	16.75
13	4,000	5,000	4,500	187	1,795	2.40	23.06	601.17	3,135.64	1.08	5.64	2	22	0.36	3.91	128.47	553.05	2.52	10.84	21.37	17.64
14	5,000	7,500	6,250	263	2,058	3.38	26.44	1,301.84	4,437.48	2.34	7.98	7	29	1.24	5.15	184.46	737.51	3.61	14.45	14.17	16.62
15	7,500	10,000	8,750	314	2,372	4.03	30.48	1,706.56	6,144.04	3.07	11.05	5	34	0.89	6.04	91.18	828.69	1.79	16.24	5.34	13.49
16	10,000	20,000	15,000	750	3,122	9.64	40.11	6,685.62	12,829.66	12.02	23.07	19	53	3.37	9.41	257.67	1,086.35	5.05	21.29	3.85	8.47
17	20,000	50,000	35,000	1,500	4,622	19.27	59.39	15,077.83	27,907.49	27.11	50.17	78	131	13.85	23.27	785.20	1,871.55	15.38	36.67	5.21	6.71
18	50,000	100,000	75,000	1,151	5,773	14.79	74.17	12,234.63	40,142.11	22.00	72.17	135	266	23.98	47.25	775.41	2,646.96	15.19	51.86	6.34	6.59
19	100,000	500,000	300,000	1,524	7,297	19.58	93.76	12,117.70	52,259.81	21.79	93.96	209	475	37.12	84.37	2,370.03	5,016.99	46.44	98.30	19.56	9.60
20	500,000	**UP**		486	7,783	6.24	100.00	3,360.73	55,620.54	6.04	100.00	88	563	15.63	100.00	86.83	5,103.82	1.70	100.00	2.58	9.18
					7,783				55,620.54				563				5,103.82				9.18

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2942 NIGHT CLUBS DANCE HALLS BALL ROOMSDISCOTHEQUES BARS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	49	49	5.16	5.16	232.81	232.81	1.54	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	56	0.74	5.89	2.94	235.74	0.02	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	26	82	2.74	8.63	31.18	266.93	0.21	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	25	107	2.63	11.26	79.18	346.11	0.52	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	42	149	4.42	15.68	150.76	496.87	1.00	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	37	186	3.89	19.58	279.70	776.57	1.85	5.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	86	272	9.05	28.63	672.15	1,448.72	4.44	9.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	103	375	10.84	39.47	827.79	2,276.51	5.46	15.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	67	442	7.05	46.53	860.12	3,136.63	5.68	20.70	1	1	5.88	5.88	2.28	2.28	0.06	0.06	0.26	0.07
10	2,000	2,500	2,250	81	523	8.53	55.05	697.68	3,834.31	4.61	25.31	1	2	5.88	11.76	0.08	2.35	0.00	0.06	0.01	0.06
11	2,500	3,000	2,750	55	578	5.79	60.84	926.32	4,760.63	6.11	31.42	4	6	23.53	35.29	90.79	93.14	2.34	2.40	9.80	1.96
12	3,000	4,000	3,500	104	682	10.95	71.79	1,711.84	6,472.47	11.30	42.72	5	11	29.41	64.71	3,445.77	3,538.91	88.91	91.31	201.29	54.68
13	4,000	5,000	4,500	32	714	3.37	75.16	1,089.71	7,562.18	7.19	49.91	3	14	17.65	82.35	4.89	3,543.80	0.13	91.44	0.45	46.86
14	5,000	7,500	6,250	67	781	7.05	82.21	2,102.74	9,664.92	13.88	63.79	1	15	5.88	88.24	121.88	3,665.68	3.14	94.58	5.80	37.93
15	7,500	10,000	8,750	51	832	5.37	87.58	1,966.88	11,631.80	12.98	76.78	1	16	5.88	94.12	1.45	3,667.13	0.04	94.62	0.07	31.53
16	10,000	20,000	15,000	58	890	6.11	93.68	1,971.00	13,602.79	13.01	89.79	1	17	5.88	100.00	208.61	3,875.74	5.38	100.00	10.58	28.49
17	20,000	50,000	35,000	37	927	3.89	97.58	1,347.08	14,949.88	8.89	98.68	0	17	0.00	100.00	0.00	3,875.74	0.00	100.00	0.00	25.92
18	50,000	100,000	75,000	8	935	0.84	98.42	5.71	14,955.59	0.04	98.72	0	17	0.00	100.00	0.00	3,875.74	0.00	100.00	0.00	25.92
19	100,000	500,000	300,000	13	948	1.37	99.79	165.58	15,121.17	1.09	99.81	0	17	0.00	100.00	0.00	3,875.74	0.00	100.00	0.00	25.63
20	500,000	**UP**		2	950	0.21	100.00	29.02	15,150.18	0.19	100.00	0	17	0.00	100.00	0.00	3,875.74	0.00	100.00	0.00	25.58
				950				15,150.18				17				3,875.74				25.58	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	81	81	5.15	5.15	51.99	51.99	1.95	1.95	1	1	2.78	2.78	0.29	0.29	0.21	0.21	0.55	0.55
2	50	100	75	17	98	1.08	6.23	1.54	53.54	0.06	2.01	0	1	0.00	2.78	0.00	0.29	0.00	0.21	0.00	0.54
3	100	200	150	43	141	2.73	8.96	12.00	65.54	0.45	2.46	0	1	0.00	2.78	0.00	0.29	0.00	0.21	0.00	0.44
4	200	300	250	46	187	2.92	11.88	18.09	83.62	0.68	3.14	0	1	0.00	2.78	0.00	0.29	0.00	0.21	0.00	0.34
5	300	500	400	85	272	5.40	17.28	39.34	122.97	1.48	4.61	1	2	2.78	5.56	1.47	1.76	1.07	1.28	3.73	1.43
6	500	750	625	82	354	5.21	22.49	42.36	165.33	1.59	6.20	0	2	0.00	5.56	0.00	1.76	0.00	1.28	0.00	1.06
7	750	1,000	875	105	459	6.67	29.16	63.26	228.59	2.37	8.57	5	7	13.89	19.44	78.56	80.31	57.16	58.44	124.18	35.13
8	1,000	1,500	1,250	111	570	7.05	36.21	103.81	332.40	3.89	12.46	0	7	0.00	19.44	0.00	80.31	0.00	58.44	0.00	24.16
9	1,500	2,000	1,750	128	698	8.13	44.35	121.05	453.45	4.54	17.00	3	10	8.33	27.78	20.74	101.05	15.09	73.53	17.13	22.28
10	2,000	2,500	2,250	76	774	4.83	49.17	115.30	568.74	4.32	21.32	0	10	0.00	27.78	0.00	101.05	0.00	73.53	0.00	17.77
11	2,500	3,000	2,750	102	876	6.48	55.65	144.28	713.03	5.41	26.73	0	10	0.00	27.78	0.00	101.05	0.00	73.53	0.00	14.17
12	3,000	4,000	3,500	68	944	4.32	59.97	140.45	853.47	5.27	32.00	0	10	0.00	27.78	0.00	101.05	0.00	73.53	0.00	11.84
13	4,000	5,000	4,500	55	999	3.49	63.47	89.42	942.89	3.35	35.35	0	10	0.00	27.78	0.00	101.05	0.00	73.53	0.00	10.72
14	5,000	7,500	6,250	114	1,113	7.24	70.71	187.75	1,130.64	7.04	42.39	1	11	2.78	30.56	1.66	102.71	1.21	74.73	0.88	9.08
15	7,500	10,000	8,750	71	1,184	4.51	75.22	311.83	1,442.47	11.69	54.08	3	14	8.33	38.89	13.50	116.21	9.82	84.56	4.33	8.06
16	10,000	20,000	15,000	154	1,338	9.78	85.01	448.63	1,891.10	16.82	70.90	5	19	13.89	52.78	0.99	117.20	0.72	85.28	0.22	6.20
17	20,000	50,000	35,000	116	1,454	7.37	92.38	372.80	2,263.90	13.98	84.88	5	24	13.89	66.67	13.49	130.69	9.81	95.09	3.62	5.77
18	50,000	100,000	75,000	49	1,503	3.11	95.49	290.16	2,554.06	10.88	95.76	8	32	22.22	88.89	4.77	135.46	3.47	98.56	1.64	5.30
19	100,000	500,000	300,000	64	1,567	4.07	99.56	110.11	2,664.17	4.13	99.89	3	35	8.33	97.22	0.60	136.06	0.44	99.00	0.55	5.11
20	500,000	**UP**		7	1,574	0.44	100.00	2.93	2,667.10	0.11	100.00	1	36	2.78	100.00	1.37	137.43	1.00	100.00	46.77	5.15
				1,574				2,667.10				36				137.43				5.15	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	25	25	7.74	7.74	18.95	18.95	2.78	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	29	1.24	8.98	0.47	19.41	0.07	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	34	1.55	10.53	0.84	20.25	0.12	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	43	2.79	13.31	2.49	22.74	0.36	3.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	12	55	3.72	17.03	4.45	27.19	0.65	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	63	2.48	19.50	6.90	34.09	1.01	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	68	1.55	21.05	5.35	39.43	0.78	5.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	18	86	5.57	26.63	11.29	50.72	1.65	7.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	13	99	4.02	30.65	17.47	68.19	2.56	9.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	104	1.55	32.20	8.71	76.90	1.28	11.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	114	3.10	35.29	8.94	85.84	1.31	12.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	14	128	4.33	39.63	21.05	106.89	3.09	15.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	17	145	5.26	44.89	62.76	169.65	9.20	24.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	156	3.41	48.30	47.67	217.32	6.99	31.85	1	1	10.00	10.00	34.55	34.55	98.03	98.03	72.47	15.90
15	7,500	10,000	8,750	9	165	2.79	51.08	22.29	239.61	3.27	35.11	0	1	0.00	10.00	0.00	34.55	0.00	98.03	0.00	14.42
16	10,000	20,000	15,000	20	185	6.19	57.28	80.20	319.81	11.75	46.87	0	1	0.00	10.00	0.00	34.55	0.00	98.03	0.00	10.80
17	20,000	50,000	35,000	34	219	10.53	67.80	209.27	529.08	30.67	77.53	2	3	20.00	30.00	0.43	34.98	1.21	99.25	0.20	6.61
18	50,000	100,000	75,000	26	245	8.05	75.85	72.91	601.98	10.68	88.22	0	3	0.00	30.00	0.00	34.98	0.00	99.25	0.00	5.81
19	100,000	500,000	300,000	42	287	13.00	88.85	60.56	662.55	8.87	97.09	3	6	30.00	60.00	0.08	35.06	0.22	99.47	0.13	5.29
20	500,000	**UP**		36	323	11.15	100.00	19.83	682.38	2.91	100.00	4	10	40.00	100.00	0.19	35.24	0.53	100.00	0.95	5.16
				323				682.38				10				35.24				5.16	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 29432 SPORT STADIA SPORTS CENTRES FITNESS CENTRESGYMNS ATC

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	32	32	4.73	4.73	13.93	13.93	0.94	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	27	59	3.99	8.73	5.45	19.38	0.37	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	40	99	5.92	14.64	11.57	30.95	0.78	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	49	148	7.25	21.89	27.16	58.11	1.84	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	61	209	9.02	30.92	43.79	101.90	2.96	6.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	71	280	10.50	41.42	53.12	155.02	3.60	10.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	62	342	9.17	50.59	87.31	242.33	5.91	16.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	50	392	7.40	57.99	72.44	314.77	4.90	21.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	44	436	6.51	64.50	109.22	423.99	7.39	28.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	41	477	6.07	70.56	103.32	527.31	6.99	35.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	26	503	3.85	74.41	63.61	590.92	4.30	39.99	1	1	20.00	20.00	4.10	4.10	2.57	2.57	6.45	0.69
12	3,000	4,000	3,500	31	534	4.59	78.99	120.74	711.66	8.17	48.16	0	1	0.00	20.00	0.00	4.10	0.00	2.57	0.00	0.58
13	4,000	5,000	4,500	32	566	4.73	83.73	128.89	840.55	8.72	56.88	0	1	0.00	20.00	0.00	4.10	0.00	2.57	0.00	0.49
14	5,000	7,500	6,250	24	590	3.55	87.28	145.47	986.02	9.84	66.73	1	2	20.00	40.00	19.27	23.37	12.09	14.67	13.24	2.37
15	7,500	10,000	8,750	22	612	3.25	90.53	119.59	1,105.61	8.09	74.82	3	5	60.00	100.00	135.96	159.32	85.33	100.00	113.68	14.41
16	10,000	20,000	15,000	29	641	4.29	94.82	159.59	1,265.20	10.80	85.62	0	5	0.00	100.00	0.00	159.32	0.00	100.00	0.00	12.59
17	20,000	50,000	35,000	18	659	2.66	97.49	178.74	1,443.95	12.10	97.72	0	5	0.00	100.00	0.00	159.32	0.00	100.00	0.00	11.03
18	50,000	100,000	75,000	14	673	2.07	99.56	29.73	1,473.68	2.01	99.73	0	5	0.00	100.00	0.00	159.32	0.00	100.00	0.00	10.81
19	100,000	500,000	300,000	3	676	0.44	100.00	3.98	1,477.66	0.27	100.00	0	5	0.00	100.00	0.00	159.32	0.00	100.00	0.00	10.78
20	500,000	**UP**		0	676	0.00	100.00	0.00	1,477.66	0.00	100.00	0	5	0.00	100.00	0.00	159.32	0.00	100.00	0.00	10.78
				676				1,477.66				5				159.32				10.78	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	84	84	22.89	22.89	101.72	101.72	29.06	29.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	39	123	10.63	33.51	19.02	82.70	5.44	23.63	1	1	16.67	16.67	4.10	4.10	45.25	45.25	21.53	4.95
3	100	200	150	20	143	5.45	38.96	9.74	72.96	2.78	20.85	0	1	0.00	16.67	0.00	4.10	0.00	45.25	0.00	5.61
4	200	300	250	15	158	4.09	43.05	17.37	55.59	4.96	15.88	0	1	0.00	16.67	0.00	4.10	0.00	45.25	0.00	7.37
5	300	500	400	24	182	6.54	49.59	21.42	34.17	6.12	9.76	0	1	0.00	16.67	0.00	4.10	0.00	45.25	0.00	11.98
6	500	750	625	22	204	5.99	55.59	8.29	25.88	2.37	7.40	3	4	50.00	66.67	4.95	9.05	54.75	100.00	59.77	34.96
7	750	1,000	875	4	208	1.09	56.68	1.77	24.11	0.51	6.89	0	4	0.00	66.67	0.00	9.05	0.00	100.00	0.00	37.53
8	1,000	1,500	1,250	10	218	2.72	59.40	2.76	21.35	0.79	6.10	0	4	0.00	66.67	0.00	9.05	0.00	100.00	0.00	42.38
9	1,500	2,000	1,750	13	231	3.54	62.94	16.13	5.22	4.61	1.49	0	4	0.00	66.67	0.00	9.05	0.00	100.00	0.00	173.23
10	2,000	2,500	2,250	8	239	2.18	65.12	0.53	4.69	0.15	1.34	0	4	0.00	66.67	0.00	9.05	0.00	100.00	0.00	192.95
11	2,500	3,000	2,750	8	247	2.18	67.30	13.06	8.37	3.73	2.39	0	4	0.00	66.67	0.00	9.05	0.00	100.00	0.00	108.13
12	3,000	4,000	3,500	34	281	9.26	76.57	16.29	24.66	4.66	7.05	0	4	0.00	66.67	0.00	9.05	0.00	100.00	0.00	36.69
13	4,000	5,000	4,500	26	307	7.08	83.65	26.82	51.48	7.66	14.71	0	4	0.00	66.67	0.00	9.05	0.00	100.00	0.00	17.58
14	5,000	7,500	6,250	22	329	5.99	89.65	47.58	99.06	13.59	28.30	0	4	0.00	66.67	0.00	9.05	0.00	100.00	0.00	9.14
15	7,500	10,000	8,750	5	334	1.36	91.01	12.78	111.84	3.65	31.95	0	4	0.00	66.67	0.00	9.05	0.00	100.00	0.00	8.09
16	10,000	20,000	15,000	11	345	3.00	94.01	20.97	132.81	5.99	37.94	0	4	0.00	66.67	0.00	9.05	0.00	100.00	0.00	6.81
17	20,000	50,000	35,000	11	356	3.00	97.00	110.37	243.17	31.53	69.48	1	5	16.67	83.33	0.00	9.05	0.00	100.00	0.00	3.72
18	50,000	100,000	75,000	1	357	0.27	97.28	48.83	292.00	13.95	83.43	0	5	0.00	83.33	0.00	9.05	0.00	100.00	0.00	3.10
19	100,000	500,000	300,000	9	366	2.45	99.73	58.00	350.00	16.57	100.00	1	6	16.67	100.00	0.00	9.05	0.00	100.00	0.00	2.59
20	500,000	**UP**		1	367	0.27	100.00	0.00	350.00	0.00	100.00	0	6	0.00	100.00	0.00	9.05	0.00	100.00	0.00	2.59
					367				350.00				6				9.05				2.59

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2944 OTHERS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	3.70	3.70	0.69	0.69	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	6	1.85	5.56	1.00	1.69	0.23	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	10	3.70	9.26	0.63	2.32	0.14	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	14	3.70	12.96	3.37	5.68	0.76	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	15	29	13.89	26.85	18.61	24.29	4.23	5.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	39	9.26	36.11	18.69	42.98	4.24	9.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	41	1.85	37.96	2.99	45.96	0.68	10.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	55	12.96	50.93	18.54	64.51	4.21	14.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	62	6.48	57.41	32.06	96.57	7.28	21.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	67	4.63	62.04	24.87	121.44	5.65	27.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	72	4.63	66.67	18.07	139.51	4.10	31.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	77	4.63	71.30	0.78	138.73	0.18	31.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	79	1.85	73.15	38.42	177.15	8.72	40.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	85	5.56	78.70	67.04	244.18	15.22	55.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	90	4.63	83.33	98.42	342.60	22.34	77.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	92	1.85	85.19	18.62	361.22	4.23	82.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	95	2.78	87.96	49.45	410.67	11.23	93.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	100	4.63	92.59	1.33	412.00	0.30	93.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	8	108	7.41	100.00	28.45	440.45	6.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	108	0.00	100.00	0.00	440.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					108				440.45				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2945 RESTORANTS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,278	2,278	8.63	8.63	1,236.52	1,236.52	1.78	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	829	3,107	3.14	11.77	250.57	1,487.09	0.36	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1,357	4,464	5.14	16.91	442.12	1,929.21	0.64	2.77	2	2	1.09	1.09	1.37	1.37	0.03	0.03	0.31	0.07
4	200	300	250	1,098	5,562	4.16	21.07	583.96	2,513.18	0.84	3.61	2	4	1.09	2.19	38.15	39.52	0.71	0.74	6.53	1.57
5	300	500	400	1,940	7,502	7.35	28.42	1,534.55	4,047.72	2.20	5.82	3	7	1.64	3.83	34.32	73.84	0.64	1.38	2.24	1.82
6	500	750	625	1,773	9,275	6.72	35.13	1,964.74	6,012.46	2.82	8.64	3	10	1.64	5.46	14.76	88.60	0.28	1.66	0.75	1.47
7	750	1,000	875	2,368	11,643	8.97	44.10	3,340.20	9,352.66	4.80	13.44	8	18	4.37	9.84	477.57	566.17	8.94	10.60	14.30	6.05
8	1,000	1,500	1,250	2,486	14,129	9.42	53.52	4,425.81	13,778.47	6.36	19.79	11	29	6.01	15.85	65.36	631.53	1.22	11.83	1.48	4.58
9	1,500	2,000	1,750	1,791	15,920	6.78	60.30	3,970.15	17,748.62	5.70	25.50	10	39	5.46	21.31	72.30	703.83	1.35	13.18	1.82	3.97
10	2,000	2,500	2,250	1,872	17,792	7.09	67.39	4,395.83	22,144.45	6.32	31.81	12	51	6.56	27.87	278.17	982.00	5.21	18.39	6.33	4.43
11	2,500	3,000	2,750	1,517	19,309	5.75	73.14	3,803.19	25,947.65	5.46	37.28	21	72	11.48	39.34	97.17	1,079.17	1.82	20.21	2.56	4.16
12	3,000	4,000	3,500	1,774	21,083	6.72	79.86	5,314.37	31,262.02	7.63	44.91	26	98	14.21	53.55	855.92	1,935.09	16.03	36.24	16.11	6.19
13	4,000	5,000	4,500	985	22,068	3.73	83.59	4,337.77	35,599.79	6.23	51.14	14	112	7.65	61.20	708.98	2,644.07	13.28	49.52	16.34	7.43
14	5,000	7,500	6,250	1,347	23,415	5.10	88.69	8,358.87	43,958.66	12.01	63.15	10	122	5.46	66.67	420.32	3,064.39	7.87	57.39	5.03	6.97
15	7,500	10,000	8,750	908	24,323	3.44	92.13	6,495.77	50,454.42	9.33	72.48	18	140	9.84	76.50	1,268.25	4,332.64	23.75	81.14	19.52	8.59
16	10,000	20,000	15,000	1,049	25,372	3.97	96.11	9,311.68	59,766.10	13.38	85.86	16	156	8.74	85.25	761.05	5,093.69	14.25	95.39	8.17	8.52
17	20,000	50,000	35,000	570	25,942	2.16	98.27	5,442.50	65,208.60	7.82	93.68	9	165	4.92	90.16	67.14	5,160.83	1.26	96.65	1.23	7.91
18	50,000	100,000	75,000	258	26,200	0.98	99.24	2,457.04	67,665.64	3.53	97.21	6	171	3.28	93.44	45.66	5,206.49	0.86	97.50	1.86	7.69
19	100,000	500,000	300,000	187	26,387	0.71	99.95	1,911.74	69,577.39	2.75	99.96	8	179	4.37	97.81	132.82	5,339.31	2.49	99.99	6.95	7.67
20	500,000	**UP**		13	26,400	0.05	100.00	30.24	69,607.63	0.04	100.00	4	183	2.19	100.00	0.44	5,339.75	0.01	100.00	1.46	7.67
				26,400				69,607.63				183				5,339.75				7.67	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2946 STALLKEDAIWARUNG MAKAN AND THE LIKE

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,986	1,986	24.69	24.69	367.27	367.27	3.85	3.85	2	2	15.38	15.38	68.64	68.64	4.85	4.85	18.69	18.69
2	50	100	75	1,101	3,087	13.69	38.37	524.85	892.12	5.50	9.35	2	4	15.38	30.77	112.82	181.45	7.97	12.82	21.49	20.34
3	100	200	150	1,555	4,642	19.33	57.70	1,327.97	2,220.08	13.91	23.26	0	4	0.00	30.77	0.00	181.45	0.00	12.82	0.00	8.17
4	200	300	250	909	5,551	11.30	69.00	1,155.03	3,375.12	12.10	35.36	1	5	7.69	38.46	206.84	388.29	14.62	27.44	17.91	11.50
5	300	500	400	1,038	6,589	12.90	81.90	1,748.46	5,123.57	18.32	53.67	3	8	23.08	61.54	387.62	775.91	27.39	54.83	22.17	15.14
6	500	750	625	501	7,090	6.23	88.13	1,061.90	6,185.48	11.12	64.80	0	8	0.00	61.54	0.00	775.91	0.00	54.83	0.00	12.54
7	750	1,000	875	356	7,446	4.43	92.55	929.64	7,115.11	9.74	74.54	0	8	0.00	61.54	0.00	775.91	0.00	54.83	0.00	10.91
8	1,000	1,500	1,250	227	7,673	2.82	95.38	738.28	7,853.40	7.73	82.27	3	11	23.08	84.62	243.58	1,019.48	17.21	72.04	32.99	12.98
9	1,500	2,000	1,750	111	7,784	1.38	96.76	495.93	8,349.33	5.20	87.47	1	12	7.69	92.31	384.30	1,403.78	27.15	99.19	77.49	16.81
10	2,000	2,500	2,250	45	7,829	0.56	97.32	201.59	8,550.92	2.11	89.58	0	12	0.00	92.31	0.00	1,403.78	0.00	99.19	0.00	16.42
11	2,500	3,000	2,750	26	7,855	0.32	97.64	119.20	8,670.12	1.25	90.83	0	12	0.00	92.31	0.00	1,403.78	0.00	99.19	0.00	16.19
12	3,000	4,000	3,500	54	7,909	0.67	98.31	281.24	8,951.36	2.95	93.77	1	13	7.69	100.00	11.42	1,415.20	0.81	100.00	4.06	15.81
13	4,000	5,000	4,500	31	7,940	0.39	98.69	169.25	9,120.61	1.77	95.55	0	13	0.00	100.00	0.00	1,415.20	0.00	100.00	0.00	15.52
14	5,000	7,500	6,250	27	7,967	0.34	99.03	158.01	9,278.62	1.66	97.20	0	13	0.00	100.00	0.00	1,415.20	0.00	100.00	0.00	15.25
15	7,500	10,000	8,750	17	7,984	0.21	99.24	115.41	9,394.03	1.21	98.41	0	13	0.00	100.00	0.00	1,415.20	0.00	100.00	0.00	15.06
16	10,000	20,000	15,000	27	8,011	0.34	99.58	69.75	9,463.78	0.73	99.14	0	13	0.00	100.00	0.00	1,415.20	0.00	100.00	0.00	14.95
17	20,000	50,000	35,000	16	8,027	0.20	99.78	34.60	9,498.38	0.36	99.51	0	13	0.00	100.00	0.00	1,415.20	0.00	100.00	0.00	14.90
18	50,000	100,000	75,000	9	8,036	0.11	99.89	18.43	9,516.81	0.19	99.70	0	13	0.00	100.00	0.00	1,415.20	0.00	100.00	0.00	14.87
19	100,000	500,000	300,000	8	8,044	0.10	99.99	27.03	9,543.83	0.28	99.98	0	13	0.00	100.00	0.00	1,415.20	0.00	100.00	0.00	14.83
20	500,000	**UP**		1	8,045	0.01	100.00	1.75	9,545.58	0.02	100.00	0	13	0.00	100.00	0.00	1,415.20	0.00	100.00	0.00	14.83
				8,045				9,545.58				13				1,415.20				14.83	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2947 BEAUTY SALON/HAIR DRESSER/BARBER SHOPS

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	340	340	10.87	10.87	78.05	78.05	1.87	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	166	506	5.31	16.18	26.47	104.52	0.63	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	274	780	8.76	24.94	80.89	185.41	1.94	4.45	1	1	10.00	10.00	8.89	8.89	2.21	2.21	10.99	4.80
4	200	300	250	203	983	6.49	31.44	83.36	268.77	2.00	6.45	0	1	0.00	10.00	0.00	8.89	0.00	2.21	0.00	3.31
5	300	500	400	446	1,429	14.26	45.70	238.09	506.86	5.71	12.15	1	2	10.00	20.00	4.00	12.89	0.99	3.20	1.68	2.54
6	500	750	625	329	1,758	10.52	56.22	239.55	746.41	5.74	17.90	0	2	0.00	20.00	0.00	12.89	0.00	3.20	0.00	1.73
7	750	1,000	875	304	2,062	9.72	65.94	343.59	1,090.00	8.24	26.14	1	3	10.00	30.00	30.18	43.07	7.50	10.70	8.78	3.95
8	1,000	1,500	1,250	262	2,324	8.38	74.32	389.77	1,479.77	9.35	35.49	3	6	30.00	60.00	4.50	47.57	1.12	11.82	1.15	3.21
9	1,500	2,000	1,750	174	2,498	5.56	79.88	362.74	1,842.51	8.70	44.19	0	6	0.00	60.00	0.00	47.57	0.00	11.82	0.00	2.58
10	2,000	2,500	2,250	139	2,637	4.45	84.33	348.91	2,191.42	8.37	52.55	0	6	0.00	60.00	0.00	47.57	0.00	11.82	0.00	2.17
11	2,500	3,000	2,750	108	2,745	3.45	87.78	273.47	2,464.89	6.56	59.11	0	6	0.00	60.00	0.00	47.57	0.00	11.82	0.00	1.93
12	3,000	4,000	3,500	91	2,836	2.91	90.69	322.89	2,787.78	7.74	66.85	3	9	30.00	90.00	352.35	399.92	87.57	99.39	109.13	14.35
13	4,000	5,000	4,500	45	2,881	1.44	92.13	204.51	2,992.29	4.90	71.76	0	9	0.00	90.00	0.00	399.92	0.00	99.39	0.00	13.37
14	5,000	7,500	6,250	75	2,956	2.40	94.53	302.02	3,294.31	7.24	79.00	0	9	0.00	90.00	0.00	399.92	0.00	99.39	0.00	12.14
15	7,500	10,000	8,750	49	3,005	1.57	96.10	250.70	3,545.01	6.01	85.01	0	9	0.00	90.00	0.00	399.92	0.00	99.39	0.00	11.28
16	10,000	20,000	15,000	31	3,036	0.99	97.09	288.01	3,833.02	6.91	91.92	1	10	10.00	100.00	2.46	402.38	0.61	100.00	0.85	10.50
17	20,000	50,000	35,000	69	3,105	2.21	99.30	242.21	4,075.23	5.81	97.73	0	10	0.00	100.00	0.00	402.38	0.00	100.00	0.00	9.87
18	50,000	100,000	75,000	18	3,123	0.58	99.87	87.86	4,163.09	2.11	99.84	0	10	0.00	100.00	0.00	402.38	0.00	100.00	0.00	9.67
19	100,000	500,000	300,000	4	3,127	0.13	100.00	6.88	4,169.97	0.16	100.00	0	10	0.00	100.00	0.00	402.38	0.00	100.00	0.00	9.65
20	500,000	**UP**		0	3,127	0.00	100.00	0.00	4,169.97	0.00	100.00	0	10	0.00	100.00	0.00	402.38	0.00	100.00	0.00	9.65
				3,127				4,169.97				10				402.38				9.65	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2949 RECREATION AREAS AND CULTURAL CENTRES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	40	40	8.16	8.16	1.96	1.96	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	42	82	8.57	16.73	4.71	6.66	0.16	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	15	97	3.06	19.80	5.02	11.68	0.17	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	104	1.43	21.22	1.44	13.12	0.05	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	25	129	5.10	26.33	16.87	29.99	0.57	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	15	144	3.06	29.39	31.82	61.81	1.08	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	19	163	3.88	33.27	23.85	85.67	0.81	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	17	180	3.47	36.73	15.34	101.01	0.52	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	18	198	3.67	40.41	37.26	138.27	1.26	4.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	205	1.43	41.84	32.06	170.33	1.08	5.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	212	1.43	43.27	52.82	223.15	1.79	7.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	21	233	4.29	47.55	135.93	359.08	4.60	12.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	16	249	3.27	50.82	107.61	466.68	3.64	15.78	2	2	11.76	11.76	367.91	367.91	25.89	25.89	341.90	78.83
14	5,000	7,500	6,250	36	285	7.35	58.16	251.92	718.60	8.52	24.30	9	11	52.94	64.71	920.20	1,288.11	64.77	90.66	365.28	179.25
15	7,500	10,000	8,750	12	297	2.45	60.61	159.61	878.21	5.40	29.70	0	11	0.00	64.71	0.00	1,288.11	0.00	90.66	0.00	146.67
16	10,000	20,000	15,000	39	336	7.96	68.57	566.97	1,445.18	19.18	48.88	0	11	0.00	64.71	0.00	1,288.11	0.00	90.66	0.00	89.13
17	20,000	50,000	35,000	54	390	11.02	79.59	493.58	1,938.76	16.69	65.57	6	17	35.29	100.00	132.68	1,420.79	9.34	100.00	26.88	73.28
18	50,000	100,000	75,000	36	426	7.35	86.94	427.91	2,366.67	14.47	80.05	0	17	0.00	100.00	0.00	1,420.79	0.00	100.00	0.00	60.03
19	100,000	500,000	300,000	52	478	10.61	97.55	273.06	2,639.74	9.24	89.28	0	17	0.00	100.00	0.00	1,420.79	0.00	100.00	0.00	53.82
20	500,000	**UP**		12	490	2.45	100.00	316.92	2,956.65	10.72	100.00	0	17	0.00	100.00	0.00	1,420.79	0.00	100.00	0.00	48.05
				490				2,956.65				17				1,420.79				48.05	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 29491 RECREATIN AREAS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	10.00	10.00	1.52	1.52	1.15	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	10.00	20.00	14.10	15.62	10.71	11.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	10.00	30.00	22.92	38.54	17.40	29.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	10.00	40.00	3.00	41.54	2.28	31.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	10.00	50.00	13.94	55.48	10.59	42.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	10.00	60.00	14.86	70.34	11.28	53.42	2	2	100.00	100.00	122.27	122.27	100.00	100.00	822.92	173.82
8	1,000	1,500	1,250	1	7	10.00	70.00	4.25	74.59	3.23	56.65	0	2	0.00	100.00	0.00	122.27	0.00	100.00	0.00	163.92
9	1,500	2,000	1,750	1	8	10.00	80.00	21.13	95.72	16.05	72.70	0	2	0.00	100.00	0.00	122.27	0.00	100.00	0.00	127.74
10	2,000	2,500	2,250	1	9	10.00	90.00	12.61	108.33	9.58	82.28	0	2	0.00	100.00	0.00	122.27	0.00	100.00	0.00	112.87
11	2,500	3,000	2,750	1	10	10.00	100.00	23.34	131.67	17.72	100.00	0	2	0.00	100.00	0.00	122.27	0.00	100.00	0.00	92.86
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	131.67	0.00	100.00	0	2	0.00	100.00	0.00	122.27	0.00	100.00	0.00	92.86
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	131.67	0.00	100.00	0	2	0.00	100.00	0.00	122.27	0.00	100.00	0.00	92.86
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	131.67	0.00	100.00	0	2	0.00	100.00	0.00	122.27	0.00	100.00	0.00	92.86
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	131.67	0.00	100.00	0	2	0.00	100.00	0.00	122.27	0.00	100.00	0.00	92.86
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	131.67	0.00	100.00	0	2	0.00	100.00	0.00	122.27	0.00	100.00	0.00	92.86
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	131.67	0.00	100.00	0	2	0.00	100.00	0.00	122.27	0.00	100.00	0.00	92.86
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	131.67	0.00	100.00	0	2	0.00	100.00	0.00	122.27	0.00	100.00	0.00	92.86
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	131.67	0.00	100.00	0	2	0.00	100.00	0.00	122.27	0.00	100.00	0.00	92.86
20	500,000	**UP**		0	10	0.00	100.00	0.00	131.67	0.00	100.00	0	2	0.00	100.00	0.00	122.27	0.00	100.00	0.00	92.86
				10				131.67				2				122.27				92.86	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 295 THE CARING SERVICES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.50	0.50	6.41	6.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	0.65	1.15	8.22	14.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	0.69	1.84	8.75	23.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	2.86	4.70	36.34	59.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	1.64	6.34	20.87	80.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	0.76	7.10	9.61	90.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	0.77	7.87	9.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	7.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	7.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	7.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	7.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	7.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	7.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	7.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	7.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	7.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	7.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	7.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	7	0.00	100.00	0.00	7.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				7.87				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2951 SANATORIUM HOSPITALS DOCTORS CONSULTING ROOMS OLD PEOPLES

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,328	1,328	13.49	13.49	237.16	237.16	1.26	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	845	2,173	8.58	22.08	53.04	290.20	0.28	1.54	8	8	19.05	19.05	10.92	10.92	3.56	3.56	20.58	3.76
3	100	200	150	621	2,794	6.31	28.39	88.93	379.13	0.47	2.02	1	9	2.38	21.43	5.63	16.55	1.84	5.40	6.33	4.36
4	200	300	250	546	3,340	5.55	33.93	122.60	501.73	0.65	2.67	0	9	0.00	21.43	0.00	16.55	0.00	5.40	0.00	3.30
5	300	500	400	1,042	4,382	10.59	44.52	294.92	796.65	1.57	4.24	0	9	0.00	21.43	0.00	16.55	0.00	5.40	0.00	2.08
6	500	750	625	814	5,196	8.27	52.79	316.87	1,113.53	1.69	5.92	0	9	0.00	21.43	0.00	16.55	0.00	5.40	0.00	1.49
7	750	1,000	875	640	5,836	6.50	59.29	471.81	1,585.34	2.51	8.43	0	9	0.00	21.43	0.00	16.55	0.00	5.40	0.00	1.04
8	1,000	1,500	1,250	730	6,566	7.42	66.71	759.35	2,344.69	4.04	12.47	2	11	4.76	26.19	10.36	26.91	3.38	8.78	1.36	1.15
9	1,500	2,000	1,750	390	6,956	3.96	70.67	526.62	2,871.31	2.80	15.27	1	12	2.38	28.57	3.35	30.26	1.09	9.87	0.64	1.05
10	2,000	2,500	2,250	297	7,253	3.02	73.69	450.36	3,321.66	2.40	17.67	0	12	0.00	28.57	0.00	30.26	0.00	9.87	0.00	0.91
11	2,500	3,000	2,750	213	7,466	2.16	75.85	406.37	3,728.03	2.16	19.83	0	12	0.00	28.57	0.00	30.26	0.00	9.87	0.00	0.81
12	3,000	4,000	3,500	305	7,771	3.10	78.95	651.49	4,379.52	3.46	23.29	2	14	4.76	33.33	86.80	117.06	28.33	38.20	13.32	2.67
13	4,000	5,000	4,500	191	7,962	1.94	80.89	662.00	5,041.53	3.52	26.81	0	14	0.00	33.33	0.00	117.06	0.00	38.20	0.00	2.32
14	5,000	7,500	6,250	263	8,225	2.67	83.56	1,022.45	6,063.97	5.44	32.25	0	14	0.00	33.33	0.00	117.06	0.00	38.20	0.00	1.93
15	7,500	10,000	8,750	207	8,432	2.10	85.66	1,059.15	7,123.12	5.63	37.88	0	14	0.00	33.33	0.00	117.06	0.00	38.20	0.00	1.64
16	10,000	20,000	15,000	386	8,818	3.92	89.59	2,718.13	9,841.25	14.46	52.34	0	14	0.00	33.33	0.00	117.06	0.00	38.20	0.00	1.19
17	20,000	50,000	35,000	413	9,231	4.20	93.78	3,405.93	13,247.19	18.11	70.45	5	19	11.90	45.24	142.63	259.69	46.55	84.74	4.19	1.96
18	50,000	100,000	75,000	255	9,486	2.59	96.37	2,710.99	15,958.17	14.42	84.87	1	20	2.38	47.62	4.85	264.53	1.58	86.33	0.18	1.66
19	100,000	500,000	300,000	317	9,803	3.22	99.59	2,569.61	18,527.78	13.67	98.53	17	37	40.48	88.10	41.62	306.15	13.58	99.91	1.62	1.65
20	500,000	**UP**		40	9,843	0.41	100.00	275.79	18,803.57	1.47	100.00	5	42	11.90	100.00	0.28	306.43	0.09	100.00	0.10	1.63
				9,843				18,803.57				42				306.43				1.63	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2952 REGILIOUS FACILITIES SUCH AS MOSQUESTEMPLESCHURCHES

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	327	327	10.20	10.20	75.00	75.00	1.09	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	109	436	3.40	13.60	7.51	82.51	0.11	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	317	753	9.89	23.49	35.55	118.06	0.52	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	117	870	3.65	27.15	13.20	131.27	0.19	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	255	1,125	7.96	35.10	72.68	203.95	1.05	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	204	1,329	6.37	41.47	82.19	286.14	1.19	4.15	5	5	29.41	29.41	530.86	530.86	53.82	53.82	645.89	185.52
7	750	1,000	875	225	1,554	7.02	48.49	129.75	415.88	1.88	6.04	0	5	0.00	29.41	0.00	530.86	0.00	53.82	0.00	127.65
8	1,000	1,500	1,250	234	1,788	7.30	55.79	174.69	590.57	2.54	8.57	0	5	0.00	29.41	0.00	530.86	0.00	53.82	0.00	89.89
9	1,500	2,000	1,750	186	1,974	5.80	61.59	233.46	824.03	3.39	11.96	2	7	11.76	41.18	38.80	569.66	3.93	57.76	16.62	69.13
10	2,000	2,500	2,250	122	2,096	3.81	65.40	197.43	1,021.46	2.87	14.83	0	7	0.00	41.18	0.00	569.66	0.00	57.76	0.00	55.77
11	2,500	3,000	2,750	123	2,219	3.84	69.24	208.51	1,229.97	3.03	17.85	1	8	5.88	47.06	47.40	617.06	4.81	62.56	22.73	50.17
12	3,000	4,000	3,500	207	2,426	6.46	75.69	439.01	1,668.97	6.37	24.23	1	9	5.88	52.94	222.50	839.56	22.56	85.12	50.68	50.30
13	4,000	5,000	4,500	111	2,537	3.46	79.16	344.06	2,013.03	4.99	29.22	0	9	0.00	52.94	0.00	839.56	0.00	85.12	0.00	41.71
14	5,000	7,500	6,250	201	2,738	6.27	85.43	806.03	2,819.06	11.70	40.92	0	9	0.00	52.94	0.00	839.56	0.00	85.12	0.00	29.78
15	7,500	10,000	8,750	124	2,862	3.87	89.30	778.88	3,597.94	11.31	52.23	1	10	5.88	58.82	0.96	840.52	0.10	85.22	0.12	23.36
16	10,000	20,000	15,000	201	3,063	6.27	95.57	1,916.31	5,514.25	27.82	80.04	3	13	17.65	76.47	138.97	979.49	14.09	99.31	7.25	17.76
17	20,000	50,000	35,000	97	3,160	3.03	98.60	913.54	6,427.80	13.26	93.30	0	13	0.00	76.47	0.00	979.49	0.00	99.31	0.00	15.24
18	50,000	100,000	75,000	25	3,185	0.78	99.38	267.48	6,695.28	3.88	97.18	1	14	5.88	82.35	5.60	985.09	0.57	99.88	2.09	14.71
19	100,000	500,000	300,000	20	3,205	0.62	100.00	193.96	6,889.24	2.82	100.00	3	17	17.65	100.00	1.23	986.32	0.12	100.00	0.63	14.32
20	500,000	**UP**		0	3,205	0.00	100.00	0.00	6,889.24	0.00	100.00	0	17	0.00	100.00	0.00	986.32	0.00	100.00	0.00	14.32
				3,205				6,889.24				17				986.32				14.32	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2953 SCHOOLS UNIVERSITIES AND TRAINING COLLEGES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	830	830	8.59	8.59	185.55	185.55	0.79	0.79	1	1	1.28	1.28	4.95	4.95	0.24	0.24	2.67	2.67
2	50	100	75	476	1,306	4.93	13.51	40.55	226.10	0.17	0.96	3	4	3.85	5.13	14.74	19.69	0.72	0.97	36.34	8.71
3	100	200	150	536	1,842	5.55	19.06	75.69	301.79	0.32	1.28	0	4	0.00	5.13	0.00	19.69	0.00	0.97	0.00	6.52
4	200	300	250	482	2,324	4.99	24.05	72.01	373.81	0.31	1.58	0	4	0.00	5.13	0.00	19.69	0.00	0.97	0.00	5.27
5	300	500	400	725	3,049	7.50	31.55	208.23	582.04	0.88	2.47	3	7	3.85	8.97	14.48	34.17	0.71	1.68	6.96	5.87
6	500	750	625	678	3,727	7.02	38.57	289.75	871.79	1.23	3.69	1	8	1.28	10.26	5.58	39.75	0.27	1.95	1.93	4.56
7	750	1,000	875	647	4,374	6.69	45.26	449.60	1,321.39	1.90	5.60	0	8	0.00	10.26	0.00	39.75	0.00	1.95	0.00	3.01
8	1,000	1,500	1,250	733	5,107	7.58	52.85	671.09	1,992.48	2.84	8.44	5	13	6.41	16.67	64.55	104.30	3.17	5.12	9.62	5.23
9	1,500	2,000	1,750	516	5,623	5.34	58.19	633.49	2,625.97	2.68	11.12	5	18	6.41	23.08	102.44	206.74	5.03	10.15	16.17	7.87
10	2,000	2,500	2,250	327	5,950	3.38	61.57	484.59	3,110.56	2.05	13.18	0	18	0.00	23.08	0.00	206.74	0.00	10.15	0.00	6.65
11	2,500	3,000	2,750	308	6,258	3.19	64.76	594.39	3,704.96	2.52	15.70	2	20	2.56	25.64	6.16	212.90	0.30	10.46	1.04	5.75
12	3,000	4,000	3,500	358	6,616	3.70	68.46	813.56	4,518.52	3.45	19.14	0	20	0.00	25.64	0.00	212.90	0.00	10.46	0.00	4.71
13	4,000	5,000	4,500	372	6,988	3.85	72.31	1,034.87	5,553.39	4.38	23.53	3	23	3.85	29.49	82.99	295.89	4.08	14.53	8.02	5.33
14	5,000	7,500	6,250	514	7,502	5.32	77.63	1,947.08	7,500.47	8.25	31.78	3	26	3.85	33.33	86.86	382.75	4.27	18.80	4.46	5.10
15	7,500	10,000	8,750	408	7,910	4.22	81.85	1,980.97	9,481.45	8.39	40.17	4	30	5.13	38.46	105.51	488.26	5.18	23.98	5.33	5.15
16	10,000	20,000	15,000	664	8,574	6.87	88.72	4,657.47	14,138.92	19.73	59.90	14	44	17.95	56.41	684.48	1,172.74	33.62	57.59	14.70	8.29
17	20,000	50,000	35,000	593	9,167	6.14	94.86	5,324.29	19,463.22	22.56	82.46	16	60	20.51	76.92	787.22	1,959.97	38.66	96.26	14.79	10.07
18	50,000	100,000	75,000	259	9,426	2.68	97.54	1,944.41	21,407.62	8.24	90.69	10	70	12.82	89.74	49.59	2,009.56	2.44	98.69	2.55	9.39
19	100,000	500,000	300,000	215	9,641	2.22	99.76	1,361.38	22,769.00	5.77	96.46	6	76	7.69	97.44	26.58	2,036.14	1.31	100.00	1.95	8.94
20	500,000	**UP**		23	9,664	0.24	100.00	835.32	23,604.32	3.54	100.00	2	78	2.56	100.00	0.08	2,036.21	0.00	100.00	0.01	8.63
				9,664				23,604.32				78				2,036.21				8.63	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2954 MUSEUMS

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	6.98	6.98	0.09	0.09	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	10	0.78	7.75	0.10	0.19	0.02	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	17	5.43	13.18	1.49	1.68	0.35	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	22	3.88	17.05	0.94	2.63	0.22	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	27	3.88	20.93	1.34	3.97	0.31	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	30	2.33	23.26	1.41	5.38	0.33	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	39	6.98	30.23	9.35	14.73	2.17	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	15	54	11.63	41.86	15.96	30.69	3.70	7.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	60	4.65	46.51	9.32	40.01	2.16	9.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	63	2.33	48.84	2.76	42.77	0.64	9.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	72	6.98	55.81	16.55	59.32	3.84	13.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	80	6.20	62.02	27.20	86.52	6.31	20.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	84	3.10	65.12	0.79	87.32	0.18	20.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	91	5.43	70.54	26.94	114.26	6.25	26.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	96	3.88	74.42	48.35	162.61	11.22	37.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	18	114	13.95	88.37	139.64	302.25	32.41	70.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	121	5.43	93.80	46.83	349.07	10.87	81.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	125	3.10	96.90	66.31	415.39	15.39	96.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	128	2.33	99.22	13.85	429.23	3.21	99.62	1	1	100.00	100.00	13.62	13.62	100.00	100.00	98.37	3.17
20	500,000	**UP**		1	129	0.78	100.00	1.64	430.87	0.38	100.00	0	1	0.00	100.00	0.00	13.62	0.00	100.00	0.00	3.16
				129				430.87				1				13.62				3.16	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2955 PSYCHIATRIC CLINICS

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	21	21	6.52	6.52	1.82	1.82	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	27	1.86	8.39	1.27	3.09	0.17	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	22	49	6.83	15.22	6.42	9.51	0.87	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	26	75	8.07	23.29	15.13	24.64	2.06	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	54	129	16.77	40.06	25.97	50.61	3.54	6.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	37	166	11.49	51.55	42.30	92.91	5.76	12.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	45	211	13.98	65.53	65.24	158.15	8.88	21.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	31	242	9.63	75.16	69.47	227.62	9.46	30.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	19	261	5.90	81.06	39.71	267.33	5.40	36.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	272	3.42	84.47	34.06	301.39	4.64	41.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	278	1.86	86.34	13.88	315.28	1.89	42.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	286	2.48	88.82	59.69	374.96	8.12	51.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	290	1.24	90.06	3.46	378.42	0.47	51.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	13	303	4.04	94.10	90.02	468.44	12.25	63.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	305	0.62	94.72	41.05	509.49	5.59	69.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	314	2.80	97.52	133.07	642.56	18.11	87.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	321	2.17	99.69	92.20	734.76	12.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	322	0.31	100.00	0.00	734.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	322	0.00	100.00	0.00	734.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	322	0.00	100.00	0.00	734.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				322				734.76				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 296 MOTOR VEHICLE REPAIR SHOPS SERVICE STATIONS AND POOLS

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	3	4.35	4.35	0.15	0.15	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	6	4.35	8.70	1.56	1.71	0.88	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	8	2.90	11.59	1.08	2.80	0.61	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	12	5.80	17.39	2.65	5.45	1.50	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	21	13.04	30.43	2.55	8.00	1.44	4.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	15	36	21.74	52.17	10.43	18.43	5.91	10.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	44	11.59	63.77	10.67	29.11	6.04	16.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	49	7.25	71.01	10.67	39.77	6.04	22.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	52	4.35	75.36	5.70	45.48	3.23	25.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	54	2.90	78.26	2.30	47.77	1.30	27.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	57	4.35	82.61	4.67	52.44	2.64	29.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	58	1.45	84.06	1.93	54.37	1.09	30.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	63	7.25	91.30	31.06	85.43	17.59	48.38	1	1	100.00	100.00	2.14	2.14	100.00	100.00	6.90	2.51
15	7,500	10,000	8,750	1	64	1.45	92.75	3.61	89.05	2.05	50.42	0	1	0.00	100.00	0.00	2.14	0.00	100.00	0.00	2.41
16	10,000	20,000	15,000	3	67	4.35	97.10	42.26	131.31	23.93	74.36	0	1	0.00	100.00	0.00	2.14	0.00	100.00	0.00	1.63
17	20,000	50,000	35,000	1	68	1.45	98.55	31.31	162.62	17.73	92.08	0	1	0.00	100.00	0.00	2.14	0.00	100.00	0.00	1.32
18	50,000	100,000	75,000	1	69	1.45	100.00	13.98	176.59	7.92	100.00	0	1	0.00	100.00	0.00	2.14	0.00	100.00	0.00	1.21
19	100,000	500,000	300,000	0	69	0.00	100.00	0.00	176.59	0.00	100.00	0	1	0.00	100.00	0.00	2.14	0.00	100.00	0.00	1.21
20	500,000	**UP**		0	69	0.00	100.00	0.00	176.59	0.00	100.00	0	1	0.00	100.00	0.00	2.14	0.00	100.00	0.00	1.21
					69				176.59				1				2.14				1.21

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2961 MOTOR VEHICLE REPAIRSHOPS WITH FACILITIES FOR BODY REPAIR

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	953	953	11.20	11.20	296.98	296.98	1.36	1.36	2	2	2.99	2.99	64.08	64.08	3.93	3.93	21.58	21.58
2	50	100	75	587	1,540	6.90	18.10	96.85	393.83	0.44	1.81	0	2	0.00	2.99	0.00	64.08	0.00	3.93	0.00	16.27
3	100	200	150	809	2,349	9.51	27.61	270.61	664.44	1.24	3.05	0	2	0.00	2.99	0.00	64.08	0.00	3.93	0.00	9.64
4	200	300	250	532	2,881	6.25	33.86	279.90	944.34	1.28	4.33	1	3	1.49	4.48	13.34	77.42	0.82	4.74	4.77	8.20
5	300	500	400	853	3,734	10.02	43.88	621.94	1,566.28	2.85	7.18	0	3	0.00	4.48	0.00	77.42	0.00	4.74	0.00	4.94
6	500	750	625	576	4,310	6.77	50.65	529.83	2,096.11	2.43	9.61	5	8	7.46	11.94	336.18	413.61	20.59	25.34	63.45	19.73
7	750	1,000	875	544	4,854	6.39	57.05	734.05	2,830.17	3.36	12.97	4	12	5.97	17.91	28.80	442.41	1.76	27.10	3.92	15.63
8	1,000	1,500	1,250	556	5,410	6.53	63.58	876.11	3,706.28	4.02	16.99	1	13	1.49	19.40	24.21	466.62	1.48	28.59	2.76	12.59
9	1,500	2,000	1,750	438	5,848	5.15	68.73	931.66	4,637.94	4.27	21.26	5	18	7.46	26.87	413.09	879.71	25.31	53.89	44.34	18.97
10	2,000	2,500	2,250	313	6,161	3.68	72.41	824.10	5,462.04	3.78	25.04	8	26	11.94	38.81	147.34	1,027.05	9.03	62.92	17.88	18.80
11	2,500	3,000	2,750	303	6,464	3.56	75.97	967.89	6,429.94	4.44	29.47	5	31	7.46	46.27	51.46	1,078.50	3.15	66.07	5.32	16.77
12	3,000	4,000	3,500	311	6,775	3.65	79.62	1,356.55	7,786.49	6.22	35.69	1	32	1.49	47.76	24.33	1,102.83	1.49	67.56	1.79	14.16
13	4,000	5,000	4,500	249	7,024	2.93	82.55	1,197.81	8,984.30	5.49	41.18	8	40	11.94	59.70	126.26	1,229.09	7.73	75.29	10.54	13.68
14	5,000	7,500	6,250	351	7,375	4.13	86.67	2,135.94	11,120.24	9.79	50.97	6	46	8.96	68.66	102.60	1,331.70	6.29	81.58	4.80	11.98
15	7,500	10,000	8,750	215	7,590	2.53	89.20	1,559.99	12,680.22	7.15	58.12	1	47	1.49	70.15	5.85	1,337.55	0.36	81.94	0.38	10.55
16	10,000	20,000	15,000	432	8,022	5.08	94.28	4,339.39	17,019.61	19.89	78.01	8	55	11.94	82.09	217.56	1,555.10	13.33	95.27	5.01	9.14
17	20,000	50,000	35,000	280	8,302	3.29	97.57	3,313.88	20,333.49	15.19	93.20	10	65	14.93	97.01	75.94	1,631.04	4.65	99.92	2.29	8.02
18	50,000	100,000	75,000	135	8,437	1.59	99.15	1,077.91	21,411.40	4.94	98.14	2	67	2.99	100.00	1.33	1,632.37	0.08	100.00	0.12	7.62
19	100,000	500,000	300,000	63	8,500	0.74	99.89	293.04	21,704.44	1.34	99.49	0	67	0.00	100.00	0.00	1,632.37	0.00	100.00	0.00	7.52
20	500,000	**UP**		9	8,509	0.11	100.00	112.13	21,816.57	0.51	100.00	0	67	0.00	100.00	0.00	1,632.37	0.00	100.00	0.00	7.48
				8,509				21,816.57				67				1,632.37				7.48	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2962 AS ABOVE AND ALSO OPERATING A PETROL/DIESEL FUEL STATION

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	6.52	6.52	0.49	0.49	0.18	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	13	7.61	14.13	2.31	2.80	0.88	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	15	28	16.30	30.43	5.88	8.68	2.23	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	32	4.35	34.78	3.26	11.94	1.23	4.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	34	2.17	36.96	2.83	14.77	1.07	5.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	38	4.35	41.30	13.67	28.44	5.18	10.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	42	4.35	45.65	6.32	34.76	2.39	13.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	50	8.70	54.35	17.83	52.59	6.76	19.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	53	3.26	57.61	15.97	68.56	6.05	25.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	55	2.17	59.78	9.48	78.04	3.59	29.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	58	3.26	63.04	8.22	86.26	3.11	32.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	62	4.35	67.39	21.09	107.35	7.99	40.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	64	2.17	69.57	2.58	109.93	0.98	41.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	14	78	15.22	84.78	119.81	229.74	45.41	87.07	1	1	100.00	100.00	11.75	11.75	100.00	100.00	9.81	5.11
15	7,500	10,000	8,750	1	79	1.09	85.87	25.59	255.34	9.70	96.78	0	1	0.00	100.00	0.00	11.75	0.00	100.00	0.00	4.60
16	10,000	20,000	15,000	5	84	5.43	91.30	4.82	260.15	1.83	98.60	0	1	0.00	100.00	0.00	11.75	0.00	100.00	0.00	4.52
17	20,000	50,000	35,000	5	89	5.43	96.74	3.42	263.57	1.29	99.90	0	1	0.00	100.00	0.00	11.75	0.00	100.00	0.00	4.46
18	50,000	100,000	75,000	2	91	2.17	98.91	0.04	263.61	0.01	99.91	0	1	0.00	100.00	0.00	11.75	0.00	100.00	0.00	4.46
19	100,000	500,000	300,000	1	92	1.09	100.00	0.24	263.84	0.09	100.00	0	1	0.00	100.00	0.00	11.75	0.00	100.00	0.00	4.45
20	500,000	**UP**		0	92	0.00	100.00	0.00	263.84	0.00	100.00	0	1	0.00	100.00	0.00	11.75	0.00	100.00	0.00	4.45
					92				263.84				1				11.75				4.45

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2963 MOTOR VEHICLE SERVICE STATIONS (REFER TO CODE 2961) ONLY

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	870	870	35.07	35.07	30.16	30.16	0.70	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	146	1,016	5.88	40.95	24.70	54.86	0.57	1.27	1	1	6.67	6.67	42.50	42.50	17.61	17.61	172.06	77.47
3	100	200	150	117	1,133	4.72	45.67	30.41	85.27	0.70	1.97	0	1	0.00	6.67	0.00	42.50	0.00	17.61	0.00	49.84
4	200	300	250	128	1,261	5.16	50.83	63.57	148.84	1.47	3.43	0	1	0.00	6.67	0.00	42.50	0.00	17.61	0.00	28.55
5	300	500	400	171	1,432	6.89	57.72	122.51	271.35	2.83	6.26	0	1	0.00	6.67	0.00	42.50	0.00	17.61	0.00	15.66
6	500	750	625	146	1,578	5.88	63.60	129.87	401.22	3.00	9.25	2	3	13.33	20.00	24.16	66.66	10.01	27.62	18.60	16.61
7	750	1,000	875	153	1,731	6.17	69.77	188.97	590.19	4.36	13.61	1	4	6.67	26.67	3.83	70.48	1.59	29.21	2.02	11.94
8	1,000	1,500	1,250	142	1,873	5.72	75.49	419.67	1,009.87	9.68	23.29	1	5	6.67	33.33	13.96	84.44	5.78	34.99	3.33	8.36
9	1,500	2,000	1,750	92	1,965	3.71	79.20	206.90	1,216.77	4.77	28.06	0	5	0.00	33.33	0.00	84.44	0.00	34.99	0.00	6.94
10	2,000	2,500	2,250	77	2,042	3.10	82.31	201.80	1,418.56	4.65	32.72	0	5	0.00	33.33	0.00	84.44	0.00	34.99	0.00	5.95
11	2,500	3,000	2,750	51	2,093	2.06	84.36	183.83	1,602.39	4.24	36.96	0	5	0.00	33.33	0.00	84.44	0.00	34.99	0.00	5.27
12	3,000	4,000	3,500	64	2,157	2.58	86.94	244.39	1,846.78	5.64	42.60	1	6	6.67	40.00	1.31	85.75	0.54	35.54	0.54	4.64
13	4,000	5,000	4,500	76	2,233	3.06	90.00	261.22	2,108.01	6.02	48.62	1	7	6.67	46.67	1.11	86.86	0.46	35.99	0.42	4.12
14	5,000	7,500	6,250	76	2,309	3.06	93.07	424.51	2,532.52	9.79	58.41	2	9	13.33	60.00	40.62	127.48	16.83	52.83	9.57	5.03
15	7,500	10,000	8,750	45	2,354	1.81	94.88	320.61	2,853.13	7.39	65.81	2	11	13.33	73.33	7.21	134.69	2.99	55.81	2.25	4.72
16	10,000	20,000	15,000	75	2,429	3.02	97.90	788.37	3,641.50	18.18	83.99	2	13	13.33	86.67	8.98	143.67	3.72	59.54	1.14	3.95
17	20,000	50,000	35,000	34	2,463	1.37	99.27	433.42	4,074.92	10.00	93.99	1	14	6.67	93.33	0.64	144.31	0.27	59.80	0.15	3.54
18	50,000	100,000	75,000	12	2,475	0.48	99.76	126.02	4,200.94	2.91	96.89	0	14	0.00	93.33	0.00	144.31	0.00	59.80	0.00	3.44
19	100,000	500,000	300,000	6	2,481	0.24	100.00	134.73	4,335.67	3.11	100.00	1	15	6.67	100.00	97.01	241.32	40.20	100.00	72.00	5.57
20	500,000	**UP**		0	2,481	0.00	100.00	0.00	4,335.67	0.00	100.00	0	15	0.00	100.00	0.00	241.32	0.00	100.00	0.00	5.57
				2,481				4,335.67				15				241.32				5.57	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2964 MOTOR VEHICLE POOLS WITHOUT ANY BODY REPAIR WORK/SERVICE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,490	2,490	34.49	34.49	72.57	72.57	1.33	1.33	2	2	8.70	8.70	7.90	7.90	2.76	2.76	10.88	10.88
2	50	100	75	1,023	3,513	14.17	48.66	48.37	120.93	0.89	2.21	1	3	4.35	13.04	7.38	15.27	2.58	5.33	15.25	12.63
3	100	200	150	747	4,260	10.35	59.01	79.59	200.52	1.46	3.67	0	3	0.00	13.04	0.00	15.27	0.00	5.33	0.00	7.62
4	200	300	250	444	4,704	6.15	65.16	93.55	294.07	1.71	5.38	0	3	0.00	13.04	0.00	15.27	0.00	5.33	0.00	5.19
5	300	500	400	801	5,505	11.10	76.26	197.12	491.19	3.61	8.99	4	7	17.39	30.43	40.88	56.15	14.28	19.61	20.74	11.43
6	500	750	625	256	5,761	3.55	79.80	157.67	648.86	2.89	11.88	1	8	4.35	34.78	6.70	62.85	2.34	21.95	4.25	9.69
7	750	1,000	875	255	6,016	3.53	83.34	162.90	811.76	2.98	14.86	1	9	4.35	39.13	1.99	64.84	0.69	22.64	1.22	7.99
8	1,000	1,500	1,250	302	6,318	4.18	87.52	254.54	1,066.31	4.66	19.52	4	13	17.39	56.52	21.16	86.00	7.39	30.03	8.31	8.07
9	1,500	2,000	1,750	161	6,479	2.23	89.75	240.70	1,307.01	4.41	23.93	0	13	0.00	56.52	0.00	86.00	0.00	30.03	0.00	6.58
10	2,000	2,500	2,250	147	6,626	2.04	91.79	274.26	1,581.27	5.02	28.95	0	13	0.00	56.52	0.00	86.00	0.00	30.03	0.00	5.44
11	2,500	3,000	2,750	81	6,707	1.12	92.91	208.20	1,789.47	3.81	32.77	1	14	4.35	60.87	5.89	91.89	2.06	32.09	2.83	5.13
12	3,000	4,000	3,500	91	6,798	1.26	94.17	334.00	2,123.46	6.12	38.88	0	14	0.00	60.87	0.00	91.89	0.00	32.09	0.00	4.33
13	4,000	5,000	4,500	65	6,863	0.90	95.07	328.80	2,452.26	6.02	44.90	0	14	0.00	60.87	0.00	91.89	0.00	32.09	0.00	3.75
14	5,000	7,500	6,250	61	6,924	0.84	95.91	438.94	2,891.20	8.04	52.94	0	14	0.00	60.87	0.00	91.89	0.00	32.09	0.00	3.18
15	7,500	10,000	8,750	61	6,985	0.84	96.76	490.43	3,381.64	8.98	61.92	0	14	0.00	60.87	0.00	91.89	0.00	32.09	0.00	2.72
16	10,000	20,000	15,000	99	7,084	1.37	98.13	675.05	4,056.68	12.36	74.28	4	18	17.39	78.26	80.72	172.60	28.19	60.28	11.96	4.25
17	20,000	50,000	35,000	109	7,193	1.51	99.64	1,168.19	5,224.87	21.39	95.67	4	22	17.39	95.65	113.55	286.15	39.65	99.93	9.72	5.48
18	50,000	100,000	75,000	15	7,208	0.21	99.85	181.26	5,406.14	3.32	98.99	1	23	4.35	100.00	0.19	286.34	0.07	100.00	0.10	5.30
19	100,000	500,000	300,000	8	7,216	0.11	99.96	43.28	5,449.41	0.79	99.78	0	23	0.00	100.00	0.00	286.34	0.00	100.00	0.00	5.25
20	500,000	**UP**		3	7,219	0.04	100.00	11.95	5,461.36	0.22	100.00	0	23	0.00	100.00	0.00	286.34	0.00	100.00	0.00	5.24
				7,219				5,461.36				23				286.34				5.24	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2965 MOTOR VEHICLE POOLS WITH SERVICE STATION UNDER CODE 2961

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	142	142	5.09	5.09	50.46	50.46	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	77	219	2.76	7.86	9.64	60.10	0.07	0.44	1	1	2.17	2.17	19.98	19.98	0.94	0.94	207.19	33.24
3	100	200	150	101	320	3.62	11.48	18.01	78.11	0.13	0.58	0	1	0.00	2.17	0.00	19.98	0.00	0.94	0.00	25.58
4	200	300	250	80	400	2.87	14.35	26.66	104.77	0.20	0.77	0	1	0.00	2.17	0.00	19.98	0.00	0.94	0.00	19.07
5	300	500	400	207	607	7.42	21.77	93.26	198.03	0.69	1.46	0	1	0.00	2.17	0.00	19.98	0.00	0.94	0.00	10.09
6	500	750	625	157	764	5.63	27.40	153.70	351.74	1.14	2.60	2	3	4.35	6.52	15.65	35.63	0.73	1.67	10.18	10.13
7	750	1,000	875	163	927	5.85	33.25	147.59	499.32	1.09	3.69	0	3	0.00	6.52	0.00	35.63	0.00	1.67	0.00	7.14
8	1,000	1,500	1,250	240	1,167	8.61	41.86	317.74	817.06	2.35	6.04	3	6	6.52	13.04	65.18	100.81	3.06	4.73	20.51	12.34
9	1,500	2,000	1,750	166	1,333	5.95	47.81	343.94	1,161.00	2.54	8.58	0	6	0.00	13.04	0.00	100.81	0.00	4.73	0.00	8.68
10	2,000	2,500	2,250	141	1,474	5.06	52.87	375.11	1,536.11	2.77	11.35	0	6	0.00	13.04	0.00	100.81	0.00	4.73	0.00	6.56
11	2,500	3,000	2,750	141	1,615	5.06	57.93	437.65	1,973.76	3.23	14.58	6	12	13.04	26.09	558.03	658.84	26.19	30.92	127.50	33.38
12	3,000	4,000	3,500	233	1,848	8.36	66.28	817.43	2,791.19	6.04	20.62	3	15	6.52	32.61	37.24	696.08	1.75	32.67	4.56	24.94
13	4,000	5,000	4,500	113	1,961	4.05	70.34	471.50	3,262.69	3.48	24.11	0	15	0.00	32.61	0.00	696.08	0.00	32.67	0.00	21.33
14	5,000	7,500	6,250	192	2,153	6.89	77.22	1,228.39	4,491.08	9.08	33.18	11	26	23.91	56.52	646.38	1,342.46	30.34	63.01	52.62	29.89
15	7,500	10,000	8,750	96	2,249	3.44	80.67	879.17	5,370.25	6.50	39.68	2	28	4.35	60.87	263.54	1,606.00	12.37	75.38	29.98	29.91
16	10,000	20,000	15,000	231	2,480	8.29	88.95	3,007.69	8,377.94	22.22	61.90	6	34	13.04	73.91	311.77	1,917.78	14.63	90.01	10.37	22.89
17	20,000	50,000	35,000	261	2,741	9.36	98.31	4,422.98	12,800.92	32.68	94.58	10	44	21.74	95.65	202.22	2,119.99	9.49	99.50	4.57	16.56
18	50,000	100,000	75,000	37	2,778	1.33	99.64	561.22	13,362.15	4.15	98.72	2	46	4.35	100.00	10.57	2,130.56	0.50	100.00	1.88	15.94
19	100,000	500,000	300,000	10	2,788	0.36	100.00	172.59	13,534.73	1.28	100.00	0	46	0.00	100.00	0.00	2,130.56	0.00	100.00	0.00	15.74
20	500,000	**UP**		0	2,788	0.00	100.00	0.00	13,534.73	0.00	100.00	0	46	0.00	100.00	0.00	2,130.56	0.00	100.00	0.00	15.74
				2,788				13,534.73				46				2,130.56				15.74	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2966 MOTOR VEHICLE POOLS WITH BODY REPAIRSERVICE UNDER CODE 2961

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	325	325	34.00	34.00	26.23	26.23	0.64	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	24	349	2.51	36.51	3.25	29.48	0.08	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	33	382	3.45	39.96	11.07	40.55	0.27	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	38	420	3.97	43.93	15.43	55.97	0.38	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	46	466	4.81	48.74	32.44	88.42	0.80	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	50	516	5.23	53.97	41.52	129.93	1.02	3.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	21	537	2.20	56.17	35.18	165.11	0.86	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	53	590	5.54	61.72	101.63	266.74	2.49	6.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	30	620	3.14	64.85	65.73	332.47	1.61	8.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	26	646	2.72	67.57	88.31	420.77	2.17	10.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	31	677	3.24	70.82	137.44	558.21	3.37	13.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	29	706	3.03	73.85	145.56	703.77	3.57	17.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	30	736	3.14	76.99	183.73	887.50	4.51	21.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	29	765	3.03	80.02	257.23	1,144.73	6.31	28.08	1	1	25.00	25.00	115.27	115.27	86.71	86.71	44.81	10.07
15	7,500	10,000	8,750	18	783	1.88	81.90	139.84	1,284.57	3.43	31.51	0	1	0.00	25.00	0.00	115.27	0.00	86.71	0.00	8.97
16	10,000	20,000	15,000	59	842	6.17	88.08	842.17	2,126.75	20.66	52.17	2	3	50.00	75.00	14.08	129.34	10.59	97.30	1.67	6.08
17	20,000	50,000	35,000	83	925	8.68	96.76	1,457.16	3,583.91	35.74	87.91	1	4	25.00	100.00	3.60	132.94	2.70	100.00	0.25	3.71
18	50,000	100,000	75,000	25	950	2.62	99.37	359.85	3,943.77	8.83	96.73	0	4	0.00	100.00	0.00	132.94	0.00	100.00	0.00	3.37
19	100,000	500,000	300,000	5	955	0.52	99.90	105.92	4,049.69	2.60	99.33	0	4	0.00	100.00	0.00	132.94	0.00	100.00	0.00	3.28
20	500,000	**UP**		1	956	0.10	100.00	27.19	4,076.88	0.67	100.00	0	4	0.00	100.00	0.00	132.94	0.00	100.00	0.00	3.26
					956				4,076.88				4				132.94				3.26

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2967 MOTOR VEHICLE POOLS WITH A PETROL/DIESEL FUEL STATION

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	3.49	3.49	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	5	2.33	5.81	0.05	0.06	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	7	2.33	8.14	1.41	1.46	0.40	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	1.16	9.30	0.16	1.62	0.05	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	16	9.30	18.60	7.66	9.28	2.19	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	21	5.81	24.42	8.05	17.34	2.30	4.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	25	4.65	29.07	3.86	21.20	1.10	6.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	39	16.28	45.35	33.83	55.03	9.66	15.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	47	9.30	54.65	31.68	86.72	9.04	24.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	57	11.63	66.28	46.01	132.73	13.13	37.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	60	3.49	69.77	26.04	158.77	7.43	45.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	12	72	13.95	83.72	74.14	232.91	21.16	66.47	1	1	100.00	100.00	11.12	11.12	100.00	100.00	15.00	4.77
13	4,000	5,000	4,500	6	78	6.98	90.70	18.66	251.57	5.33	71.80	0	1	0.00	100.00	0.00	11.12	0.00	100.00	0.00	4.42
14	5,000	7,500	6,250	4	82	4.65	95.35	28.18	279.76	8.04	79.84	0	1	0.00	100.00	0.00	11.12	0.00	100.00	0.00	3.98
15	7,500	10,000	8,750	1	83	1.16	96.51	37.68	317.43	10.75	90.59	0	1	0.00	100.00	0.00	11.12	0.00	100.00	0.00	3.50
16	10,000	20,000	15,000	1	84	1.16	97.67	8.59	326.03	2.45	93.04	0	1	0.00	100.00	0.00	11.12	0.00	100.00	0.00	3.41
17	20,000	50,000	35,000	2	86	2.33	100.00	24.38	350.41	6.96	100.00	0	1	0.00	100.00	0.00	11.12	0.00	100.00	0.00	3.17
18	50,000	100,000	75,000	0	86	0.00	100.00	0.00	350.41	0.00	100.00	0	1	0.00	100.00	0.00	11.12	0.00	100.00	0.00	3.17
19	100,000	500,000	300,000	0	86	0.00	100.00	0.00	350.41	0.00	100.00	0	1	0.00	100.00	0.00	11.12	0.00	100.00	0.00	3.17
20	500,000	**UP**		0	86	0.00	100.00	0.00	350.41	0.00	100.00	0	1	0.00	100.00	0.00	11.12	0.00	100.00	0.00	3.17
					86				350.41				1				11.12				3.17

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2968 MOTOR VEHICLE POOLS WITH BODY REPAIR WORK & SERVICE STATION

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	16.33	16.33	10.89	10.89	2.54	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	20	4.08	20.41	0.80	11.69	0.19	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	25	5.10	25.51	4.27	15.95	1.00	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	28	3.06	28.57	1.82	17.78	0.43	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	35	7.14	35.71	12.66	30.43	2.95	7.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	44	9.18	44.90	16.62	47.05	3.88	10.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	56	12.24	57.14	28.66	75.70	6.69	17.66	1	1	100.00	100.00	18.36	18.36	100.00	100.00	64.08	24.26
8	1,000	1,500	1,250	9	65	9.18	66.33	43.86	119.56	10.23	27.90	0	1	0.00	100.00	0.00	18.36	0.00	100.00	0.00	15.36
9	1,500	2,000	1,750	2	67	2.04	68.37	17.03	136.59	3.97	31.87	0	1	0.00	100.00	0.00	18.36	0.00	100.00	0.00	13.44
10	2,000	2,500	2,250	1	68	1.02	69.39	5.78	142.37	1.35	33.22	0	1	0.00	100.00	0.00	18.36	0.00	100.00	0.00	12.90
11	2,500	3,000	2,750	2	70	2.04	71.43	3.73	146.10	0.87	34.09	0	1	0.00	100.00	0.00	18.36	0.00	100.00	0.00	12.57
12	3,000	4,000	3,500	7	77	7.14	78.57	43.25	189.35	10.09	44.18	0	1	0.00	100.00	0.00	18.36	0.00	100.00	0.00	9.70
13	4,000	5,000	4,500	1	78	1.02	79.59	12.60	201.95	2.94	47.12	0	1	0.00	100.00	0.00	18.36	0.00	100.00	0.00	9.09
14	5,000	7,500	6,250	8	86	8.16	87.76	15.74	217.69	3.67	50.79	0	1	0.00	100.00	0.00	18.36	0.00	100.00	0.00	8.44
15	7,500	10,000	8,750	1	87	1.02	88.78	23.47	241.16	5.47	56.27	0	1	0.00	100.00	0.00	18.36	0.00	100.00	0.00	7.61
16	10,000	20,000	15,000	3	90	3.06	91.84	88.39	329.55	20.62	76.89	0	1	0.00	100.00	0.00	18.36	0.00	100.00	0.00	5.57
17	20,000	50,000	35,000	2	92	2.04	93.88	27.26	356.81	6.36	83.25	0	1	0.00	100.00	0.00	18.36	0.00	100.00	0.00	5.15
18	50,000	100,000	75,000	2	94	2.04	95.92	45.68	402.49	10.66	93.91	0	1	0.00	100.00	0.00	18.36	0.00	100.00	0.00	4.56
19	100,000	500,000	300,000	4	98	4.08	100.00	26.12	428.61	6.09	100.00	0	1	0.00	100.00	0.00	18.36	0.00	100.00	0.00	4.28
20	500,000	**UP**		0	98	0.00	100.00	0.00	428.61	0.00	100.00	0	1	0.00	100.00	0.00	18.36	0.00	100.00	0.00	4.28
					98				428.61				1				18.36				4.28

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2969 RUST PROTECTION / PAINT PROTECTION WORKSHOPS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	4.82	4.82	0.27	0.27	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	9	6.02	10.84	0.92	1.19	0.29	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	13	4.82	15.66	1.59	2.78	0.51	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	15	2.41	18.07	0.51	3.29	0.16	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	20	6.02	24.10	6.19	9.47	1.98	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	27	8.43	32.53	5.58	15.06	1.79	4.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	37	12.05	44.58	11.04	26.10	3.54	8.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	41	4.82	49.40	4.44	30.55	1.42	9.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	46	6.02	55.42	8.45	39.00	2.71	12.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	50	4.82	60.24	10.35	49.34	3.31	15.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	57	8.43	68.67	76.47	125.82	24.48	40.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	11	68	13.25	81.93	36.18	161.99	11.58	51.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	69	1.20	83.13	6.29	168.29	2.02	53.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	71	2.41	85.54	13.85	182.13	4.43	58.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	74	3.61	89.16	12.50	194.64	4.00	62.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	79	6.02	95.18	75.66	270.30	24.22	86.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	83	4.82	100.00	42.05	312.35	13.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	83	0.00	100.00	0.00	312.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	83	0.00	100.00	0.00	312.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	83	0.00	100.00	0.00	312.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					83				312.35				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 297 PRIVATE BUILDINGS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	6.90	6.90	0.07	0.07	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	4	6.90	13.79	0.48	0.55	0.58	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	9	17.24	31.03	0.91	1.46	1.08	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	3.45	34.48	0.28	1.74	0.34	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	11	3.45	37.93	0.58	2.32	0.68	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	16	17.24	55.17	3.47	5.79	4.13	6.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	19	10.34	65.52	3.11	8.90	3.70	10.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	21	6.90	72.41	3.80	12.69	4.52	15.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	23	6.90	79.31	4.35	17.04	5.18	20.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	24	3.45	82.76	0.35	17.39	0.41	20.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	25	3.45	86.21	1.06	18.45	1.26	21.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	26	3.45	89.66	20.13	38.57	23.96	45.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	27	3.45	93.10	12.25	50.82	14.58	60.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	28	3.45	96.55	15.08	65.90	17.95	78.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	29	3.45	100.00	18.11	84.01	21.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	29	0.00	100.00	0.00	84.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	29	0.00	100.00	0.00	84.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	29	0.00	100.00	0.00	84.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	29	0.00	100.00	0.00	84.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	29	0.00	100.00	0.00	84.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					29				84.01				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2971 APPARTEMENTS/CONDOMINUIUMSOFFICES NOT EXCEEDING 6 STOREYS

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19,326	19,326	13.23	13.23	2,973.12	2,973.12	1.64	1.64	10	10	1.22	1.22	202.33	202.33	1.84	1.84	6.81	6.81
2	50	100	75	12,673	31,999	8.67	21.90	889.00	3,862.12	0.49	2.13	53	63	6.48	7.70	637.56	839.89	5.81	7.65	71.72	21.75
3	100	200	150	10,162	42,161	6.95	28.85	1,284.21	5,146.33	0.71	2.84	4	67	0.49	8.19	175.94	1,015.83	1.60	9.25	13.70	19.74
4	200	300	250	9,153	51,314	6.26	35.12	2,498.20	7,644.53	1.38	4.22	15	82	1.83	10.02	500.42	1,516.25	4.56	13.81	20.03	19.83
5	300	500	400	15,989	67,303	10.94	46.06	5,974.79	13,619.33	3.30	7.53	22	104	2.69	12.71	524.69	2,040.94	4.78	18.59	8.78	14.99
6	500	750	625	15,295	82,598	10.47	56.53	6,482.52	20,101.84	3.58	11.11	21	125	2.57	15.28	137.63	2,178.57	1.25	19.84	2.12	10.84
7	750	1,000	875	10,986	93,584	7.52	64.05	6,630.31	26,732.15	3.66	14.77	13	138	1.59	16.87	246.06	2,424.63	2.24	22.08	3.71	9.07
8	1,000	1,500	1,250	11,169	104,753	7.64	71.69	9,236.07	35,968.22	5.10	19.87	37	175	4.52	21.39	993.64	3,418.27	9.05	31.14	10.76	9.50
9	1,500	2,000	1,750	7,421	112,174	5.08	76.77	8,383.65	44,351.88	4.63	24.51	13	188	1.59	22.98	842.61	4,260.88	7.67	38.81	10.05	9.61
10	2,000	2,500	2,250	4,881	117,055	3.34	80.11	6,456.71	50,808.59	3.57	28.07	11	199	1.34	24.33	1,855.00	6,115.88	16.90	55.71	28.73	12.04
11	2,500	3,000	2,750	3,480	120,535	2.38	82.49	5,670.18	56,478.76	3.13	31.21	8	207	0.98	25.31	45.85	6,161.73	0.42	56.12	0.81	10.91
12	3,000	4,000	3,500	4,646	125,181	3.18	85.67	9,548.44	66,027.20	5.28	36.48	13	220	1.59	26.89	131.00	6,292.73	1.19	57.32	1.37	9.53
13	4,000	5,000	4,500	3,142	128,323	2.15	87.82	8,353.29	74,380.50	4.62	41.10	30	250	3.67	30.56	888.69	7,181.41	8.09	65.41	10.64	9.65
14	5,000	7,500	6,250	4,364	132,687	2.99	90.81	14,873.47	89,253.97	8.22	49.32	15	265	1.83	32.40	176.48	7,357.89	1.61	67.02	1.19	8.24
15	7,500	10,000	8,750	2,729	135,416	1.87	92.68	11,820.84	101,074.80	6.53	55.85	43	308	5.26	37.65	1,375.96	8,733.85	12.53	79.55	11.64	8.64
16	10,000	20,000	15,000	4,633	140,049	3.17	95.85	28,829.74	129,904.54	15.93	71.78	55	363	6.72	44.38	763.67	9,497.52	6.96	86.51	2.65	7.31
17	20,000	50,000	35,000	3,617	143,666	2.48	98.32	25,895.90	155,800.45	14.31	86.09	307	670	37.53	81.91	605.27	10,102.79	5.51	92.02	2.34	6.48
18	50,000	100,000	75,000	1,022	144,688	0.70	99.02	7,996.09	163,796.54	4.42	90.51	19	689	2.32	84.23	452.51	10,555.30	4.12	96.14	5.66	6.44
19	100,000	500,000	300,000	1,124	145,812	0.77	99.79	10,531.79	174,328.33	5.82	96.33	48	737	5.87	90.10	391.93	10,947.23	3.57	99.71	3.72	6.28
20	500,000	**UP**		304	146,116	0.21	100.00	6,649.11	180,977.43	3.67	100.00	81	818	9.90	100.00	31.48	10,978.71	0.29	100.00	0.47	6.07
					146,116				180,977.43				818				10,978.71				6.07

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2972 APPARTEMENTS/CONDOMINIUMSOFFICES EXCEEDING 6 18 STOREYS

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	688	688	4.98	4.98	669.20	669.20	2.69	2.69	5	5	1.14	1.14	2.91	2.91	0.39	0.39	0.43	0.43
2	50	100	75	318	1,006	2.30	7.29	1.12	670.32	0.00	2.70	0	5	0.00	1.14	0.00	2.91	0.00	0.39	0.00	0.43
3	100	200	150	682	1,688	4.94	12.22	68.77	739.09	0.28	2.97	1	6	0.23	1.37	1.01	3.92	0.14	0.53	1.48	0.53
4	200	300	250	1,248	2,936	9.04	21.26	75.59	814.68	0.30	3.28	0	6	0.00	1.37	0.00	3.92	0.00	0.53	0.00	0.48
5	300	500	400	5,717	8,653	41.40	62.67	286.93	1,101.61	1.15	4.43	20	26	4.56	5.92	4.68	8.60	0.63	1.16	1.63	0.78
6	500	750	625	612	9,265	4.43	67.10	462.28	1,563.88	1.86	6.29	0	26	0.00	5.92	0.00	8.60	0.00	1.16	0.00	0.55
7	750	1,000	875	313	9,578	2.27	69.37	171.21	1,735.09	0.69	6.98	1	27	0.23	6.15	1.12	9.72	0.15	1.31	0.65	0.56
8	1,000	1,500	1,250	399	9,977	2.89	72.26	360.95	2,096.04	1.45	8.44	1	28	0.23	6.38	0.00	9.72	0.00	1.31	0.00	0.46
9	1,500	2,000	1,750	263	10,240	1.90	74.16	424.84	2,520.88	1.71	10.15	0	28	0.00	6.38	0.00	9.72	0.00	1.31	0.00	0.39
10	2,000	2,500	2,250	218	10,458	1.58	75.74	326.83	2,847.71	1.32	11.46	1	29	0.23	6.61	0.71	10.43	0.10	1.41	0.22	0.37
11	2,500	3,000	2,750	198	10,656	1.43	77.17	509.28	3,356.99	2.05	13.51	1	30	0.23	6.83	72.23	82.66	9.76	11.18	14.18	2.46
12	3,000	4,000	3,500	307	10,963	2.22	79.40	868.04	4,225.03	3.49	17.01	0	30	0.00	6.83	0.00	82.66	0.00	11.18	0.00	1.96
13	4,000	5,000	4,500	246	11,209	1.78	81.18	940.97	5,166.00	3.79	20.79	2	32	0.46	7.29	6.40	89.06	0.87	12.04	0.68	1.72
14	5,000	7,500	6,250	337	11,546	2.44	83.62	1,293.65	6,459.65	5.21	26.00	3	35	0.68	7.97	382.56	471.62	51.72	63.76	29.57	7.30
15	7,500	10,000	8,750	183	11,729	1.33	84.94	740.92	7,200.57	2.98	28.98	0	35	0.00	7.97	0.00	471.62	0.00	63.76	0.00	6.55
16	10,000	20,000	15,000	379	12,108	2.74	87.69	2,441.57	9,642.14	9.83	38.81	3	38	0.68	8.66	0.33	471.95	0.04	63.80	0.01	4.89
17	20,000	50,000	35,000	560	12,668	4.06	91.74	5,054.87	14,697.01	20.35	59.15	23	61	5.24	13.90	100.41	572.36	13.57	77.38	1.99	3.89
18	50,000	100,000	75,000	398	13,066	2.88	94.63	4,027.50	18,724.52	16.21	75.36	11	72	2.51	16.40	82.58	654.94	11.16	88.54	2.05	3.50
19	100,000	500,000	300,000	652	13,718	4.72	99.35	5,452.18	24,176.70	21.94	97.31	66	138	15.03	31.44	76.92	731.86	10.40	98.94	1.41	3.03
20	500,000	**UP**		90	13,808	0.65	100.00	668.71	24,845.41	2.69	100.00	301	439	68.56	100.00	7.82	739.68	1.06	100.00	1.17	2.98
				13,808				24,845.41				439				739.68				2.98	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2973 APPARTEMENTS/CONDOMINIUMSOFFICES EXCEEDING 18 STOREYS

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	936	936	18.23	18.23	560.56	560.56	5.63	5.63	2	2	2.38	2.38	1.67	1.67	1.42	1.42	0.30	0.30
2	50	100	75	284	1,220	5.53	23.76	26.94	587.49	0.27	5.90	0	2	0.00	2.38	0.00	1.67	0.00	1.42	0.00	0.28
3	100	200	150	332	1,552	6.47	30.23	50.11	637.61	0.50	6.40	0	2	0.00	2.38	0.00	1.67	0.00	1.42	0.00	0.26
4	200	300	250	244	1,796	4.75	34.98	55.49	693.10	0.56	6.96	0	2	0.00	2.38	0.00	1.67	0.00	1.42	0.00	0.24
5	300	500	400	437	2,233	8.51	43.49	136.74	829.84	1.37	8.33	0	2	0.00	2.38	0.00	1.67	0.00	1.42	0.00	0.20
6	500	750	625	262	2,495	5.10	48.60	137.88	967.73	1.38	9.71	0	2	0.00	2.38	0.00	1.67	0.00	1.42	0.00	0.17
7	750	1,000	875	237	2,732	4.62	53.21	162.37	1,130.10	1.63	11.34	1	3	1.19	3.57	0.33	2.00	0.28	1.69	0.20	0.18
8	1,000	1,500	1,250	288	3,020	5.61	58.82	260.57	1,390.67	2.62	13.96	2	5	2.38	5.95	0.23	2.23	0.20	1.89	0.09	0.16
9	1,500	2,000	1,750	229	3,249	4.46	63.28	242.26	1,632.94	2.43	16.39	1	6	1.19	7.14	8.80	11.03	7.45	9.34	3.63	0.68
10	2,000	2,500	2,250	143	3,392	2.79	66.07	188.71	1,821.65	1.89	18.28	0	6	0.00	7.14	0.00	11.03	0.00	9.34	0.00	0.61
11	2,500	3,000	2,750	98	3,490	1.91	67.98	196.15	2,017.80	1.97	20.25	1	7	1.19	8.33	3.00	14.03	2.54	11.88	1.53	0.70
12	3,000	4,000	3,500	123	3,613	2.40	70.37	245.16	2,262.96	2.46	22.71	4	11	4.76	13.10	3.51	17.54	2.98	14.85	1.43	0.78
13	4,000	5,000	4,500	91	3,704	1.77	72.15	284.84	2,547.79	2.86	25.57	0	11	0.00	13.10	0.00	17.54	0.00	14.85	0.00	0.69
14	5,000	7,500	6,250	133	3,837	2.59	74.74	295.77	2,843.57	2.97	28.54	0	11	0.00	13.10	0.00	17.54	0.00	14.85	0.00	0.62
15	7,500	10,000	8,750	101	3,938	1.97	76.70	363.44	3,207.01	3.65	32.19	5	16	5.95	19.05	1.06	18.60	0.90	15.75	0.29	0.58
16	10,000	20,000	15,000	191	4,129	3.72	80.42	1,045.83	4,252.84	10.50	42.69	4	20	4.76	23.81	3.65	22.25	3.09	18.84	0.35	0.52
17	20,000	50,000	35,000	253	4,382	4.93	85.35	1,506.44	5,759.28	15.12	57.81	5	25	5.95	29.76	0.42	22.67	0.35	19.19	0.03	0.39
18	50,000	100,000	75,000	121	4,503	2.36	87.71	1,003.45	6,762.73	10.07	67.88	4	29	4.76	34.52	4.08	26.75	3.46	22.65	0.41	0.40
19	100,000	500,000	300,000	444	4,947	8.65	96.36	2,667.08	9,429.80	26.77	94.65	43	72	51.19	85.71	86.21	112.96	72.99	95.64	3.23	1.20
20	500,000	**UP**		187	5,134	3.64	100.00	533.04	9,962.84	5.35	100.00	12	84	14.29	100.00	5.15	118.11	4.36	100.00	0.97	1.19
				5,134				9,962.84				84				118.11				1.19	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2974 CONVENTION HALLS AND OTHER MULTI PURPOSE BUILDINGS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	49	49	4.78	4.78	42.20	42.20	1.41	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	18	67	1.75	6.53	1.29	43.49	0.04	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	77	144	7.50	14.04	10.06	53.55	0.34	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	42	186	4.09	18.13	9.77	63.32	0.33	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	64	250	6.24	24.37	22.11	85.43	0.74	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	90	340	8.77	33.14	31.58	117.01	1.06	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	40	380	3.90	37.04	32.14	149.15	1.08	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	48	428	4.68	41.72	47.32	196.47	1.58	6.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	53	481	5.17	46.88	73.06	269.54	2.45	9.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	25	506	2.44	49.32	53.03	322.57	1.78	10.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	28	534	2.73	52.05	60.42	382.99	2.02	12.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	41	575	4.00	56.04	103.37	486.35	3.46	16.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	29	604	2.83	58.87	104.97	591.32	3.52	19.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	65	669	6.34	65.20	285.43	876.75	9.56	29.36	1	1	8.33	8.33	19.36	19.36	9.96	9.96	6.78	2.21
15	7,500	10,000	8,750	41	710	4.00	69.20	281.74	1,158.49	9.44	38.80	0	1	0.00	8.33	0.00	19.36	0.00	9.96	0.00	1.67
16	10,000	20,000	15,000	100	810	9.75	78.95	772.05	1,930.54	25.86	64.65	3	4	25.00	33.33	164.79	184.15	84.82	94.78	21.35	9.54
17	20,000	50,000	35,000	71	881	6.92	85.87	573.85	2,504.38	19.22	83.87	1	5	8.33	41.67	0.23	184.39	0.12	94.90	0.04	7.36
18	50,000	100,000	75,000	50	931	4.87	90.74	274.34	2,778.72	9.19	93.06	6	11	50.00	91.67	9.87	194.26	5.08	99.98	3.60	6.99
19	100,000	500,000	300,000	59	990	5.75	96.49	117.18	2,895.90	3.92	96.98	1	12	8.33	100.00	0.03	194.29	0.02	100.00	0.03	6.71
20	500,000	**UP**		36	1,026	3.51	100.00	90.11	2,986.02	3.02	100.00	0	12	0.00	100.00	0.00	194.29	0.00	100.00	0.00	6.51
				1,026				2,986.02				12				194.29				6.51	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2975 EXCEEDING 24 STOREYS ABOVE GROUND

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	850	850	7.76	7.76	340.74	340.74	1.40	1.40	13	13	3.13	3.13	9.76	9.76	2.13	2.13	2.86	2.86
2	50	100	75	589	1,439	5.38	13.14	50.25	391.00	0.21	1.61	2	15	0.48	3.61	0.00	9.76	0.00	2.13	0.00	2.50
3	100	200	150	819	2,258	7.48	20.61	134.35	525.35	0.55	2.17	2	17	0.48	4.10	45.36	55.12	9.93	12.06	33.76	10.49
4	200	300	250	673	2,931	6.14	26.76	196.40	721.74	0.81	2.97	0	17	0.00	4.10	0.00	55.12	0.00	12.06	0.00	7.64
5	300	500	400	1,174	4,105	10.72	37.47	425.30	1,147.04	1.75	4.73	1	18	0.24	4.34	6.16	61.28	1.35	13.41	1.45	5.34
6	500	750	625	793	4,898	7.24	44.71	449.81	1,596.85	1.85	6.58	1	19	0.24	4.58	160.46	221.74	35.11	48.52	35.67	13.89
7	750	1,000	875	719	5,617	6.56	51.28	564.32	2,161.17	2.33	8.91	0	19	0.00	4.58	0.00	221.74	0.00	48.52	0.00	10.26
8	1,000	1,500	1,250	635	6,252	5.80	57.08	682.32	2,843.49	2.81	11.72	0	19	0.00	4.58	0.00	221.74	0.00	48.52	0.00	7.80
9	1,500	2,000	1,750	357	6,609	3.26	60.33	532.47	3,375.97	2.19	13.91	0	19	0.00	4.58	0.00	221.74	0.00	48.52	0.00	6.57
10	2,000	2,500	2,250	224	6,833	2.04	62.38	375.06	3,751.02	1.55	15.46	0	19	0.00	4.58	0.00	221.74	0.00	48.52	0.00	5.91
11	2,500	3,000	2,750	212	7,045	1.94	64.31	552.15	4,303.18	2.28	17.74	0	19	0.00	4.58	0.00	221.74	0.00	48.52	0.00	5.15
12	3,000	4,000	3,500	278	7,323	2.54	66.85	750.80	5,053.98	3.09	20.83	3	22	0.72	5.30	9.70	231.44	2.12	50.64	1.29	4.58
13	4,000	5,000	4,500	196	7,519	1.79	68.64	481.72	5,535.70	1.99	22.82	1	23	0.24	5.54	2.64	234.08	0.58	51.22	0.55	4.23
14	5,000	7,500	6,250	341	7,860	3.11	71.75	1,322.47	6,858.17	5.45	28.27	1	24	0.24	5.78	2.50	236.58	0.55	51.77	0.19	3.45
15	7,500	10,000	8,750	207	8,067	1.89	73.64	1,180.50	8,038.67	4.87	33.13	1	25	0.24	6.02	8.31	244.89	1.82	53.58	0.70	3.05
16	10,000	20,000	15,000	399	8,466	3.64	77.29	3,167.22	11,205.88	13.05	46.19	6	31	1.45	7.47	0.22	245.11	0.05	53.63	0.01	2.19
17	20,000	50,000	35,000	403	8,869	3.68	80.97	3,142.18	14,348.06	12.95	59.14	9	40	2.17	9.64	6.38	251.50	1.40	55.03	0.20	1.75
18	50,000	100,000	75,000	229	9,098	2.09	83.06	1,524.31	15,872.38	6.28	65.42	1	41	0.24	9.88	0.01	251.51	0.00	55.03	0.00	1.58
19	100,000	500,000	300,000	904	10,002	8.25	91.31	3,553.00	19,425.38	14.64	80.07	103	144	24.82	34.70	147.73	399.23	32.32	87.35	4.16	2.06
20	500,000	**UP**		952	10,954	8.69	100.00	4,836.31	24,261.68	19.93	100.00	271	415	65.30	100.00	57.79	457.03	12.65	100.00	1.19	1.88
				10,954				24,261.68				415				457.03				1.88	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2976 DWELLING HOUSES NOT CLASSIFIED AS SHOP HOUSES / 3 STOREYS

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	81,968	81,968	9.79	9.79	5,450.59	5,450.59	1.55	1.55	7	7	0.80	0.80	205.75	205.75	0.69	0.69	3.77	3.77
2	50	100	75	123,795	205,763	14.78	24.57	13,331.09	18,781.68	3.79	5.34	34	41	3.89	4.69	784.05	989.80	2.62	3.31	5.88	5.27
3	100	200	150	196,326	402,089	23.44	48.01	53,773.58	72,555.26	15.29	20.62	71	112	8.12	12.81	1,679.35	2,669.15	5.61	8.92	3.12	3.68
4	200	300	250	94,876	496,965	11.33	59.34	25,626.88	98,182.14	7.28	27.91	69	181	7.89	20.71	1,708.28	4,377.43	5.71	14.62	6.67	4.46
5	300	500	400	109,993	606,958	13.13	72.47	37,589.35	135,771.49	10.69	38.60	104	285	11.90	32.61	4,347.08	8,724.52	14.52	29.14	11.56	6.43
6	500	750	625	64,907	671,865	7.75	80.22	26,410.26	162,181.76	7.51	46.10	87	372	9.95	42.56	2,775.44	11,499.96	9.27	38.41	10.51	7.09
7	750	1,000	875	48,708	720,573	5.82	86.03	24,750.59	186,932.35	7.04	53.14	62	434	7.09	49.66	1,842.92	13,342.89	6.16	44.57	7.45	7.14
8	1,000	1,500	1,250	40,809	761,382	4.87	90.91	29,469.72	216,402.07	8.38	61.52	66	500	7.55	57.21	1,990.37	15,333.25	6.65	51.22	6.75	7.09
9	1,500	2,000	1,750	22,068	783,450	2.63	93.54	21,873.15	238,275.22	6.22	67.73	42	542	4.81	62.01	1,749.75	17,083.00	5.84	57.06	8.00	7.17
10	2,000	2,500	2,250	11,664	795,114	1.39	94.93	14,123.82	252,399.03	4.01	71.75	24	566	2.75	64.76	1,328.70	18,411.70	4.44	61.50	9.41	7.29
11	2,500	3,000	2,750	8,435	803,549	1.01	95.94	12,569.43	264,968.47	3.57	75.32	39	605	4.46	69.22	767.71	19,179.41	2.56	64.07	6.11	7.24
12	3,000	4,000	3,500	9,171	812,720	1.09	97.04	15,959.93	280,928.40	4.54	79.86	26	631	2.97	72.20	4,370.18	23,549.59	14.60	78.66	27.38	8.38
13	4,000	5,000	4,500	4,944	817,664	0.59	97.63	11,442.58	292,370.98	3.25	83.11	21	652	2.40	74.60	453.94	24,003.53	1.52	80.18	3.97	8.21
14	5,000	7,500	6,250	5,729	823,393	0.68	98.31	15,509.15	307,880.13	4.41	87.52	50	702	5.72	80.32	2,618.29	26,621.82	8.75	88.93	16.88	8.65
15	7,500	10,000	8,750	3,131	826,524	0.37	98.68	11,883.70	319,763.83	3.38	90.90	30	732	3.43	83.75	1,748.66	28,370.48	5.84	94.77	14.71	8.87
16	10,000	20,000	15,000	4,837	831,361	0.58	99.26	15,839.14	335,602.98	4.50	95.40	51	783	5.84	89.59	453.24	28,823.72	1.51	96.28	2.86	8.59
17	20,000	50,000	35,000	3,864	835,225	0.46	99.72	12,305.55	347,908.53	3.50	98.90	36	819	4.12	93.71	558.09	29,381.80	1.86	98.14	4.54	8.45
18	50,000	100,000	75,000	1,139	836,364	0.14	99.86	2,658.87	350,567.40	0.76	99.65	28	847	3.20	96.91	455.93	29,837.73	1.52	99.67	17.15	8.51
19	100,000	500,000	300,000	1,070	837,434	0.13	99.99	3,835.16	354,402.56	1.09	100.74	27	874	3.09	100.00	99.54	29,937.26	0.33	100.00	2.60	8.45
20	500,000	**UP**		104	837,538	0.01	100.00	2,618.08	351,784.49	0.74	100.00	0	874	0.00	100.00	0.00	29,937.26	0.00	100.00	0.00	8.51
				837,538				351,784.49				874				29,937.26				8.51	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 29761 **DWELLING HOUSE FOR**

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,536	1,536	6.89	6.89	185.09	185.09	1.12	1.12	2	2	4.26	4.26	28.18	28.18	0.92	0.92	15.23	15.23
2	50	100	75	1,392	2,928	6.25	13.14	159.09	344.19	0.96	2.08	0	2	0.00	4.26	0.00	28.18	0.00	0.92	0.00	8.19
3	100	200	150	3,202	6,130	14.37	27.51	609.95	954.14	3.68	5.76	1	3	2.13	6.38	187.53	215.71	6.10	7.01	30.74	22.61
4	200	300	250	2,701	8,831	12.12	39.63	733.75	1,687.89	4.43	10.18	1	4	2.13	8.51	4.29	220.01	0.14	7.15	0.59	13.03
5	300	500	400	3,782	12,613	16.97	56.60	1,561.58	3,249.47	9.42	19.61	3	7	6.38	14.89	657.65	877.66	21.39	28.54	42.11	27.01
6	500	750	625	2,421	15,034	10.86	67.46	1,404.05	4,653.52	8.47	28.08	4	11	8.51	23.40	384.58	1,262.24	12.51	41.04	27.39	27.12
7	750	1,000	875	2,062	17,096	9.25	76.72	1,534.74	6,188.27	9.26	37.34	10	21	21.28	44.68	777.15	2,039.39	25.27	66.32	50.64	32.96
8	1,000	1,500	1,250	1,718	18,814	7.71	84.42	1,777.13	7,965.40	10.72	48.06	4	25	8.51	53.19	48.27	2,087.67	1.57	67.89	2.72	26.21
9	1,500	2,000	1,750	1,034	19,848	4.64	89.06	1,431.76	9,397.15	8.64	56.70	3	28	6.38	59.57	35.76	2,123.43	1.16	69.05	2.50	22.60
10	2,000	2,500	2,250	574	20,422	2.58	91.64	1,004.56	10,401.71	6.06	62.76	1	29	2.13	61.70	6.50	2,129.93	0.21	69.26	0.65	20.48
11	2,500	3,000	2,750	425	20,847	1.91	93.55	1,015.17	11,416.87	6.13	68.89	7	36	14.89	76.60	623.58	2,753.51	20.28	89.54	61.43	24.12
12	3,000	4,000	3,500	475	21,322	2.13	95.68	1,227.52	12,644.40	7.41	76.29	1	37	2.13	78.72	2.15	2,755.66	0.07	89.61	0.18	21.79
13	4,000	5,000	4,500	242	21,564	1.09	96.76	757.98	13,402.38	4.57	80.87	5	42	10.64	89.36	208.56	2,964.21	6.78	96.39	27.51	22.12
14	5,000	7,500	6,250	265	21,829	1.19	97.95	1,104.60	14,506.98	6.66	87.53	2	44	4.26	93.62	67.43	3,031.65	2.19	98.58	6.10	20.90
15	7,500	10,000	8,750	161	21,990	0.72	98.68	797.24	15,304.23	4.81	92.34	1	45	2.13	95.74	5.83	3,037.48	0.19	98.77	0.73	19.85
16	10,000	20,000	15,000	147	22,137	0.66	99.34	743.57	16,047.79	4.49	96.83	2	47	4.26	100.00	37.81	3,075.29	1.23	100.00	5.09	19.16
17	20,000	50,000	35,000	104	22,241	0.47	99.80	409.56	16,457.35	2.47	99.30	0	47	0.00	100.00	0.00	3,075.29	0.00	100.00	0.00	18.69
18	50,000	100,000	75,000	27	22,268	0.12	99.92	96.36	16,553.71	0.58	99.88	0	47	0.00	100.00	0.00	3,075.29	0.00	100.00	0.00	18.58
19	100,000	500,000	300,000	16	22,284	0.07	100.00	15.68	16,569.39	0.09	99.97	0	47	0.00	100.00	0.00	3,075.29	0.00	100.00	0.00	18.56
20	500,000	**UP**		1	22,285	0.00	100.00	4.29	16,573.68	0.03	100.00	0	47	0.00	100.00	0.00	3,075.29	0.00	100.00	0.00	18.56
				22,285				16,573.68				47				3,075.29				18.56	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2977 DWELLING HOUSES BUILDINGS FLOATING ON THE RIVER/SEA SHORE

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	122	122	37.31	37.31	35.12	35.12	16.16	16.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	93	215	28.44	65.75	62.44	97.56	28.73	44.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	48	263	14.68	80.43	30.03	127.59	13.82	58.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	20	283	6.12	86.54	16.26	143.85	7.48	66.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	294	3.36	89.91	12.46	156.31	5.73	71.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	14	308	4.28	94.19	19.20	175.50	8.83	80.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	315	2.14	96.33	11.94	187.45	5.49	86.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	320	1.53	97.86	5.10	192.55	2.35	88.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	321	0.31	98.17	5.18	197.72	2.38	90.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	322	0.31	98.47	3.58	201.30	1.64	92.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	323	0.31	98.78	0.00	201.30	0.00	92.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	324	0.31	99.08	7.39	208.69	3.40	96.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	325	0.31	99.39	1.07	209.76	0.49	96.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	326	0.31	99.69	0.00	209.76	0.00	96.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	327	0.31	100.00	7.61	217.37	3.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	327	0.00	100.00	0.00	217.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	327	0.00	100.00	0.00	217.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	327	0.00	100.00	0.00	217.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	327	0.00	100.00	0.00	217.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	327	0.00	100.00	0.00	217.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					327				217.37				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2978 INDEPENDENT ANALYTICAL LABORATORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	790	790	35.25	35.25	67.67	67.67	1.26	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	55	845	2.45	37.71	6.97	74.65	0.13	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	77	922	3.44	41.14	14.17	88.82	0.26	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	45	967	2.01	43.15	11.94	100.76	0.22	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	128	1,095	5.71	48.86	67.02	167.78	1.25	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	105	1,200	4.69	53.55	122.43	290.21	2.28	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	95	1,295	4.24	57.79	91.39	381.60	1.70	7.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	125	1,420	5.58	63.36	188.96	570.56	3.52	10.62	2	2	33.33	33.33	108.89	108.89	28.68	28.68	57.63	19.09
9	1,500	2,000	1,750	104	1,524	4.64	68.01	193.25	763.80	3.60	14.22	0	2	0.00	33.33	0.00	108.89	0.00	28.68	0.00	14.26
10	2,000	2,500	2,250	64	1,588	2.86	70.86	214.40	978.20	3.99	18.21	0	2	0.00	33.33	0.00	108.89	0.00	28.68	0.00	11.13
11	2,500	3,000	2,750	67	1,655	2.99	73.85	154.03	1,132.24	2.87	21.08	0	2	0.00	33.33	0.00	108.89	0.00	28.68	0.00	9.62
12	3,000	4,000	3,500	84	1,739	3.75	77.60	232.47	1,364.71	4.33	25.41	0	2	0.00	33.33	0.00	108.89	0.00	28.68	0.00	7.98
13	4,000	5,000	4,500	92	1,831	4.11	81.70	328.59	1,693.30	6.12	31.53	0	2	0.00	33.33	0.00	108.89	0.00	28.68	0.00	6.43
14	5,000	7,500	6,250	112	1,943	5.00	86.70	462.66	2,155.96	8.61	40.14	0	2	0.00	33.33	0.00	108.89	0.00	28.68	0.00	5.05
15	7,500	10,000	8,750	58	2,001	2.59	89.29	540.00	2,695.96	10.05	50.20	3	5	50.00	83.33	173.04	281.93	45.57	74.24	32.04	10.46
16	10,000	20,000	15,000	121	2,122	5.40	94.69	1,410.78	4,106.74	26.27	76.46	0	5	0.00	83.33	0.00	281.93	0.00	74.24	0.00	6.87
17	20,000	50,000	35,000	84	2,206	3.75	98.44	832.99	4,939.73	15.51	91.97	0	5	0.00	83.33	0.00	281.93	0.00	74.24	0.00	5.71
18	50,000	100,000	75,000	20	2,226	0.89	99.33	191.83	5,131.56	3.57	95.54	0	5	0.00	83.33	0.00	281.93	0.00	74.24	0.00	5.49
19	100,000	500,000	300,000	13	2,239	0.58	99.91	236.34	5,367.91	4.40	99.94	1	6	16.67	100.00	97.80	379.74	25.76	100.00	41.38	7.07
20	500,000	**UP**		2	2,241	0.09	100.00	2.97	5,370.87	0.06	100.00	0	6	0.00	100.00	0.00	379.74	0.00	100.00	0.00	7.07
				2,241				5,370.87				6				379.74				7.07	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 298 PROPERTY OF PUBLIC BODIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	16.90	16.90	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				16.90				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2981 PUBLIC BUILDINGS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	262	262	24.42	24.42	9.79	9.79	0.98	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	139	401	12.95	37.37	10.28	20.07	1.03	2.01	1	1	7.69	7.69	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	76	477	7.08	44.45	11.92	31.99	1.19	3.20	0	1	0.00	7.69	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	20	497	1.86	46.32	6.93	38.92	0.69	3.89	0	1	0.00	7.69	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	68	565	6.34	52.66	28.37	67.28	2.83	6.72	0	1	0.00	7.69	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	60	625	5.59	58.25	29.87	97.15	2.99	9.71	0	1	0.00	7.69	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	47	672	4.38	62.63	33.21	130.37	3.32	13.03	0	1	0.00	7.69	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	57	729	5.31	67.94	47.07	177.44	4.70	17.73	1	2	7.69	15.38	23.78	23.78	57.94	57.94	50.51	13.40
9	1,500	2,000	1,750	53	782	4.94	72.88	62.71	240.15	6.27	24.00	2	4	15.38	30.77	10.04	33.81	24.45	82.39	16.00	14.08
10	2,000	2,500	2,250	19	801	1.77	74.65	34.63	274.78	3.46	27.46	0	4	0.00	30.77	0.00	33.81	0.00	82.39	0.00	12.30
11	2,500	3,000	2,750	15	816	1.40	76.05	21.83	296.61	2.18	29.64	0	4	0.00	30.77	0.00	33.81	0.00	82.39	0.00	11.40
12	3,000	4,000	3,500	32	848	2.98	79.03	67.65	364.26	6.76	36.40	0	4	0.00	30.77	0.00	33.81	0.00	82.39	0.00	9.28
13	4,000	5,000	4,500	26	874	2.42	81.45	59.73	424.00	5.97	42.37	0	4	0.00	30.77	0.00	33.81	0.00	82.39	0.00	7.97
14	5,000	7,500	6,250	23	897	2.14	83.60	87.84	511.83	8.78	51.15	3	7	23.08	53.85	0.00	33.81	0.00	82.39	0.00	6.61
15	7,500	10,000	8,750	12	909	1.12	84.72	70.63	582.46	7.06	58.21	0	7	0.00	53.85	0.00	33.81	0.00	82.39	0.00	5.80
16	10,000	20,000	15,000	59	968	5.50	90.21	225.12	807.58	22.50	80.71	0	7	0.00	53.85	0.00	33.81	0.00	82.39	0.00	4.19
17	20,000	50,000	35,000	57	1,025	5.31	95.53	104.62	912.20	10.45	91.16	2	9	15.38	69.23	6.98	40.79	17.01	99.40	6.67	4.47
18	50,000	100,000	75,000	9	1,034	0.84	96.37	8.10	920.30	0.81	91.97	0	9	0.00	69.23	0.00	40.79	0.00	99.40	0.00	4.43
19	100,000	500,000	300,000	30	1,064	2.80	99.16	57.87	978.17	5.78	97.75	2	11	15.38	84.62	0.23	41.02	0.56	99.96	0.39	4.19
20	500,000	**UP**		9	1,073	0.84	100.00	22.48	1,000.65	2.25	100.00	2	13	15.38	100.00	0.02	41.04	0.04	100.00	0.08	4.10
				1,073				1,000.65				13				41.04				4.10	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2982 POLICE BARRACKS AND POLICE STATIONS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	33.33	33.33	0.72	0.72	9.23	9.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	22	15.56	48.89	0.54	1.26	6.90	16.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	24	4.44	53.33	0.01	1.27	0.07	16.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	25	2.22	55.56	0.44	1.71	5.66	21.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	27	4.44	60.00	0.34	2.05	4.33	26.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	28	2.22	62.22	2.67	4.73	34.10	60.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	29	2.22	64.44	0.04	4.76	0.46	60.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	30	2.22	66.67	0.02	4.78	0.20	60.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	31	2.22	68.89	0.04	4.82	0.46	61.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	32	2.22	71.11	0.05	4.87	0.70	62.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	33	2.22	73.33	0.01	4.88	0.16	62.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	34	2.22	75.56	0.08	4.96	1.04	63.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	35	2.22	77.78	0.03	4.99	0.32	63.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	37	4.44	82.22	0.30	5.29	3.80	67.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	41	8.89	91.11	0.84	6.13	10.70	78.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	45	8.89	100.00	1.71	7.84	21.85	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	45	0.00	100.00	0.00	7.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	45	0.00	100.00	0.00	7.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	45	0.00	100.00	0.00	7.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	45	0.00	100.00	0.00	7.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				45				7.84				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 29831 MILITARY BARRACKS : WITHOUT FAMILY ACCOMODATION

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

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

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2984 OTHERS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	28	28	4.04	4.04	1.35	1.35	0.34	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	616	644	88.89	92.93	73.47	74.82	18.58	18.93	4	4	100.00	100.00	66.20	66.20	100.00	100.00	90.11	88.48
3	100	200	150	17	661	2.45	95.38	9.84	84.65	2.49	21.41	0	4	0.00	100.00	0.00	66.20	0.00	100.00	0.00	78.20
4	200	300	250	7	668	1.01	96.39	7.17	91.82	1.81	23.23	0	4	0.00	100.00	0.00	66.20	0.00	100.00	0.00	72.10
5	300	500	400	3	671	0.43	96.83	6.12	97.93	1.55	24.77	0	4	0.00	100.00	0.00	66.20	0.00	100.00	0.00	67.59
6	500	750	625	5	676	0.72	97.55	0.27	98.20	0.07	24.84	0	4	0.00	100.00	0.00	66.20	0.00	100.00	0.00	67.41
7	750	1,000	875	1	677	0.14	97.69	5.43	103.63	1.37	26.21	0	4	0.00	100.00	0.00	66.20	0.00	100.00	0.00	63.88
8	1,000	1,500	1,250	1	678	0.14	97.84	0.39	104.01	0.10	26.31	0	4	0.00	100.00	0.00	66.20	0.00	100.00	0.00	63.64
9	1,500	2,000	1,750	1	679	0.14	97.98	0.39	104.40	0.10	26.41	0	4	0.00	100.00	0.00	66.20	0.00	100.00	0.00	63.41
10	2,000	2,500	2,250	1	680	0.14	98.12	8.81	113.22	2.23	28.64	0	4	0.00	100.00	0.00	66.20	0.00	100.00	0.00	58.47
11	2,500	3,000	2,750	1	681	0.14	98.27	6.85	120.07	1.73	30.37	0	4	0.00	100.00	0.00	66.20	0.00	100.00	0.00	55.13
12	3,000	4,000	3,500	1	682	0.14	98.41	3.56	123.63	0.90	31.27	0	4	0.00	100.00	0.00	66.20	0.00	100.00	0.00	53.55
13	4,000	5,000	4,500	4	686	0.58	98.99	0.79	124.42	0.20	31.47	0	4	0.00	100.00	0.00	66.20	0.00	100.00	0.00	53.20
14	5,000	7,500	6,250	2	688	0.29	99.28	176.24	300.66	44.58	76.05	0	4	0.00	100.00	0.00	66.20	0.00	100.00	0.00	22.02
15	7,500	10,000	8,750	1	689	0.14	99.42	15.16	315.82	3.83	79.89	0	4	0.00	100.00	0.00	66.20	0.00	100.00	0.00	20.96
16	10,000	20,000	15,000	2	691	0.29	99.71	14.42	330.24	3.65	83.54	0	4	0.00	100.00	0.00	66.20	0.00	100.00	0.00	20.05
17	20,000	50,000	35,000	1	692	0.14	99.86	64.09	394.33	16.21	99.75	0	4	0.00	100.00	0.00	66.20	0.00	100.00	0.00	16.79
18	50,000	100,000	75,000	1	693	0.14	100.00	1.00	395.33	0.25	100.00	0	4	0.00	100.00	0.00	66.20	0.00	100.00	0.00	16.75
19	100,000	500,000	300,000	0	693	0.00	100.00	0.00	395.33	0.00	100.00	0	4	0.00	100.00	0.00	66.20	0.00	100.00	0.00	16.75
20	500,000	**UP**		0	693	0.00	100.00	0.00	395.33	0.00	100.00	0	4	0.00	100.00	0.00	66.20	0.00	100.00	0.00	16.75
					693				395.33				4				66.20				16.75

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2991 BUILDINGS IN COURSE OF CONSTRUCTION

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	140	140	14.71	14.71	19.66	19.66	0.98	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	50	190	5.25	19.96	5.27	24.93	0.26	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	68	258	7.14	27.10	19.59	44.52	0.98	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	92	350	9.66	36.76	35.80	80.32	1.79	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	146	496	15.34	52.10	53.34	133.66	2.66	6.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	54	550	5.67	57.77	39.80	173.46	1.98	8.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	35	585	3.68	61.45	23.74	197.20	1.18	9.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	42	627	4.41	65.86	75.06	272.26	3.74	13.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	23	650	2.42	68.28	87.94	360.20	4.39	17.96	1	1	100.00	100.00	29.40	29.40	100.00	100.00	33.43	8.16
10	2,000	2,500	2,250	11	661	1.16	69.43	16.43	376.63	0.82	18.78	0	1	0.00	100.00	0.00	29.40	0.00	100.00	0.00	7.81
11	2,500	3,000	2,750	14	675	1.47	70.90	31.09	407.72	1.55	20.33	0	1	0.00	100.00	0.00	29.40	0.00	100.00	0.00	7.21
12	3,000	4,000	3,500	27	702	2.84	73.74	96.83	504.54	4.83	25.16	0	1	0.00	100.00	0.00	29.40	0.00	100.00	0.00	5.83
13	4,000	5,000	4,500	28	730	2.94	76.68	73.25	577.80	3.65	28.81	0	1	0.00	100.00	0.00	29.40	0.00	100.00	0.00	5.09
14	5,000	7,500	6,250	25	755	2.63	79.31	81.80	659.59	4.08	32.89	0	1	0.00	100.00	0.00	29.40	0.00	100.00	0.00	4.46
15	7,500	10,000	8,750	20	775	2.10	81.41	93.38	752.98	4.66	37.55	0	1	0.00	100.00	0.00	29.40	0.00	100.00	0.00	3.90
16	10,000	20,000	15,000	49	824	5.15	86.55	335.73	1,088.71	16.74	54.29	0	1	0.00	100.00	0.00	29.40	0.00	100.00	0.00	2.70
17	20,000	50,000	35,000	55	879	5.78	92.33	495.69	1,584.39	24.72	79.01	0	1	0.00	100.00	0.00	29.40	0.00	100.00	0.00	1.86
18	50,000	100,000	75,000	22	901	2.31	94.64	166.53	1,750.92	8.30	87.32	0	1	0.00	100.00	0.00	29.40	0.00	100.00	0.00	1.68
19	100,000	500,000	300,000	39	940	4.10	98.74	190.84	1,941.76	9.52	96.84	0	1	0.00	100.00	0.00	29.40	0.00	100.00	0.00	1.51
20	500,000	**UP**		12	952	1.26	100.00	63.45	2,005.21	3.16	100.00	0	1	0.00	100.00	0.00	29.40	0.00	100.00	0.00	1.47
				952				2,005.21				1				29.40				1.47	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 2992 RENTS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	24	24	29.63	29.63	1.11	1.11	1.32	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	19	43	23.46	53.09	2.69	3.80	3.18	4.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	50	8.64	61.73	3.86	7.66	4.58	9.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	56	7.41	69.14	3.28	10.94	3.89	12.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	13	69	16.05	85.19	6.71	17.66	7.96	20.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	73	4.94	90.12	1.00	18.65	1.18	22.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	74	1.23	91.36	0.26	18.92	0.31	22.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	75	1.23	92.59	7.46	26.38	8.84	31.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	76	1.23	93.83	4.22	30.60	5.00	36.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	77	1.23	95.06	11.35	41.95	13.45	49.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	78	1.23	96.30	6.81	48.76	8.06	57.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	79	1.23	97.53	0.00	48.76	0.00	57.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	80	1.23	98.77	12.92	61.68	15.31	73.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	81	1.23	100.00	22.71	84.39	26.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	81	0.00	100.00	0.00	84.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	81	0.00	100.00	0.00	84.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	81	0.00	100.00	0.00	84.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	81	0.00	100.00	0.00	84.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	81	0.00	100.00	0.00	84.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	81	0.00	100.00	0.00	84.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					81				84.39				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 30 KINA

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	6.92	6.92	20.86	20.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	8.22	15.14	24.76	45.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	10.55	25.69	31.79	77.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	16.67	66.67	2.50	28.19	7.53	84.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	16.67	83.33	2.50	30.69	7.53	92.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	16.67	100.00	2.50	33.19	7.53	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	33.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	33.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	33.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	33.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	33.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	33.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	33.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	33.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	33.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	33.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	33.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	33.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	6	0.00	100.00	0.00	33.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				33.19				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 300 KINA

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	10.58	10.58	9.18	9.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	8.66	19.24	7.51	16.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	96.00	115.24	83.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	115.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	115.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	115.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	115.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	115.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	115.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	115.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	115.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	115.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	115.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	115.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	115.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	115.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	115.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	115.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	115.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				115.24				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 3000 KINA

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.24	0.24	22.81	22.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	0.81	1.05	77.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	1.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	1.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	1.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	1.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	1.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	1.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	1.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	1.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	1.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	1.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	1.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	1.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	1.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	1.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	1.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	1.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	1.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				1.05				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 301 COKLAT

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	12.00	12.00	1.23	1.23	2.79	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	7	16.00	28.00	1.90	3.13	4.32	7.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	11	16.00	44.00	4.02	7.15	9.12	16.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	17	24.00	68.00	9.73	16.89	22.10	38.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	23	24.00	92.00	18.53	35.42	42.07	80.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	25	8.00	100.00	8.63	44.05	19.59	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	25	0.00	100.00	0.00	44.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	25	0.00	100.00	0.00	44.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	25	0.00	100.00	0.00	44.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	25	0.00	100.00	0.00	44.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	25	0.00	100.00	0.00	44.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	25	0.00	100.00	0.00	44.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	25	0.00	100.00	0.00	44.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	25	0.00	100.00	0.00	44.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	25	0.00	100.00	0.00	44.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	25	0.00	100.00	0.00	44.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	25	0.00	100.00	0.00	44.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	25	0.00	100.00	0.00	44.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	25	0.00	100.00	0.00	44.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	25	0.00	100.00	0.00	44.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				25				44.05				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 3031 RUMAH PENGERINGAN

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	29.63	29.63	1.98	1.98	1.38	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	18	3.70	33.33	1.47	3.45	1.03	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	23	9.26	42.59	2.95	6.40	2.06	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	27	7.41	50.00	2.63	9.02	1.83	6.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	37	18.52	68.52	12.43	21.45	8.68	14.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	40	5.56	74.07	4.31	25.76	3.01	17.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	43	5.56	79.63	5.81	31.58	4.06	22.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	46	5.56	85.19	9.71	41.28	6.78	28.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	47	1.85	87.04	6.04	47.32	4.22	33.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	48	1.85	88.89	2.02	49.34	1.41	34.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	49	1.85	90.74	8.39	57.73	5.85	40.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	51	3.70	94.44	31.26	88.99	21.82	62.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	52	1.85	96.30	21.77	110.76	15.20	77.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	53	1.85	98.15	9.43	120.19	6.59	83.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	54	1.85	100.00	23.04	143.23	16.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	54	0.00	100.00	0.00	143.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	54	0.00	100.00	0.00	143.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	54	0.00	100.00	0.00	143.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	54	0.00	100.00	0.00	143.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	54	0.00	100.00	0.00	143.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				54				143.23				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 3032 DENGAN RUMAH PENGERINGAN

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.17	0.17	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	6	71.43	85.71	12.00	12.17	18.17	18.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	14.29	100.00	53.84	66.01	81.57	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	7	0.00	100.00	0.00	66.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	7	0.00	100.00	0.00	66.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	7	0.00	100.00	0.00	66.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	66.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	66.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	66.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	66.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	66.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	66.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	66.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	66.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	66.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	66.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	66.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	66.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	7	0.00	100.00	0.00	66.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					7				66.01				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 304 TEH

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	1.34	1.34	2.23	2.23	0.31	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	0.67	2.01	0.07	2.29	0.01	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	0.67	2.68	0.18	2.47	0.03	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	6	1.34	4.03	0.30	2.77	0.04	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	0.67	4.70	0.52	3.29	0.07	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	0.67	5.37	0.62	3.91	0.09	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	0.67	6.04	1.15	5.07	0.16	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	0.67	6.71	1.86	6.92	0.26	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	14	2.68	9.40	4.88	11.80	0.69	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	15	0.67	10.07	0.09	11.89	0.01	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	20	3.36	13.42	12.24	24.13	1.73	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	25	3.36	16.78	9.33	33.46	1.32	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	31	4.03	20.81	16.71	50.17	2.36	7.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	60	91	40.27	61.07	263.80	313.97	37.32	44.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	16	107	10.74	71.81	94.42	408.39	13.36	57.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	18	125	12.08	83.89	100.16	508.55	14.17	71.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	17	142	11.41	95.30	111.95	620.50	15.84	87.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	145	2.01	97.32	43.90	664.40	6.21	94.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	149	2.68	100.00	42.44	706.84	6.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	149	0.00	100.00	0.00	706.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					149				706.84				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 3040 TEH

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	6.45	6.45	0.05	0.05	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	3.23	9.68	0.01	0.06	0.00	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	3.23	12.90	1.79	1.85	0.93	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	3.23	16.13	2.57	4.42	1.34	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	3.23	19.35	2.23	6.65	1.16	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	3.23	22.58	0.07	6.72	0.04	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	3.23	25.81	0.23	6.95	0.12	3.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	3.23	29.03	3.58	10.53	1.86	5.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	3.23	32.26	3.10	13.63	1.61	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	3.23	35.48	3.79	17.42	1.97	9.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	3.23	38.71	4.37	21.79	2.27	11.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	3.23	41.94	1.49	23.27	0.77	12.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	3.23	45.16	7.51	30.79	3.90	16.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	3.23	48.39	8.66	39.45	4.50	20.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	3.23	51.61	10.01	49.46	5.20	25.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	24	25.81	77.42	128.39	177.84	66.74	92.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	30	19.35	96.77	12.31	190.15	6.40	98.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	31	3.23	100.00	2.22	192.37	1.15	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	31	0.00	100.00	0.00	192.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	31	0.00	100.00	0.00	192.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					31				192.37				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 305 MINYAK SEREH

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.57	3.57	1.27	1.27	0.92	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	13	14	46.43	50.00	9.43	10.70	6.87	7.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	16	7.14	57.14	1.46	12.16	1.06	8.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	17	3.57	60.71	3.34	15.50	2.43	11.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	18	3.57	64.29	6.82	22.32	4.97	16.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	19	3.57	67.86	1.77	24.10	1.29	17.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	20	3.57	71.43	10.64	34.73	7.75	25.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	21	3.57	75.00	2.27	37.00	1.65	26.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	22	3.57	78.57	13.60	50.59	9.90	36.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	23	3.57	82.14	2.35	52.95	1.71	38.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	24	3.57	85.71	14.12	67.07	10.29	48.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	25	3.57	89.29	20.20	87.27	14.71	63.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	26	3.57	92.86	3.37	90.64	2.45	66.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	27	3.57	96.43	42.16	132.80	30.71	96.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	28	3.57	100.00	4.50	137.30	3.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	28	0.00	100.00	0.00	137.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	28	0.00	100.00	0.00	137.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	28	0.00	100.00	0.00	137.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	28	0.00	100.00	0.00	137.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					28				137.30				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 3050 MINYAK SEREH

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	3.34	3.34	4.09	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	6.82	10.17	8.36	12.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	5.32	15.48	6.52	18.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	6.80	22.28	8.33	27.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	7.06	29.34	8.65	35.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	10.10	39.44	12.38	48.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	42.16	81.61	51.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	81.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	81.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	81.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	81.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	81.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	81.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	81.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	81.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	81.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	81.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	81.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	7	0.00	100.00	0.00	81.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				81.61				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 306 KAPOK (DARI HASIL BUAH)

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	1.77	1.77	33.33	33.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	3.54	5.31	66.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	5.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	5.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	5.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	5.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	5.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	5.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	5.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	5.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	5.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	5.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	5.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	5.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	5.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	5.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	5.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	5.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	5.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				5.31				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 307 TANPA EKSTRAKSI MINYAK

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	1.47	1.47	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				1.47				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 3071 BILA TIDAK DILAKUKAN EKSTRAKSI MINYAK

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	18	18	33.33	33.33	1.21	1.21	0.57	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	21	5.56	38.89	0.56	1.77	0.26	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	26	9.26	48.15	5.48	7.25	2.56	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	27	1.85	50.00	0.76	8.02	0.36	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	28	1.85	51.85	0.55	8.57	0.26	4.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	31	5.56	57.41	1.64	10.21	0.77	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	32	1.85	59.26	1.53	11.75	0.72	5.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	33	1.85	61.11	4.82	16.56	2.25	7.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	40	12.96	74.07	40.76	57.33	19.04	26.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	44	7.41	81.48	8.79	66.12	4.11	30.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	45	1.85	83.33	76.49	142.61	35.73	66.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	46	1.85	85.19	2.23	144.83	1.04	67.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	47	1.85	87.04	16.65	161.49	7.78	75.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	48	1.85	88.89	7.09	168.57	3.31	78.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	49	1.85	90.74	18.58	187.15	8.68	87.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	50	1.85	92.59	2.90	190.05	1.35	88.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	51	1.85	94.44	6.80	196.85	3.18	91.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	53	3.70	98.15	9.36	206.21	4.37	96.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	54	1.85	100.00	7.90	214.11	3.69	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	54	0.00	100.00	0.00	214.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				54				214.11				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 3072 DENGAN EKTRAKSI MINYAK

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	4.48	4.48	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	4.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	4.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	4.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	4.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	4.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	4.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	4.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	4.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	4.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	4.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	4.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	4.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	4.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	4.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	4.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	4.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	4.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	4.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				4.48				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 308 GEDUNG TIDAK TERMASUK RUMAH ASAP

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	50.00	50.00	0.78	0.78	75.39	75.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	50.00	100.00	0.26	1.04	24.61	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				1.04				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 3080 KARET (GUTTA PERCHA)

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

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

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 3081 SEMUA GEDUNG TIDAK TERMASUK RUMAH ASAP

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	26	26	10.66	10.66	6.02	6.02	0.57	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	31	2.05	12.70	1.97	7.99	0.18	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	37	2.46	15.16	4.05	12.04	0.38	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	45	3.28	18.44	5.06	17.10	0.48	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	61	6.56	25.00	17.59	34.69	1.65	3.26	1	1	100.00	100.00	257.01	257.01	100.00	100.00	1461.49	740.89
6	500	750	625	9	70	3.69	28.69	10.56	45.25	0.99	4.25	0	1	0.00	100.00	0.00	257.01	0.00	100.00	0.00	568.02
7	750	1,000	875	12	82	4.92	33.61	20.53	65.78	1.93	6.17	0	1	0.00	100.00	0.00	257.01	0.00	100.00	0.00	390.71
8	1,000	1,500	1,250	36	118	14.75	48.36	54.88	120.67	5.15	11.33	0	1	0.00	100.00	0.00	257.01	0.00	100.00	0.00	213.00
9	1,500	2,000	1,750	23	141	9.43	57.79	57.04	177.70	5.35	16.68	0	1	0.00	100.00	0.00	257.01	0.00	100.00	0.00	144.63
10	2,000	2,500	2,250	12	153	4.92	62.70	40.29	217.99	3.78	20.46	0	1	0.00	100.00	0.00	257.01	0.00	100.00	0.00	117.90
11	2,500	3,000	2,750	8	161	3.28	65.98	40.53	258.52	3.80	24.27	0	1	0.00	100.00	0.00	257.01	0.00	100.00	0.00	99.42
12	3,000	4,000	3,500	10	171	4.10	70.08	79.38	337.89	7.45	31.72	0	1	0.00	100.00	0.00	257.01	0.00	100.00	0.00	76.06
13	4,000	5,000	4,500	12	183	4.92	75.00	82.70	420.60	7.76	39.48	0	1	0.00	100.00	0.00	257.01	0.00	100.00	0.00	61.11
14	5,000	7,500	6,250	24	207	9.84	84.84	198.17	618.77	18.60	58.08	0	1	0.00	100.00	0.00	257.01	0.00	100.00	0.00	41.54
15	7,500	10,000	8,750	15	222	6.15	90.98	119.48	738.25	11.22	69.30	0	1	0.00	100.00	0.00	257.01	0.00	100.00	0.00	34.81
16	10,000	20,000	15,000	14	236	5.74	96.72	243.92	982.16	22.90	92.20	0	1	0.00	100.00	0.00	257.01	0.00	100.00	0.00	26.17
17	20,000	50,000	35,000	6	242	2.46	99.18	60.30	1,042.46	5.66	97.86	0	1	0.00	100.00	0.00	257.01	0.00	100.00	0.00	24.65
18	50,000	100,000	75,000	2	244	0.82	100.00	22.85	1,065.31	2.14	100.00	0	1	0.00	100.00	0.00	257.01	0.00	100.00	0.00	24.13
19	100,000	500,000	300,000	0	244	0.00	100.00	0.00	1,065.31	0.00	100.00	0	1	0.00	100.00	0.00	257.01	0.00	100.00	0.00	24.13
20	500,000	**UP**		0	244	0.00	100.00	0.00	1,065.31	0.00	100.00	0	1	0.00	100.00	0.00	257.01	0.00	100.00	0.00	24.13
				244				1,065.31				1				257.01				24.13	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 3082 RUMAH ASAP DI PERKEBUNAN KARET

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	4.14	4.14	0.96	0.96	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	8	1.38	5.52	0.91	1.87	0.07	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	16	24	11.03	16.55	14.47	16.34	1.11	1.25	1	1	100.00	100.00	124.00	124.00	100.00	100.00	856.90	758.74
4	200	300	250	1	25	0.69	17.24	2.00	18.35	0.15	1.40	0	1	0.00	100.00	0.00	124.00	0.00	100.00	0.00	675.89
5	300	500	400	5	30	3.45	20.69	10.89	29.24	0.83	2.23	0	1	0.00	100.00	0.00	124.00	0.00	100.00	0.00	424.11
6	500	750	625	3	33	2.07	22.76	11.30	40.54	0.86	3.10	0	1	0.00	100.00	0.00	124.00	0.00	100.00	0.00	305.87
7	750	1,000	875	1	34	0.69	23.45	8.12	48.66	0.62	3.72	0	1	0.00	100.00	0.00	124.00	0.00	100.00	0.00	254.84
8	1,000	1,500	1,250	14	48	9.66	33.10	53.52	102.18	4.09	7.80	0	1	0.00	100.00	0.00	124.00	0.00	100.00	0.00	121.36
9	1,500	2,000	1,750	22	70	15.17	48.28	141.14	243.32	10.78	18.58	0	1	0.00	100.00	0.00	124.00	0.00	100.00	0.00	50.96
10	2,000	2,500	2,250	21	91	14.48	62.76	166.18	409.50	12.69	31.27	0	1	0.00	100.00	0.00	124.00	0.00	100.00	0.00	30.28
11	2,500	3,000	2,750	10	101	6.90	69.66	95.99	505.49	7.33	38.60	0	1	0.00	100.00	0.00	124.00	0.00	100.00	0.00	24.53
12	3,000	4,000	3,500	1	102	0.69	70.34	28.36	533.85	2.17	40.77	0	1	0.00	100.00	0.00	124.00	0.00	100.00	0.00	23.23
13	4,000	5,000	4,500	6	108	4.14	74.48	51.97	585.82	3.97	44.74	0	1	0.00	100.00	0.00	124.00	0.00	100.00	0.00	21.17
14	5,000	7,500	6,250	15	123	10.34	84.83	103.48	689.30	7.90	52.64	0	1	0.00	100.00	0.00	124.00	0.00	100.00	0.00	17.99
15	7,500	10,000	8,750	14	137	9.66	94.48	337.29	1,026.59	25.76	78.40	0	1	0.00	100.00	0.00	124.00	0.00	100.00	0.00	12.08
16	10,000	20,000	15,000	8	145	5.52	100.00	282.86	1,309.45	21.60	100.00	0	1	0.00	100.00	0.00	124.00	0.00	100.00	0.00	9.47
17	20,000	50,000	35,000	0	145	0.00	100.00	0.00	1,309.45	0.00	100.00	0	1	0.00	100.00	0.00	124.00	0.00	100.00	0.00	9.47
18	50,000	100,000	75,000	0	145	0.00	100.00	0.00	1,309.45	0.00	100.00	0	1	0.00	100.00	0.00	124.00	0.00	100.00	0.00	9.47
19	100,000	500,000	300,000	0	145	0.00	100.00	0.00	1,309.45	0.00	100.00	0	1	0.00	100.00	0.00	124.00	0.00	100.00	0.00	9.47
20	500,000	**UP**		0	145	0.00	100.00	0.00	1,309.45	0.00	100.00	0	1	0.00	100.00	0.00	124.00	0.00	100.00	0.00	9.47
				145				1,309.45				1				124.00				9.47	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 309 GULA BIBIT

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	7.14	7.14	1.59	1.59	3.06	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	7.14	14.29	0.09	1.69	0.18	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	7.14	21.43	2.10	3.79	4.04	7.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	7.14	28.57	0.12	3.91	0.24	7.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	7.14	35.71	0.16	4.07	0.31	7.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	7.14	42.86	2.72	6.79	5.22	13.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	8	14.29	57.14	3.49	10.28	6.71	19.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	7.14	64.29	10.33	20.62	19.85	39.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	7.14	71.43	0.61	21.22	1.17	40.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	7.14	78.57	0.76	21.99	1.47	42.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	7.14	85.71	12.99	34.97	24.95	67.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	7.14	92.86	16.13	51.10	30.99	98.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	7.14	100.00	0.95	52.05	1.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	52.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	52.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	52.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	52.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	52.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	14	0.00	100.00	0.00	52.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					14				52.05				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 3090 GULA BIBIT GEDUNG DAN ISINYA

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	6.25	6.25	0.08	0.08	0.90	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	6.25	12.50	0.61	0.68	7.05	7.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	6.25	18.75	0.14	0.83	1.63	9.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	6.25	25.00	0.09	0.92	1.09	10.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	6.25	31.25	0.12	1.04	1.44	12.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	6.25	37.50	0.19	1.23	2.15	14.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	6.25	43.75	0.16	1.39	1.86	16.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	10	18.75	62.50	0.72	2.11	8.41	24.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	6.25	68.75	0.61	2.72	7.05	31.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	6.25	75.00	0.91	3.63	10.58	42.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	6.25	81.25	0.76	4.40	8.87	51.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	6.25	87.50	1.15	5.54	13.30	64.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	6.25	93.75	0.95	6.49	11.02	75.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	6.25	100.00	2.12	8.61	24.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	16	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				16				8.61				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 310 PERKEBUNAN SERAT,SERAT CAMPURAN DAN KAPOK YANG BELUM TERPROS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	57	57	43.18	43.18	17.12	17.12	15.13	15.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	63	120	47.73	90.91	32.37	49.49	28.62	43.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	124	3.03	93.94	3.48	52.97	3.07	46.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	125	0.76	94.70	3.34	56.31	2.95	49.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	126	0.76	95.45	13.51	69.82	11.94	61.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	127	0.76	96.21	13.97	83.79	12.35	74.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	128	0.76	96.97	10.71	94.51	9.47	83.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	129	0.76	97.73	9.32	103.82	8.24	91.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	130	0.76	98.48	0.00	103.82	0.00	91.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	131	0.76	99.24	0.00	103.82	0.00	91.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	132	0.76	100.00	9.30	113.12	8.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	132	0.00	100.00	0.00	113.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	132	0.00	100.00	0.00	113.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	132	0.00	100.00	0.00	113.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	132	0.00	100.00	0.00	113.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	132	0.00	100.00	0.00	113.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	132	0.00	100.00	0.00	113.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	132	0.00	100.00	0.00	113.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	132	0.00	100.00	0.00	113.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	132	0.00	100.00	0.00	113.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				132				113.12				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 3100 PERKEBUNAN SERATSERAT CAMPURAN DAN KAPOK

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	30.93	30.93	41.00	41.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	13.51	44.44	17.91	58.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	31.00	75.44	41.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	75.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	75.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	75.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	75.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	75.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	75.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	75.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	75.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	75.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	75.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	75.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	75.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	75.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	75.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	75.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	75.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				75.44				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 311 PABRIK TAPIOKA DI

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	1.03	1.03	4.69	4.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	2.57	3.59	11.71	16.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	18.32	21.92	83.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	0.00	21.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	21.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	21.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	21.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	21.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	21.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	21.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	21.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	21.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	21.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	21.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	21.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	21.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	21.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	21.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	21.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				21.92				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 312 DAMAR DAN TERPENTIN

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	5.13	5.13	91.19	91.19	10.04	10.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	2.56	7.69	3.02	94.21	0.33	10.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	2.56	10.26	1.65	95.86	0.18	10.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	2.56	12.82	13.16	109.02	1.45	12.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	2.56	15.38	13.30	122.32	1.46	13.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	2.56	17.95	1.66	123.98	0.18	13.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	2.56	20.51	1.75	125.73	0.19	13.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	2.56	23.08	14.01	139.74	1.54	15.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	2.56	25.64	1.90	141.64	0.21	15.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	13	7.69	33.33	32.54	174.18	3.58	19.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	19	15.38	48.72	54.25	228.43	5.97	25.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	20	2.56	51.28	4.56	232.99	0.50	25.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	21	2.56	53.85	27.36	260.35	3.01	28.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	25	10.26	64.10	66.97	327.32	7.37	36.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	31	15.38	79.49	131.33	458.65	14.46	50.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	34	7.69	87.18	77.07	535.72	8.49	58.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	37	7.69	94.87	213.71	749.44	23.53	82.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	38	2.56	97.44	113.38	862.81	12.49	95.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	39	2.56	100.00	45.30	908.11	4.99	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	39	0.00	100.00	0.00	908.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					39				908.11				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 3120 DAMAR DAN TERPENTIN

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.56	5.56	1.65	1.65	0.51	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.56	11.11	1.66	3.31	0.52	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.56	16.67	1.75	5.06	0.55	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.56	22.22	1.90	6.96	0.59	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.56	27.78	1.93	8.90	0.60	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.56	33.33	2.12	11.02	0.66	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.56	38.89	2.22	13.24	0.69	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.56	44.44	6.51	19.74	2.03	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	5.56	50.00	13.68	33.43	4.27	10.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	5.56	55.56	13.89	47.32	4.34	14.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	5.56	61.11	14.81	62.13	4.62	19.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	5.56	66.67	17.91	80.04	5.59	24.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	5.56	72.22	17.95	97.99	5.60	30.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	5.56	77.78	20.42	118.41	6.37	36.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	16	11.11	88.89	35.91	154.32	11.21	48.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	17	5.56	94.44	151.00	305.32	47.13	95.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	18	5.56	100.00	15.10	320.42	4.71	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	320.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	18	0.00	100.00	0.00	320.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					18				320.42				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 313 CENGKEH DAN REMPAH

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	20.00	20.00	0.32	0.32	4.75	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	3	40.00	60.00	0.54	0.85	8.03	12.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	20.00	80.00	2.72	3.57	40.68	53.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	20.00	100.00	3.11	6.68	46.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	5	0.00	100.00	0.00	6.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	5	0.00	100.00	0.00	6.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	6.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	6.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	6.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	6.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	6.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	6.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	6.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	6.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	6.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	6.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	6.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	6.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	6.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	5	0.00	100.00	0.00	6.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				6.68				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 314 PADI, TANPA PENGERJAAN

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	50.00	50.00	0.47	0.47	13.94	13.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	25.00	75.00	1.34	1.81	39.89	53.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	25.00	100.00	1.55	3.36	46.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	4	0.00	100.00	0.00	3.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	3.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	3.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	3.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	3.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	3.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	3.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	3.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	3.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	3.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	3.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	3.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	3.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	3.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	3.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	3.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	3.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				3.36				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 3140 PADI TANPA PENGERJAAN TERMASUK PADI DI TEMPAT TERBUKA

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	31.00	31.00	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				31.00				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 315 HORTIKULTURA,SAYUR SAYURAN,KENTANG DAN TIDAK ADA PENGERINGA

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	48	48	36.36	36.36	7.56	7.56	1.99	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	26	74	19.70	56.06	10.36	17.92	2.72	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	19	93	14.39	70.45	27.28	45.20	7.17	11.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	100	5.30	75.76	5.24	50.44	1.38	13.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	107	5.30	81.06	15.97	66.41	4.20	17.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	110	2.27	83.33	2.49	68.89	0.65	18.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	113	2.27	85.61	10.58	79.47	2.78	20.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	117	3.03	88.64	16.94	96.41	4.45	25.34	1	1	100.00	100.00	7.20	7.20	100.00	100.00	42.49	7.47
9	1,500	2,000	1,750	3	120	2.27	90.91	10.34	106.75	2.72	28.06	0	1	0.00	100.00	0.00	7.20	0.00	100.00	0.00	6.74
10	2,000	2,500	2,250	2	122	1.52	92.42	12.87	119.62	3.38	31.44	0	1	0.00	100.00	0.00	7.20	0.00	100.00	0.00	6.02
11	2,500	3,000	2,750	1	123	0.76	93.18	10.56	130.18	2.77	34.22	0	1	0.00	100.00	0.00	7.20	0.00	100.00	0.00	5.53
12	3,000	4,000	3,500	1	124	0.76	93.94	5.64	135.82	1.48	35.70	0	1	0.00	100.00	0.00	7.20	0.00	100.00	0.00	5.30
13	4,000	5,000	4,500	1	125	0.76	94.70	25.43	161.25	6.68	42.38	0	1	0.00	100.00	0.00	7.20	0.00	100.00	0.00	4.47
14	5,000	7,500	6,250	1	126	0.76	95.45	0.00	161.25	0.00	42.38	0	1	0.00	100.00	0.00	7.20	0.00	100.00	0.00	4.47
15	7,500	10,000	8,750	1	127	0.76	96.21	38.05	199.30	10.00	52.38	0	1	0.00	100.00	0.00	7.20	0.00	100.00	0.00	3.61
16	10,000	20,000	15,000	2	129	1.52	97.73	64.38	263.68	16.92	69.30	0	1	0.00	100.00	0.00	7.20	0.00	100.00	0.00	2.73
17	20,000	50,000	35,000	1	130	0.76	98.48	0.02	263.70	0.01	69.31	0	1	0.00	100.00	0.00	7.20	0.00	100.00	0.00	2.73
18	50,000	100,000	75,000	2	132	1.52	100.00	116.77	380.47	30.69	100.00	0	1	0.00	100.00	0.00	7.20	0.00	100.00	0.00	1.89
19	100,000	500,000	300,000	0	132	0.00	100.00	0.00	380.47	0.00	100.00	0	1	0.00	100.00	0.00	7.20	0.00	100.00	0.00	1.89
20	500,000	**UP**		0	132	0.00	100.00	0.00	380.47	0.00	100.00	0	1	0.00	100.00	0.00	7.20	0.00	100.00	0.00	1.89
					132				380.47				1				7.20				1.89

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 3150 HORTIKULTURASAYUR SAYURANKENTANG DAN TIDAK ADA PENGERING

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	38.10	38.10	0.59	0.59	0.42	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	10	9.52	47.62	0.62	1.21	0.44	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	13	14.29	61.90	1.16	2.37	0.82	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	14	4.76	66.67	7.80	10.17	5.53	7.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	15	4.76	71.43	5.68	15.85	4.02	11.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	16	4.76	76.19	1.79	17.63	1.27	12.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	17	4.76	80.95	3.36	20.99	2.38	14.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	18	4.76	85.71	23.05	44.04	16.33	31.21	1	1	100.00	100.00	3.52	3.52	100.00	100.00	15.28	8.00
9	1,500	2,000	1,750	1	19	4.76	90.48	8.79	52.83	6.23	37.44	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0.00	6.67
10	2,000	2,500	2,250	1	20	4.76	95.24	63.89	116.72	45.28	82.72	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0.00	3.02
11	2,500	3,000	2,750	1	21	4.76	100.00	24.38	141.10	17.28	100.00	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0.00	2.50
12	3,000	4,000	3,500	0	21	0.00	100.00	0.00	141.10	0.00	100.00	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0.00	2.50
13	4,000	5,000	4,500	0	21	0.00	100.00	0.00	141.10	0.00	100.00	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0.00	2.50
14	5,000	7,500	6,250	0	21	0.00	100.00	0.00	141.10	0.00	100.00	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0.00	2.50
15	7,500	10,000	8,750	0	21	0.00	100.00	0.00	141.10	0.00	100.00	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0.00	2.50
16	10,000	20,000	15,000	0	21	0.00	100.00	0.00	141.10	0.00	100.00	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0.00	2.50
17	20,000	50,000	35,000	0	21	0.00	100.00	0.00	141.10	0.00	100.00	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0.00	2.50
18	50,000	100,000	75,000	0	21	0.00	100.00	0.00	141.10	0.00	100.00	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0.00	2.50
19	100,000	500,000	300,000	0	21	0.00	100.00	0.00	141.10	0.00	100.00	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0.00	2.50
20	500,000	**UP**		0	21	0.00	100.00	0.00	141.10	0.00	100.00	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0.00	2.50
				21				141.10				1				3.52				2.50	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 316 KELAPA SAWIT

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,365	1,365	38.71	38.71	246.34	246.34	3.22	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	509	1,874	14.44	53.15	189.32	435.66	2.47	5.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	294	2,168	8.34	61.49	221.72	657.37	2.90	8.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	111	2,279	3.15	64.63	104.05	761.42	1.36	9.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	76	2,355	2.16	66.79	52.88	814.30	0.69	10.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	41	2,396	1.16	67.95	27.67	841.98	0.36	11.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	22	2,418	0.62	68.58	5.77	847.75	0.08	11.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	84	2,502	2.38	70.96	33.71	881.47	0.44	11.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	51	2,553	1.45	72.40	55.39	936.85	0.72	12.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	41	2,594	1.16	73.57	46.58	983.43	0.61	12.84	1	1	4.76	4.76	65.40	65.40	6.88	6.88	140.41	6.65
11	2,500	3,000	2,750	18	2,612	0.51	74.08	25.73	1,009.17	0.34	13.18	0	1	0.00	4.76	0.00	65.40	0.00	6.88	0.00	6.48
12	3,000	4,000	3,500	47	2,659	1.33	75.41	138.39	1,147.56	1.81	14.99	3	4	14.29	19.05	125.96	191.36	13.24	20.12	91.02	16.68
13	4,000	5,000	4,500	21	2,680	0.60	76.01	51.15	1,198.71	0.67	15.65	2	6	9.52	28.57	384.88	576.24	40.47	60.59	752.39	48.07
14	5,000	7,500	6,250	47	2,727	1.33	77.34	74.82	1,273.54	0.98	16.63	0	6	0.00	28.57	0.00	576.24	0.00	60.59	0.00	45.25
15	7,500	10,000	8,750	37	2,764	1.05	78.39	140.02	1,413.56	1.83	18.46	0	6	0.00	28.57	0.00	576.24	0.00	60.59	0.00	40.77
16	10,000	20,000	15,000	86	2,850	2.44	80.83	327.22	1,740.78	4.27	22.73	0	6	0.00	28.57	0.00	576.24	0.00	60.59	0.00	33.10
17	20,000	50,000	35,000	211	3,061	5.98	86.81	1,502.33	3,243.11	19.62	42.35	4	10	19.05	47.62	278.45	854.69	29.28	89.87	18.53	26.35
18	50,000	100,000	75,000	197	3,258	5.59	92.40	1,668.81	4,911.92	21.79	64.15	1	11	4.76	52.38	4.25	858.94	0.45	90.31	0.25	17.49
19	100,000	500,000	300,000	253	3,511	7.18	99.57	2,429.85	7,341.77	31.73	95.88	10	21	47.62	100.00	92.13	951.07	9.69	100.00	3.79	12.95
20	500,000	**UP**		15	3,526	0.43	100.00	315.50	7,657.27	4.12	100.00	0	21	0.00	100.00	0.00	951.07	0.00	100.00	0.00	12.42
				3,526				7,657.27				21				951.07				12.42	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 3160 MINYAK KELAPA SAWIT TANPA PEMAKAIAN BENSIN DALAM PENGERJAAN

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	3.61	3.61	14.02	14.02	1.67	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	17	3.21	6.83	1.43	15.46	0.17	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	23	2.41	9.24	0.33	15.79	0.04	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	24	0.40	9.64	0.55	16.34	0.07	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	30	2.41	12.05	1.67	18.01	0.20	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	39	3.61	15.66	2.55	20.56	0.30	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	49	4.02	19.68	3.95	24.51	0.47	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	25	74	10.04	29.72	12.05	36.56	1.43	4.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	16	90	6.43	36.14	4.79	41.36	0.57	4.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	15	105	6.02	42.17	9.99	51.34	1.19	6.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	109	1.61	43.78	6.09	57.43	0.72	6.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	20	129	8.03	51.81	11.06	68.49	1.32	8.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	132	1.20	53.01	8.93	77.42	1.06	9.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	14	146	5.62	58.63	36.85	114.27	4.39	13.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	153	2.81	61.45	33.49	147.76	3.99	17.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	16	169	6.43	67.87	54.48	202.24	6.48	24.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	26	195	10.44	78.31	188.72	390.96	22.46	46.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	33	228	13.25	91.57	278.97	669.94	33.20	79.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	18	246	7.23	98.80	152.25	822.19	18.12	97.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		3	249	1.20	100.00	18.04	840.23	2.15	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				249				840.23				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 317 TEMBAKAU

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	429	429	60.59	60.59	1,651.04	1,651.04	50.19	50.19	2	2	100.00	100.00	58.00	58.00	100.00	100.00	3.51	3.51
2	50	100	75	270	699	38.14	98.73	1,609.89	3,260.93	48.94	99.13	0	2	0.00	100.00	0.00	58.00	0.00	100.00	0.00	1.78
3	100	200	150	2	701	0.28	99.01	7.26	3,268.19	0.22	99.35	0	2	0.00	100.00	0.00	58.00	0.00	100.00	0.00	1.77
4	200	300	250	1	702	0.14	99.15	7.37	3,275.57	0.22	99.57	0	2	0.00	100.00	0.00	58.00	0.00	100.00	0.00	1.77
5	300	500	400	1	703	0.14	99.29	14.09	3,289.66	0.43	100.00	0	2	0.00	100.00	0.00	58.00	0.00	100.00	0.00	1.76
6	500	750	625	1	704	0.14	99.44	0.00	3,289.66	0.00	100.00	0	2	0.00	100.00	0.00	58.00	0.00	100.00	0.00	1.76
7	750	1,000	875	1	705	0.14	99.58	0.00	3,289.66	0.00	100.00	0	2	0.00	100.00	0.00	58.00	0.00	100.00	0.00	1.76
8	1,000	1,500	1,250	1	706	0.14	99.72	0.00	3,289.66	0.00	100.00	0	2	0.00	100.00	0.00	58.00	0.00	100.00	0.00	1.76
9	1,500	2,000	1,750	1	707	0.14	99.86	0.00	3,289.66	0.00	100.00	0	2	0.00	100.00	0.00	58.00	0.00	100.00	0.00	1.76
10	2,000	2,500	2,500	1	708	0.14	100.00	0.00	3,289.66	0.00	100.00	0	2	0.00	100.00	0.00	58.00	0.00	100.00	0.00	1.76
11	2,500	3,000	2,750	0	708	0.00	100.00	0.00	3,289.66	0.00	100.00	0	2	0.00	100.00	0.00	58.00	0.00	100.00	0.00	1.76
12	3,000	4,000	3,500	0	708	0.00	100.00	0.00	3,289.66	0.00	100.00	0	2	0.00	100.00	0.00	58.00	0.00	100.00	0.00	1.76
13	4,000	5,000	4,500	0	708	0.00	100.00	0.00	3,289.66	0.00	100.00	0	2	0.00	100.00	0.00	58.00	0.00	100.00	0.00	1.76
14	5,000	7,500	6,250	0	708	0.00	100.00	0.00	3,289.66	0.00	100.00	0	2	0.00	100.00	0.00	58.00	0.00	100.00	0.00	1.76
15	7,500	10,000	8,750	0	708	0.00	100.00	0.00	3,289.66	0.00	100.00	0	2	0.00	100.00	0.00	58.00	0.00	100.00	0.00	1.76
16	10,000	20,000	15,000	0	708	0.00	100.00	0.00	3,289.66	0.00	100.00	0	2	0.00	100.00	0.00	58.00	0.00	100.00	0.00	1.76
17	20,000	50,000	35,000	0	708	0.00	100.00	0.00	3,289.66	0.00	100.00	0	2	0.00	100.00	0.00	58.00	0.00	100.00	0.00	1.76
18	50,000	100,000	75,000	0	708	0.00	100.00	0.00	3,289.66	0.00	100.00	0	2	0.00	100.00	0.00	58.00	0.00	100.00	0.00	1.76
19	100,000	500,000	300,000	0	708	0.00	100.00	0.00	3,289.66	0.00	100.00	0	2	0.00	100.00	0.00	58.00	0.00	100.00	0.00	1.76
20	500,000	**UP**		0	708	0.00	100.00	0.00	3,289.66	0.00	100.00	0	2	0.00	100.00	0.00	58.00	0.00	100.00	0.00	1.76
					708				3,289.66				2				58.00				1.76

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 3170 TEMBAKAU JIKA FERMENTASI TEMBAKAU DIKERJAKAN DIPERKEBUNAN

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	12.50	12.50	0.43	0.43	6.13	6.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	12.50	25.00	0.43	0.87	6.13	12.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	12.50	37.50	0.43	1.30	6.13	18.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	12.50	50.00	0.65	1.95	9.19	27.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	12.50	62.50	2.23	4.18	31.44	59.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	12.50	75.00	1.24	5.42	17.57	76.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	12.50	87.50	0.83	6.25	11.71	88.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	12.50	100.00	0.83	7.08	11.71	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	7.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	7.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	7.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	7.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	7.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	7.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	7.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	7.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	7.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	7.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	7.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	8	0.00	100.00	0.00	7.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					8				7.08				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 318 GAMBIR, BARANG BARANG DITEMPAT TERBUKA

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

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

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 32402 PAB. GULA TERMASUK GULA TETES TEBU AMPAS RAPAK DLL

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	4.79	4.79	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				4.79				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

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

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	7.97	7.97	153.48	153.48	10.32	10.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	13	1.45	9.42	0.50	153.98	0.03	10.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	14	0.72	10.14	0.43	154.41	0.03	10.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	15	0.72	10.87	0.87	155.28	0.06	10.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	17	1.45	12.32	3.16	158.44	0.21	10.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	19	1.45	13.77	2.38	160.83	0.16	10.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	21	1.45	15.22	4.85	165.68	0.33	11.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	22	0.72	15.94	0.56	166.23	0.04	11.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	23	0.72	16.67	0.86	167.10	0.06	11.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	24	0.72	17.39	13.22	180.32	0.89	12.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	25	0.72	18.12	12.38	192.69	0.83	12.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	26	0.72	18.84	5.00	197.69	0.34	13.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	27	0.72	19.57	14.85	212.54	1.00	14.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	29	1.45	21.01	71.45	283.99	4.81	19.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	36	5.07	26.09	106.38	390.37	7.15	26.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	11	47	7.97	34.06	68.45	458.82	4.60	30.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	22	69	15.94	50.00	409.88	868.70	27.57	58.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	16	85	11.59	61.59	90.23	958.93	6.07	64.49	3	3	100.00	100.00	16.21	16.21	100.00	100.00	17.97	1.69
19	100,000	500,000	300,000	48	133	34.78	96.38	504.88	1,463.81	33.96	98.45	0	3	0.00	100.00	0.00	16.21	0.00	100.00	0.00	1.11
20	500,000	**UP**		5	138	3.62	100.00	23.07	1,486.88	1.55	100.00	0	3	0.00	100.00	0.00	16.21	0.00	100.00	0.00	1.09
				138				1,486.88				3				16.21				1.09	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 4000 SPECIAL FOR PLANTATION (FIRE RISK) NON ESTATE PLANTATION RI

DATA POSITION FROM : 01/01/2021
DATA POSITION TO : 31/12/2021
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	9.09	9.09	2.03	2.03	2.60	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	9.09	18.18	0.00	2.03	0.00	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	9.09	27.27	8.07	10.10	10.36	12.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	9.09	36.36	8.00	18.10	10.26	23.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	9.09	45.45	4.20	22.30	5.39	28.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	9.09	54.55	7.00	29.30	8.98	37.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	9.09	63.64	4.96	34.26	6.36	43.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	9.09	72.73	6.45	40.71	8.27	52.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	9.09	81.82	7.44	48.14	9.54	61.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	9.09	90.91	9.30	57.44	11.93	73.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	9.09	100.00	20.51	77.95	26.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	77.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	77.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	77.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	77.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	77.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	77.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	77.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	11	0.00	100.00	0.00	77.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					11				77.95				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 4012 PALM OIL/KELAPA SAWIT

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	193	193	32.77	32.77	16.48	16.48	1.24	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	114	307	19.35	52.12	29.82	46.30	2.25	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	31	338	5.26	57.39	16.61	62.90	1.25	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	341	0.51	57.89	4.04	66.95	0.31	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	347	1.02	58.91	6.93	73.87	0.52	5.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	349	0.34	59.25	2.97	76.84	0.22	5.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	350	0.17	59.42	1.15	77.99	0.09	5.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	355	0.85	60.27	10.58	88.57	0.80	6.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	358	0.51	60.78	18.05	106.62	1.36	8.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	361	0.51	61.29	22.01	128.63	1.66	9.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	363	0.34	61.63	7.72	136.35	0.58	10.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	364	0.17	61.80	0.00	136.35	0.00	10.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	365	0.17	61.97	0.04	136.39	0.00	10.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	373	1.36	63.33	27.35	163.73	2.06	12.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	381	1.36	64.69	54.28	218.01	4.10	16.45	1	1	50.00	50.00	7.64	7.64	89.68	89.68	14.08	3.51
16	10,000	20,000	15,000	50	431	8.49	73.17	180.11	398.12	13.59	30.04	0	1	0.00	50.00	0.00	7.64	0.00	89.68	0.00	1.92
17	20,000	50,000	35,000	20	451	3.40	76.57	181.78	579.91	13.72	43.75	0	1	0.00	50.00	0.00	7.64	0.00	89.68	0.00	1.32
18	50,000	100,000	75,000	58	509	9.85	86.42	240.01	819.92	18.11	61.86	0	1	0.00	50.00	0.00	7.64	0.00	89.68	0.00	0.93
19	100,000	500,000	300,000	69	578	11.71	98.13	496.44	1,316.36	37.46	99.32	1	2	50.00	100.00	0.88	8.52	10.32	100.00	0.18	0.65
20	500,000	**UP**		11	589	1.87	100.00	9.05	1,325.41	0.68	100.00	0	2	0.00	100.00	0.00	8.52	0.00	100.00	0.00	0.64
				589				1,325.41				2				8.52				0.64	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 4016 PERKEBUNAN KARET

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	25	25	92.59	92.59	2.42	2.42	71.57	71.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	26	3.70	96.30	0.47	2.89	14.07	85.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	27	3.70	100.00	0.48	3.37	14.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	27	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	27	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	27	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	27	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	27	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	27	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	27	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	27	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	27	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	27	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	27	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	27	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	27	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	27	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	27	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	27	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	27	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				27				3.37				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 4019 SUGAR CANE/TEBU

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	40.00	40.00	0.50	0.50	20.00	20.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	4	40.00	80.00	1.00	1.50	40.00	60.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	20.00	100.00	1.00	2.50	40.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	5	0.00	100.00	0.00	2.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	5	0.00	100.00	0.00	2.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	5	0.00	100.00	0.00	2.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	2.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	2.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	2.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	2.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	2.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	2.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	2.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	2.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	2.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	2.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	2.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	2.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	2.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	5	0.00	100.00	0.00	2.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				2.50				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2021

OCCUPATION CODE 4022 VEGETABLES/SAYUR2AN

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	0.24	0.24	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	0.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.24				0				0.00				0.00	
	GRAND TOTAL			2,643,330.0				3,362,315.98				17,388.0				534,769.46					

4.5 GROUP BY PROVINCE CODE

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

RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 01 NANGGROE ACEH DARUSSALAM

UNDERWRITING YEAR 2021

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,175	2,175	16.99	16.99	184.69	184.69	1.26	1.26	2	2	3.17	3.17	72.21	72.21	4.84	4.84	39.09	39.09
2	50	100	75	833	3,008	6.51	23.50	75.79	260.48	0.52	1.78	3	5	4.76	7.94	8.26	80.47	0.55	5.39	10.90	30.89
3	100	200	150	1,299	4,307	10.15	33.64	187.28	447.76	1.28	3.06	4	9	6.35	14.29	171.73	252.20	11.50	16.89	91.70	56.32
4	200	300	250	936	5,243	7.31	40.95	213.15	660.91	1.46	4.52	10	19	15.87	30.16	475.95	728.15	31.87	48.76	223.30	110.17
5	300	500	400	1,694	6,937	13.23	54.19	546.69	1,207.60	3.74	8.26	10	29	15.87	46.03	158.62	886.78	10.62	59.39	29.02	73.43
6	500	750	625	951	7,888	7.43	61.62	461.67	1,669.26	3.16	11.41	0	29	0.00	46.03	0.00	886.78	0.00	59.39	0.00	53.12
7	750	1,000	875	947	8,835	7.40	69.01	517.75	2,187.01	3.54	14.95	0	29	0.00	46.03	0.00	886.78	0.00	59.39	0.00	40.55
8	1,000	1,500	1,250	1,189	10,024	9.29	78.30	1,118.21	3,305.22	7.65	22.60	9	38	14.29	60.32	123.35	1,010.12	8.26	67.65	11.03	30.56
9	1,500	2,000	1,750	571	10,595	4.46	82.76	754.67	4,059.89	5.16	27.76	4	42	6.35	66.67	26.67	1,036.79	1.79	69.43	3.53	25.54
10	2,000	2,500	2,250	318	10,913	2.48	85.24	601.73	4,661.61	4.11	31.88	2	44	3.17	69.84	33.14	1,069.93	2.22	71.65	5.51	22.95
11	2,500	3,000	2,750	198	11,111	1.55	86.79	433.65	5,095.26	2.97	34.84	3	47	4.76	74.60	101.98	1,171.91	6.83	78.48	23.52	23.00
12	3,000	4,000	3,500	244	11,355	1.91	88.70	698.88	5,794.14	4.78	39.62	0	47	0.00	74.60	0.00	1,171.91	0.00	78.48	0.00	20.23
13	4,000	5,000	4,500	151	11,506	1.18	89.88	505.24	6,299.38	3.45	43.07	2	49	3.17	77.78	9.22	1,181.13	0.62	79.10	1.83	18.75
14	5,000	7,500	6,250	256	11,762	2.00	91.88	1,112.47	7,411.84	7.61	50.68	2	51	3.17	80.95	27.46	1,208.59	1.84	80.94	2.47	16.31
15	7,500	10,000	8,750	155	11,917	1.21	93.09	964.61	8,376.45	6.60	57.28	0	51	0.00	80.95	0.00	1,208.59	0.00	80.94	0.00	14.43
16	10,000	20,000	15,000	318	12,235	2.48	95.57	1,699.82	10,076.27	11.62	68.90	6	57	9.52	90.48	6.83	1,215.43	0.46	81.40	0.40	12.06
17	20,000	50,000	35,000	208	12,443	1.62	97.20	1,972.16	12,048.43	13.49	82.39	5	62	7.94	98.41	248.52	1,463.94	16.64	98.04	12.60	12.15
18	50,000	100,000	75,000	160	12,603	1.25	98.45	1,246.73	13,295.16	8.52	90.91	0	62	0.00	98.41	0.00	1,463.94	0.00	98.04	0.00	11.01
19	100,000	500,000	300,000	148	12,751	1.16	99.60	1,056.45	14,351.62	7.22	98.13	1	63	1.59	100.00	29.26	1,493.21	1.96	100.00	2.77	10.40
20	500,000	**UP**		51	12,802	0.40	100.00	272.93	14,624.54	1.87	100.00	0	63	0.00	100.00	0.00	1,493.21	0.00	100.00	0.00	10.21
				12,802					14,624.54			63					1,493.21				10.21

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 02 SUMATERA UTARA

UNDERWRITING YEAR 2021

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17,936	17,936	12.52	12.52	4,030.79	4,030.79	2.24	2.24	23	23	3.46	3.46	382.69	382.69	1.49	1.49	9.49	9.49
2	50	100	75	13,913	31,849	9.71	22.24	1,723.64	5,754.43	0.96	3.19	1	24	0.15	3.61	74.88	457.57	0.29	1.78	4.34	7.95
3	100	200	150	19,322	51,171	13.49	35.73	4,633.84	10,388.26	2.57	5.77	14	38	2.11	5.72	129.10	586.67	0.50	2.28	2.79	5.65
4	200	300	250	11,043	62,214	7.71	43.44	3,537.85	13,926.11	1.96	7.73	23	61	3.46	9.19	840.65	1,427.32	3.27	5.55	23.76	10.25
5	300	500	400	19,617	81,831	13.70	57.13	8,774.07	22,700.19	4.87	12.60	43	104	6.48	15.66	1,817.44	3,244.76	7.07	12.62	20.71	14.29
6	500	750	625	11,606	93,437	8.10	65.23	8,168.36	30,868.54	4.54	17.14	39	143	5.87	21.54	1,099.65	4,344.41	4.28	16.90	13.46	14.07
7	750	1,000	875	9,227	102,664	6.44	71.68	9,780.00	40,648.54	5.43	22.57	35	178	5.27	26.81	1,005.86	5,350.28	3.91	20.81	10.28	13.16
8	1,000	1,500	1,250	9,054	111,718	6.32	78.00	12,145.29	52,793.83	6.74	29.31	95	273	14.31	41.11	2,742.43	8,092.71	10.67	31.48	22.58	15.33
9	1,500	2,000	1,750	5,308	117,026	3.71	81.70	9,267.03	62,060.86	5.15	34.46	34	307	5.12	46.23	1,863.23	9,955.93	7.25	38.73	20.11	16.04
10	2,000	2,500	2,250	4,072	121,098	2.84	84.55	6,244.68	68,305.54	3.47	37.92	41	348	6.17	52.41	1,313.69	11,269.63	5.11	43.84	21.04	16.50
11	2,500	3,000	2,750	2,568	123,666	1.79	86.34	6,488.45	74,793.99	3.60	41.53	28	376	4.22	56.63	2,782.14	14,051.77	10.82	54.67	42.88	18.79
12	3,000	4,000	3,500	3,042	126,708	2.12	88.46	8,663.92	83,457.91	4.81	46.34	32	408	4.82	61.45	480.74	14,532.51	1.87	56.54	5.55	17.41
13	4,000	5,000	4,500	2,029	128,737	1.42	89.88	7,073.38	90,531.29	3.93	50.26	15	423	2.26	63.70	593.27	15,125.77	2.31	58.85	8.39	16.71
14	5,000	7,500	6,250	2,804	131,541	1.96	91.84	12,119.15	102,650.44	6.73	56.99	18	441	2.71	66.42	435.78	15,561.55	1.70	60.54	3.60	15.16
15	7,500	10,000	8,750	1,685	133,226	1.18	93.01	10,361.90	113,012.35	5.75	62.75	22	463	3.31	69.73	1,485.76	17,047.31	5.78	66.32	14.34	15.08
16	10,000	20,000	15,000	3,342	136,568	2.33	95.35	22,846.60	135,858.95	12.68	75.43	57	520	8.58	78.31	6,200.51	23,247.81	24.12	90.44	27.14	17.11
17	20,000	50,000	35,000	2,992	139,560	2.09	97.44	21,978.06	157,837.01	12.20	87.63	68	588	10.24	88.55	1,440.97	24,688.78	5.61	96.05	6.56	15.64
18	50,000	100,000	75,000	1,737	141,297	1.21	98.65	12,405.43	170,242.44	6.89	94.52	50	638	7.53	96.08	978.11	25,666.89	3.81	99.86	7.88	15.08
19	100,000	500,000	300,000	1,654	142,951	1.15	99.80	8,800.64	179,043.08	4.89	99.41	23	661	3.46	99.55	30.06	25,696.95	0.12	99.97	0.34	14.35
20	500,000	**UP**		282	143,233	0.20	100.00	1,067.34	180,110.42	0.59	100.00	3	664	0.45	100.00	7.12	25,704.07	0.03	100.00	0.67	14.27
				143,233				180,110.42				664				25,704.07					14.27

PT. REASURANSI INDONESIA UTAMA (PERSERO)
Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 03 SUMATERA BARAT

UNDERWRITING YEAR 2021

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5,578	5,578	10.10	10.10	1,129.47	1,129.47	1.95	1.95	4	4	2.56	2.56	68.95	68.95	1.55	1.55	6.10	6.10
2	50	100	75	5,083	10,661	9.20	19.30	901.32	2,030.79	1.55	3.50	22	26	14.10	16.67	146.03	214.98	3.28	4.83	16.20	10.59
3	100	200	150	8,510	19,171	15.40	34.70	2,481.00	4,511.78	4.27	7.77	5	31	3.21	19.87	151.96	366.94	3.42	8.25	6.12	8.13
4	200	300	250	6,370	25,541	11.53	46.23	2,392.59	6,904.37	4.12	11.89	9	40	5.77	25.64	228.03	594.97	5.13	13.38	9.53	8.62
5	300	500	400	9,841	35,382	17.81	64.04	5,392.81	12,297.18	9.29	21.18	6	46	3.85	29.49	742.92	1,337.89	16.70	30.08	13.78	10.88
6	500	750	625	5,162	40,544	9.34	73.38	4,332.28	16,629.46	7.46	28.64	7	53	4.49	33.97	334.65	1,672.54	7.52	37.60	7.72	10.06
7	750	1,000	875	3,991	44,535	7.22	80.61	4,630.57	21,260.03	7.97	36.61	9	62	5.77	39.74	164.77	1,837.31	3.70	41.31	3.56	8.64
8	1,000	1,500	1,250	2,899	47,434	5.25	85.85	4,609.07	25,869.10	7.94	44.55	7	69	4.49	44.23	131.36	1,968.67	2.95	44.26	2.85	7.61
9	1,500	2,000	1,750	1,721	49,155	3.11	88.97	3,566.23	29,435.33	6.14	50.69	3	72	1.92	46.15	22.57	1,991.24	0.51	44.77	0.63	6.76
10	2,000	2,500	2,250	1,003	50,158	1.82	90.79	2,497.67	31,933.00	4.30	54.99	4	76	2.56	48.72	13.49	2,004.73	0.30	45.07	0.54	6.28
11	2,500	3,000	2,750	753	50,911	1.36	92.15	2,090.00	34,023.00	3.60	58.59	12	88	7.69	56.41	143.85	2,148.58	3.23	48.31	6.88	6.32
12	3,000	4,000	3,500	856	51,767	1.55	93.70	2,920.38	36,943.38	5.03	63.62	5	93	3.21	59.62	142.10	2,290.68	3.19	51.50	4.87	6.20
13	4,000	5,000	4,500	581	52,348	1.05	94.75	2,450.13	39,393.52	4.22	67.84	4	97	2.56	62.18	83.55	2,374.23	1.88	53.38	3.41	6.03
14	5,000	7,500	6,250	736	53,084	1.33	96.08	3,719.08	43,112.60	6.40	74.25	18	115	11.54	73.72	1,366.66	3,740.89	30.73	84.11	36.75	8.68
15	7,500	10,000	8,750	504	53,588	0.91	96.99	3,278.34	46,390.94	5.65	79.89	21	136	13.46	87.18	120.69	3,861.58	2.71	86.82	3.68	8.32
16	10,000	20,000	15,000	607	54,195	1.10	98.09	4,711.27	51,102.21	8.11	88.00	0	136	0.00	87.18	0.00	3,861.58	0.00	86.82	0.00	7.56
17	20,000	50,000	35,000	451	54,646	0.82	98.91	3,782.03	54,884.24	6.51	94.52	3	139	1.92	89.10	417.96	4,279.53	9.40	96.22	11.05	7.80
18	50,000	100,000	75,000	202	54,848	0.37	99.27	1,262.21	56,146.45	2.17	96.69	7	146	4.49	93.59	73.10	4,352.63	1.64	97.86	5.79	7.75
19	100,000	500,000	300,000	332	55,180	0.60	99.88	1,805.41	57,951.86	3.11	99.80	9	155	5.77	99.36	94.82	4,447.45	2.13	99.99	5.25	7.67
20	500,000	**UP**		69	55,249	0.12	100.00	115.69	58,067.55	0.20	100.00	1	156	0.64	100.00	0.38	4,447.83	0.01	100.00	0.33	7.66
				55,249					58,067.55			156					4,447.83				7.66

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 04 RIAU

UNDERWRITING YEAR 2021

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10,302	10,302	14.56	14.56	1,417.62	1,417.62	1.88	1.88	3	3	1.06	1.06	145.97	145.97	1.29	1.29	10.30	10.30
2	50	100	75	5,820	16,122	8.22	22.78	787.43	2,205.04	1.04	2.92	5	8	1.77	2.83	120.75	266.72	1.07	2.36	15.33	12.10
3	100	200	150	11,026	27,148	15.58	38.36	2,890.31	5,095.35	3.83	6.75	6	14	2.12	4.95	356.62	623.33	3.16	5.52	12.34	12.23
4	200	300	250	5,746	32,894	8.12	46.48	2,024.70	7,120.05	2.68	9.43	8	22	2.83	7.77	272.54	895.87	2.41	7.94	13.46	12.58
5	300	500	400	9,624	42,518	13.60	60.09	4,742.32	11,862.38	6.28	15.72	10	32	3.53	11.31	87.02	982.89	0.77	8.71	1.84	8.29
6	500	750	625	5,759	48,277	8.14	68.22	4,274.42	16,136.80	5.66	21.38	5	37	1.77	13.07	72.21	1,055.10	0.64	9.35	1.69	6.54
7	750	1,000	875	4,605	52,882	6.51	74.73	4,654.25	20,791.05	6.17	27.55	19	56	6.71	19.79	1,405.13	2,460.24	12.45	21.80	30.19	11.83
8	1,000	1,500	1,250	4,480	57,362	6.33	81.06	5,669.96	26,461.01	7.51	35.06	35	91	12.37	32.16	378.97	2,839.21	3.36	25.16	6.68	10.73
9	1,500	2,000	1,750	2,598	59,960	3.67	84.73	4,293.84	30,754.85	5.69	40.75	26	117	9.19	41.34	1,355.69	4,194.90	12.01	37.17	31.57	13.64
10	2,000	2,500	2,250	1,212	61,172	1.71	86.45	2,591.76	33,346.61	3.43	44.19	9	126	3.18	44.52	264.97	4,459.87	2.35	39.52	10.22	13.37
11	2,500	3,000	2,750	1,124	62,296	1.59	88.03	2,525.80	35,872.41	3.35	47.53	6	132	2.12	46.64	2,990.56	7,450.43	26.50	66.02	118.40	20.77
12	3,000	4,000	3,500	1,247	63,543	1.76	89.80	3,560.36	39,432.77	4.72	52.25	4	136	1.41	48.06	167.31	7,617.74	1.48	67.50	4.70	19.32
13	4,000	5,000	4,500	692	64,235	0.98	90.77	2,683.06	42,115.83	3.56	55.80	1	137	0.35	48.41	82.73	7,700.47	0.73	68.23	3.08	18.28
14	5,000	7,500	6,250	1,184	65,419	1.67	92.45	5,038.73	47,154.56	6.68	62.48	17	154	6.01	54.42	2,795.33	10,495.80	24.77	93.00	55.48	22.26
15	7,500	10,000	8,750	716	66,135	1.01	93.46	3,480.02	50,634.59	4.61	67.09	4	158	1.41	55.83	103.18	10,598.97	0.91	93.92	2.96	20.93
16	10,000	20,000	15,000	1,230	67,365	1.74	95.20	6,766.89	57,401.47	8.97	76.06	11	169	3.89	59.72	219.91	10,818.88	1.95	95.87	3.25	18.85
17	20,000	50,000	35,000	1,282	68,647	1.81	97.01	7,242.51	64,643.98	9.60	85.66	35	204	12.37	72.08	122.42	10,941.30	1.08	96.95	1.69	16.93
18	50,000	100,000	75,000	801	69,448	1.13	98.14	3,927.00	68,570.99	5.20	90.86	22	226	7.77	79.86	214.89	11,156.19	1.90	98.86	5.47	16.27
19	100,000	500,000	300,000	972	70,420	1.37	99.52	5,568.37	74,139.35	7.38	98.24	25	251	8.83	88.69	88.04	11,244.23	0.78	99.64	1.58	15.17
20	500,000	**UP**		343	70,763	0.48	100.00	1,330.63	75,469.98	1.76	100.00	32	283	11.31	100.00	41.02	11,285.25	0.36	100.00	3.08	14.95
				70,763					75,469.98			283					11,285.25				14.95

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 05 JAMBI

UNDERWRITING YEAR 2021

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,762	3,762	11.97	11.97	811.00	811.00	2.67	2.67	2	2	2.06	2.06	57.45	57.45	2.47	2.47	7.08	7.08
2	50	100	75	3,164	6,926	10.07	22.04	400.43	1,211.42	1.32	3.99	2	4	2.06	4.12	18.65	76.10	0.80	3.27	4.66	6.28
3	100	200	150	5,327	12,253	16.95	38.99	1,503.98	2,715.40	4.95	8.94	0	4	0.00	4.12	0.00	76.10	0.00	3.27	0.00	2.80
4	200	300	250	3,087	15,340	9.82	48.81	1,132.53	3,847.93	3.73	12.67	0	4	0.00	4.12	0.00	76.10	0.00	3.27	0.00	1.98
5	300	500	400	4,088	19,428	13.01	61.81	2,120.53	5,968.46	6.98	19.65	0	4	0.00	4.12	0.00	76.10	0.00	3.27	0.00	1.28
6	500	750	625	2,403	21,831	7.65	69.46	1,775.19	7,743.65	5.84	25.50	3	7	3.09	7.22	82.21	158.31	3.53	6.80	4.63	2.04
7	750	1,000	875	1,776	23,607	5.65	75.11	1,707.40	9,451.05	5.62	31.12	5	12	5.15	12.37	406.59	564.91	17.46	24.26	23.81	5.98
8	1,000	1,500	1,250	1,922	25,529	6.12	81.22	1,921.13	11,372.18	6.33	37.44	4	16	4.12	16.49	149.86	714.77	6.44	30.70	7.80	6.29
9	1,500	2,000	1,750	1,190	26,719	3.79	85.01	1,689.43	13,061.61	5.56	43.01	4	20	4.12	20.62	25.98	740.75	1.12	31.81	1.54	5.67
10	2,000	2,500	2,250	765	27,484	2.43	87.45	1,185.26	14,246.87	3.90	46.91	3	23	3.09	23.71	139.37	880.12	5.99	37.80	11.76	6.18
11	2,500	3,000	2,750	509	27,993	1.62	89.06	993.20	15,240.07	3.27	50.18	1	24	1.03	24.74	121.71	1,001.84	5.23	43.03	12.25	6.57
12	3,000	4,000	3,500	600	28,593	1.91	90.97	1,426.47	16,666.53	4.70	54.87	0	24	0.00	24.74	0.00	1,001.84	0.00	43.03	0.00	6.01
13	4,000	5,000	4,500	316	28,909	1.01	91.98	1,103.47	17,770.00	3.63	58.51	3	27	3.09	27.84	367.91	1,369.75	15.80	58.83	33.34	7.71
14	5,000	7,500	6,250	486	29,395	1.55	93.53	2,090.38	19,860.38	6.88	65.39	6	33	6.19	34.02	820.35	2,190.10	35.23	94.06	39.24	11.03
15	7,500	10,000	8,750	278	29,673	0.88	94.41	1,380.97	21,241.35	4.55	69.94	3	36	3.09	37.11	4.90	2,195.00	0.21	94.27	0.36	10.33
16	10,000	20,000	15,000	534	30,207	1.70	96.11	3,179.49	24,420.84	10.47	80.41	15	51	15.46	52.58	40.74	2,235.74	1.75	96.02	1.28	9.16
17	20,000	50,000	35,000	491	30,698	1.56	97.67	2,690.89	27,111.73	8.86	89.27	14	65	14.43	67.01	17.85	2,253.59	0.77	96.79	0.66	8.31
18	50,000	100,000	75,000	270	30,968	0.86	98.53	1,628.08	28,739.81	5.36	94.63	7	72	7.22	74.23	9.73	2,263.33	0.42	97.21	0.60	7.88
19	100,000	500,000	300,000	414	31,382	1.32	99.85	1,545.84	30,285.65	5.09	99.72	17	89	17.53	91.75	60.75	2,324.08	2.61	99.82	3.93	7.67
20	500,000	**UP**		48	31,430	0.15	100.00	86.34	30,371.99	0.28	100.00	8	97	8.25	100.00	4.23	2,328.31	0.18	100.00	4.90	7.67
				31,430				30,371.99				97				2,328.31					7.67

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 06 SUMATERA SELATAN

UNDERWRITING YEAR 2021

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10,390	10,390	14.18	14.18	1,466.33	1,466.33	2.16	2.16	3	3	1.00	1.00	46.97	46.97	0.68	0.68	3.20	3.20
2	50	100	75	7,501	17,891	10.23	24.41	795.76	2,262.09	1.17	3.33	3	6	1.00	1.99	65.95	112.92	0.95	1.63	8.29	4.99
3	100	200	150	11,485	29,376	15.67	40.08	3,053.32	5,315.41	4.50	7.83	10	16	3.32	5.32	163.26	276.19	2.36	3.99	5.35	5.20
4	200	300	250	5,903	35,279	8.05	48.13	1,568.35	6,883.76	2.31	10.15	6	22	1.99	7.31	456.87	733.06	6.60	10.59	29.13	10.65
5	300	500	400	9,173	44,452	12.52	60.65	3,662.96	10,546.73	5.40	15.54	15	37	4.98	12.29	337.92	1,070.98	4.88	15.47	9.23	10.15
6	500	750	625	5,289	49,741	7.22	67.86	3,158.54	13,705.27	4.66	20.20	12	49	3.99	16.28	543.68	1,614.66	7.85	23.33	17.21	11.78
7	750	1,000	875	4,011	53,752	5.47	73.34	3,714.76	17,420.03	5.48	25.67	11	60	3.65	19.93	83.48	1,698.14	1.21	24.53	2.25	9.75
8	1,000	1,500	1,250	5,337	59,089	7.28	80.62	5,829.55	23,249.58	8.59	34.27	75	135	24.92	44.85	547.41	2,245.55	7.91	32.44	9.39	9.66
9	1,500	2,000	1,750	3,323	62,412	4.53	85.15	3,802.80	27,052.38	5.60	39.87	24	159	7.97	52.82	2,192.06	4,437.61	31.67	64.11	57.64	16.40
10	2,000	2,500	2,250	1,619	64,031	2.21	87.36	2,713.07	29,765.46	4.00	43.87	7	166	2.33	55.15	71.39	4,509.00	1.03	65.14	2.63	15.15
11	2,500	3,000	2,750	1,062	65,093	1.45	88.81	2,384.76	32,150.21	3.51	47.39	9	175	2.99	58.14	49.22	4,558.22	0.71	65.85	2.06	14.18
12	3,000	4,000	3,500	1,353	66,446	1.85	90.65	3,347.55	35,497.76	4.93	52.32	7	182	2.33	60.47	282.04	4,840.25	4.07	69.93	8.43	13.64
13	4,000	5,000	4,500	719	67,165	0.98	91.64	2,467.09	37,964.85	3.64	55.96	9	191	2.99	63.46	212.67	5,052.93	3.07	73.00	8.62	13.31
14	5,000	7,500	6,250	1,081	68,246	1.47	93.11	3,971.38	41,936.23	5.85	61.81	11	202	3.65	67.11	1,100.16	6,153.08	15.89	88.89	27.70	14.67
15	7,500	10,000	8,750	659	68,905	0.90	94.01	3,059.85	44,996.08	4.51	66.32	6	208	1.99	69.10	58.24	6,211.32	0.84	89.73	1.90	13.80
16	10,000	20,000	15,000	1,324	70,229	1.81	95.82	7,547.96	52,544.04	11.12	77.44	9	217	2.99	72.09	19.95	6,231.27	0.29	90.02	0.26	11.86
17	20,000	50,000	35,000	1,461	71,690	1.99	97.81	7,165.95	59,709.99	10.56	88.01	25	242	8.31	80.40	365.84	6,597.12	5.29	95.31	5.11	11.05
18	50,000	100,000	75,000	647	72,337	0.88	98.69	3,253.16	62,963.14	4.79	92.80	14	256	4.65	85.05	170.29	6,767.41	2.46	97.77	5.23	10.75
19	100,000	500,000	300,000	743	73,080	1.01	99.71	3,959.65	66,922.79	5.84	98.64	39	295	12.96	98.01	153.36	6,920.76	2.22	99.98	3.87	10.34
20	500,000	**UP**		216	73,296	0.29	100.00	925.53	67,848.33	1.36	100.00	6	301	1.99	100.00	1.21	6,921.97	0.02	100.00	0.13	10.20
				73,296					67,848.33			301					6,921.97				10.20

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 07 BENGKULU

UNDERWRITING YEAR 2021

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,613	1,613	10.62	10.62	427.52	427.52	2.49	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1,922	3,535	12.65	23.27	363.19	790.71	2.12	4.61	2	2	3.85	3.85	24.38	24.38	0.82	0.82	6.71	3.08
3	100	200	150	2,892	6,427	19.04	42.32	1,050.77	1,841.48	6.13	10.74	5	7	9.62	13.46	217.10	241.48	7.33	8.15	20.66	13.11
4	200	300	250	1,508	7,935	9.93	52.25	771.62	2,613.09	4.50	15.25	1	8	1.92	15.38	14.53	256.00	0.49	8.65	1.88	9.80
5	300	500	400	2,076	10,011	13.67	65.91	1,442.71	4,055.80	8.42	23.66	2	10	3.85	19.23	9.93	265.93	0.34	8.98	0.69	6.56
6	500	750	625	1,107	11,118	7.29	73.20	977.40	5,033.20	5.70	29.37	0	10	0.00	19.23	0.00	265.93	0.00	8.98	0.00	5.28
7	750	1,000	875	798	11,916	5.25	78.46	1,199.56	6,232.76	7.00	36.37	5	15	9.62	28.85	1,372.00	1,637.93	46.33	55.31	114.37	26.28
8	1,000	1,500	1,250	1,015	12,931	6.68	85.14	1,756.95	7,989.72	10.25	46.62	15	30	28.85	57.69	133.26	1,771.18	4.50	59.81	7.58	22.17
9	1,500	2,000	1,750	467	13,398	3.07	88.21	960.93	8,950.65	5.61	52.22	2	32	3.85	61.54	8.54	1,779.72	0.29	60.10	0.89	19.88
10	2,000	2,500	2,250	232	13,630	1.53	89.74	536.97	9,487.62	3.13	55.36	2	34	3.85	65.38	139.70	1,919.42	4.72	64.82	26.02	20.23
11	2,500	3,000	2,750	195	13,825	1.28	91.03	545.62	10,033.23	3.18	58.54	0	34	0.00	65.38	0.00	1,919.42	0.00	64.82	0.00	19.13
12	3,000	4,000	3,500	197	14,022	1.30	92.32	688.89	10,722.12	4.02	62.56	2	36	3.85	69.23	65.99	1,985.41	2.23	67.05	9.58	18.52
13	4,000	5,000	4,500	108	14,130	0.71	93.03	485.63	11,207.74	2.83	65.39	4	40	7.69	76.92	77.72	2,063.13	2.62	69.67	16.00	18.41
14	5,000	7,500	6,250	209	14,339	1.38	94.41	975.41	12,183.16	5.69	71.08	1	41	1.92	78.85	84.12	2,147.25	2.84	72.51	8.62	17.62
15	7,500	10,000	8,750	157	14,496	1.03	95.44	639.31	12,822.47	3.73	74.81	1	42	1.92	80.77	1.32	2,148.57	0.04	72.56	0.21	16.76
16	10,000	20,000	15,000	281	14,777	1.85	97.29	1,336.06	14,158.53	7.80	82.61	0	42	0.00	80.77	0.00	2,148.57	0.00	72.56	0.00	15.18
17	20,000	50,000	35,000	158	14,935	1.04	98.33	1,272.73	15,431.26	7.43	90.03	3	45	5.77	86.54	63.56	2,212.13	2.15	74.70	4.99	14.34
18	50,000	100,000	75,000	91	15,026	0.60	98.93	644.51	16,075.77	3.76	93.80	0	45	0.00	86.54	0.00	2,212.13	0.00	74.70	0.00	13.76
19	100,000	500,000	300,000	153	15,179	1.01	99.94	987.92	17,063.69	5.76	99.56	7	52	13.46	100.00	749.03	2,961.16	25.30	100.00	75.82	17.35
20	500,000	**UP**		9	15,188	0.06	100.00	75.55	17,139.23	0.44	100.00	0	52	0.00	100.00	0.00	2,961.16	0.00	100.00	0.00	17.28
				15,188					17,139.23			52					2,961.16				17.28

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 08 LAMPUNG

UNDERWRITING YEAR 2021

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6,837	6,837	11.49	11.49	1,271.59	1,271.59	2.36	2.36	2	2	0.62	0.62	7.90	7.90	0.19	0.19	0.62	0.62
2	50	100	75	6,084	12,921	10.22	21.71	650.05	1,921.64	1.21	3.57	0	2	0.00	0.62	0.00	7.90	0.00	0.19	0.00	0.41
3	100	200	150	8,616	21,537	14.48	36.19	1,908.46	3,830.10	3.55	7.12	6	8	1.86	2.48	10.27	18.17	0.24	0.43	0.54	0.47
4	200	300	250	5,153	26,690	8.66	44.85	1,488.66	5,318.75	2.77	9.89	0	8	0.00	2.48	0.00	18.17	0.00	0.43	0.00	0.34
5	300	500	400	8,862	35,552	14.89	59.75	3,125.52	8,444.27	5.81	15.70	16	24	4.95	7.43	581.56	599.72	13.86	14.30	18.61	7.10
6	500	750	625	4,025	39,577	6.76	66.51	2,520.72	10,964.99	4.69	20.39	6	30	1.86	9.29	66.98	666.70	1.60	15.89	2.66	6.08
7	750	1,000	875	3,228	42,805	5.42	71.94	2,463.46	13,428.45	4.58	24.97	16	46	4.95	14.24	61.37	728.07	1.46	17.35	2.49	5.42
8	1,000	1,500	1,250	5,495	48,300	9.23	81.17	4,502.62	17,931.07	8.37	33.35	89	135	27.55	41.80	1,092.75	1,820.82	26.05	43.40	24.27	10.15
9	1,500	2,000	1,750	3,176	51,476	5.34	86.51	2,958.69	20,889.75	5.50	38.85	33	168	10.22	52.01	293.07	2,113.89	6.99	50.39	9.91	10.12
10	2,000	2,500	2,250	1,250	52,726	2.10	88.61	1,777.80	22,667.55	3.31	42.15	20	188	6.19	58.20	38.01	2,151.90	0.91	51.29	2.14	9.49
11	2,500	3,000	2,750	978	53,704	1.64	90.25	1,651.54	24,319.10	3.07	45.23	1	189	0.31	58.51	9.80	2,161.70	0.23	51.53	0.59	8.89
12	3,000	4,000	3,500	1,104	54,808	1.86	92.11	2,575.86	26,894.96	4.79	50.02	4	193	1.24	59.75	9.08	2,170.78	0.22	51.74	0.35	8.07
13	4,000	5,000	4,500	522	55,330	0.88	92.98	1,937.56	28,832.52	3.60	53.62	1	194	0.31	60.06	8.96	2,179.74	0.21	51.96	0.46	7.56
14	5,000	7,500	6,250	703	56,033	1.18	94.17	3,087.02	31,919.54	5.74	59.36	3	197	0.93	60.99	50.53	2,230.26	1.20	53.16	1.64	6.99
15	7,500	10,000	8,750	504	56,537	0.85	95.01	2,548.36	34,467.89	4.74	64.10	6	203	1.86	62.85	137.07	2,367.33	3.27	56.43	5.38	6.87
16	10,000	20,000	15,000	786	57,323	1.32	96.33	5,648.87	40,116.76	10.50	74.60	16	219	4.95	67.80	340.39	2,707.73	8.11	64.54	6.03	6.75
17	20,000	50,000	35,000	915	58,238	1.54	97.87	6,424.58	46,541.34	11.95	86.55	31	250	9.60	77.40	935.14	3,642.86	22.29	86.83	14.56	7.83
18	50,000	100,000	75,000	545	58,783	0.92	98.79	3,112.05	49,653.39	5.79	92.34	12	262	3.72	81.11	477.04	4,119.90	11.37	98.20	15.33	8.30
19	100,000	500,000	300,000	570	59,353	0.96	99.74	3,340.90	52,994.29	6.21	98.55	41	303	12.69	93.81	25.57	4,145.47	0.61	98.81	0.77	7.82
20	500,000	**UP**		152	59,505	0.26	100.00	778.87	53,773.16	1.45	100.00	20	323	6.19	100.00	49.81	4,195.28	1.19	100.00	6.39	7.80
				59,505					53,773.16			323					4,195.28				7.80

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 09 DKI JAKARTA

UNDERWRITING YEAR 2021

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	48,147	48,147	12.78	12.78	10,840.90	10,840.90	1.93	1.93	37	37	0.86	0.86	682.86	682.86	1.48	1.48	6.30	6.30
2	50	100	75	30,688	78,835	8.14	20.92	2,220.80	13,061.70	0.40	2.33	59	96	1.37	2.24	709.25	1,392.11	1.54	3.03	31.94	10.66
3	100	200	150	37,036	115,871	9.83	30.75	5,680.82	18,742.52	1.01	3.34	55	151	1.28	3.52	512.49	1,904.60	1.11	4.14	9.02	10.16
4	200	300	250	19,880	135,751	5.28	36.03	4,943.92	23,686.44	0.88	4.22	29	180	0.68	4.19	792.29	2,696.89	1.72	5.86	16.03	11.39
5	300	500	400	32,807	168,558	8.71	44.73	12,736.17	36,422.61	2.27	6.49	53	233	1.23	5.43	1,011.47	3,708.36	2.20	8.06	7.94	10.18
6	500	750	625	29,837	198,395	7.92	52.65	16,266.94	52,689.55	2.90	9.39	90	323	2.10	7.52	1,852.41	5,560.77	4.03	12.08	11.39	10.55
7	750	1,000	875	33,676	232,071	8.94	61.59	24,742.55	77,432.10	4.41	13.80	132	455	3.07	10.60	1,544.01	7,104.78	3.36	15.44	6.24	9.18
8	1,000	1,500	1,250	38,418	270,489	10.20	71.79	36,000.35	113,432.45	6.41	20.21	375	830	8.74	19.33	5,119.77	12,224.55	11.13	26.57	14.22	10.78
9	1,500	2,000	1,750	22,209	292,698	5.89	77.68	31,096.68	144,529.13	5.54	25.75	144	974	3.35	22.69	3,936.71	16,161.26	8.56	35.12	12.66	11.18
10	2,000	2,500	2,250	12,633	305,331	3.35	81.03	22,243.20	166,772.33	3.96	29.72	73	1,047	1.70	24.39	1,105.00	17,266.26	2.40	37.52	4.97	10.35
11	2,500	3,000	2,750	9,983	315,314	2.65	83.68	22,903.58	189,675.91	4.08	33.80	52	1,099	1.21	25.60	1,677.02	18,943.28	3.64	41.17	7.32	9.99
12	3,000	4,000	3,500	11,129	326,443	2.95	86.64	33,657.91	223,333.81	6.00	39.79	84	1,183	1.96	27.56	5,997.51	24,940.79	13.03	54.20	17.82	11.17
13	4,000	5,000	4,500	7,383	333,826	1.96	88.60	28,722.82	252,056.64	5.12	44.91	41	1,224	0.96	28.51	2,364.57	27,305.37	5.14	59.34	8.23	10.83
14	5,000	7,500	6,250	9,290	343,116	2.47	91.06	45,131.34	297,187.98	8.04	52.95	1,074	2,298	25.02	53.53	1,909.98	29,215.35	4.15	63.49	4.23	9.83
15	7,500	10,000	8,750	5,859	348,975	1.55	92.62	37,651.21	334,839.19	6.71	59.66	30	2,328	0.70	54.23	10,048.02	39,263.36	21.84	85.33	26.69	11.73
16	10,000	20,000	15,000	9,247	358,222	2.45	95.07	79,199.56	414,038.74	14.11	73.77	780	3,108	18.17	72.40	1,838.13	41,101.49	3.99	89.32	2.32	9.93
17	20,000	50,000	35,000	7,988	366,210	2.12	97.19	72,834.86	486,873.60	12.98	86.75	117	3,225	2.73	75.12	1,105.99	42,207.49	2.40	91.72	1.52	8.67
18	50,000	100,000	75,000	3,584	369,794	0.95	98.14	26,934.05	513,807.65	4.80	91.55	78	3,303	1.82	76.94	2,110.27	44,317.76	4.59	96.31	7.83	8.63
19	100,000	500,000	300,000	4,574	374,368	1.21	99.36	28,376.17	542,183.82	5.06	96.60	272	3,575	6.34	83.28	1,541.41	45,859.18	3.35	99.66	5.43	8.46
20	500,000	**UP**		2,429	376,797	0.64	100.00	19,054.39	561,238.21	3.40	100.00	718	4,293	16.72	100.00	157.01	46,016.19	0.34	100.00	0.82	8.20
				376,797				561,238.21				4,293				46,016.19					8.20

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 10 JAWA BARAT

UNDERWRITING YEAR 2021

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	81,292	81,292	16.95	16.95	9,140.62	9,140.62	1.49	1.49	22	22	0.52	0.52	228.77	228.77	0.26	0.26	2.50	2.50
2	50	100	75	47,419	128,711	9.89	26.83	5,489.46	14,630.08	0.89	2.38	23	45	0.54	1.07	224.31	453.08	0.25	0.51	4.09	3.10
3	100	200	150	64,449	193,160	13.44	40.27	15,777.94	30,408.01	2.56	4.94	44	89	1.04	2.11	395.57	848.65	0.44	0.95	2.51	2.79
4	200	300	250	31,804	224,964	6.63	46.90	11,074.78	41,482.79	1.80	6.74	32	121	0.76	2.86	566.93	1,415.58	0.64	1.59	5.12	3.41
5	300	500	400	49,599	274,563	10.34	57.24	21,765.88	63,248.67	3.54	10.28	142	263	3.36	6.23	1,171.85	2,587.43	1.32	2.91	5.38	4.09
6	500	750	625	30,283	304,846	6.31	63.55	19,035.70	82,284.37	3.09	13.38	118	381	2.79	9.02	1,416.40	4,003.83	1.59	4.50	7.44	4.87
7	750	1,000	875	27,726	332,572	5.78	69.33	22,529.90	104,814.28	3.66	17.04	285	666	6.75	15.77	3,037.73	7,041.56	3.41	7.91	13.48	6.72
8	1,000	1,500	1,250	37,842	370,414	7.89	77.22	35,057.08	139,871.36	5.70	22.74	947	1,613	22.42	38.19	7,588.27	14,629.83	8.53	16.44	21.65	10.46
9	1,500	2,000	1,750	24,422	394,836	5.09	82.31	24,603.98	164,475.34	4.00	26.74	516	2,129	12.22	50.40	4,065.95	18,695.77	4.57	21.01	16.53	11.37
10	2,000	2,500	2,250	10,260	405,096	2.14	84.45	17,409.99	181,885.32	2.83	29.57	101	2,230	2.39	52.79	650.06	19,345.83	0.73	21.74	3.73	10.64
11	2,500	3,000	2,750	7,446	412,542	1.55	86.01	17,001.93	198,887.25	2.76	32.33	65	2,295	1.54	54.33	1,365.05	20,710.88	1.53	23.27	8.03	10.41
12	3,000	4,000	3,500	8,499	421,041	1.77	87.78	25,219.47	224,106.73	4.10	36.43	164	2,459	3.88	58.21	6,676.86	27,387.75	7.50	30.78	26.48	12.22
13	4,000	5,000	4,500	5,719	426,760	1.19	88.97	22,130.87	246,237.60	3.60	40.03	258	2,717	6.11	64.32	5,655.90	33,043.65	6.36	37.13	25.56	13.42
14	5,000	7,500	6,250	8,970	435,730	1.87	90.84	40,538.86	286,776.46	6.59	46.62	69	2,786	1.63	65.96	3,900.81	36,944.46	4.38	41.52	9.62	12.88
15	7,500	10,000	8,750	5,851	441,581	1.22	92.06	34,914.68	321,691.14	5.68	52.30	100	2,886	2.37	68.32	9,767.21	46,711.67	10.98	52.49	27.97	14.52
16	10,000	20,000	15,000	10,866	452,447	2.27	94.32	84,016.39	405,707.53	13.66	65.95	196	3,082	4.64	72.96	11,252.18	57,963.85	12.65	65.14	13.39	14.29
17	20,000	50,000	35,000	11,601	464,048	2.42	96.74	91,841.70	497,549.23	14.93	80.88	228	3,310	5.40	78.36	12,308.81	70,272.66	13.83	78.97	13.40	14.12
18	50,000	100,000	75,000	6,128	470,176	1.28	98.02	49,219.12	546,768.35	8.00	88.89	317	3,627	7.50	85.87	15,837.87	86,110.52	17.80	96.77	32.18	15.75
19	100,000	500,000	300,000	7,004	477,180	1.46	99.48	57,019.50	603,787.86	9.27	98.16	253	3,880	5.99	91.86	2,502.01	88,612.54	2.81	99.58	4.39	14.68
20	500,000	**UP**		2,489	479,669	0.52	100.00	11,348.61	615,136.46	1.84	100.00	344	4,224	8.14	100.00	371.60	88,984.14	0.42	100.00	3.27	14.47
				479,669					615,136.46			4,224					88,984.14				14.47

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 11 JAWA TENGAH

UNDERWRITING YEAR 2021

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	31,089	31,089	12.53	12.53	4,382.67	4,382.67	1.62	1.62	16	16	1.12	1.12	323.20	323.20	0.54	0.54	7.37	7.37
2	50	100	75	29,008	60,097	11.69	24.23	2,951.29	7,333.96	1.09	2.72	12	28	0.84	1.96	333.59	656.78	0.56	1.10	11.30	8.96
3	100	200	150	44,043	104,140	17.75	41.98	9,149.30	16,483.26	3.39	6.11	17	45	1.19	3.15	242.36	899.14	0.41	1.51	2.65	5.45
4	200	300	250	19,160	123,300	7.72	49.71	6,272.80	22,756.07	2.32	8.43	17	62	1.19	4.34	413.00	1,312.14	0.69	2.20	6.58	5.77
5	300	500	400	27,727	151,027	11.18	60.88	11,386.50	34,142.56	4.22	12.65	36	98	2.52	6.86	979.41	2,291.56	1.64	3.85	8.60	6.71
6	500	750	625	15,308	166,335	6.17	67.05	9,971.44	44,114.01	3.69	16.34	24	122	1.68	8.54	997.09	3,288.64	1.67	5.52	10.00	7.45
7	750	1,000	875	12,586	178,921	5.07	72.13	9,852.28	53,966.28	3.65	19.99	51	173	3.57	12.11	1,054.31	4,342.96	1.77	7.29	10.70	8.05
8	1,000	1,500	1,250	16,824	195,745	6.78	78.91	16,221.58	70,187.86	6.01	26.00	228	401	15.96	28.06	2,539.49	6,882.44	4.26	11.56	15.65	9.81
9	1,500	2,000	1,750	11,960	207,705	4.82	83.73	12,333.60	82,521.47	4.57	30.57	166	567	11.62	39.68	2,213.04	9,095.48	3.72	15.27	17.94	11.02
10	2,000	2,500	2,250	4,412	212,117	1.78	85.51	8,696.80	91,218.27	3.22	33.79	34	601	2.38	42.06	4,852.99	13,948.47	8.15	23.42	55.80	15.29
11	2,500	3,000	2,750	3,659	215,776	1.48	86.98	8,617.74	99,836.01	3.19	36.98	27	628	1.89	43.95	2,976.15	16,924.63	5.00	28.42	34.54	16.95
12	3,000	4,000	3,500	4,706	220,482	1.90	88.88	13,337.89	113,173.90	4.94	41.92	35	663	2.45	46.40	2,575.65	19,500.27	4.32	32.74	19.31	17.23
13	4,000	5,000	4,500	2,945	223,427	1.19	90.07	10,836.44	124,010.35	4.01	45.94	39	702	2.73	49.13	3,204.16	22,704.43	5.38	38.12	29.57	18.31
14	5,000	7,500	6,250	4,318	227,745	1.74	91.81	19,803.37	143,813.71	7.34	53.27	34	736	2.38	51.50	2,610.91	25,315.34	4.38	42.51	13.18	17.60
15	7,500	10,000	8,750	2,877	230,622	1.16	92.97	17,477.89	161,291.60	6.47	59.75	32	768	2.24	53.74	915.34	26,230.68	1.54	44.04	5.24	16.26
16	10,000	20,000	15,000	5,277	235,899	2.13	95.10	34,406.32	195,697.91	12.74	72.49	60	828	4.20	57.94	19,498.58	45,729.26	32.74	76.79	56.67	23.37
17	20,000	50,000	35,000	5,537	241,436	2.23	97.33	37,794.49	233,492.41	14.00	86.49	372	1,200	26.03	83.97	6,916.71	52,645.97	11.61	88.40	18.30	22.55
18	50,000	100,000	75,000	2,969	244,405	1.20	98.53	16,430.16	249,922.57	6.09	92.58	74	1,274	5.18	89.15	1,734.25	54,380.22	2.91	91.31	10.56	21.76
19	100,000	500,000	300,000	2,872	247,277	1.16	99.68	16,361.35	266,283.92	6.06	98.64	131	1,405	9.17	98.32	5,166.26	59,546.49	8.67	99.99	31.58	22.36
20	500,000	**UP**		785	248,062	0.32	100.00	3,678.76	269,962.68	1.36	100.00	24	1,429	1.68	100.00	8.31	59,554.80	0.01	100.00	0.23	22.06
				248,062					269,962.68			1,429					59,554.80				22.06

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 12 DIY YOGYAKARTA

UNDERWRITING YEAR 2021

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5,451	5,451	16.22	16.22	791.02	791.02	1.94	1.94	1	1	1.08	1.08	61.50	61.50	0.78	0.78	7.77	7.77
2	50	100	75	3,107	8,558	9.25	25.46	397.59	1,188.61	0.97	2.91	0	1	0.00	1.08	0.00	61.50	0.00	0.78	0.00	5.17
3	100	200	150	4,778	13,336	14.22	39.68	1,097.08	2,285.68	2.69	5.60	1	2	1.08	2.15	2.13	63.62	0.03	0.81	0.19	2.78
4	200	300	250	2,633	15,969	7.83	47.52	880.32	3,166.01	2.16	7.76	1	3	1.08	3.23	6.91	70.53	0.09	0.89	0.78	2.23
5	300	500	400	3,647	19,616	10.85	58.37	1,650.83	4,816.84	4.05	11.80	1	4	1.08	4.30	50.74	121.28	0.64	1.54	3.07	2.52
6	500	750	625	2,357	21,973	7.01	65.38	1,519.35	6,336.19	3.72	15.53	7	11	7.53	11.83	592.15	713.42	7.51	9.04	38.97	11.26
7	750	1,000	875	2,069	24,042	6.16	71.54	1,805.28	8,141.46	4.42	19.95	3	14	3.23	15.05	874.47	1,587.89	11.09	20.13	48.44	19.50
8	1,000	1,500	1,250	2,411	26,453	7.17	78.71	2,931.55	11,073.02	7.18	27.13	18	32	19.35	34.41	1,258.40	2,846.29	15.95	36.08	42.93	25.70
9	1,500	2,000	1,750	1,557	28,010	4.63	83.35	2,131.91	13,204.93	5.22	32.36	3	35	3.23	37.63	17.64	2,863.93	0.22	36.31	0.83	21.69
10	2,000	2,500	2,250	839	28,849	2.50	85.84	1,573.20	14,778.13	3.85	36.21	3	38	3.23	40.86	58.66	2,922.59	0.74	37.05	3.73	19.78
11	2,500	3,000	2,750	589	29,438	1.75	87.59	1,283.39	16,061.52	3.14	39.36	1	39	1.08	41.94	47.40	2,969.99	0.60	37.65	3.69	18.49
12	3,000	4,000	3,500	753	30,191	2.24	89.84	2,597.05	18,658.57	6.36	45.72	7	46	7.53	49.46	3,204.17	6,174.15	40.62	78.27	123.38	33.09
13	4,000	5,000	4,500	420	30,611	1.25	91.09	1,790.43	20,449.00	4.39	50.11	2	48	2.15	51.61	1.30	6,175.45	0.02	78.29	0.07	30.20
14	5,000	7,500	6,250	596	31,207	1.77	92.86	2,985.64	23,434.64	7.32	57.42	6	54	6.45	58.06	119.62	6,295.07	1.52	79.81	4.01	26.86
15	7,500	10,000	8,750	398	31,605	1.18	94.04	2,131.57	25,566.21	5.22	62.65	0	54	0.00	58.06	0.00	6,295.07	0.00	79.81	0.00	24.62
16	10,000	20,000	15,000	742	32,347	2.21	96.25	5,985.89	31,552.10	14.67	77.32	13	67	13.98	72.04	604.87	6,899.94	7.67	87.48	10.10	21.87
17	20,000	50,000	35,000	653	33,000	1.94	98.19	5,028.83	36,580.93	12.32	89.64	8	75	8.60	80.65	727.04	7,626.99	9.22	96.69	14.46	20.85
18	50,000	100,000	75,000	328	33,328	0.98	99.17	2,495.09	39,076.02	6.11	95.75	11	86	11.83	92.47	42.15	7,669.13	0.53	97.23	1.69	19.63
19	100,000	500,000	300,000	219	33,547	0.65	99.82	1,523.32	40,599.34	3.73	99.49	7	93	7.53	100.00	218.71	7,887.84	2.77	100.00	14.36	19.43
20	500,000	**UP**		60	33,607	0.18	100.00	210.17	40,809.51	0.51	100.00	0	93	0.00	100.00	0.00	7,887.84	0.00	100.00	0.00	19.33
				33,607				40,809.51				93					7,887.84				19.33

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 13 JAWA TIMUR

UNDERWRITING YEAR 2021

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	36,381	36,381	11.91	11.91	7,824.49	7,824.49	1.96	1.96	24	24	1.41	1.41	799.95	799.95	1.16	1.16	10.22	10.22
2	50	100	75	31,239	67,620	10.23	22.14	4,547.21	12,371.71	1.14	3.10	8	32	0.47	1.89	185.90	985.85	0.27	1.43	4.09	7.97
3	100	200	150	44,076	111,696	14.43	36.57	9,949.97	22,321.67	2.49	5.60	20	52	1.18	3.06	771.12	1,756.97	1.12	2.55	7.75	7.87
4	200	300	250	22,495	134,191	7.37	43.94	7,021.94	29,343.61	1.76	7.36	7	59	0.41	3.48	251.66	2,008.63	0.36	2.91	3.58	6.85
5	300	500	400	32,079	166,270	10.50	54.44	13,172.07	42,515.67	3.30	10.66	33	92	1.94	5.42	771.50	2,780.13	1.12	4.03	5.86	6.54
6	500	750	625	20,476	186,746	6.70	61.15	12,682.22	55,197.90	3.18	13.84	17	109	1.00	6.42	497.79	3,277.91	0.72	4.75	3.93	5.94
7	750	1,000	875	16,874	203,620	5.53	66.67	13,976.80	69,174.69	3.50	17.34	58	167	3.42	9.84	2,387.49	5,665.41	3.46	8.22	17.08	8.19
8	1,000	1,500	1,250	22,065	225,685	7.22	73.90	23,521.78	92,696.47	5.90	23.24	187	354	11.02	20.86	1,640.69	7,306.09	2.38	10.60	6.98	7.88
9	1,500	2,000	1,750	14,463	240,148	4.74	78.63	17,755.99	110,452.46	4.45	27.69	88	442	5.19	26.05	2,949.54	10,255.63	4.28	14.87	16.61	9.29
10	2,000	2,500	2,250	7,312	247,460	2.39	81.03	12,792.76	123,245.22	3.21	30.89	37	479	2.18	28.23	1,473.23	11,728.86	2.14	17.01	11.52	9.52
11	2,500	3,000	2,750	5,719	253,179	1.87	82.90	13,087.48	136,332.70	3.28	34.17	36	515	2.12	30.35	679.04	12,407.90	0.98	17.99	5.19	9.10
12	3,000	4,000	3,500	7,393	260,572	2.42	85.32	19,365.13	155,697.83	4.85	39.03	65	580	3.83	34.18	4,186.54	16,594.44	6.07	24.07	21.62	10.66
13	4,000	5,000	4,500	4,823	265,395	1.58	86.90	17,069.08	172,766.91	4.28	43.31	39	619	2.30	36.48	630.48	17,224.92	0.91	24.98	3.69	9.97
14	5,000	7,500	6,250	7,249	272,644	2.37	89.27	30,383.78	203,150.69	7.62	50.92	70	689	4.12	40.60	2,549.33	19,774.26	3.70	28.68	8.39	9.73
15	7,500	10,000	8,750	4,792	277,436	1.57	90.84	25,679.11	228,829.80	6.44	57.36	55	744	3.24	43.84	20,502.32	40,276.58	29.73	58.41	79.84	17.60
16	10,000	20,000	15,000	8,570	286,006	2.81	93.65	55,180.11	284,009.90	13.83	71.19	132	876	7.78	51.62	9,868.64	50,145.21	14.31	72.72	17.88	17.66
17	20,000	50,000	35,000	8,867	294,873	2.90	96.55	59,408.31	343,418.21	14.89	86.08	238	1,114	14.02	65.65	4,838.52	54,983.73	7.02	79.74	8.14	16.01
18	50,000	100,000	75,000	4,205	299,078	1.38	97.93	25,334.86	368,753.07	6.35	92.43	147	1,261	8.66	74.31	5,789.61	60,773.34	8.40	88.14	22.85	16.48
19	100,000	500,000	300,000	4,760	303,838	1.56	99.49	23,982.18	392,735.24	6.01	98.44	323	1,584	19.03	93.34	7,916.63	68,689.97	11.48	99.62	33.01	17.49
20	500,000	**UP**		1,570	305,408	0.51	100.00	6,215.04	398,950.28	1.56	100.00	113	1,697	6.66	100.00	262.93	68,952.90	0.38	100.00	4.23	17.28
				305,408					398,950.28			1,697					68,952.90				17.28

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 14 KALIMANTAN BARAT

UNDERWRITING YEAR 2021

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5,922	5,922	9.43	9.43	1,775.02	1,775.02	2.52	2.52	4	4	1.38	1.38	329.15	329.15	1.91	1.91	18.54	18.54
2	50	100	75	5,479	11,401	8.72	18.15	1,102.13	2,877.15	1.56	4.08	9	13	3.11	4.50	139.94	469.09	0.81	2.73	12.70	16.30
3	100	200	150	13,028	24,429	20.73	38.88	5,499.21	8,376.36	7.80	11.87	33	46	11.42	15.92	2,198.35	2,667.44	12.78	15.51	39.98	31.84
4	200	300	250	8,232	32,661	13.10	51.98	5,715.59	14,091.95	8.10	19.98	15	61	5.19	21.11	1,743.18	4,410.62	10.13	25.64	30.50	31.30
5	300	500	400	9,071	41,732	14.44	66.42	9,053.33	23,145.28	12.83	32.81	29	90	10.03	31.14	3,653.35	8,063.97	21.24	46.87	40.35	34.84
6	500	750	625	4,478	46,210	7.13	73.55	5,414.47	28,559.75	7.68	40.48	12	102	4.15	35.29	897.25	8,961.22	5.22	52.09	16.57	31.38
7	750	1,000	875	3,755	49,965	5.98	79.52	6,115.36	34,675.11	8.67	49.15	23	125	7.96	43.25	1,638.78	10,600.01	9.53	61.62	26.80	30.57
8	1,000	1,500	1,250	3,294	53,259	5.24	84.76	5,971.28	40,646.39	8.46	57.62	28	153	9.69	52.94	2,972.37	13,572.37	17.28	78.89	49.78	33.39
9	1,500	2,000	1,750	2,174	55,433	3.46	88.22	3,961.01	44,607.40	5.61	63.23	11	164	3.81	56.75	55.52	13,627.89	0.32	79.22	1.40	30.55
10	2,000	2,500	2,250	1,114	56,547	1.77	90.00	2,527.16	47,134.55	3.58	66.82	6	170	2.08	58.82	337.61	13,965.50	1.96	81.18	13.36	29.63
11	2,500	3,000	2,750	752	57,299	1.20	91.19	2,410.50	49,545.06	3.42	70.23	3	173	1.04	59.86	36.94	14,002.44	0.21	81.39	1.53	28.26
12	3,000	4,000	3,500	955	58,254	1.52	92.71	2,574.99	52,120.05	3.65	73.88	5	178	1.73	61.59	185.83	14,188.27	1.08	82.47	7.22	27.22
13	4,000	5,000	4,500	570	58,824	0.91	93.62	2,220.57	54,340.62	3.15	77.03	11	189	3.81	65.40	923.94	15,112.21	5.37	87.85	41.61	27.81
14	5,000	7,500	6,250	735	59,559	1.17	94.79	3,093.40	57,434.02	4.39	81.42	15	204	5.19	70.59	657.25	15,769.46	3.82	91.67	21.25	27.46
15	7,500	10,000	8,750	462	60,021	0.74	95.53	2,067.12	59,501.14	2.93	84.35	7	211	2.42	73.01	114.58	15,884.04	0.67	92.33	5.54	26.70
16	10,000	20,000	15,000	839	60,860	1.34	96.86	3,211.12	62,712.26	4.55	88.90	15	226	5.19	78.20	507.06	16,391.10	2.95	95.28	15.79	26.14
17	20,000	50,000	35,000	800	61,660	1.27	98.13	2,916.28	65,628.54	4.13	93.03	23	249	7.96	86.16	286.76	16,677.87	1.67	96.95	9.83	25.41
18	50,000	100,000	75,000	470	62,130	0.75	98.88	1,729.03	67,357.56	2.45	95.48	12	261	4.15	90.31	434.96	17,112.83	2.53	99.47	25.16	25.41
19	100,000	500,000	300,000	648	62,778	1.03	99.91	2,915.39	70,272.95	4.13	99.62	22	283	7.61	97.92	85.57	17,198.40	0.50	99.97	2.94	24.47
20	500,000	**UP**		54	62,832	0.09	100.00	271.53	70,544.48	0.38	100.00	6	289	2.08	100.00	4.85	17,203.25	0.03	100.00	1.79	24.39
				62,832				70,544.48				289				17,203.25					24.39

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 15 KALIMANTAN TENGAH

UNDERWRITING YEAR 2021

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,496	2,496	11.83	11.83	225.22	225.22	0.98	0.98	3	3	2.52	2.52	5.41	5.41	0.36	0.36	2.40	2.40
2	50	100	75	1,871	4,367	8.87	20.70	221.02	446.24	0.96	1.94	2	5	1.68	4.20	4.09	9.49	0.27	0.63	1.85	2.13
3	100	200	150	4,497	8,864	21.32	42.02	1,831.79	2,278.03	7.96	9.90	2	7	1.68	5.88	45.50	54.99	3.04	3.67	2.48	2.41
4	200	300	250	1,626	10,490	7.71	49.72	633.47	2,911.50	2.75	12.66	0	7	0.00	5.88	0.00	54.99	0.00	3.67	0.00	1.89
5	300	500	400	2,016	12,506	9.56	59.28	1,131.34	4,042.85	4.92	17.57	5	12	4.20	10.08	753.36	808.35	50.33	54.01	66.59	19.99
6	500	750	625	1,279	13,785	6.06	65.34	1,019.89	5,062.73	4.43	22.01	3	15	2.52	12.61	25.99	834.34	1.74	55.74	2.55	16.48
7	750	1,000	875	1,181	14,966	5.60	70.94	1,051.99	6,114.72	4.57	26.58	9	24	7.56	20.17	274.51	1,108.85	18.34	74.08	26.09	18.13
8	1,000	1,500	1,250	1,234	16,200	5.85	76.79	1,315.04	7,429.77	5.72	32.29	7	31	5.88	26.05	89.42	1,198.27	5.97	80.06	6.80	16.13
9	1,500	2,000	1,750	658	16,858	3.12	79.91	978.25	8,408.01	4.25	36.55	1	32	0.84	26.89	0.91	1,199.18	0.06	80.12	0.09	14.26
10	2,000	2,500	2,250	359	17,217	1.70	81.61	629.17	9,037.18	2.73	39.28	0	32	0.00	26.89	0.00	1,199.18	0.00	80.12	0.00	13.27
11	2,500	3,000	2,750	282	17,499	1.34	82.95	718.27	9,755.44	3.12	42.40	1	33	0.84	27.73	2.80	1,201.98	0.19	80.30	0.39	12.32
12	3,000	4,000	3,500	359	17,858	1.70	84.65	987.76	10,743.20	4.29	46.70	0	33	0.00	27.73	0.00	1,201.98	0.00	80.30	0.00	11.19
13	4,000	5,000	4,500	263	18,121	1.25	85.89	744.15	11,487.35	3.23	49.93	0	33	0.00	27.73	0.00	1,201.98	0.00	80.30	0.00	10.46
14	5,000	7,500	6,250	327	18,448	1.55	87.44	1,047.74	12,535.09	4.55	54.49	0	33	0.00	27.73	0.00	1,201.98	0.00	80.30	0.00	9.59
15	7,500	10,000	8,750	279	18,727	1.32	88.77	896.75	13,431.85	3.90	58.38	0	33	0.00	27.73	0.00	1,201.98	0.00	80.30	0.00	8.95
16	10,000	20,000	15,000	493	19,220	2.34	91.10	2,077.37	15,509.22	9.03	67.41	8	41	6.72	34.45	52.90	1,254.88	3.53	83.84	2.55	8.09
17	20,000	50,000	35,000	621	19,841	2.94	94.05	1,910.80	17,420.02	8.31	75.72	9	50	7.56	42.02	59.39	1,314.27	3.97	87.81	3.11	7.54
18	50,000	100,000	75,000	442	20,283	2.10	96.14	1,390.74	18,810.76	6.05	81.76	6	56	5.04	47.06	14.14	1,328.41	0.94	88.75	1.02	7.06
19	100,000	500,000	300,000	687	20,970	3.26	99.40	3,826.00	22,636.76	16.63	98.39	40	96	33.61	80.67	161.14	1,489.55	10.77	99.52	4.21	6.58
20	500,000	UP		127	21,097	0.60	100.00	369.38	23,006.14	1.61	100.00	23	119	19.33	100.00	7.23	1,496.78	0.48	100.00	1.96	6.51
				21,097				23,006.14				119				1,496.78					6.51

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

RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 16 KALIMANTAN SELATAN

UNDERWRITING YEAR 2021

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8,593	8,593	20.23	20.23	568.51	568.51	1.59	1.59	7	7	3.76	3.76	851.67	851.67	8.13	8.13	149.81	149.81
2	50	100	75	3,830	12,423	9.02	29.25	460.00	1,028.52	1.29	2.88	1	8	0.54	4.30	36.44	888.11	0.35	8.48	7.92	86.35
3	100	200	150	7,284	19,707	17.15	46.40	2,235.21	3,263.73	6.26	9.15	0	8	0.00	4.30	0.00	888.11	0.00	8.48	0.00	27.21
4	200	300	250	3,464	23,171	8.16	54.56	1,018.31	4,282.04	2.85	12.00	4	12	2.15	6.45	413.51	1,301.62	3.95	12.42	40.61	30.40
5	300	500	400	3,935	27,106	9.27	63.83	1,584.03	5,866.07	4.44	16.44	5	17	2.69	9.14	747.36	2,048.98	7.13	19.56	47.18	34.93
6	500	750	625	2,448	29,554	5.76	69.59	1,348.17	7,214.25	3.78	20.22	13	30	6.99	16.13	136.34	2,185.32	1.30	20.86	10.11	30.29
7	750	1,000	875	1,785	31,339	4.20	73.79	1,414.04	8,628.29	3.96	24.18	6	36	3.23	19.35	101.89	2,287.21	0.97	21.83	7.21	26.51
8	1,000	1,500	1,250	2,226	33,565	5.24	79.03	2,191.10	10,819.40	6.14	30.32	18	54	9.68	29.03	748.44	3,035.66	7.14	28.97	34.16	28.06
9	1,500	2,000	1,750	1,580	35,145	3.72	82.75	1,622.07	12,441.47	4.55	34.87	6	60	3.23	32.26	102.12	3,137.78	0.97	29.95	6.30	25.22
10	2,000	2,500	2,250	759	35,904	1.79	84.54	1,209.78	13,651.25	3.39	38.26	8	68	4.30	36.56	1,649.09	4,786.87	15.74	45.69	136.31	35.07
11	2,500	3,000	2,750	558	36,462	1.31	85.86	1,138.01	14,789.26	3.19	41.44	2	70	1.08	37.63	148.99	4,935.85	1.42	47.11	13.09	33.37
12	3,000	4,000	3,500	787	37,249	1.85	87.71	1,695.88	16,485.14	4.75	46.20	3	73	1.61	39.25	1.94	4,937.79	0.02	47.13	0.11	29.95
13	4,000	5,000	4,500	440	37,689	1.04	88.74	1,281.60	17,766.74	3.59	49.79	5	78	2.69	41.94	15.90	4,953.69	0.15	47.28	1.24	27.88
14	5,000	7,500	6,250	749	38,438	1.76	90.51	2,233.35	20,000.09	6.26	56.05	5	83	2.69	44.62	32.30	4,985.99	0.31	47.59	1.45	24.93
15	7,500	10,000	8,750	499	38,937	1.17	91.68	1,792.52	21,792.61	5.02	61.07	5	88	2.69	47.31	3,398.01	8,384.00	32.43	80.02	189.57	38.47
16	10,000	20,000	15,000	1,058	39,995	2.49	94.17	3,757.01	25,549.63	10.53	71.60	13	101	6.99	54.30	79.27	8,463.27	0.76	80.78	2.11	33.12
17	20,000	50,000	35,000	1,173	41,168	2.76	96.94	4,263.78	29,813.41	11.95	83.55	15	116	8.06	62.37	1,545.64	10,008.91	14.75	95.53	36.25	33.57
18	50,000	100,000	75,000	454	41,622	1.07	98.01	1,953.74	31,767.15	5.48	89.02	11	127	5.91	68.28	273.19	10,282.10	2.61	98.14	13.98	32.37
19	100,000	500,000	300,000	563	42,185	1.33	99.33	2,619.49	34,386.63	7.34	96.36	49	176	26.34	94.62	185.25	10,467.35	1.77	99.90	7.07	30.44
20	500,000	**UP**		284	42,469	0.67	100.00	1,297.64	35,684.27	3.64	100.00	10	186	5.38	100.00	10.09	10,477.45	0.10	100.00	0.78	29.36
					42,469				35,684.27			186					10,477.45				29.36

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 17 KALIMANTAN TIMUR

UNDERWRITING YEAR 2021

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10,830	10,830	17.92	17.92	985.82	985.82	1.47	1.47	4	4	1.57	1.57	16.94	16.94	0.13	0.13	1.72	1.72
2	50	100	75	5,698	16,528	9.43	27.34	728.63	1,714.45	1.08	2.55	8	12	3.14	4.71	221.21	238.15	1.71	1.84	30.36	13.89
3	100	200	150	7,196	23,724	11.90	39.25	2,011.87	3,726.32	2.99	5.54	2	14	0.78	5.49	78.95	317.10	0.61	2.45	3.92	8.51
4	200	300	250	4,292	28,016	7.10	46.35	1,380.79	5,107.11	2.05	7.59	1	15	0.39	5.88	3.10	320.19	0.02	2.47	0.22	6.27
5	300	500	400	6,536	34,552	10.81	57.16	3,014.68	8,121.79	4.48	12.07	6	21	2.35	8.24	752.33	1,072.52	5.80	8.27	24.96	13.21
6	500	750	625	4,525	39,077	7.49	64.64	2,871.50	10,993.29	4.27	16.34	7	28	2.75	10.98	621.39	1,693.92	4.79	13.07	21.64	15.41
7	750	1,000	875	3,663	42,740	6.06	70.70	3,637.10	14,630.40	5.41	21.75	14	42	5.49	16.47	1,731.24	3,425.16	13.35	26.42	47.60	23.41
8	1,000	1,500	1,250	3,774	46,514	6.24	76.95	4,724.44	19,354.84	7.02	28.77	13	55	5.10	21.57	966.79	4,391.95	7.46	33.88	20.46	22.69
9	1,500	2,000	1,750	2,376	48,890	3.93	80.88	3,860.03	23,214.87	5.74	34.51	10	65	3.92	25.49	657.41	5,049.37	5.07	38.95	17.03	21.75
10	2,000	2,500	2,250	1,391	50,281	2.30	83.18	2,725.27	25,940.14	4.05	38.56	20	85	7.84	33.33	2,325.99	7,375.36	17.94	56.89	85.35	28.43
11	2,500	3,000	2,750	1,186	51,467	1.96	85.14	2,565.02	28,505.16	3.81	42.37	13	98	5.10	38.43	157.12	7,532.47	1.21	58.10	6.13	26.42
12	3,000	4,000	3,500	1,486	52,953	2.46	87.60	3,876.99	32,382.15	5.76	48.13	12	110	4.71	43.14	1,067.67	8,600.15	8.24	66.34	27.54	26.56
13	4,000	5,000	4,500	851	53,804	1.41	89.01	3,158.00	35,540.14	4.69	52.82	1	111	0.39	43.53	7.26	8,607.40	0.06	66.40	0.23	24.22
14	5,000	7,500	6,250	1,162	54,966	1.92	90.93	4,975.32	40,515.46	7.40	60.22	23	134	9.02	52.55	669.89	9,277.29	5.17	71.56	13.46	22.90
15	7,500	10,000	8,750	798	55,764	1.32	92.25	3,820.31	44,335.77	5.68	65.90	4	138	1.57	54.12	91.99	9,369.28	0.71	72.27	2.41	21.13
16	10,000	20,000	15,000	1,253	57,017	2.07	94.32	7,159.63	51,495.40	10.64	76.54	10	148	3.92	58.04	1,572.72	10,942.00	12.13	84.40	21.97	21.25
17	20,000	50,000	35,000	1,208	58,225	2.00	96.32	7,226.61	58,722.01	10.74	87.28	20	168	7.84	65.88	626.44	11,568.44	4.83	89.24	8.67	19.70
18	50,000	100,000	75,000	669	58,894	1.11	97.43	3,435.44	62,157.45	5.11	92.39	37	205	14.51	80.39	809.12	12,377.56	6.24	95.48	23.55	19.91
19	100,000	500,000	300,000	1,116	60,010	1.85	99.27	3,654.37	65,811.82	5.43	97.82	34	239	13.33	93.73	525.51	12,903.06	4.05	99.53	14.38	19.61
20	500,000	**UP**		439	60,449	0.73	100.00	1,467.36	67,279.17	2.18	100.00	16	255	6.27	100.00	60.84	12,963.91	0.47	100.00	4.15	19.27
				60,449					67,279.17			255					12,963.91				19.27

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 18 SULAWESI UTARA

UNDERWRITING YEAR 2021

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,074	3,074	9.94	9.94	429.70	429.70	1.04	1.04	1	1	0.90	0.90	75.48	75.48	1.11	1.11	17.57	17.57
2	50	100	75	2,533	5,607	8.19	18.14	342.03	771.73	0.82	1.86	1	2	0.90	1.80	62.91	138.39	0.92	2.03	18.39	17.93
3	100	200	150	4,474	10,081	14.47	32.61	1,145.71	1,917.43	2.76	4.62	2	4	1.80	3.60	10.09	148.48	0.15	2.18	0.88	7.74
4	200	300	250	2,559	12,640	8.28	40.89	826.09	2,743.52	1.99	6.61	4	8	3.60	7.21	80.81	229.29	1.19	3.37	9.78	8.36
5	300	500	400	3,817	16,457	12.35	53.24	1,680.83	4,424.35	4.05	10.66	2	10	1.80	9.01	3.60	232.90	0.05	3.42	0.21	5.26
6	500	750	625	2,419	18,876	7.83	61.06	1,518.75	5,943.09	3.66	14.32	2	12	1.80	10.81	6.56	239.46	0.10	3.51	0.43	4.03
7	750	1,000	875	2,001	20,877	6.47	67.54	2,015.79	7,958.88	4.86	19.18	5	17	4.50	15.32	1,624.13	1,863.59	23.84	27.35	80.57	23.42
8	1,000	1,500	1,250	2,840	23,717	9.19	76.72	3,330.90	11,289.78	8.03	27.21	23	40	20.72	36.04	498.81	2,362.40	7.32	34.67	14.98	20.93
9	1,500	2,000	1,750	1,666	25,383	5.39	82.11	2,314.86	13,604.64	5.58	32.79	8	48	7.21	43.24	579.56	2,941.96	8.51	43.18	25.04	21.62
10	2,000	2,500	2,250	839	26,222	2.71	84.83	1,725.78	15,330.42	4.16	36.95	1	49	0.90	44.14	5.86	2,947.82	0.09	43.26	0.34	19.23
11	2,500	3,000	2,750	678	26,900	2.19	87.02	1,715.37	17,045.79	4.13	41.08	7	56	6.31	50.45	10.41	2,958.24	0.15	43.42	0.61	17.35
12	3,000	4,000	3,500	765	27,665	2.47	89.50	2,389.85	19,435.64	5.76	46.84	3	59	2.70	53.15	119.50	3,077.74	1.75	45.17	5.00	15.84
13	4,000	5,000	4,500	517	28,182	1.67	91.17	2,286.71	21,722.35	5.51	52.35	2	61	1.80	54.95	33.12	3,110.86	0.49	45.65	1.45	14.32
14	5,000	7,500	6,250	660	28,842	2.14	93.30	3,425.00	25,147.35	8.25	60.61	10	71	9.01	63.96	312.85	3,423.71	4.59	50.25	9.13	13.61
15	7,500	10,000	8,750	389	29,231	1.26	94.56	2,826.47	27,973.82	6.81	67.42	4	75	3.60	67.57	28.19	3,451.90	0.41	50.66	1.00	12.34
16	10,000	20,000	15,000	646	29,877	2.09	96.65	5,810.57	33,784.39	14.00	81.42	7	82	6.31	73.87	3,119.71	6,571.62	45.78	96.44	53.69	19.45
17	20,000	50,000	35,000	475	30,352	1.54	98.19	4,208.67	37,993.05	10.14	91.56	13	95	11.71	85.59	196.94	6,768.55	2.89	99.34	4.68	17.82
18	50,000	100,000	75,000	254	30,606	0.82	99.01	1,499.31	39,492.36	3.61	95.18	12	107	10.81	96.40	35.10	6,803.65	0.52	99.85	2.34	17.23
19	100,000	500,000	300,000	208	30,814	0.67	99.68	1,563.56	41,055.92	3.77	98.95	4	111	3.60	100.00	10.20	6,813.85	0.15	100.00	0.65	16.60
20	500,000	**UP**		98	30,912	0.32	100.00	437.64	41,493.56	1.05	100.00	0	111	0.00	100.00	0.00	6,813.85	0.00	100.00	0.00	16.42
				30,912					41,493.56			111					6,813.85				16.42

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 19 SULAWESI TENGAH

UNDERWRITING YEAR 2021

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,364	2,364	11.83	11.83	315.31	315.31	1.37	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2,178	4,542	10.90	22.73	389.58	704.89	1.69	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3,701	8,243	18.52	41.26	1,361.33	2,066.22	5.90	8.96	2	2	11.11	11.11	164.48	164.48	5.52	5.52	12.08	7.96
4	200	300	250	1,992	10,235	9.97	51.23	952.72	3,018.93	4.13	13.09	0	2	0.00	11.11	0.00	164.48	0.00	5.52	0.00	5.45
5	300	500	400	2,189	12,424	10.96	62.19	1,409.30	4,428.23	6.11	19.20	1	3	5.56	16.67	9.36	173.85	0.31	5.83	0.66	3.93
6	500	750	625	1,273	13,697	6.37	68.56	1,186.70	5,614.94	5.14	24.34	2	5	11.11	27.78	845.50	1,019.34	28.35	34.18	71.25	18.15
7	750	1,000	875	966	14,663	4.84	73.39	1,234.98	6,849.91	5.35	29.69	1	6	5.56	33.33	453.49	1,472.84	15.21	49.39	36.72	21.50
8	1,000	1,500	1,250	1,090	15,753	5.46	78.85	1,486.61	8,336.52	6.44	36.14	4	10	22.22	55.56	1,465.58	2,938.41	49.14	98.53	98.59	35.25
9	1,500	2,000	1,750	1,131	16,884	5.66	84.51	1,393.42	9,729.95	6.04	42.18	4	14	22.22	77.78	21.49	2,959.90	0.72	99.25	1.54	30.42
10	2,000	2,500	2,250	550	17,434	2.75	87.26	854.53	10,584.48	3.70	45.88	0	14	0.00	77.78	0.00	2,959.90	0.00	99.25	0.00	27.96
11	2,500	3,000	2,750	370	17,804	1.85	89.11	877.96	11,462.44	3.81	49.69	0	14	0.00	77.78	0.00	2,959.90	0.00	99.25	0.00	25.82
12	3,000	4,000	3,500	434	18,238	2.17	91.29	1,344.81	12,807.25	5.83	55.52	1	15	5.56	83.33	13.20	2,973.10	0.44	99.69	0.98	23.21
13	4,000	5,000	4,500	251	18,489	1.26	92.54	1,134.03	13,941.28	4.92	60.43	0	15	0.00	83.33	0.00	2,973.10	0.00	99.69	0.00	21.33
14	5,000	7,500	6,250	389	18,878	1.95	94.49	2,035.92	15,977.20	8.83	69.26	0	15	0.00	83.33	0.00	2,973.10	0.00	99.69	0.00	18.61
15	7,500	10,000	8,750	187	19,065	0.94	95.43	1,223.35	17,200.54	5.30	74.56	2	17	11.11	94.44	8.92	2,982.01	0.30	99.99	0.73	17.34
16	10,000	20,000	15,000	300	19,365	1.50	96.93	1,759.02	18,959.56	7.63	82.19	0	17	0.00	94.44	0.00	2,982.01	0.00	99.99	0.00	15.73
17	20,000	50,000	35,000	296	19,661	1.48	98.41	2,285.94	21,245.50	9.91	92.10	0	17	0.00	94.44	0.00	2,982.01	0.00	99.99	0.00	14.04
18	50,000	100,000	75,000	115	19,776	0.58	98.98	812.79	22,058.29	3.52	95.62	0	17	0.00	94.44	0.00	2,982.01	0.00	99.99	0.00	13.52
19	100,000	500,000	300,000	125	19,901	0.63	99.61	653.42	22,711.71	2.83	98.45	0	17	0.00	94.44	0.00	2,982.01	0.00	99.99	0.00	13.13
20	500,000	**UP**		78	19,979	0.39	100.00	357.08	23,068.79	1.55	100.00	1	18	5.56	100.00	0.34	2,982.35	0.01	100.00	0.09	12.93
				19,979				23,068.79				18				2,982.35					12.93

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 20 SULAWESI SELATAN

UNDERWRITING YEAR 2021

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8,906	8,906	12.18	12.18	1,292.91	1,292.91	1.63	1.63	1	1	0.39	0.39	50.00	50.00	0.33	0.33	3.87	3.87
2	50	100	75	7,702	16,608	10.54	22.72	1,197.73	2,490.64	1.51	3.14	4	5	1.57	1.96	256.85	306.85	1.68	2.00	21.44	12.32
3	100	200	150	13,243	29,851	18.12	40.84	3,828.17	6,318.81	4.82	7.96	4	9	1.57	3.53	49.15	356.00	0.32	2.32	1.28	5.63
4	200	300	250	5,510	35,361	7.54	48.37	2,091.55	8,410.36	2.63	10.59	3	12	1.18	4.71	65.51	421.50	0.43	2.75	3.13	5.01
5	300	500	400	8,517	43,878	11.65	60.02	3,855.69	12,266.05	4.85	15.44	16	28	6.27	10.98	1,014.92	1,436.42	6.62	9.37	26.32	11.71
6	500	750	625	4,889	48,767	6.69	66.71	3,543.64	15,809.69	4.46	19.90	6	34	2.35	13.33	131.29	1,567.71	0.86	10.23	3.70	9.92
7	750	1,000	875	4,190	52,957	5.73	72.44	3,604.51	19,414.20	4.54	24.44	13	47	5.10	18.43	458.01	2,025.73	2.99	13.22	12.71	10.43
8	1,000	1,500	1,250	5,229	58,186	7.15	79.60	5,539.43	24,953.63	6.97	31.42	45	92	17.65	36.08	304.34	2,330.07	1.99	15.20	5.49	9.34
9	1,500	2,000	1,750	2,754	60,940	3.77	83.36	4,216.40	29,170.03	5.31	36.72	13	105	5.10	41.18	706.27	3,036.34	4.61	19.81	16.75	10.41
10	2,000	2,500	2,250	1,841	62,781	2.52	85.88	3,513.54	32,683.57	4.42	41.15	12	117	4.71	45.88	66.68	3,103.02	0.44	20.25	1.90	9.49
11	2,500	3,000	2,750	1,351	64,132	1.85	87.73	3,101.85	35,785.42	3.91	45.05	1	118	0.39	46.27	5.04	3,108.07	0.03	20.28	0.16	8.69
12	3,000	4,000	3,500	1,792	65,924	2.45	90.18	4,664.21	40,449.63	5.87	50.93	13	131	5.10	51.37	80.10	3,188.16	0.52	20.80	1.72	7.88
13	4,000	5,000	4,500	1,083	67,007	1.48	91.66	4,460.52	44,910.15	5.62	56.54	3	134	1.18	52.55	1.40	3,189.57	0.01	20.81	0.03	7.10
14	5,000	7,500	6,250	1,332	68,339	1.82	93.49	5,602.98	50,513.13	7.05	63.60	17	151	6.67	59.22	3,294.34	6,483.91	21.50	42.31	58.80	12.84
15	7,500	10,000	8,750	903	69,242	1.24	94.72	5,123.75	55,636.88	6.45	70.05	15	166	5.88	65.10	6,745.74	13,229.65	44.02	86.33	131.66	23.78
16	10,000	20,000	15,000	1,465	70,707	2.00	96.73	8,934.65	64,571.53	11.25	81.30	34	200	13.33	78.43	294.01	13,523.66	1.92	88.25	3.29	20.94
17	20,000	50,000	35,000	1,149	71,856	1.57	98.30	7,950.56	72,522.09	10.01	91.31	20	220	7.84	86.27	618.65	14,142.31	4.04	92.28	7.78	19.50
18	50,000	100,000	75,000	542	72,398	0.74	99.04	3,110.30	75,632.39	3.92	95.22	19	239	7.45	93.73	603.53	14,745.83	3.94	96.22	19.40	19.50
19	100,000	500,000	300,000	522	72,920	0.71	99.75	3,008.99	78,641.38	3.79	99.01	12	251	4.71	98.43	557.98	15,303.81	3.64	99.86	18.54	19.46
20	500,000	**UP**		181	73,101	0.25	100.00	786.91	79,428.29	0.99	100.00	4	255	1.57	100.00	20.96	15,324.77	0.14	100.00	2.66	19.29
				73,101					79,428.29			255					15,324.77				19.29

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 21 SULAWESI TENGGARA

UNDERWRITING YEAR 2021

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,565	1,565	11.60	11.60	135.71	135.71	0.85	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1,322	2,887	9.80	21.40	200.91	336.62	1.27	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2,789	5,676	20.67	42.08	921.10	1,257.72	5.80	7.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1,277	6,953	9.47	51.54	525.12	1,782.84	3.31	11.23	1	1	6.25	6.25	35.98	35.98	3.11	3.11	6.85	2.02
5	300	500	400	1,713	8,666	12.70	64.24	1,004.61	2,787.45	6.33	17.56	0	1	0.00	6.25	0.00	35.98	0.00	3.11	0.00	1.29
6	500	750	625	947	9,613	7.02	71.26	966.02	3,753.47	6.09	23.65	2	3	12.50	18.75	35.81	71.79	3.10	6.21	3.71	1.91
7	750	1,000	875	626	10,239	4.64	75.90	852.75	4,606.22	5.37	29.02	2	5	12.50	31.25	9.00	80.79	0.78	6.99	1.06	1.75
8	1,000	1,500	1,250	821	11,060	6.09	81.99	1,286.04	5,892.27	8.10	37.12	7	12	43.75	75.00	875.33	956.12	75.70	82.69	68.06	16.23
9	1,500	2,000	1,750	540	11,600	4.00	85.99	922.73	6,815.00	5.81	42.93	1	13	6.25	81.25	5.23	961.35	0.45	83.14	0.57	14.11
10	2,000	2,500	2,250	243	11,843	1.80	87.79	665.83	7,480.82	4.19	47.13	1	14	6.25	87.50	4.65	966.00	0.40	83.54	0.70	12.91
11	2,500	3,000	2,750	213	12,056	1.58	89.37	706.85	8,187.67	4.45	51.58	0	14	0.00	87.50	0.00	966.00	0.00	83.54	0.00	11.80
12	3,000	4,000	3,500	282	12,338	2.09	91.46	936.64	9,124.31	5.90	57.48	1	15	6.25	93.75	35.92	1,001.92	3.11	86.65	3.83	10.98
13	4,000	5,000	4,500	205	12,543	1.52	92.98	838.68	9,962.99	5.28	62.76	0	15	0.00	93.75	0.00	1,001.92	0.00	86.65	0.00	10.06
14	5,000	7,500	6,250	215	12,758	1.59	94.57	963.87	10,926.86	6.07	68.84	0	15	0.00	93.75	0.00	1,001.92	0.00	86.65	0.00	9.17
15	7,500	10,000	8,750	155	12,913	1.15	95.72	1,060.19	11,987.04	6.68	75.52	0	15	0.00	93.75	0.00	1,001.92	0.00	86.65	0.00	8.36
16	10,000	20,000	15,000	250	13,163	1.85	97.58	1,795.03	13,782.07	11.31	86.82	0	15	0.00	93.75	0.00	1,001.92	0.00	86.65	0.00	7.27
17	20,000	50,000	35,000	161	13,324	1.19	98.77	1,144.71	14,926.78	7.21	94.04	0	15	0.00	93.75	0.00	1,001.92	0.00	86.65	0.00	6.71
18	50,000	100,000	75,000	67	13,391	0.50	99.27	420.45	15,347.23	2.65	96.68	1	16	6.25	100.00	154.40	1,156.33	13.35	100.00	36.72	7.53
19	100,000	500,000	300,000	70	13,461	0.52	99.79	397.93	15,745.16	2.51	99.19	0	16	0.00	100.00	0.00	1,156.33	0.00	100.00	0.00	7.34
20	500,000	**UP**		29	13,490	0.21	100.00	128.34	15,873.49	0.81	100.00	0	16	0.00	100.00	0.00	1,156.33	0.00	100.00	0.00	7.28
				13,490					15,873.49			16					1,156.33				7.28

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 22 BALI

UNDERWRITING YEAR 2021

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9,966	9,966	13.98	13.98	1,293.93	1,293.93	0.99	0.99	5	5	0.88	0.88	17.58	17.58	0.10	0.10	1.36	1.36
2	50	100	75	5,750	15,716	8.07	22.05	664.75	1,958.69	0.51	1.50	2	7	0.35	1.23	9.75	27.33	0.06	0.16	1.47	1.40
3	100	200	150	8,159	23,875	11.45	33.50	1,633.71	3,592.40	1.25	2.75	2	9	0.35	1.58	3.19	30.52	0.02	0.18	0.20	0.85
4	200	300	250	4,872	28,747	6.84	40.33	1,495.13	5,087.52	1.14	3.89	4	13	0.70	2.28	87.79	118.32	0.51	0.69	5.87	2.33
5	300	500	400	7,096	35,843	9.96	50.29	3,219.52	8,307.05	2.46	6.36	11	24	1.93	4.22	893.03	1,011.35	5.17	5.86	27.74	12.17
6	500	750	625	4,423	40,266	6.21	56.49	2,985.79	11,292.84	2.29	8.64	17	41	2.99	7.21	545.02	1,556.37	3.16	9.01	18.25	13.78
7	750	1,000	875	4,246	44,512	5.96	62.45	3,836.34	15,129.18	2.94	11.58	19	60	3.34	10.54	604.32	2,160.69	3.50	12.51	15.75	14.28
8	1,000	1,500	1,250	5,850	50,362	8.21	70.66	6,702.89	21,832.07	5.13	16.71	71	131	12.48	23.02	1,442.80	3,603.49	8.35	20.87	21.53	16.51
9	1,500	2,000	1,750	3,924	54,286	5.51	76.16	6,390.21	28,222.28	4.89	21.60	23	154	4.04	27.07	208.27	3,811.76	1.21	22.07	3.26	13.51
10	2,000	2,500	2,250	2,461	56,747	3.45	79.62	5,745.15	33,967.43	4.40	26.00	30	184	5.27	32.34	939.84	4,751.60	5.44	27.51	16.36	13.99
11	2,500	3,000	2,750	1,934	58,681	2.71	82.33	5,410.67	39,378.10	4.14	30.14	28	212	4.92	37.26	387.40	5,139.00	2.24	29.76	7.16	13.05
12	3,000	4,000	3,500	2,342	61,023	3.29	85.62	8,064.48	47,442.58	6.17	36.32	26	238	4.57	41.83	1,465.33	6,604.32	8.48	38.24	18.17	13.92
13	4,000	5,000	4,500	1,498	62,521	2.10	87.72	6,768.87	54,211.45	5.18	41.50	25	263	4.39	46.22	2,432.72	9,037.04	14.09	52.33	35.94	16.67
14	5,000	7,500	6,250	1,977	64,498	2.77	90.49	13,246.52	67,457.97	10.14	51.64	45	308	7.91	54.13	1,311.50	10,348.54	7.59	59.92	9.90	15.34
15	7,500	10,000	8,750	1,184	65,682	1.66	92.15	8,862.41	76,320.38	6.78	58.42	41	349	7.21	61.34	2,030.28	12,378.82	11.76	71.68	22.91	16.22
16	10,000	20,000	15,000	1,851	67,533	2.60	94.75	18,688.73	95,009.11	14.31	72.73	55	404	9.67	71.00	1,424.70	13,803.52	8.25	79.93	7.62	14.53
17	20,000	50,000	35,000	1,874	69,407	2.63	97.38	17,277.66	112,286.76	13.23	85.96	60	464	10.54	81.55	1,388.28	15,191.80	8.04	87.97	8.04	13.53
18	50,000	100,000	75,000	755	70,162	1.06	98.44	8,573.05	120,859.81	6.56	92.52	35	499	6.15	87.70	497.41	15,689.21	2.88	90.85	5.80	12.98
19	100,000	500,000	300,000	778	70,940	1.09	99.53	7,027.57	127,887.38	5.38	97.90	50	549	8.79	96.49	1,576.48	17,265.69	9.13	99.98	22.43	13.50
20	500,000	**UP**		336	71,276	0.47	100.00	2,744.58	130,631.96	2.10	100.00	20	569	3.51	100.00	4.10	17,269.78	0.02	100.00	0.15	13.22
					71,276				130,631.96			569					17,269.78				13.22

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 23 NUSA TENGGARA BARAT

UNDERWRITING YEAR 2021

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,403	2,403	9.62	9.62	343.22	343.22	1.11	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2,170	4,573	8.69	18.32	252.01	595.23	0.81	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3,828	8,401	15.33	33.65	837.29	1,432.52	2.70	4.62	3	3	3.16	3.16	133.58	133.58	6.37	6.37	15.95	9.33
4	200	300	250	2,356	10,757	9.44	43.08	665.72	2,098.24	2.15	6.76	3	6	3.16	6.32	5.03	138.62	0.24	6.61	0.76	6.61
5	300	500	400	2,760	13,517	11.05	54.14	1,260.01	3,358.26	4.06	10.83	2	8	2.11	8.42	11.35	149.97	0.54	7.15	0.90	4.47
6	500	750	625	1,682	15,199	6.74	60.87	1,120.51	4,478.77	3.61	14.44	1	9	1.05	9.47	50.00	199.97	2.38	9.53	4.46	4.46
7	750	1,000	875	1,472	16,671	5.90	66.77	1,317.03	5,795.80	4.25	18.69	7	16	7.37	16.84	225.89	425.86	10.77	20.29	17.15	7.35
8	1,000	1,500	1,250	2,664	19,335	10.67	77.44	2,423.66	8,219.46	7.81	26.50	17	33	17.89	34.74	598.92	1,024.78	28.54	48.84	24.71	12.47
9	1,500	2,000	1,750	1,410	20,745	5.65	83.09	1,880.70	10,100.15	6.06	32.56	4	37	4.21	38.95	103.00	1,127.78	4.91	53.75	5.48	11.17
10	2,000	2,500	2,250	625	21,370	2.50	85.59	1,202.61	11,302.77	3.88	36.44	3	40	3.16	42.11	104.61	1,232.39	4.99	58.73	8.70	10.90
11	2,500	3,000	2,750	449	21,819	1.80	87.39	1,240.11	12,542.88	4.00	40.44	4	44	4.21	46.32	86.36	1,318.76	4.12	62.85	6.96	10.51
12	3,000	4,000	3,500	569	22,388	2.28	89.67	1,776.58	14,319.45	5.73	46.17	11	55	11.58	57.89	226.94	1,545.69	10.81	73.66	12.77	10.79
13	4,000	5,000	4,500	415	22,803	1.66	91.33	1,614.02	15,933.47	5.20	51.37	1	56	1.05	58.95	2.47	1,548.16	0.12	73.78	0.15	9.72
14	5,000	7,500	6,250	563	23,366	2.25	93.58	3,116.27	19,049.74	10.05	61.42	7	63	7.37	66.32	189.89	1,738.05	9.05	82.83	6.09	9.12
15	7,500	10,000	8,750	311	23,677	1.25	94.83	2,536.23	21,585.97	8.18	69.59	1	64	1.05	67.37	29.97	1,768.02	1.43	84.26	1.18	8.19
16	10,000	20,000	15,000	486	24,163	1.95	96.78	4,310.88	25,896.85	13.90	83.49	7	71	7.37	74.74	125.09	1,893.11	5.96	90.22	2.90	7.31
17	20,000	50,000	35,000	388	24,551	1.55	98.33	3,081.09	28,977.94	9.93	93.43	14	85	14.74	89.47	111.20	2,004.31	5.30	95.52	3.61	6.92
18	50,000	100,000	75,000	189	24,740	0.76	99.09	984.26	29,962.20	3.17	96.60	5	90	5.26	94.74	78.00	2,082.31	3.72	99.24	7.92	6.95
19	100,000	500,000	300,000	182	24,922	0.73	99.82	978.40	30,940.60	3.15	99.75	5	95	5.26	100.00	16.04	2,098.35	0.76	100.00	1.64	6.78
20	500,000	**UP**		46	24,968	0.18	100.00	76.59	31,017.19	0.25	100.00	0	95	0.00	100.00	0.00	2,098.35	0.00	100.00	0.00	6.77
				24,968					31,017.19			95					2,098.35				6.77

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 24 NUSA TENGGARA TIMUR

UNDERWRITING YEAR 2021

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,645	1,645	10.89	10.89	262.19	262.19	1.22	1.22	1	1	1.14	1.14	7.21	7.21	0.29	0.29	2.75	2.75
2	50	100	75	1,118	2,763	7.40	18.29	220.11	482.29	1.03	2.25	1	2	1.14	2.27	1.86	9.07	0.08	0.37	0.85	1.88
3	100	200	150	3,239	6,002	21.44	39.72	1,321.27	1,803.56	6.17	8.42	1	3	1.14	3.41	83.10	92.17	3.38	3.75	6.29	5.11
4	200	300	250	1,128	7,130	7.47	47.19	540.67	2,344.23	2.52	10.95	3	6	3.41	6.82	22.01	114.18	0.89	4.64	4.07	4.87
5	300	500	400	1,615	8,745	10.69	57.88	1,104.34	3,448.57	5.16	16.10	8	14	9.09	15.91	391.74	505.92	15.92	20.57	35.47	14.67
6	500	750	625	1,085	9,830	7.18	65.06	1,030.20	4,478.77	4.81	20.91	8	22	9.09	25.00	71.67	577.60	2.91	23.48	6.96	12.90
7	750	1,000	875	984	10,814	6.51	71.57	1,185.87	5,664.63	5.54	26.45	9	31	10.23	35.23	152.13	729.73	6.18	29.66	12.83	12.88
8	1,000	1,500	1,250	971	11,785	6.43	78.00	1,381.25	7,045.88	6.45	32.90	11	42	12.50	47.73	241.27	971.00	9.81	39.47	17.47	13.78
9	1,500	2,000	1,750	662	12,447	4.38	82.38	1,138.94	8,184.82	5.32	38.22	0	42	0.00	47.73	0.00	971.00	0.00	39.47	0.00	11.86
10	2,000	2,500	2,250	413	12,860	2.73	85.11	907.62	9,092.44	4.24	42.46	1	43	1.14	48.86	71.87	1,042.87	2.92	42.39	7.92	11.47
11	2,500	3,000	2,750	292	13,152	1.93	87.05	1,000.88	10,093.32	4.67	47.13	4	47	4.55	53.41	539.94	1,582.81	21.95	64.34	53.95	15.68
12	3,000	4,000	3,500	383	13,535	2.53	89.58	1,312.11	11,405.44	6.13	53.26	3	50	3.41	56.82	100.69	1,683.50	4.09	68.43	7.67	14.76
13	4,000	5,000	4,500	299	13,834	1.98	91.56	1,449.57	12,855.01	6.77	60.02	7	57	7.95	64.77	231.07	1,914.57	9.39	77.82	15.94	14.89
14	5,000	7,500	6,250	361	14,195	2.39	93.95	2,149.62	15,004.63	10.04	70.06	10	67	11.36	76.14	154.78	2,069.36	6.29	84.12	7.20	13.79
15	7,500	10,000	8,750	256	14,451	1.69	95.64	1,758.76	16,763.39	8.21	78.27	2	69	2.27	78.41	78.34	2,147.70	3.18	87.30	4.45	12.81
16	10,000	20,000	15,000	324	14,775	2.14	97.79	2,084.65	18,848.04	9.73	88.01	6	75	6.82	85.23	99.06	2,246.76	4.03	91.33	4.75	11.92
17	20,000	50,000	35,000	163	14,938	1.08	98.87	1,386.04	20,234.08	6.47	94.48	2	77	2.27	87.50	1.36	2,248.12	0.06	91.38	0.10	11.11
18	50,000	100,000	75,000	63	15,001	0.42	99.29	362.37	20,596.45	1.69	96.17	5	82	5.68	93.18	114.60	2,362.73	4.66	96.04	31.63	11.47
19	100,000	500,000	300,000	85	15,086	0.56	99.85	732.96	21,329.41	3.42	99.59	6	88	6.82	100.00	97.39	2,460.11	3.96	100.00	13.29	11.53
20	500,000	**UP**		23	15,109	0.15	100.00	87.21	21,416.61	0.41	100.00	0	88	0.00	100.00	0.00	2,460.11	0.00	100.00	0.00	11.49
				15,109					21,416.61			88					2,460.11				11.49

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 25 MALUKU

UNDERWRITING YEAR 2021

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,565	1,565	18.15	18.15	142.98	142.98	1.21	1.21	7	7	20.00	20.00	125.26	125.26	5.62	5.62	87.61	87.61
2	50	100	75	575	2,140	6.67	24.81	100.47	243.46	0.85	2.07	0	7	0.00	20.00	0.00	125.26	0.00	5.62	0.00	51.45
3	100	200	150	885	3,025	10.26	35.08	219.50	462.95	1.86	3.93	0	7	0.00	20.00	0.00	125.26	0.00	5.62	0.00	27.06
4	200	300	250	674	3,699	7.82	42.89	241.72	704.68	2.05	5.99	0	7	0.00	20.00	0.00	125.26	0.00	5.62	0.00	17.78
5	300	500	400	928	4,627	10.76	53.65	501.57	1,206.25	4.26	10.25	0	7	0.00	20.00	0.00	125.26	0.00	5.62	0.00	10.38
6	500	750	625	672	5,299	7.79	61.44	594.94	1,801.19	5.05	15.30	0	7	0.00	20.00	0.00	125.26	0.00	5.62	0.00	6.95
7	750	1,000	875	576	5,875	6.68	68.12	648.23	2,449.43	5.51	20.81	1	8	2.86	22.86	18.00	143.26	0.81	6.43	2.78	5.85
8	1,000	1,500	1,250	658	6,533	7.63	75.75	923.08	3,372.51	7.84	28.65	2	10	5.71	28.57	17.49	160.75	0.78	7.22	1.89	4.77
9	1,500	2,000	1,750	437	6,970	5.07	80.82	643.25	4,015.75	5.46	34.11	7	17	20.00	48.57	28.30	189.05	1.27	8.49	4.40	4.71
10	2,000	2,500	2,250	223	7,193	2.59	83.41	563.84	4,579.59	4.79	38.90	2	19	5.71	54.29	70.60	259.65	3.17	11.65	12.52	5.67
11	2,500	3,000	2,750	149	7,342	1.73	85.13	475.28	5,054.87	4.04	42.94	0	19	0.00	54.29	0.00	259.65	0.00	11.65	0.00	5.14
12	3,000	4,000	3,500	197	7,539	2.28	87.42	727.39	5,782.26	6.18	49.12	0	19	0.00	54.29	0.00	259.65	0.00	11.65	0.00	4.49
13	4,000	5,000	4,500	170	7,709	1.97	89.39	815.34	6,597.61	6.93	56.04	0	19	0.00	54.29	0.00	259.65	0.00	11.65	0.00	3.94
14	5,000	7,500	6,250	292	8,001	3.39	92.78	1,590.32	8,187.93	13.51	69.55	2	21	5.71	60.00	1.87	261.52	0.08	11.74	0.12	3.19
15	7,500	10,000	8,750	131	8,132	1.52	94.29	1,072.41	9,260.33	9.11	78.66	2	23	5.71	65.71	1.50	263.02	0.07	11.81	0.14	2.84
16	10,000	20,000	15,000	190	8,322	2.20	96.50	1,758.42	11,018.76	14.94	93.60	7	30	20.00	85.71	1,739.29	2,002.31	78.07	89.87	98.91	18.17
17	20,000	50,000	35,000	142	8,464	1.65	98.14	1,211.31	12,230.06	10.29	103.89	2	32	5.71	91.43	216.12	2,218.43	9.70	99.57	17.84	18.14
18	50,000	100,000	75,000	82	8,546	0.95	99.10	787.15	11,442.91	6.69	97.20	0	32	0.00	91.43	0.00	2,218.43	0.00	99.57	0.00	19.39
19	100,000	500,000	300,000	51	8,597	0.59	99.69	263.25	11,706.16	2.24	99.44	3	35	8.57	100.00	9.49	2,227.92	0.43	100.00	3.61	19.03
20	500,000	**UP**		27	8,624	0.31	100.00	66.10	11,772.26	0.56	100.00	0	35	0.00	100.00	0.00	2,227.92	0.00	100.00	0.00	18.93
					8,624				11,772.26			35					2,227.92				18.93

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 26 IRIAN JAYA/PAPUA

UNDERWRITING YEAR 2021

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,684	1,684	8.62	8.62	454.40	454.40	1.29	1.29	5	5	4.72	4.72	84.45	84.45	0.39	0.39	18.59	18.59
2	50	100	75	824	2,508	4.22	12.84	197.40	651.80	0.56	1.85	2	7	1.89	6.60	212.73	297.18	0.98	1.37	107.76	45.59
3	100	200	150	1,987	4,495	10.17	23.01	875.63	1,527.42	2.48	4.33	7	14	6.60	13.21	504.51	801.69	2.32	3.69	57.62	52.49
4	200	300	250	1,510	6,005	7.73	30.74	883.74	2,411.16	2.51	6.84	3	17	2.83	16.04	252.32	1,054.01	1.16	4.85	28.55	43.71
5	300	500	400	1,917	7,922	9.81	40.56	1,523.46	3,934.62	4.32	11.16	10	27	9.43	25.47	1,081.46	2,135.48	4.97	9.82	70.99	54.27
6	500	750	625	1,442	9,364	7.38	47.94	1,602.29	5,536.91	4.54	15.70	4	31	3.77	29.25	201.98	2,337.45	0.93	10.75	12.61	42.22
7	750	1,000	875	4,211	13,575	21.56	69.50	4,316.64	9,853.55	12.24	27.94	3	34	2.83	32.08	522.33	2,859.78	2.40	13.15	12.10	29.02
8	1,000	1,500	1,250	1,152	14,727	5.90	75.40	2,377.53	12,231.08	6.74	34.68	10	44	9.43	41.51	3,176.04	6,035.82	14.60	27.75	133.59	49.35
9	1,500	2,000	1,750	857	15,584	4.39	79.79	1,979.34	14,210.42	5.61	40.30	8	52	7.55	49.06	1,900.06	7,935.88	8.73	36.48	95.99	55.85
10	2,000	2,500	2,250	440	16,024	2.25	82.04	1,186.61	15,397.03	3.36	43.66	7	59	6.60	55.66	3,056.44	10,992.32	14.05	50.53	257.58	71.39
11	2,500	3,000	2,750	405	16,429	2.07	84.11	1,638.96	17,035.98	4.65	48.31	4	63	3.77	59.43	28.52	11,020.84	0.13	50.67	1.74	64.69
12	3,000	4,000	3,500	542	16,971	2.77	86.89	2,079.59	19,115.58	5.90	54.20	7	70	6.60	66.04	279.02	11,299.86	1.28	51.95	13.42	59.11
13	4,000	5,000	4,500	404	17,375	2.07	88.96	2,059.31	21,174.89	5.84	60.04	2	72	1.89	67.92	20.16	11,320.02	0.09	52.04	0.98	53.46
14	5,000	7,500	6,250	524	17,899	2.68	91.64	3,230.28	24,405.17	9.16	69.20	4	76	3.77	71.70	101.73	11,421.74	0.47	52.51	3.15	46.80
15	7,500	10,000	8,750	274	18,173	1.40	93.04	2,039.21	26,444.38	5.78	74.99	8	84	7.55	79.25	9,367.76	20,789.51	43.07	95.57	459.38	78.62
16	10,000	20,000	15,000	518	18,691	2.65	95.69	1,392.34	27,836.72	3.95	78.93	3	87	2.83	82.08	486.43	21,275.94	2.24	97.81	34.94	76.43
17	20,000	50,000	35,000	405	19,096	2.07	97.77	2,215.48	30,052.21	6.28	85.22	11	98	10.38	92.45	447.97	21,723.91	2.06	99.87	20.22	72.29
18	50,000	100,000	75,000	218	19,314	1.12	98.88	1,226.43	31,278.64	3.48	88.69	3	101	2.83	95.28	23.64	21,747.55	0.11	99.98	1.93	69.53
19	100,000	500,000	300,000	197	19,511	1.01	99.89	1,894.37	33,173.01	5.37	94.07	5	106	4.72	100.00	4.78	21,752.32	0.02	100.00	0.25	65.57
20	500,000	**UP**		21	19,532	0.11	100.00	2,092.73	35,265.75	5.93	100.00	0	106	0.00	100.00	0.00	21,752.32	0.00	100.00	0.00	61.68
				19,532					35,265.75			106					21,752.32				61.68

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 27 MALUKU UTARA

UNDERWRITING YEAR 2021

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4,046	4,046	32.78	32.78	140.23	140.23	1.04	1.04	1	1	3.33	3.33	0.33	0.33	0.01	0.01	0.24	0.24
2	50	100	75	519	4,565	4.20	36.98	78.14	218.36	0.58	1.62	1	2	3.33	6.67	90.96	91.29	2.26	2.27	116.41	41.81
3	100	200	150	870	5,435	7.05	44.03	254.77	473.14	1.89	3.51	1	3	3.33	10.00	54.25	145.54	1.35	3.61	21.29	30.76
4	200	300	250	1,794	7,229	14.53	58.56	784.16	1,257.29	5.82	9.33	2	5	6.67	16.67	300.00	445.54	7.45	11.06	38.26	35.44
5	300	500	400	803	8,032	6.51	65.07	546.75	1,804.05	4.06	13.38	0	5	0.00	16.67	0.00	445.54	0.00	11.06	0.00	24.70
6	500	750	625	536	8,568	4.34	69.41	530.00	2,334.05	3.93	17.32	2	7	6.67	23.33	355.09	800.63	8.82	19.88	67.00	34.30
7	750	1,000	875	427	8,995	3.46	72.87	496.22	2,830.27	3.68	21.00	2	9	6.67	30.00	7.08	807.71	0.18	20.05	1.43	28.54
8	1,000	1,500	1,250	568	9,563	4.60	77.47	664.52	3,494.79	4.93	25.93	1	10	3.33	33.33	2.80	810.51	0.07	20.12	0.42	23.19
9	1,500	2,000	1,750	616	10,179	4.99	82.46	681.10	4,175.90	5.05	30.98	1	11	3.33	36.67	3.95	814.46	0.10	20.22	0.58	19.50
10	2,000	2,500	2,250	251	10,430	2.03	84.49	511.88	4,687.77	3.80	34.78	0	11	0.00	36.67	0.00	814.46	0.00	20.22	0.00	17.37
11	2,500	3,000	2,750	207	10,637	1.68	86.17	547.79	5,235.57	4.06	38.84	3	14	10.00	46.67	3,142.89	3,957.35	78.03	98.25	573.74	75.59
12	3,000	4,000	3,500	235	10,872	1.90	88.08	698.33	5,933.90	5.18	44.02	0	14	0.00	46.67	0.00	3,957.35	0.00	98.25	0.00	66.69
13	4,000	5,000	4,500	162	11,034	1.31	89.39	665.03	6,598.93	4.93	48.95	0	14	0.00	46.67	0.00	3,957.35	0.00	98.25	0.00	59.97
14	5,000	7,500	6,250	217	11,251	1.76	91.15	1,174.63	7,773.56	8.71	57.67	0	14	0.00	46.67	0.00	3,957.35	0.00	98.25	0.00	50.91
15	7,500	10,000	8,750	110	11,361	0.89	92.04	565.94	8,339.50	4.20	61.87	0	14	0.00	46.67	0.00	3,957.35	0.00	98.25	0.00	47.45
16	10,000	20,000	15,000	209	11,570	1.69	93.73	1,565.21	9,904.72	11.61	73.48	0	14	0.00	46.67	0.00	3,957.35	0.00	98.25	0.00	39.95
17	20,000	50,000	35,000	310	11,880	2.51	96.24	2,536.16	12,440.87	18.81	92.29	8	22	26.67	73.33	45.40	4,002.76	1.13	99.38	1.79	32.17
18	50,000	100,000	75,000	184	12,064	1.49	97.73	510.65	12,951.53	3.79	96.08	1	23	3.33	76.67	0.86	4,003.62	0.02	99.40	0.17	30.91
19	100,000	500,000	300,000	215	12,279	1.74	99.47	297.24	13,248.77	2.21	98.29	5	28	16.67	93.33	23.91	4,027.53	0.59	99.99	8.04	30.40
20	500,000	**UP**		65	12,344	0.53	100.00	230.86	13,479.63	1.71	100.00	2	30	6.67	100.00	0.38	4,027.91	0.01	100.00	0.17	29.88
				12,344				13,479.63				30				4,027.91					29.88

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 28 IRIAN JAYA BARAT

UNDERWRITING YEAR 2021

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	790	790	9.95	9.95	148.14	148.14	0.97	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	553	1,343	6.96	16.91	75.86	224.01	0.50	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	917	2,260	11.55	28.46	397.09	621.10	2.59	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	895	3,155	11.27	39.73	512.69	1,133.79	3.35	7.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1,049	4,204	13.21	52.93	895.92	2,029.71	5.85	13.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	608	4,812	7.66	60.59	729.62	2,759.33	4.76	18.01	2	2	6.90	6.90	129.01	129.01	3.30	3.30	17.68	4.68
7	750	1,000	875	579	5,391	7.29	67.88	712.94	3,472.27	4.65	22.66	6	8	20.69	27.59	4.65	133.66	0.12	3.42	0.65	3.85
8	1,000	1,500	1,250	568	5,959	7.15	75.03	860.11	4,332.38	5.61	28.28	6	14	20.69	48.28	6.87	140.52	0.18	3.59	0.80	3.24
9	1,500	2,000	1,750	335	6,294	4.22	79.25	818.87	5,151.25	5.34	33.62	0	14	0.00	48.28	0.00	140.52	0.00	3.59	0.00	2.73
10	2,000	2,500	2,250	205	6,499	2.58	81.83	604.44	5,755.69	3.94	37.56	0	14	0.00	48.28	0.00	140.52	0.00	3.59	0.00	2.44
11	2,500	3,000	2,750	269	6,768	3.39	85.22	756.95	6,512.63	4.94	42.51	4	18	13.79	62.07	179.07	319.59	4.58	8.17	23.66	4.91
12	3,000	4,000	3,500	258	7,026	3.25	88.47	1,163.69	7,676.32	7.59	50.10	3	21	10.34	72.41	3,417.86	3,737.45	87.36	95.53	293.71	48.69
13	4,000	5,000	4,500	179	7,205	2.25	90.72	984.98	8,661.30	6.43	56.53	0	21	0.00	72.41	0.00	3,737.45	0.00	95.53	0.00	43.15
14	5,000	7,500	6,250	220	7,425	2.77	93.49	1,160.41	9,821.72	7.57	64.10	2	23	6.90	79.31	147.90	3,885.36	3.78	99.31	12.75	39.56
15	7,500	10,000	8,750	98	7,523	1.23	94.72	715.27	10,536.98	4.67	68.77	1	24	3.45	82.76	1.49	3,886.85	0.04	99.35	0.21	36.89
16	10,000	20,000	15,000	198	7,721	2.49	97.22	2,278.77	12,815.75	14.87	83.64	1	25	3.45	86.21	12.55	3,899.40	0.32	99.67	0.55	30.43
17	20,000	50,000	35,000	128	7,849	1.61	98.83	1,561.73	14,377.48	10.19	93.84	4	29	13.79	100.00	12.86	3,912.26	0.33	100.00	0.82	27.21
18	50,000	100,000	75,000	45	7,894	0.57	99.40	523.21	14,900.70	3.41	97.25	0	29	0.00	100.00	0.00	3,912.26	0.00	100.00	0.00	26.26
19	100,000	500,000	300,000	45	7,939	0.57	99.96	391.80	15,292.50	2.56	99.81	0	29	0.00	100.00	0.00	3,912.26	0.00	100.00	0.00	25.58
20	500,000	**UP**		3	7,942	0.04	100.00	29.44	15,321.94	0.19	100.00	0	29	0.00	100.00	0.00	3,912.26	0.00	100.00	0.00	25.53
				7,942				15,321.94				29				3,912.26					25.53

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 29 BANTEN

UNDERWRITING YEAR 2021

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	18,637	18,637	10.74	10.74	5,992.94	5,992.94	2.18	2.18	20	20	1.58	1.58	3,217.62	3,217.62	4.76	4.76	53.69	53.69
2	50	100	75	13,444	32,081	7.75	18.48	1,145.71	7,138.65	0.42	2.59	12	32	0.95	2.53	154.31	3,371.93	0.23	4.99	13.47	47.23
3	100	200	150	20,063	52,144	11.56	30.04	3,347.80	10,486.45	1.22	3.81	37	69	2.93	5.46	90.25	3,462.18	0.13	5.12	2.70	33.02
4	200	300	250	12,733	64,877	7.34	37.38	3,188.66	13,675.10	1.16	4.96	13	82	1.03	6.49	243.23	3,705.41	0.36	5.48	7.63	27.10
5	300	500	400	18,466	83,343	10.64	48.02	7,447.86	21,122.96	2.70	7.67	37	119	2.93	9.42	971.37	4,676.77	1.44	6.91	13.04	22.14
6	500	750	625	14,600	97,943	8.41	56.43	8,515.52	29,638.49	3.09	10.76	43	162	3.40	12.83	1,121.42	5,798.19	1.66	8.57	13.17	19.56
7	750	1,000	875	12,366	110,309	7.12	63.55	9,542.54	39,181.03	3.46	14.22	91	253	7.21	20.03	1,623.21	7,421.40	2.40	10.97	17.01	18.94
8	1,000	1,500	1,250	15,816	126,125	9.11	72.67	14,550.23	53,731.26	5.28	19.51	353	606	27.95	47.98	4,351.92	11,773.32	6.43	17.41	29.91	21.91
9	1,500	2,000	1,750	8,144	134,269	4.69	77.36	10,307.44	64,038.70	3.74	23.25	140	746	11.08	59.07	776.81	12,550.13	1.15	18.56	7.54	19.60
10	2,000	2,500	2,250	4,358	138,627	2.51	79.87	7,391.60	71,430.30	2.68	25.93	42	788	3.33	62.39	6,206.71	18,756.83	9.18	27.73	83.97	26.26
11	2,500	3,000	2,750	3,318	141,945	1.91	81.78	7,098.94	78,529.25	2.58	28.51	9	797	0.71	63.10	60.66	18,817.50	0.09	27.82	0.85	23.96
12	3,000	4,000	3,500	4,218	146,163	2.43	84.21	11,095.11	89,624.36	4.03	32.54	31	828	2.45	65.56	727.73	19,545.22	1.08	28.90	6.56	21.81
13	4,000	5,000	4,500	2,961	149,124	1.71	85.92	10,702.63	100,326.98	3.89	36.42	29	857	2.30	67.85	7,219.18	26,764.40	10.67	39.57	67.45	26.68
14	5,000	7,500	6,250	3,870	152,994	2.23	88.15	18,961.57	119,288.56	6.88	43.31	19	876	1.50	69.36	8,316.85	35,081.25	12.30	51.87	43.86	29.41
15	7,500	10,000	8,750	2,727	155,721	1.57	89.72	17,738.09	137,026.64	6.44	49.75	34	910	2.69	72.05	2,159.33	37,240.59	3.19	55.06	12.17	27.18
16	10,000	20,000	15,000	5,119	160,840	2.95	92.67	43,781.20	180,807.85	15.89	65.64	45	955	3.56	75.61	15,225.58	52,466.17	22.51	77.57	34.78	29.02
17	20,000	50,000	35,000	5,538	166,378	3.19	95.86	45,242.20	226,050.05	16.42	82.06	51	1,006	4.04	79.65	2,306.57	54,772.74	3.41	80.98	5.10	24.23
18	50,000	100,000	75,000	2,752	169,130	1.59	97.44	20,563.07	246,613.12	7.47	89.53	81	1,087	6.41	86.06	9,904.60	64,677.34	14.64	95.62	48.17	26.23
19	100,000	500,000	300,000	3,284	172,414	1.89	99.34	22,774.40	269,387.52	8.27	97.80	91	1,178	7.21	93.27	2,875.08	67,552.42	4.25	99.88	12.62	25.08
20	500,000	UP		1,151	173,565	0.66	100.00	6,068.29	275,455.80	2.20	100.00	85	1,263	6.73	100.00	84.11	67,636.53	0.12	100.00	1.39	24.55
					173,565				275,455.80			1,263					67,636.53				24.55

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 30 BANGKA BELITUNG

UNDERWRITING YEAR 2021

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,708	1,708	15.49	15.49	222.09	222.09	1.98	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1,180	2,888	10.70	26.19	120.17	342.26	1.07	3.04	3	3	8.11	8.11	121.10	121.10	10.19	10.19	100.78	35.38
3	100	200	150	1,897	4,785	17.20	43.39	455.85	798.11	4.06	7.10	7	10	18.92	27.03	102.57	223.67	8.63	18.82	22.50	28.03
4	200	300	250	1,017	5,802	9.22	52.62	267.51	1,065.62	2.38	9.48	0	10	0.00	27.03	0.00	223.67	0.00	18.82	0.00	20.99
5	300	500	400	1,269	7,071	11.51	64.12	597.31	1,662.94	5.31	14.79	0	10	0.00	27.03	0.00	223.67	0.00	18.82	0.00	13.45
6	500	750	625	909	7,980	8.24	72.37	558.11	2,221.04	4.96	19.76	1	11	2.70	29.73	0.70	224.37	0.06	18.88	0.13	10.10
7	750	1,000	875	627	8,607	5.69	78.05	582.66	2,803.71	5.18	24.94	2	13	5.41	35.14	8.50	232.87	0.72	19.60	1.46	8.31
8	1,000	1,500	1,250	535	9,142	4.85	82.91	700.93	3,504.63	6.24	31.18	1	14	2.70	37.84	7.75	240.62	0.65	20.25	1.11	6.87
9	1,500	2,000	1,750	356	9,498	3.23	86.13	725.12	4,229.75	6.45	37.63	1	15	2.70	40.54	50.00	290.62	4.21	24.46	6.90	6.87
10	2,000	2,500	2,250	210	9,708	1.90	88.04	436.58	4,666.34	3.88	41.51	0	15	0.00	40.54	0.00	290.62	0.00	24.46	0.00	6.23
11	2,500	3,000	2,750	175	9,883	1.59	89.63	502.05	5,168.38	4.47	45.98	0	15	0.00	40.54	0.00	290.62	0.00	24.46	0.00	5.62
12	3,000	4,000	3,500	209	10,092	1.90	91.52	618.05	5,786.43	5.50	51.48	1	16	2.70	43.24	153.46	444.07	12.91	37.37	24.83	7.67
13	4,000	5,000	4,500	112	10,204	1.02	92.54	460.88	6,247.32	4.10	55.58	2	18	5.41	48.65	102.30	546.38	8.61	45.98	22.20	8.75
14	5,000	7,500	6,250	127	10,331	1.15	93.69	527.44	6,774.75	4.69	60.27	2	20	5.41	54.05	577.73	1,124.11	48.62	94.60	109.54	16.59
15	7,500	10,000	8,750	105	10,436	0.95	94.64	562.22	7,336.97	5.00	65.27	0	20	0.00	54.05	0.00	1,124.11	0.00	94.60	0.00	15.32
16	10,000	20,000	15,000	224	10,660	2.03	96.67	1,531.77	8,868.74	13.63	78.90	0	20	0.00	54.05	0.00	1,124.11	0.00	94.60	0.00	12.67
17	20,000	50,000	35,000	141	10,801	1.28	97.95	1,368.75	10,237.49	12.18	91.07	2	22	5.41	59.46	13.00	1,137.11	1.09	95.69	0.95	11.11
18	50,000	100,000	75,000	108	10,909	0.98	98.93	478.66	10,716.15	4.26	95.33	0	22	0.00	59.46	0.00	1,137.11	0.00	95.69	0.00	10.61
19	100,000	500,000	300,000	101	11,010	0.92	99.85	464.07	11,180.22	4.13	99.46	15	37	40.54	100.00	51.16	1,188.26	4.31	100.00	11.02	10.63
20	500,000	**UP**		17	11,027	0.15	100.00	60.84	11,241.06	0.54	100.00	0	37	0.00	100.00	0.00	1,188.26	0.00	100.00	0.00	10.57
				11,027				11,241.06				37				1,188.26					10.57

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 31 GORONTALO

UNDERWRITING YEAR 2021

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	633	633	8.10	8.10	166.42	166.42	1.92	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	653	1,286	8.36	16.46	77.71	244.13	0.90	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1,757	3,043	22.49	38.96	879.76	1,123.89	10.16	12.97	1	1	1.37	1.37	9.19	9.19	1.31	1.31	1.04	0.82
4	200	300	250	667	3,710	8.54	47.50	310.50	1,434.39	3.58	16.56	0	1	0.00	1.37	0.00	9.19	0.00	1.31	0.00	0.64
5	300	500	400	909	4,619	11.64	59.13	521.70	1,956.09	6.02	22.58	7	8	9.59	10.96	30.79	39.97	4.39	5.71	5.90	2.04
6	500	750	625	542	5,161	6.94	66.07	412.10	2,368.19	4.76	27.34	1	9	1.37	12.33	11.70	51.67	1.67	7.38	2.84	2.18
7	750	1,000	875	379	5,540	4.85	70.93	433.98	2,802.17	5.01	32.35	5	14	6.85	19.18	193.73	245.41	27.66	35.03	44.64	8.76
8	1,000	1,500	1,250	845	6,385	10.82	81.74	597.28	3,399.45	6.89	39.24	5	19	6.85	26.03	49.98	295.38	7.13	42.17	8.37	8.69
9	1,500	2,000	1,750	278	6,663	3.56	85.30	426.59	3,826.04	4.92	44.16	1	20	1.37	27.40	1.71	297.10	0.24	42.41	0.40	7.77
10	2,000	2,500	2,250	168	6,831	2.15	87.45	330.77	4,156.81	3.82	47.98	1	21	1.37	28.77	0.33	297.43	0.05	42.46	0.10	7.16
11	2,500	3,000	2,750	98	6,929	1.25	88.71	182.69	4,339.50	2.11	50.09	3	24	4.11	32.88	11.92	309.35	1.70	44.16	6.53	7.13
12	3,000	4,000	3,500	135	7,064	1.73	90.44	507.83	4,847.33	5.86	55.95	11	35	15.07	47.95	37.21	346.56	5.31	49.47	7.33	7.15
13	4,000	5,000	4,500	87	7,151	1.11	91.55	352.43	5,199.76	4.07	60.02	4	39	5.48	53.42	115.82	462.38	16.53	66.01	32.86	8.89
14	5,000	7,500	6,250	144	7,295	1.84	93.39	588.70	5,788.46	6.80	66.82	1	40	1.37	54.79	0.79	463.18	0.11	66.12	0.13	8.00
15	7,500	10,000	8,750	76	7,371	0.97	94.37	415.58	6,204.04	4.80	71.61	0	40	0.00	54.79	0.00	463.18	0.00	66.12	0.00	7.47
16	10,000	20,000	15,000	151	7,522	1.93	96.30	884.61	7,088.65	10.21	81.82	8	48	10.96	65.75	1.86	465.04	0.27	66.39	0.21	6.56
17	20,000	50,000	35,000	144	7,666	1.84	98.14	857.60	7,946.25	9.90	91.72	11	59	15.07	80.82	108.07	573.10	15.43	81.81	12.60	7.21
18	50,000	100,000	75,000	66	7,732	0.84	98.99	337.21	8,283.46	3.89	95.62	3	62	4.11	84.93	2.73	575.84	0.39	82.20	0.81	6.95
19	100,000	500,000	300,000	55	7,787	0.70	99.69	270.69	8,554.16	3.12	98.74	11	73	15.07	100.00	124.67	700.51	17.80	100.00	46.06	8.19
20	500,000	**UP**		24	7,811	0.31	100.00	109.09	8,663.24	1.26	100.00	0	73	0.00	100.00	0.00	700.51	0.00	100.00	0.00	8.09
				7,811					8,663.24			73					700.51				8.09

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 32 RIAU KEPULAUAN

UNDERWRITING YEAR 2021

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4,091	4,091	10.74	10.74	1,621.63	1,621.63	2.57	2.57	5	5	4.10	4.10	75.14	75.14	0.68	0.68	4.63	4.63
2	50	100	75	3,665	7,756	9.62	20.36	414.81	2,036.45	0.66	3.23	0	5	0.00	4.10	0.00	75.14	0.00	0.68	0.00	3.69
3	100	200	150	5,377	13,133	14.12	34.48	1,196.33	3,232.78	1.90	5.13	4	9	3.28	7.38	69.35	144.49	0.63	1.30	5.80	4.47
4	200	300	250	3,276	16,409	8.60	43.09	1,032.00	4,264.78	1.64	6.77	0	9	0.00	7.38	0.00	144.49	0.00	1.30	0.00	3.39
5	300	500	400	5,179	21,588	13.60	56.68	2,544.71	6,809.49	4.04	10.81	6	15	4.92	12.30	339.44	483.93	3.06	4.37	13.34	7.11
6	500	750	625	3,277	24,865	8.60	65.29	2,316.63	9,126.12	3.68	14.49	0	15	0.00	12.30	0.00	483.93	0.00	4.37	0.00	5.30
7	750	1,000	875	2,965	27,830	7.79	73.07	3,113.58	12,239.70	4.94	19.43	0	15	0.00	12.30	0.00	483.93	0.00	4.37	0.00	3.95
8	1,000	1,500	1,250	2,536	30,366	6.66	79.73	4,392.01	16,631.71	6.97	26.40	5	20	4.10	16.39	49.86	533.79	0.45	4.82	1.14	3.21
9	1,500	2,000	1,750	1,576	31,942	4.14	83.87	3,045.51	19,677.22	4.83	31.24	2	22	1.64	18.03	48.02	581.81	0.43	5.25	1.58	2.96
10	2,000	2,500	2,250	808	32,750	2.12	85.99	1,898.65	21,575.87	3.01	34.25	7	29	5.74	23.77	4,914.12	5,495.93	44.34	49.59	258.82	25.47
11	2,500	3,000	2,750	664	33,414	1.74	87.74	1,842.92	23,418.79	2.93	37.17	3	32	2.46	26.23	20.71	5,516.64	0.19	49.77	1.12	23.56
12	3,000	4,000	3,500	707	34,121	1.86	89.59	2,732.93	26,151.72	4.34	41.51	2	34	1.64	27.87	109.00	5,625.64	0.98	50.76	3.99	21.51
13	4,000	5,000	4,500	501	34,622	1.32	90.91	2,220.21	28,371.93	3.52	45.04	4	38	3.28	31.15	6.50	5,632.14	0.06	50.81	0.29	19.85
14	5,000	7,500	6,250	671	35,293	1.76	92.67	3,717.84	32,089.77	5.90	50.94	3	41	2.46	33.61	65.28	5,697.42	0.59	51.40	1.76	17.75
15	7,500	10,000	8,750	416	35,709	1.09	93.76	3,160.69	35,250.47	5.02	55.96	9	50	7.38	40.98	4,783.83	10,481.25	43.16	94.56	151.35	29.73
16	10,000	20,000	15,000	644	36,353	1.69	95.45	5,451.39	40,701.85	8.65	64.61	7	57	5.74	46.72	3.27	10,484.52	0.03	94.59	0.06	25.76
17	20,000	50,000	35,000	623	36,976	1.64	97.09	5,871.19	46,573.05	9.32	73.93	9	66	7.38	54.10	559.68	11,044.20	5.05	99.64	9.53	23.71
18	50,000	100,000	75,000	372	37,348	0.98	98.06	3,075.66	49,648.71	4.88	78.81	13	79	10.66	64.75	12.93	11,057.13	0.12	99.76	0.42	22.27
19	100,000	500,000	300,000	542	37,890	1.42	99.49	12,763.96	62,412.67	20.26	99.07	16	95	13.11	77.87	10.05	11,067.18	0.09	99.85	0.08	17.73
20	500,000	**UP**		195	38,085	0.51	100.00	584.52	62,997.19	0.93	100.00	27	122	22.13	100.00	16.54	11,083.73	0.15	100.00	2.83	17.59
				38,085				62,997.19				122				11,083.73					17.59

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 33 KALIMANTAN UTARA

UNDERWRITING YEAR 2021

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.26	5.26	0.99	0.99	1.28	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.26	10.53	0.38	1.37	0.49	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.26	15.79	0.91	2.28	1.18	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.26	21.05	4.47	6.75	5.79	8.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.26	26.32	3.61	10.35	4.67	13.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.26	31.58	3.06	13.41	3.96	17.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.26	36.84	3.15	16.57	4.08	21.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.26	42.11	2.01	18.58	2.60	24.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	10	10.53	52.63	4.06	22.64	5.26	29.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	5.26	57.89	3.72	26.36	4.81	34.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	13	10.53	68.42	8.49	34.85	11.00	45.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	16	15.79	84.21	20.72	55.57	26.83	71.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	17	5.26	89.47	1.78	57.35	2.30	74.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	18	5.26	94.74	0.64	58.00	0.83	75.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	19	5.26	100.00	19.24	77.23	24.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	19	0.00	100.00	0.00	77.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	19	0.00	100.00	0.00	77.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	19	0.00	100.00	0.00	77.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	19	0.00	100.00	0.00	77.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				19					77.23			0					0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 34 SULAWESI BARAT

UNDERWRITING YEAR 2021

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	934	934	3.94	3.94	208.84	208.84	4.10	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	833	1,767	3.52	7.46	188.97	397.81	3.71	7.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1,322	3,089	5.58	13.04	521.05	918.86	10.23	18.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	548	3,637	2.31	15.35	246.90	1,165.76	4.85	22.88	1	1	5.88	5.88	19.16	19.16	1.52	1.52	7.76	1.64
5	300	500	400	782	4,419	3.30	18.65	388.80	1,554.55	7.63	30.51	0	1	0.00	5.88	0.00	19.16	0.00	1.52	0.00	1.23
6	500	750	625	565	4,984	2.38	21.04	288.08	1,842.63	5.65	36.16	0	1	0.00	5.88	0.00	19.16	0.00	1.52	0.00	1.04
7	750	1,000	875	865	5,849	3.65	24.69	200.90	2,043.53	3.94	40.11	0	1	0.00	5.88	0.00	19.16	0.00	1.52	0.00	0.94
8	1,000	1,500	1,250	8,837	14,686	37.30	61.99	335.80	2,379.33	6.59	46.70	1	2	5.88	11.76	2.25	21.41	0.18	1.70	0.67	0.90
9	1,500	2,000	1,750	5,594	20,280	23.61	85.61	204.87	2,584.20	4.02	50.72	1	3	5.88	17.65	10.74	32.14	0.85	2.55	5.24	1.24
10	2,000	2,500	2,250	1,728	22,008	7.29	92.90	199.95	2,784.15	3.92	54.64	5	8	29.41	47.06	597.82	629.96	47.44	49.99	298.98	22.63
11	2,500	3,000	2,750	797	22,805	3.36	96.26	236.30	3,020.44	4.64	59.28	3	11	17.65	64.71	323.99	953.95	25.71	75.70	137.11	31.58
12	3,000	4,000	3,500	454	23,259	1.92	98.18	265.97	3,286.41	5.22	64.50	0	11	0.00	64.71	0.00	953.95	0.00	75.70	0.00	29.03
13	4,000	5,000	4,500	102	23,361	0.43	98.61	182.00	3,468.41	3.57	68.07	0	11	0.00	64.71	0.00	953.95	0.00	75.70	0.00	27.50
14	5,000	7,500	6,250	111	23,472	0.47	99.08	267.47	3,735.88	5.25	73.32	0	11	0.00	64.71	0.00	953.95	0.00	75.70	0.00	25.53
15	7,500	10,000	8,750	34	23,506	0.14	99.22	233.09	3,968.97	4.57	77.89	0	11	0.00	64.71	0.00	953.95	0.00	75.70	0.00	24.04
16	10,000	20,000	15,000	59	23,565	0.25	99.47	201.37	4,170.35	3.95	81.85	0	11	0.00	64.71	0.00	953.95	0.00	75.70	0.00	22.87
17	20,000	50,000	35,000	39	23,604	0.16	99.64	141.48	4,311.83	2.78	84.62	2	13	11.76	76.47	14.60	968.55	1.16	76.86	10.32	22.46
18	50,000	100,000	75,000	32	23,636	0.14	99.77	160.30	4,472.13	3.15	87.77	0	13	0.00	76.47	0.00	968.55	0.00	76.86	0.00	21.66
19	100,000	500,000	300,000	43	23,679	0.18	99.95	319.22	4,791.35	6.26	94.03	4	17	23.53	100.00	291.58	1,260.13	23.14	100.00	91.34	26.30
20	500,000	**UP**		11	23,690	0.05	100.00	304.03	5,095.37	5.97	100.00	0	17	0.00	100.00	0.00	1,260.13	0.00	100.00	0.00	24.73
				23,690					5,095.37			17					1,260.13				24.73
	GRAND TOTAL			2,643,330					3,362,315.89			17,388					534,769.45				

RISK AND LOSS PROFILE 2022

5.1 ALL CLASS OF BUSINESS

PT. REASURANSI INDONESIA UTAMA (PERSERO)
Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
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RISK AND LOSS PROFILE
DESEMBER 2022

CLASS OF BUSSINESS : TOTAL FIRE, IAR, LOP, EQ
UNDERWRITING YEAR : 2022
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	210,406	210,406	10.20	10.20	35,449.93	35,449.93	1.39	1.39	28	28	2.47	2.47	734.60	734.60	1.57	1.57	2.07	2.07
2	50	100	75	191,130	401,536	9.26	19.46	19,408.78	54,858.71	0.76	2.16	52	80	4.59	7.07	668.71	1,403.31	1.43	2.99	3.45	2.56
3	100	200	150	350,551	752,087	16.99	36.45	77,386.27	132,244.99	3.04	5.20	31	111	2.74	9.81	1,237.90	2,641.21	2.64	5.63	1.60	2.00
4	200	300	250	233,912	985,999	11.34	47.78	56,249.49	188,494.48	2.21	7.41	55	166	4.86	14.66	2,015.85	4,657.06	4.30	9.93	3.58	2.47
5	300	500	400	200,861	1,186,860	9.73	57.52	99,584.74	288,079.22	3.92	11.33	48	214	4.24	18.90	2,179.25	6,836.32	4.65	14.58	2.19	2.37
6	500	750	625	156,740	1,343,600	7.60	65.11	92,678.25	380,757.46	3.64	14.97	37	251	3.27	22.17	675.38	7,511.70	1.44	16.02	0.73	1.97
7	750	1,000	875	138,755	1,482,355	6.72	71.84	108,731.96	489,489.42	4.28	19.25	57	308	5.04	27.21	3,718.71	11,230.41	7.93	23.95	3.42	2.29
8	1,000	1,500	1,250	149,097	1,631,452	7.23	79.06	142,659.49	632,148.91	5.61	24.85	75	383	6.63	33.83	3,122.86	14,353.27	6.66	30.61	2.19	2.27
9	1,500	2,000	1,750	94,264	1,725,716	4.57	83.63	127,876.69	760,025.60	5.03	29.88	62	445	5.48	39.31	3,718.48	18,071.75	7.93	38.54	2.91	2.38
10	2,000	2,500	2,250	46,690	1,772,406	2.26	85.89	95,450.21	855,475.81	3.75	33.63	49	494	4.33	43.64	842.88	18,914.63	1.80	40.34	0.88	2.21
11	2,500	3,000	2,750	37,220	1,809,626	1.80	87.70	91,740.93	947,216.74	3.61	37.24	32	526	2.83	46.47	2,077.97	20,992.60	4.43	44.77	2.27	2.22
12	3,000	4,000	3,500	45,665	1,855,291	2.21	89.91	134,342.70	1,081,559.44	5.28	42.52	57	583	5.04	51.50	2,030.05	23,022.65	4.33	49.10	1.51	2.13
13	4,000	5,000	4,500	28,929	1,884,220	1.40	91.31	117,852.10	1,199,411.54	4.63	47.16	32	615	2.83	54.33	6,130.01	29,152.67	13.07	62.17	5.20	2.43
14	5,000	7,500	6,250	38,928	1,923,148	1.89	93.20	205,076.12	1,404,487.67	8.06	55.22	86	701	7.60	61.93	2,890.76	32,043.43	6.17	68.34	1.41	2.28
15	7,500	10,000	8,750	24,558	1,947,706	1.19	94.39	163,237.90	1,567,725.57	6.42	61.64	40	741	3.53	65.46	2,412.24	34,455.67	5.14	73.48	1.48	2.20
16	10,000	20,000	15,000	39,937	1,987,643	1.94	96.32	346,520.24	1,914,245.81	13.62	75.26	78	819	6.89	72.35	4,362.23	38,817.90	9.30	82.79	1.26	2.03
17	20,000	50,000	35,000	33,210	2,020,853	1.61	97.93	310,951.78	2,225,197.59	12.23	87.49	88	907	7.77	80.12	3,938.17	42,756.07	8.40	91.19	1.27	1.92
18	50,000	100,000	75,000	16,632	2,037,485	0.81	98.74	132,021.19	2,357,218.78	5.19	92.68	61	968	5.39	85.51	1,152.22	43,908.28	2.46	93.64	0.87	1.86
19	100,000	500,000	300,000	19,656	2,057,141	0.95	99.69	140,109.48	2,497,328.26	5.51	98.19	88	1,056	7.77	93.29	2,739.09	46,647.37	5.84	99.48	1.95	1.87
20	500,000	**UP**		6,354	2,063,495	0.31	100.00	46,104.31	2,543,432.57	1.81	100.00	76	1,132	6.71	100.00	241.50	46,888.86	0.52	100.00	0.52	1.84
TOTAL				2,063,495				2,543,432.56				1,132				46,888.86				1.84	

5.2 GROUP BY OF BUSINESS

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

RISK AND LOSS PROFILE
DESEMBER 2022

CLASS OF BUSSINESS : EARTH QUAKE
UNDERWRITING YEAR : 2022
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	43,998	43,998	10.73	10.73	4,779.68	4,779.68	1.06	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	29,930	73,928	7.30	18.03	1,519.91	6,299.59	0.34	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	52,433	126,361	12.79	30.81	3,787.34	10,086.93	0.84	2.24	3	3	25.00	25.00	110.27	110.27	11.70	11.70	2.91	1.09
4	200	300	250	56,854	183,215	13.86	44.68	5,657.64	15,744.57	1.25	3.49	0	3	0.00	25.00	0.00	110.27	0.00	11.70	0.00	0.70
5	300	500	400	24,165	207,380	5.89	50.57	8,174.44	23,919.01	1.81	5.30	0	3	0.00	25.00	0.00	110.27	0.00	11.70	0.00	0.46
6	500	750	625	29,976	237,356	7.31	57.88	10,295.53	34,214.55	2.28	7.58	0	3	0.00	25.00	0.00	110.27	0.00	11.70	0.00	0.32
7	750	1,000	875	28,872	266,228	7.04	64.92	13,511.23	47,725.77	2.99	10.58	1	4	8.33	33.33	350.00	460.27	37.13	48.83	2.59	0.96
8	1,000	1,500	1,250	37,379	303,607	9.12	74.04	20,940.98	68,666.75	4.64	15.22	1	5	8.33	41.67	24.27	484.54	2.58	51.41	0.12	0.71
9	1,500	2,000	1,750	25,477	329,084	6.21	80.25	20,092.04	88,758.79	4.45	19.67	0	5	0.00	41.67	0.00	484.54	0.00	51.41	0.00	0.55
10	2,000	2,500	2,250	11,177	340,261	2.73	82.97	16,928.12	105,686.92	3.75	23.42	0	5	0.00	41.67	0.00	484.54	0.00	51.41	0.00	0.46
11	2,500	3,000	2,750	8,376	348,637	2.04	85.02	14,068.84	119,755.76	3.12	26.54	0	5	0.00	41.67	0.00	484.54	0.00	51.41	0.00	0.40
12	3,000	4,000	3,500	10,939	359,576	2.67	87.68	21,756.89	141,512.65	4.82	31.36	1	6	8.33	50.00	350.00	834.54	37.13	88.54	1.61	0.59
13	4,000	5,000	4,500	6,151	365,727	1.50	89.18	19,201.32	160,713.97	4.26	35.62	1	7	8.33	58.33	2.10	836.64	0.22	88.77	0.01	0.52
14	5,000	7,500	6,250	8,882	374,609	2.17	91.35	42,647.24	203,361.21	9.45	45.07	1	8	8.33	66.67	75.00	761.64	7.96	80.81	0.18	0.37
15	7,500	10,000	8,750	5,427	380,036	1.32	92.67	28,832.26	232,193.47	6.39	51.46	1	9	8.33	75.00	12.52	774.16	1.33	82.14	0.04	0.33
16	10,000	20,000	15,000	9,435	389,471	2.30	94.97	65,599.86	297,793.33	14.54	66.00	0	9	0.00	75.00	0.00	774.16	0.00	82.14	0.00	0.26
17	20,000	50,000	35,000	8,227	397,698	2.01	96.98	62,865.39	360,658.72	13.93	79.93	3	12	25.00	100.00	168.38	942.54	17.86	100.00	0.27	0.26
18	50,000	100,000	75,000	4,511	402,209	1.10	98.08	32,218.77	392,877.49	7.14	87.07	0	12	0.00	100.00	0.00	942.54	0.00	100.00	0.00	0.24
19	100,000	500,000	300,000	5,662	407,871	1.38	99.46	38,552.30	431,429.78	8.54	95.62	0	12	0.00	100.00	0.00	942.54	0.00	100.00	0.00	0.22
20	500,000	**UP**		2,210	410,081	0.54	100.00	19,784.44	451,214.22	4.38	100.00	0	12	0.00	100.00	0.00	942.54	0.00	100.00	0.00	0.21
					410,081				451,214.22				12				942.54				0.21

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

RISK AND LOSS PROFILE
DESEMBER 2022

CLASS OF BUSSINESS : FIRE
UNDERWRITING YEAR : 2022
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	98,159	98,159	10.03	10.03	17,248.84	17,248.84	1.95	1.95	8	8	4.17	4.17	183.37	183.37	1.33	1.33	1.06	1.06
2	50	100	75	120,485	218,644	12.32	22.35	15,837.21	33,086.05	1.79	3.75	8	16	4.17	8.33	264.48	447.85	1.91	3.24	1.67	1.35
3	100	200	150	229,898	448,542	23.50	45.85	65,668.92	98,754.97	7.44	11.19	10	26	5.21	13.54	833.76	1,281.61	6.03	9.27	1.27	1.30
4	200	300	250	107,111	555,653	10.95	56.80	41,257.42	140,012.39	4.67	15.86	25	51	13.02	26.56	1,331.15	2,612.76	9.63	18.89	3.23	1.87
5	300	500	400	130,634	686,287	13.35	70.16	72,452.18	212,464.57	8.21	24.07	19	70	9.90	36.46	1,728.93	4,341.69	12.50	31.40	2.39	2.04
6	500	750	625	75,702	761,989	7.74	77.90	57,658.43	270,123.01	6.53	30.60	10	80	5.21	41.67	301.94	4,643.63	2.18	33.58	0.52	1.72
7	750	1,000	875	59,779	821,768	6.11	84.01	60,729.50	330,852.51	6.88	37.48	8	88	4.17	45.83	1,348.30	5,991.93	9.75	43.33	2.22	1.81
8	1,000	1,500	1,250	49,517	871,285	5.06	89.07	68,302.27	399,154.77	7.74	45.22	14	102	7.29	53.13	1,075.65	7,067.58	7.78	51.11	1.57	1.77
9	1,500	2,000	1,750	27,925	899,210	2.85	91.93	55,231.11	454,385.89	6.26	51.48	13	115	6.77	59.90	3,249.39	10,316.98	23.50	74.61	5.88	2.27
10	2,000	2,500	2,250	14,987	914,197	1.53	93.46	37,618.22	492,004.11	4.26	55.74	22	137	11.46	71.35	279.22	10,596.20	2.02	76.63	0.74	2.15
11	2,500	3,000	2,750	11,774	925,971	1.20	94.66	36,229.05	528,233.16	4.10	59.85	4	141	2.08	73.44	1,510.25	12,106.45	10.92	87.55	4.17	2.29
12	3,000	4,000	3,500	12,794	938,765	1.31	95.97	49,353.01	577,586.17	5.59	65.44	18	159	9.38	82.81	466.05	12,572.49	3.37	90.92	0.94	2.18
13	4,000	5,000	4,500	8,358	947,123	0.85	96.82	40,390.70	617,976.87	4.58	70.01	3	162	1.56	84.38	105.42	12,677.91	0.76	91.68	0.26	2.05
14	5,000	7,500	6,250	9,913	957,036	1.01	97.84	61,075.92	679,052.79	6.92	76.93	7	169	3.65	88.02	22.14	12,700.05	0.16	91.84	0.04	1.87
15	7,500	10,000	8,750	5,633	962,669	0.58	98.41	45,012.75	724,065.54	5.10	82.03	4	173	2.08	90.10	483.90	13,183.95	3.50	95.34	1.08	1.82
16	10,000	20,000	15,000	7,575	970,244	0.77	99.19	78,689.42	802,754.96	8.92	90.95	2	175	1.04	91.15	104.33	13,288.29	0.75	96.10	0.13	1.66
17	20,000	50,000	35,000	4,715	974,959	0.48	99.67	54,174.39	856,929.35	6.14	97.09	5	180	2.60	93.75	504.58	13,792.86	3.65	99.75	0.93	1.61
18	50,000	100,000	75,000	1,661	976,620	0.17	99.84	14,713.92	871,643.27	1.67	98.75	4	184	2.08	95.83	0.45	13,793.32	0.00	99.75	0.00	1.58
19	100,000	500,000	300,000	1,323	977,943	0.14	99.97	10,119.44	881,762.71	1.15	99.90	6	190	3.13	98.96	33.97	13,827.29	0.25	99.99	0.34	1.57
20	500,000	**UP**		246	978,189	0.03	100.00	886.91	882,649.62	0.10	100.00	2	192	1.04	100.00	0.77	13,828.06	0.01	100.00	0.09	1.57
				978,189				882,649.62				192				13,828.06				1.57	

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

RISK AND LOSS PROFILE
DESEMBER 2022

CLASS OF BUSSINESS : IAR
UNDERWRITING YEAR : 2022
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	68,238	68,238	10.13	10.13	13,421.12	13,421.12	1.11	1.11	20	20	2.16	2.16	551.23	551.23	1.72	1.72	4.11	4.11
2	50	100	75	40,711	108,949	6.04	16.17	2,051.41	15,472.53	0.17	1.28	44	64	4.74	6.90	404.23	955.46	1.26	2.97	19.70	6.18
3	100	200	150	68,200	177,149	10.12	26.29	7,926.50	23,399.04	0.66	1.94	18	82	1.94	8.84	293.88	1,249.34	0.91	3.89	3.71	5.34
4	200	300	250	69,878	247,027	10.37	36.65	9,317.35	32,716.38	0.77	2.71	30	112	3.23	12.07	684.70	1,934.04	2.13	6.02	7.35	5.91
5	300	500	400	45,868	292,895	6.81	43.46	18,880.80	51,597.19	1.56	4.27	29	141	3.13	15.19	450.32	2,384.36	1.40	7.42	2.39	4.62
6	500	750	625	50,866	343,761	7.55	51.01	24,602.71	76,199.90	2.04	6.31	27	168	2.91	18.10	373.44	2,757.80	1.16	8.59	1.52	3.62
7	750	1,000	875	49,902	393,663	7.40	58.41	34,317.16	110,517.06	2.84	9.15	48	216	5.17	23.28	2,020.41	4,778.21	6.29	14.88	5.89	4.32
8	1,000	1,500	1,250	62,003	455,666	9.20	67.61	53,140.10	163,657.15	4.40	13.55	60	276	6.47	29.74	2,022.94	6,801.14	6.30	21.18	3.81	4.16
9	1,500	2,000	1,750	40,741	496,407	6.05	73.66	52,313.48	215,970.64	4.33	17.89	49	325	5.28	35.02	469.09	7,270.23	1.46	22.64	0.90	3.37
10	2,000	2,500	2,250	20,446	516,853	3.03	76.69	40,750.94	256,721.58	3.37	21.26	27	352	2.91	37.93	563.66	7,833.89	1.75	24.39	1.38	3.05
11	2,500	3,000	2,750	17,025	533,878	2.53	79.22	41,322.32	298,043.90	3.42	24.68	28	380	3.02	40.95	567.72	8,401.61	1.77	26.16	1.37	2.82
12	3,000	4,000	3,500	21,878	555,756	3.25	82.47	63,034.42	361,078.32	5.22	29.90	38	418	4.09	45.04	1,214.01	9,615.62	3.78	29.94	1.93	2.66
13	4,000	5,000	4,500	14,375	570,131	2.13	84.60	58,058.70	419,137.02	4.81	34.71	28	446	3.02	48.06	6,022.49	15,638.12	18.75	48.69	10.37	3.73
14	5,000	7,500	6,250	20,100	590,231	2.98	87.58	101,154.44	520,291.46	8.38	43.09	78	524	8.41	56.47	2,943.62	18,581.74	9.16	57.85	2.91	3.57
15	7,500	10,000	8,750	13,490	603,721	2.00	89.58	89,337.52	609,628.98	7.40	50.49	35	559	3.77	60.24	1,915.82	20,497.55	5.96	63.82	2.14	3.36
16	10,000	20,000	15,000	22,915	626,636	3.40	92.98	202,079.61	811,708.59	16.74	67.22	76	635	8.19	68.43	4,257.90	24,755.45	13.26	77.08	2.11	3.05
17	20,000	50,000	35,000	20,264	646,900	3.01	95.99	193,846.05	1,005,554.64	16.05	83.28	80	715	8.62	77.05	3,265.21	28,020.67	10.17	87.24	1.68	2.79
18	50,000	100,000	75,000	10,459	657,359	1.55	97.54	85,083.58	1,090,638.22	7.05	90.32	57	772	6.14	83.19	1,151.76	29,172.43	3.59	90.83	1.35	2.67
19	100,000	500,000	300,000	12,671	670,030	1.88	99.42	91,437.74	1,182,075.96	7.57	97.89	82	854	8.84	92.03	2,705.11	31,877.54	8.42	99.25	2.96	2.70
20	500,000	**UP**		3,898	673,928	0.58	100.00	25,432.96	1,207,508.93	2.11	100.00	74	928	7.97	100.00	240.73	32,118.27	0.75	100.00	0.95	2.66
					673,928				1,207,508.93				928				32,118.27				2.66

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

RISK AND LOSS PROFILE
DESEMBER 2022

CLASS OF BUSSINESS : LOP
UNDERWRITING YEAR : 2022
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	0.85	0.85	0.29	0.29	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	15	0.31	1.16	0.25	0.54	0.01	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	20	35	1.54	2.70	3.51	4.05	0.17	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	69	104	5.32	8.02	17.08	21.13	0.83	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	194	298	14.96	22.98	77.31	98.44	3.75	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	196	494	15.11	38.09	121.57	220.01	5.90	10.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	202	696	15.57	53.66	174.08	394.09	8.45	19.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	198	894	15.27	68.93	276.14	670.23	13.41	32.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	121	1,015	9.33	78.26	240.05	910.28	11.65	44.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	80	1,095	6.17	84.43	152.92	1,063.20	7.42	51.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	45	1,140	3.47	87.90	120.71	1,183.92	5.86	57.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	54	1,194	4.16	92.06	198.38	1,382.30	9.63	67.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	45	1,239	3.47	95.53	201.38	1,583.68	9.78	76.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	33	1,272	2.54	98.07	198.53	1,782.21	9.64	86.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	1,280	0.62	98.69	55.37	1,837.58	2.69	89.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	12	1,292	0.93	99.61	151.35	1,988.93	7.35	96.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	1,296	0.31	99.92	65.95	2,054.88	3.20	99.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	750,000	1	1,297	0.08	100.00	4.92	2,059.80	0.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1,297	0.08	100.00	0.00	2,059.80	0.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1,297	0.08	100.00	0.00	2,059.80	0.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1,297				2,059.80				0				0.00				0.00	
GRAND TOTAL				2,063,495				2,543,432.53				1,132				46,888.86					

5.3 GROUP BY OCCUPATION CODE – 2 DIGIT

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 20 MINING (UNDERGROUND OR ABOVE GROUND) OF

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	90	90	2.92	2.92	96.95	96.95	0.70	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	64	154	2.07	4.99	8.11	105.06	0.06	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	80	234	2.59	7.58	26.29	131.35	0.19	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	79	313	2.56	10.14	42.09	173.45	0.31	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	112	425	3.63	13.77	50.05	223.50	0.36	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	88	513	2.85	16.62	71.62	295.12	0.52	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	49	562	1.59	18.21	62.68	357.80	0.45	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	80	642	2.59	20.80	103.74	461.54	0.75	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	72	714	2.33	23.14	182.98	644.51	1.33	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	33	747	1.07	24.21	73.22	717.73	0.53	5.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	60	807	1.94	26.15	107.35	825.08	0.78	5.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	78	885	2.53	28.68	223.20	1,048.28	1.62	7.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	66	951	2.14	30.82	328.46	1,376.74	2.38	9.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	152	1,103	4.93	35.74	618.73	1,995.46	4.49	14.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	118	1,221	3.82	39.57	861.07	2,856.53	6.25	20.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	332	1,553	10.76	50.32	2,259.80	5,116.33	16.39	37.11	1	1	100.00	100.00	98.30	98.30	100.00	100.00	4.35	1.92
17	20,000	50,000	35,000	395	1,948	12.80	63.12	3,029.37	8,145.70	21.97	59.08	0	1	0.00	100.00	0.00	98.30	0.00	100.00	0.00	1.21
18	50,000	100,000	75,000	322	2,270	10.43	73.56	1,747.77	9,893.48	12.68	71.76	0	1	0.00	100.00	0.00	98.30	0.00	100.00	0.00	0.99
19	100,000	500,000	300,000	399	2,669	12.93	86.49	2,558.02	12,451.49	18.55	90.31	0	1	0.00	100.00	0.00	98.30	0.00	100.00	0.00	0.79
20	500,000	**UP**		417	3,086	13.51	100.00	1,335.86	13,787.35	9.69	100.00	0	1	0.00	100.00	0.00	98.30	0.00	100.00	0.00	0.71
				3,086				13,787.35				1				98.30				0.71	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 21 STONEEARTH(ANIMAL) BONES OR SHELLS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	212	212	6.94	6.94	74.11	74.11	0.50	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	161	373	5.27	12.22	24.74	98.85	0.17	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	145	518	4.75	16.97	37.72	136.57	0.26	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	83	601	2.72	19.69	37.44	174.01	0.25	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	152	753	4.98	24.66	96.87	270.89	0.66	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	108	861	3.54	28.20	86.86	357.74	0.59	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	88	949	2.88	31.08	72.71	430.45	0.49	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	107	1,056	3.50	34.59	194.99	625.44	1.32	4.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	104	1,160	3.41	38.00	187.07	812.51	1.27	5.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	77	1,237	2.52	40.52	164.33	976.85	1.11	6.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	79	1,316	2.59	43.11	206.65	1,183.50	1.40	8.01	2	2	40.00	40.00	99.68	99.68	42.98	42.98	48.23	8.42
12	3,000	4,000	3,500	115	1,431	3.77	46.87	399.71	1,583.21	2.71	10.71	0	2	0.00	40.00	0.00	99.68	0.00	42.98	0.00	6.30
13	4,000	5,000	4,500	80	1,511	2.62	49.49	439.62	2,022.83	2.98	13.69	0	2	0.00	40.00	0.00	99.68	0.00	42.98	0.00	4.93
14	5,000	7,500	6,250	142	1,653	4.65	54.14	699.31	2,722.14	4.73	18.42	0	2	0.00	40.00	0.00	99.68	0.00	42.98	0.00	3.66
15	7,500	10,000	8,750	91	1,744	2.98	57.12	781.20	3,503.34	5.29	23.71	0	2	0.00	40.00	0.00	99.68	0.00	42.98	0.00	2.85
16	10,000	20,000	15,000	247	1,991	8.09	65.21	2,315.12	5,818.46	15.67	39.38	1	3	20.00	60.00	125.00	224.68	53.90	96.87	5.40	3.86
17	20,000	50,000	35,000	359	2,350	11.76	76.97	3,232.48	9,050.94	21.88	61.26	1	4	20.00	80.00	0.40	225.08	0.17	97.05	0.01	2.49
18	50,000	100,000	75,000	269	2,619	8.81	85.78	2,404.91	11,455.84	16.28	77.53	1	5	20.00	100.00	6.85	231.93	2.95	100.00	0.28	2.02
19	100,000	500,000	300,000	354	2,973	11.60	97.38	2,806.41	14,262.25	18.99	96.53	0	5	0.00	100.00	0.00	231.93	0.00	100.00	0.00	1.63
20	500,000	**UP**		80	3,053	2.62	100.00	513.41	14,775.66	3.47	100.00	0	5	0.00	100.00	0.00	231.93	0.00	100.00	0.00	1.57
				3,053				14,775.66				5				231.93				1.57	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 22 METALS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	559	559	4.41	4.41	1,919.28	1,919.28	3.16	3.16	3	3	12.50	12.50	341.48	341.48	35.74	35.74	17.79	17.79
2	50	100	75	180	739	1.42	5.83	19.13	1,938.42	0.03	3.19	0	3	0.00	12.50	0.00	341.48	0.00	35.74	0.00	17.62
3	100	200	150	326	1,065	2.57	8.40	87.91	2,026.32	0.14	3.34	0	3	0.00	12.50	0.00	341.48	0.00	35.74	0.00	16.85
4	200	300	250	285	1,350	2.25	10.65	87.44	2,113.76	0.14	3.48	0	3	0.00	12.50	0.00	341.48	0.00	35.74	0.00	16.15
5	300	500	400	419	1,769	3.30	13.95	202.62	2,316.39	0.33	3.81	0	3	0.00	12.50	0.00	341.48	0.00	35.74	0.00	14.74
6	500	750	625	466	2,235	3.68	17.63	317.13	2,633.52	0.52	4.34	0	3	0.00	12.50	0.00	341.48	0.00	35.74	0.00	12.97
7	750	1,000	875	484	2,719	3.82	21.44	412.11	3,045.62	0.68	5.01	0	3	0.00	12.50	0.00	341.48	0.00	35.74	0.00	11.21
8	1,000	1,500	1,250	590	3,309	4.65	26.10	782.95	3,828.57	1.29	6.30	0	3	0.00	12.50	0.00	341.48	0.00	35.74	0.00	8.92
9	1,500	2,000	1,750	454	3,763	3.58	29.68	802.33	4,630.90	1.32	7.63	0	3	0.00	12.50	0.00	341.48	0.00	35.74	0.00	7.37
10	2,000	2,500	2,250	347	4,110	2.74	32.42	693.94	5,324.84	1.14	8.77	1	4	4.17	16.67	2.61	344.09	0.27	36.01	0.38	6.46
11	2,500	3,000	2,750	320	4,430	2.52	34.94	733.47	6,058.31	1.21	9.98	0	4	0.00	16.67	0.00	344.09	0.00	36.01	0.00	5.68
12	3,000	4,000	3,500	530	4,960	4.18	39.12	1,410.50	7,468.81	2.32	12.30	0	4	0.00	16.67	0.00	344.09	0.00	36.01	0.00	4.61
13	4,000	5,000	4,500	543	5,503	4.28	43.40	1,946.95	9,415.76	3.21	15.50	2	6	8.33	25.00	36.40	380.49	3.81	39.82	1.87	4.04
14	5,000	7,500	6,250	779	6,282	6.14	49.55	3,370.56	12,786.32	5.55	21.05	0	6	0.00	25.00	0.00	380.49	0.00	39.82	0.00	2.98
15	7,500	10,000	8,750	637	6,919	5.02	54.57	3,858.72	16,645.05	6.35	27.41	2	8	8.33	33.33	10.48	390.97	1.10	40.92	0.27	2.35
16	10,000	20,000	15,000	1,429	8,348	11.27	65.84	10,774.34	27,419.39	17.74	45.15	1	9	4.17	37.50	234.00	624.97	24.49	65.41	2.17	2.28
17	20,000	50,000	35,000	1,683	10,031	13.27	79.12	13,669.33	41,088.71	22.51	67.66	2	11	8.33	45.83	26.68	651.65	2.79	68.20	0.20	1.59
18	50,000	100,000	75,000	915	10,946	7.22	86.33	7,174.79	48,263.50	11.81	79.47	3	14	12.50	58.33	200.33	851.98	20.97	89.17	2.79	1.77
19	100,000	500,000	300,000	1,242	12,188	9.80	96.13	8,601.14	56,864.64	14.16	93.63	7	21	29.17	87.50	101.00	952.98	10.57	99.74	1.17	1.68
20	500,000	**UP**		491	12,679	3.87	100.00	3,867.62	60,732.26	6.37	100.00	3	24	12.50	100.00	2.48	955.46	0.26	100.00	0.06	1.57
				12,679				60,732.26				24				955.46				1.57	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 23 CHIMECALS/OIL/GAS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,054	1,054	4.45	4.45	1,628.07	1,628.07	0.96	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	178	1,232	0.75	5.20	29.64	1,657.71	0.02	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	198	1,430	0.84	6.03	106.87	1,764.58	0.06	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	185	1,615	0.78	6.82	183.93	1,948.51	0.11	1.15	1	1	3.03	3.03	104.29	104.29	2.98	2.98	56.70	5.35
5	300	500	400	505	2,120	2.13	8.95	390.69	2,339.19	0.23	1.39	2	3	6.06	9.09	631.76	736.05	18.04	21.02	161.71	31.47
6	500	750	625	565	2,685	2.38	11.33	640.81	2,980.00	0.38	1.77	0	3	0.00	9.09	0.00	736.05	0.00	21.02	0.00	24.70
7	750	1,000	875	706	3,391	2.98	14.31	1,102.73	4,082.73	0.65	2.42	0	3	0.00	9.09	0.00	736.05	0.00	21.02	0.00	18.03
8	1,000	1,500	1,250	1,007	4,398	4.25	18.56	1,996.55	6,079.28	1.18	3.60	0	3	0.00	9.09	0.00	736.05	0.00	21.02	0.00	12.11
9	1,500	2,000	1,750	929	5,327	3.92	22.48	2,332.60	8,411.88	1.38	4.98	2	5	6.06	15.15	600.00	1,336.05	17.13	38.15	25.72	15.88
10	2,000	2,500	2,250	717	6,044	3.03	25.51	2,433.43	10,845.30	1.44	6.43	0	5	0.00	15.15	0.00	1,336.05	0.00	38.15	0.00	12.32
11	2,500	3,000	2,750	782	6,826	3.30	28.81	2,650.65	13,495.95	1.57	8.00	0	5	0.00	15.15	0.00	1,336.05	0.00	38.15	0.00	9.90
12	3,000	4,000	3,500	1,261	8,087	5.32	34.13	5,455.34	18,951.29	3.23	11.23	0	5	0.00	15.15	0.00	1,336.05	0.00	38.15	0.00	7.05
13	4,000	5,000	4,500	1,078	9,165	4.55	38.68	5,994.25	24,945.54	3.55	14.78	2	7	6.06	21.21	40.09	1,376.14	1.14	39.30	0.67	5.52
14	5,000	7,500	6,250	1,814	10,979	7.65	46.33	12,529.58	37,475.12	7.42	22.20	4	11	12.12	33.33	111.38	1,487.52	3.18	42.48	0.89	3.97
15	7,500	10,000	8,750	1,416	12,395	5.98	52.31	11,974.53	49,449.64	7.09	29.30	1	12	3.03	36.36	1,007.48	2,495.00	28.77	71.25	8.41	5.05
16	10,000	20,000	15,000	3,313	15,708	13.98	66.29	33,566.47	83,016.11	19.89	49.18	6	18	18.18	54.55	426.30	2,921.30	12.17	83.43	1.27	3.52
17	20,000	50,000	35,000	3,220	18,928	13.59	79.88	38,262.40	121,278.51	22.67	71.85	2	20	6.06	60.61	27.38	2,948.69	0.78	84.21	0.07	2.43
18	50,000	100,000	75,000	1,797	20,725	7.58	87.46	18,326.08	139,604.59	10.86	82.71	7	27	21.21	81.82	377.03	3,325.71	10.77	94.97	2.06	2.38
19	100,000	500,000	300,000	2,027	22,752	8.55	96.01	22,912.01	162,516.60	13.57	96.28	6	33	18.18	100.00	175.99	3,501.71	5.03	100.00	0.77	2.15
20	500,000	**UP**		945	23,697	3.99	100.00	6,273.72	168,790.31	3.72	100.00	0	33	0.00	100.00	0.00	3,501.71	0.00	100.00	0.00	2.07
				23,697				168,790.31				33				3,501.71				2.07	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 24 TEXTILES

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,164	1,164	5.69	5.69	793.05	793.05	0.96	0.96	3	3	11.54	11.54	1.34	1.34	0.05	0.05	0.17	0.17
2	50	100	75	740	1,904	3.61	9.30	165.32	958.37	0.20	1.16	0	3	0.00	11.54	0.00	1.34	0.00	0.05	0.00	0.14
3	100	200	150	1,060	2,964	5.18	14.48	488.63	1,447.00	0.59	1.75	1	4	3.85	15.38	11.78	13.12	0.48	0.54	2.41	0.91
4	200	300	250	844	3,808	4.12	18.60	521.70	1,968.71	0.63	2.39	1	5	3.85	19.23	13.02	26.14	0.53	1.07	2.50	1.33
5	300	500	400	1,195	5,003	5.84	24.44	1,102.02	3,070.73	1.34	3.72	0	5	0.00	19.23	0.00	26.14	0.00	1.07	0.00	0.85
6	500	750	625	985	5,988	4.81	29.25	1,295.91	4,366.64	1.57	5.29	1	6	3.85	23.08	74.10	100.24	3.04	4.11	5.72	2.30
7	750	1,000	875	983	6,971	4.80	34.05	1,732.85	6,099.49	2.10	7.40	0	6	0.00	23.08	0.00	100.24	0.00	4.11	0.00	1.64
8	1,000	1,500	1,250	1,142	8,113	5.58	39.63	2,239.19	8,338.68	2.71	10.11	0	6	0.00	23.08	0.00	100.24	0.00	4.11	0.00	1.20
9	1,500	2,000	1,750	915	9,028	4.47	44.09	2,448.78	10,787.46	2.97	13.08	1	7	3.85	26.92	13.35	113.59	0.55	4.66	0.55	1.05
10	2,000	2,500	2,250	602	9,630	2.94	47.04	1,676.82	12,464.28	2.03	15.11	0	7	0.00	26.92	0.00	113.59	0.00	4.66	0.00	0.91
11	2,500	3,000	2,750	589	10,219	2.88	49.91	1,828.77	14,293.05	2.22	17.33	0	7	0.00	26.92	0.00	113.59	0.00	4.66	0.00	0.79
12	3,000	4,000	3,500	707	10,926	3.45	53.37	2,995.63	17,288.68	3.63	20.96	5	12	19.23	46.15	21.38	134.97	0.88	5.53	0.71	0.78
13	4,000	5,000	4,500	658	11,584	3.21	56.58	2,842.05	20,130.73	3.45	24.41	0	12	0.00	46.15	0.00	134.97	0.00	5.53	0.00	0.67
14	5,000	7,500	6,250	988	12,572	4.83	61.40	5,724.82	25,855.54	6.94	31.35	0	12	0.00	46.15	0.00	134.97	0.00	5.53	0.00	0.52
15	7,500	10,000	8,750	832	13,404	4.06	65.47	4,924.12	30,779.66	5.97	37.32	0	12	0.00	46.15	0.00	134.97	0.00	5.53	0.00	0.44
16	10,000	20,000	15,000	1,856	15,260	9.07	74.53	14,612.67	45,392.33	17.72	55.04	1	13	3.85	50.00	2.42	137.40	0.10	5.63	0.02	0.30
17	20,000	50,000	35,000	2,075	17,335	10.13	84.67	15,708.79	61,101.12	19.05	74.08	2	15	7.69	57.69	1,252.05	1,389.44	51.32	56.96	7.97	2.27
18	50,000	100,000	75,000	1,321	18,656	6.45	91.12	9,069.62	70,170.73	11.00	85.08	7	22	26.92	84.62	31.65	1,421.09	1.30	58.25	0.35	2.03
19	100,000	500,000	300,000	1,411	20,067	6.89	98.01	10,558.80	80,729.53	12.80	97.88	4	26	15.38	100.00	1,018.44	2,439.54	41.75	100.00	9.65	3.02
20	500,000	**UP**		407	20,474	1.99	100.00	1,745.47	82,475.01	2.12	100.00	0	26	0.00	100.00	0.00	2,439.54	0.00	100.00	0.00	2.96
				20,474				82,475.01				26				2,439.54				2.96	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	573	573	3.74	3.74	995.82	995.82	1.24	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	197	770	1.29	5.02	53.96	1,049.78	0.07	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	371	1,141	2.42	7.44	224.78	1,274.56	0.28	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	337	1,478	2.20	9.64	215.84	1,490.40	0.27	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	548	2,026	3.58	13.22	520.17	2,010.57	0.65	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	512	2,538	3.34	16.56	558.62	2,569.18	0.69	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	573	3,111	3.74	20.30	903.75	3,472.93	1.12	4.32	1	1	12.50	12.50	4.97	4.97	3.83	3.83	0.55	0.14
8	1,000	1,500	1,250	818	3,929	5.34	25.63	1,573.25	5,046.18	1.96	6.28	0	1	0.00	12.50	0.00	4.97	0.00	3.83	0.00	0.10
9	1,500	2,000	1,750	734	4,663	4.79	30.42	2,000.90	7,047.08	2.49	8.77	0	1	0.00	12.50	0.00	4.97	0.00	3.83	0.00	0.07
10	2,000	2,500	2,250	497	5,160	3.24	33.66	1,609.38	8,656.46	2.00	10.77	0	1	0.00	12.50	0.00	4.97	0.00	3.83	0.00	0.06
11	2,500	3,000	2,750	475	5,635	3.10	36.76	1,624.37	10,280.84	2.02	12.79	0	1	0.00	12.50	0.00	4.97	0.00	3.83	0.00	0.05
12	3,000	4,000	3,500	728	6,363	4.75	41.51	2,790.79	13,071.63	3.47	16.26	0	1	0.00	12.50	0.00	4.97	0.00	3.83	0.00	0.04
13	4,000	5,000	4,500	634	6,997	4.14	45.65	2,942.39	16,014.01	3.66	19.92	1	2	12.50	25.00	25.00	29.97	19.27	23.10	0.85	0.19
14	5,000	7,500	6,250	1,050	8,047	6.85	52.50	5,714.24	21,728.25	7.11	27.03	0	2	0.00	25.00	0.00	29.97	0.00	23.10	0.00	0.14
15	7,500	10,000	8,750	773	8,820	5.04	57.54	5,128.34	26,856.60	6.38	33.41	0	2	0.00	25.00	0.00	29.97	0.00	23.10	0.00	0.11
16	10,000	20,000	15,000	1,559	10,379	10.17	67.71	13,316.12	40,172.72	16.56	49.97	1	3	12.50	37.50	12.43	42.41	9.58	32.68	0.09	0.11
17	20,000	50,000	35,000	2,056	12,435	13.41	81.13	17,654.18	57,826.90	21.96	71.93	4	7	50.00	87.50	58.51	100.92	45.09	77.77	0.33	0.17
18	50,000	100,000	75,000	1,186	13,621	7.74	88.86	8,582.72	66,409.63	10.68	82.61	0	7	0.00	87.50	0.00	100.92	0.00	77.77	0.00	0.15
19	100,000	500,000	300,000	1,276	14,897	8.32	97.19	9,203.21	75,612.83	11.45	94.06	0	7	0.00	87.50	0.00	100.92	0.00	77.77	0.00	0.13
20	500,000	**UP**		431	15,328	2.81	100.00	4,779.12	80,391.95	5.94	100.00	1	8	12.50	100.00	28.84	129.76	22.23	100.00	0.60	0.16
				15,328				80,391.95				8				129.76				0.16	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 26 WOOD BAMBOOS AND RATTAN

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,105	1,105	8.23	8.23	947.88	947.88	1.29	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	596	1,701	4.44	12.67	355.96	1,303.84	0.49	1.78	2	2	3.92	3.92	70.02	70.02	2.59	2.59	19.67	5.37
3	100	200	150	661	2,362	4.92	17.59	642.96	1,946.80	0.88	2.66	0	2	0.00	3.92	0.00	70.02	0.00	2.59	0.00	3.60
4	200	300	250	387	2,749	2.88	20.47	540.23	2,487.02	0.74	3.39	0	2	0.00	3.92	0.00	70.02	0.00	2.59	0.00	2.82
5	300	500	400	691	3,440	5.15	25.62	1,047.46	3,534.48	1.43	4.82	1	3	1.96	5.88	21.87	91.90	0.81	3.40	2.09	2.60
6	500	750	625	465	3,905	3.46	29.08	879.60	4,414.08	1.20	6.02	0	3	0.00	5.88	0.00	91.90	0.00	3.40	0.00	2.08
7	750	1,000	875	507	4,412	3.78	32.85	963.39	5,377.47	1.31	7.34	0	3	0.00	5.88	0.00	91.90	0.00	3.40	0.00	1.71
8	1,000	1,500	1,250	506	4,918	3.77	36.62	1,586.38	6,963.85	2.17	9.50	1	4	1.96	7.84	25.82	117.71	0.96	4.35	1.63	1.69
9	1,500	2,000	1,750	494	5,412	3.68	40.30	1,751.14	8,714.99	2.39	11.89	0	4	0.00	7.84	0.00	117.71	0.00	4.35	0.00	1.35
10	2,000	2,500	2,250	381	5,793	2.84	43.14	1,623.74	10,338.73	2.22	14.11	0	4	0.00	7.84	0.00	117.71	0.00	4.35	0.00	1.14
11	2,500	3,000	2,750	270	6,063	2.01	45.15	1,310.15	11,648.88	1.79	15.90	8	12	15.69	23.53	58.45	176.16	2.16	6.52	4.46	1.51
12	3,000	4,000	3,500	594	6,657	4.42	49.57	2,948.00	14,596.88	4.02	19.92	11	23	21.57	45.10	293.42	469.58	10.85	17.37	9.95	3.22
13	4,000	5,000	4,500	406	7,063	3.02	52.60	2,376.29	16,973.17	3.24	23.16	0	23	0.00	45.10	0.00	469.58	0.00	17.37	0.00	2.77
14	5,000	7,500	6,250	667	7,730	4.97	57.56	5,386.74	22,359.91	7.35	30.52	4	27	7.84	52.94	9.17	478.75	0.34	17.71	0.17	2.14
15	7,500	10,000	8,750	766	8,496	5.70	63.27	5,580.89	27,940.81	7.62	38.13	7	34	13.73	66.67	243.58	722.33	9.01	26.72	4.36	2.59
16	10,000	20,000	15,000	1,566	10,062	11.66	74.93	15,390.87	43,331.68	21.01	59.14	10	44	19.61	86.27	1,382.33	2,104.66	51.14	77.86	8.98	4.86
17	20,000	50,000	35,000	1,478	11,540	11.01	85.93	15,590.70	58,922.38	21.28	80.42	6	50	11.76	98.04	585.19	2,689.85	21.65	99.51	3.75	4.57
18	50,000	100,000	75,000	913	12,453	6.80	92.73	7,365.16	66,287.54	10.05	90.47	1	51	1.96	100.00	13.33	2,703.18	0.49	100.00	0.18	4.08
19	100,000	500,000	300,000	758	13,211	5.64	98.38	5,818.13	72,105.67	7.94	98.41	0	51	0.00	100.00	0.00	2,703.18	0.00	100.00	0.00	3.75
20	500,000	**UP**		218	13,429	1.62	100.00	1,166.75	73,272.43	1.59	100.00	0	51	0.00	100.00	0.00	2,703.18	0.00	100.00	0.00	3.69
				13,429				73,272.43				51				2,703.18				3.69	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7,040	7,040	6.79	6.79	2,056.29	2,056.29	1.43	1.43	2	2	3.03	3.03	7.41	7.41	0.39	0.39	0.36	0.36
2	50	100	75	9,553	16,593	9.21	16.00	580.45	2,636.75	0.40	1.84	0	2	0.00	3.03	0.00	7.41	0.00	0.39	0.00	0.28
3	100	200	150	12,522	29,115	12.07	28.07	1,621.52	4,258.26	1.13	2.96	0	2	0.00	3.03	0.00	7.41	0.00	0.39	0.00	0.17
4	200	300	250	9,042	38,157	8.72	36.79	1,692.85	5,951.12	1.18	4.14	3	5	4.55	7.58	206.22	213.63	10.90	11.29	12.18	3.59
5	300	500	400	7,955	46,112	7.67	44.45	2,877.92	8,829.04	2.00	6.14	1	6	1.52	9.09	0.00	213.63	0.00	11.29	0.00	2.42
6	500	750	625	7,002	53,114	6.75	51.21	2,475.50	11,304.54	1.72	7.87	0	6	0.00	9.09	0.00	213.63	0.00	11.29	0.00	1.89
7	750	1,000	875	4,437	57,551	4.28	55.48	2,321.89	13,626.43	1.62	9.48	1	7	1.52	10.61	12.93	226.55	0.68	11.97	0.56	1.66
8	1,000	1,500	1,250	5,831	63,382	5.62	61.10	3,754.72	17,381.15	2.61	12.10	0	7	0.00	10.61	0.00	226.55	0.00	11.97	0.00	1.30
9	1,500	2,000	1,750	3,672	67,054	3.54	64.64	3,157.01	20,538.16	2.20	14.29	0	7	0.00	10.61	0.00	226.55	0.00	11.97	0.00	1.10
10	2,000	2,500	2,250	3,169	70,223	3.06	67.70	3,763.59	24,301.75	2.62	16.91	5	12	7.58	18.18	75.61	302.16	4.00	15.97	2.01	1.24
11	2,500	3,000	2,750	2,346	72,569	2.26	69.96	2,703.17	27,004.92	1.88	18.79	1	13	1.52	19.70	4.84	307.00	0.26	16.23	0.18	1.14
12	3,000	4,000	3,500	5,925	78,494	5.71	75.67	4,563.67	31,568.59	3.18	21.97	0	13	0.00	19.70	0.00	307.00	0.00	16.23	0.00	0.97
13	4,000	5,000	4,500	2,498	80,992	2.41	78.08	5,068.49	36,637.08	3.53	25.50	0	13	0.00	19.70	0.00	307.00	0.00	16.23	0.00	0.84
14	5,000	7,500	6,250	3,369	84,361	3.25	81.33	8,352.46	44,989.54	5.81	31.31	1	14	1.52	21.21	2.72	309.72	0.14	16.37	0.03	0.69
15	7,500	10,000	8,750	1,797	86,158	1.73	83.06	7,460.71	52,450.25	5.19	36.50	3	17	4.55	25.76	72.00	381.72	3.81	20.18	0.97	0.73
16	10,000	20,000	15,000	3,644	89,802	3.51	86.57	19,838.48	72,288.73	13.81	50.31	7	24	10.61	36.36	796.02	1,177.74	42.07	62.25	4.01	1.63
17	20,000	50,000	35,000	4,722	94,524	4.55	91.13	26,175.91	98,464.64	18.22	68.53	12	36	18.18	54.55	258.49	1,436.23	13.66	75.91	0.99	1.46
18	50,000	100,000	75,000	3,138	97,662	3.03	94.15	17,971.38	116,436.01	12.51	81.04	6	42	9.09	63.64	213.78	1,650.01	11.30	87.21	1.19	1.42
19	100,000	500,000	300,000	4,986	102,648	4.81	98.96	20,021.90	136,457.91	13.93	94.97	12	54	18.18	81.82	225.48	1,875.49	11.92	99.13	1.13	1.37
20	500,000	**UP**		1,080	103,728	1.04	100.00	7,226.85	143,684.76	5.03	100.00	12	66	18.18	100.00	16.46	1,891.95	0.87	100.00	0.23	1.32
				103,728				143,684.76				66				1,891.95				1.32	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	109	109	2.93	2.93	50.14	50.14	0.33	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	29	138	0.78	3.71	8.81	58.95	0.06	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	59	197	1.59	5.30	10.24	69.19	0.07	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	51	248	1.37	6.67	22.73	91.92	0.15	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	115	363	3.09	9.77	37.73	129.65	0.25	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	79	442	2.13	11.89	47.08	176.72	0.31	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	75	517	2.02	13.91	68.15	244.88	0.45	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	121	638	3.26	17.16	106.73	351.61	0.70	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	135	773	3.63	20.80	118.75	470.36	0.78	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	125	898	3.36	24.16	106.73	577.09	0.70	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	108	1,006	2.91	27.06	155.95	733.03	1.03	4.84	1	1	1.59	1.59	0.06	0.06	0.01	0.01	0.04	0.01
12	3,000	4,000	3,500	247	1,253	6.65	33.71	270.94	1,003.98	1.79	6.62	0	1	0.00	1.59	0.00	0.06	0.00	0.01	0.00	0.01
13	4,000	5,000	4,500	106	1,359	2.85	36.56	244.61	1,248.59	1.61	8.24	0	1	0.00	1.59	0.00	0.06	0.00	0.01	0.00	0.00
14	5,000	7,500	6,250	150	1,509	4.04	40.60	500.72	1,749.31	3.30	11.54	42	43	66.67	68.25	0.39	0.44	0.04	0.05	0.08	0.03
15	7,500	10,000	8,750	83	1,592	2.23	42.83	336.21	2,085.51	2.22	13.76	0	43	0.00	68.25	0.00	0.44	0.00	0.05	0.00	0.02
16	10,000	20,000	15,000	204	1,796	5.49	48.32	2,752.09	4,837.61	18.16	31.91	15	58	23.81	92.06	0.21	0.66	0.02	0.07	0.01	0.01
17	20,000	50,000	35,000	417	2,213	11.22	59.54	2,355.38	7,192.98	15.54	47.45	1	59	1.59	93.65	703.94	704.59	80.02	80.09	29.89	9.80
18	50,000	100,000	75,000	256	2,469	6.89	66.42	1,150.46	8,343.45	7.59	55.04	1	60	1.59	95.24	0.36	704.95	0.04	80.13	0.03	8.45
19	100,000	500,000	300,000	699	3,168	18.81	85.23	3,647.87	11,991.31	24.07	79.11	2	62	3.17	98.41	0.23	705.18	0.03	80.16	0.01	5.88
20	500,000	**UP**		549	3,717	14.77	100.00	3,166.97	15,158.28	20.89	100.00	1	63	1.59	100.00	174.56	879.75	19.84	100.00	5.51	5.80
				3,717				15,158.28				63				879.75				5.80	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 29 TRNSPORT AND TRAFIC CONSTRUCTION FIRMS MASS COMI

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	197,301	197,301	10.61	10.61	25,375.45	25,375.45	1.35	1.35	20	20	2.34	2.34	384.38	384.38	1.13	1.13	1.51	1.51
2	50	100	75	178,545	375,846	9.60	20.20	16,044.59	41,420.04	0.86	2.21	50	70	5.85	8.20	598.68	983.06	1.76	2.89	3.73	2.37
3	100	200	150	334,863	710,709	18.00	38.20	73,870.57	115,290.61	3.94	6.15	30	100	3.51	11.71	1,226.12	2,209.19	3.60	6.49	1.66	1.92
4	200	300	250	222,545	933,254	11.96	50.16	52,818.65	168,109.26	2.82	8.97	50	150	5.85	17.56	1,692.32	3,901.51	4.97	11.46	3.20	2.32
5	300	500	400	189,086	1,122,340	10.16	60.33	93,132.73	261,241.99	4.97	13.95	44	194	5.15	22.72	1,525.62	5,427.13	4.48	15.94	1.64	2.08
6	500	750	625	146,425	1,268,765	7.87	68.20	86,219.51	347,461.50	4.60	18.55	36	230	4.22	26.93	601.28	6,028.41	1.77	17.70	0.70	1.73
7	750	1,000	875	130,817	1,399,582	7.03	75.23	100,992.51	448,454.01	5.39	23.94	55	285	6.44	33.37	3,700.81	9,729.21	10.87	28.57	3.66	2.17
8	1,000	1,500	1,250	138,817	1,538,399	7.46	82.69	130,140.62	578,594.62	6.95	30.89	74	359	8.67	42.04	3,097.05	12,826.26	9.09	37.66	2.38	2.22
9	1,500	2,000	1,750	86,701	1,625,100	4.66	87.35	114,712.29	693,306.91	6.12	37.01	59	418	6.91	48.95	3,105.13	15,931.39	9.12	46.78	2.71	2.30
10	2,000	2,500	2,250	40,678	1,665,778	2.19	89.54	83,060.75	776,367.65	4.43	41.44	43	461	5.04	53.98	764.66	16,696.05	2.25	49.02	0.92	2.15
11	2,500	3,000	2,750	32,133	1,697,911	1.73	91.26	80,072.12	856,439.77	4.27	45.72	20	481	2.34	56.32	1,914.94	18,610.99	5.62	54.65	2.39	2.17
12	3,000	4,000	3,500	35,426	1,733,337	1.90	93.17	113,067.41	969,507.18	6.04	51.75	41	522	4.80	61.12	1,715.25	20,326.25	5.04	59.68	1.52	2.10
13	4,000	5,000	4,500	22,812	1,756,149	1.23	94.39	95,445.06	1,064,952.24	5.10	56.85	27	549	3.16	64.29	6,028.53	26,354.77	17.70	77.38	6.32	2.47
14	5,000	7,500	6,250	29,639	1,785,788	1.59	95.99	161,149.11	1,226,101.35	8.60	65.45	35	584	4.10	68.38	2,767.11	29,121.89	8.12	85.51	1.72	2.38
15	7,500	10,000	8,750	17,949	1,803,737	0.96	96.95	121,370.36	1,347,471.71	6.48	71.93	27	611	3.16	71.55	1,078.69	30,200.58	3.17	88.68	0.89	2.24
16	10,000	20,000	15,000	25,673	1,829,410	1.38	98.33	229,811.91	1,577,283.63	12.27	84.20	35	646	4.10	75.64	1,285.21	31,485.79	3.77	92.45	0.56	2.00
17	20,000	50,000	35,000	16,662	1,846,072	0.90	99.23	173,030.35	1,750,313.98	9.24	93.44	58	704	6.79	82.44	1,025.52	32,511.31	3.01	95.46	0.59	1.86
18	50,000	100,000	75,000	6,395	1,852,467	0.34	99.57	56,125.41	1,806,439.39	3.00	96.43	34	738	3.98	86.42	308.89	32,820.20	0.91	96.37	0.55	1.82
19	100,000	500,000	300,000	6,274	1,858,741	0.34	99.91	51,311.36	1,857,750.75	2.74	99.17	57	795	6.67	93.09	1,217.94	34,038.14	3.58	99.94	2.37	1.83
20	500,000	**UP**		1,702	1,860,443	0.09	100.00	15,532.11	1,873,282.86	0.83	100.00	59	854	6.91	100.00	19.15	34,057.29	0.06	100.00	0.12	1.82
				1,860,443				1,873,282.86				854				34,057.29				1.82	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 30 KINA

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	75	75	10.64	10.64	13.83	13.83	0.39	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	26	101	3.69	14.33	16.06	29.89	0.46	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	43	144	6.10	20.43	62.60	92.49	1.78	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	151	0.99	21.42	7.34	99.83	0.21	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	35	186	4.96	26.38	43.97	143.80	1.25	4.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	22	208	3.12	29.50	41.93	185.73	1.19	5.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	23	231	3.26	32.77	48.16	233.89	1.37	6.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	50	281	7.09	39.86	119.29	353.18	3.38	10.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	39	320	5.53	45.39	146.26	499.44	4.15	14.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	34	354	4.82	50.21	119.69	619.13	3.39	17.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	31	385	4.40	54.61	135.47	754.60	3.84	21.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	19	404	2.70	57.30	88.23	842.83	2.50	23.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	28	432	3.97	61.28	102.13	944.96	2.90	26.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	136	568	19.29	80.57	741.03	1,685.99	21.02	47.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	50	618	7.09	87.66	513.86	2,199.85	14.57	62.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	45	663	6.38	94.04	771.66	2,971.52	21.88	84.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	22	685	3.12	97.16	283.46	3,254.98	8.04	92.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	15	700	2.13	99.29	211.37	3,466.35	5.99	98.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	704	0.57	99.86	48.27	3,514.63	1.37	99.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		1	705	0.14	100.00	11.50	3,526.13	0.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				705				3,526.13				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 31 PERKEBUNAN SERAT

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,031	1,031	37.11	37.11	1,492.83	1,492.83	12.64	12.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	757	1,788	27.25	64.36	2,060.67	3,553.50	17.44	30.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	211	1,999	7.60	71.96	188.49	3,741.99	1.60	31.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	64	2,063	2.30	74.26	73.79	3,815.78	0.62	32.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	43	2,106	1.55	75.81	75.16	3,890.95	0.64	32.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	20	2,126	0.72	76.53	37.13	3,928.08	0.31	33.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	2,138	0.43	76.96	48.42	3,976.50	0.41	33.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	23	2,161	0.83	77.79	51.97	4,028.47	0.44	34.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	13	2,174	0.47	78.26	33.47	4,061.93	0.28	34.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	29	2,203	1.04	79.30	111.08	4,173.01	0.94	35.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	26	2,229	0.94	80.24	204.89	4,377.90	1.73	37.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	33	2,262	1.19	81.43	107.12	4,485.02	0.91	37.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	18	2,280	0.65	82.07	101.50	4,586.52	0.86	38.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	35	2,315	1.26	83.33	234.88	4,821.40	1.99	40.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	38	2,353	1.37	84.70	387.48	5,208.88	3.28	44.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	55	2,408	1.98	86.68	1,044.08	6,252.96	8.84	52.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	96	2,504	3.46	90.14	1,519.53	7,772.49	12.86	65.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	83	2,587	2.99	93.12	1,494.73	9,267.22	12.65	78.44	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	164	2,751	5.90	99.03	2,070.85	11,338.07	17.53	95.96	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		27	2,778	0.97	100.00	476.92	11,814.99	4.04	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
				2,778				11,814.99				1				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE			PERCENTAGE			PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	93	93	24.60	24.60	6.23	6.23	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	104	197	27.51	52.12	41.34	47.56	2.38	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	209	3.17	55.29	17.68	65.25	1.02	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	212	0.79	56.08	5.46	70.71	0.31	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	217	1.32	57.41	7.34	78.04	0.42	4.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	220	0.79	58.20	6.56	84.60	0.38	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	221	0.26	58.47	2.63	87.23	0.15	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	226	1.32	59.79	9.11	96.34	0.52	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	228	0.53	60.32	3.13	99.47	0.18	5.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	229	0.26	60.58	13.51	112.98	0.78	6.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	230	0.26	60.85	7.92	120.90	0.46	6.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	232	0.53	61.38	22.17	143.07	1.27	8.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	234	0.53	61.90	20.31	163.38	1.17	9.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	241	1.85	63.76	53.93	217.32	3.10	12.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	249	2.12	65.87	60.41	277.73	3.47	15.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	14	263	3.70	69.58	66.62	344.35	3.83	19.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	25	288	6.61	76.19	439.92	784.27	25.27	45.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	22	310	5.82	82.01	396.79	1,181.05	22.80	67.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	62	372	16.40	98.41	551.52	1,732.57	31.69	99.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		6	378	1.59	100.00	8.01	1,740.58	0.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				378				1,740.58				0				0.00				0.00	
GRAND TOTAL				2,063,495.0				2,543,432.6				1,132.0				46,888.84					

5.4 ALL OCCUPATION

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 20 MINING (UNDERGROUND OR ABOVE GROUND) OF

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	11.11	11.11	0.01	0.01	0.23	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	11.11	22.22	0.05	0.07	0.84	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	11.11	33.33	1.47	1.54	23.92	24.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	11.11	44.44	1.10	2.64	17.90	42.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	11.11	55.56	0.85	3.50	13.83	56.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	11.11	66.67	1.32	4.82	21.47	78.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	11.11	77.78	1.26	6.08	20.42	98.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	11.11	88.89	0.04	6.11	0.58	99.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	9	11.11	100.00	0.05	6.16	0.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	6.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	6.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	6.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	6.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	6.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	6.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	6.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	6.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	6.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	9	0.00	100.00	0.00	6.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				6.16				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	3.79	3.79	0.24	0.24	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	21	4.17	7.95	2.17	2.41	0.44	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	28	49	10.61	18.56	7.43	9.84	1.50	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	25	74	9.47	28.03	12.02	21.86	2.42	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	23	97	8.71	36.74	11.29	33.14	2.27	6.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	105	3.03	39.77	7.14	40.29	1.44	8.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	109	1.52	41.29	7.67	47.95	1.54	9.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	115	2.27	43.56	4.81	52.76	0.97	10.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	119	1.52	45.08	4.11	56.87	0.83	11.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	120	0.38	45.45	0.02	56.89	0.00	11.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	122	0.76	46.21	2.31	59.20	0.46	11.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	123	0.38	46.59	6.74	65.94	1.36	13.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	124	0.38	46.97	0.27	66.21	0.05	13.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	134	3.79	50.76	27.91	94.12	5.61	18.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	136	0.76	51.52	11.60	105.73	2.33	21.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	32	168	12.12	63.64	74.83	180.56	15.05	36.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	177	3.41	67.05	62.08	242.64	12.48	48.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	15	192	5.68	72.73	59.31	301.95	11.93	60.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	15	207	5.68	78.41	33.10	335.05	6.66	67.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		57	264	21.59	100.00	162.19	497.24	32.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				264				497.24				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 201 ALUMUNIUM WORKS (FOUNDRIES)

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	2.81	2.81	5.74	5.74	0.62	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	8	1.69	4.49	0.36	6.10	0.04	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	13	2.81	7.30	1.35	7.45	0.15	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	14	0.56	7.87	0.22	7.66	0.02	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	19	2.81	10.67	2.23	9.89	0.24	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	24	2.81	13.48	2.07	11.96	0.22	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	28	2.25	15.73	6.29	18.25	0.68	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	30	1.12	16.85	3.49	21.75	0.38	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	34	2.25	19.10	2.53	24.28	0.27	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	36	1.12	20.22	3.54	27.82	0.38	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	45	5.06	25.28	32.65	60.47	3.54	6.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	51	3.37	28.65	26.51	86.98	2.87	9.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	54	1.69	30.34	15.26	102.24	1.65	11.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	64	5.62	35.96	68.84	171.09	7.46	18.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	71	3.93	39.89	58.84	229.93	6.38	24.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	37	108	20.79	60.67	193.45	423.37	20.97	45.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	21	129	11.80	72.47	266.19	689.57	28.86	74.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	137	4.49	76.97	47.92	737.49	5.20	79.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	20	157	11.24	88.20	167.34	904.83	18.14	98.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		21	178	11.80	100.00	17.54	922.37	1.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				178				922.37				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 202 IRON MINES BLAST FURNACES IRON FOUNDRIES IRON WORKS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.70	3.70	1.36	1.36	0.73	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.70	7.41	1.57	2.93	0.85	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.70	11.11	1.22	4.15	0.66	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.70	14.81	5.16	9.31	2.79	5.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.70	18.52	0.62	9.93	0.33	5.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.70	22.22	3.92	13.85	2.12	7.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	3.70	25.93	10.42	24.26	5.63	13.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	3.70	29.63	10.42	34.68	5.63	18.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	3.70	33.33	18.86	53.54	10.20	28.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	3.70	37.04	18.91	72.45	10.23	39.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	3.70	40.74	18.91	91.37	10.23	49.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	3.70	44.44	18.91	110.28	10.23	59.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	3.70	48.15	18.91	129.20	10.23	69.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	3.70	51.85	18.91	148.11	10.23	80.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	3.70	55.56	2.81	150.92	1.52	81.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	3.70	59.26	4.48	155.40	2.42	84.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	3.70	62.96	4.48	159.88	2.42	86.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	18	3.70	66.67	0.45	160.33	0.24	86.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		9	27	33.33	100.00	24.52	184.85	13.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				27				184.85				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2020 IRON MINES (UNDERGROUND

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	2.41	2.41	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	1.20	3.61	0.42	0.42	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	1.20	4.82	1.68	2.10	0.67	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	1.20	6.02	0.32	2.41	0.13	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	8	3.61	9.64	0.35	2.77	0.14	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	10	2.41	12.05	1.02	3.78	0.40	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	1.20	13.25	0.00	3.78	0.00	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	19	9.64	22.89	0.00	3.78	0.00	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	20	1.20	24.10	0.18	3.96	0.07	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	21	1.20	25.30	2.17	6.13	0.86	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	22	1.20	26.51	2.42	8.56	0.96	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	26	4.82	31.33	0.82	9.38	0.33	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	28	2.41	33.73	0.00	9.38	0.00	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	35	8.43	42.17	15.36	24.74	6.10	9.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	37	2.41	44.58	11.60	36.34	4.60	14.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	43	7.23	51.81	39.34	75.68	15.61	30.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	48	6.02	57.83	1.40	77.08	0.56	30.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	54	7.23	65.06	0.00	77.08	0.00	30.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	58	4.82	69.88	7.02	84.10	2.79	33.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		25	83	30.12	100.00	167.82	251.92	66.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				83				251.92				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2021 BLAST FURNACES

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	3.65	3.65	11.47	11.47	1.63	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	0.73	4.38	0.80	12.27	0.11	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	8	1.46	5.84	0.28	12.56	0.04	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	13	3.65	9.49	1.66	14.22	0.24	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	17	2.92	12.41	1.42	15.64	0.20	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	18	0.73	13.14	0.49	16.13	0.07	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	22	2.92	16.06	4.72	20.85	0.67	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	27	3.65	19.71	2.82	23.67	0.40	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	28	0.73	20.44	0.77	24.44	0.11	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	29	0.73	21.17	2.07	26.51	0.29	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	33	2.92	24.09	9.93	36.44	1.41	5.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	40	5.11	29.20	15.22	51.66	2.16	7.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	42	1.46	30.66	4.46	56.13	0.63	7.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	48	4.38	35.04	20.18	76.30	2.87	10.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	49	0.73	35.77	13.57	89.88	1.93	12.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	54	3.65	39.42	56.41	146.29	8.02	20.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	28	82	20.44	59.85	90.67	236.95	12.88	33.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	91	6.57	66.42	105.36	342.31	14.97	48.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	17	108	12.41	78.83	87.15	429.47	12.38	61.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		29	137	21.17	100.00	274.32	703.78	38.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				137				703.78				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2022 IRON FOUNDRIES

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	24.55	24.55	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	24.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	24.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	24.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	24.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	24.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	24.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	24.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	24.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	24.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	24.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	24.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	24.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	24.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	24.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	24.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	24.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	24.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	24.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				24.55				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2028 MIXED

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	11.11	11.11	1.14	1.14	29.59	29.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	11.11	22.22	0.00	1.14	0.00	29.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	11.11	33.33	0.00	1.14	0.00	29.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	11.11	44.44	1.06	2.20	27.69	57.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	11.11	55.56	1.06	3.26	27.69	84.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	11.11	66.67	0.12	3.39	3.22	88.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	11.11	77.78	0.12	3.51	3.22	91.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	11.11	88.89	0.17	3.68	4.29	95.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	9	11.11	100.00	0.17	3.84	4.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	3.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	3.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	3.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	3.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	3.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	3.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	3.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	3.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	3.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	9	0.00	100.00	0.00	3.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				3.84				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 203 STEELWORKS AND ROLLING MILLS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	1.90	1.90	0.80	0.80	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	16	1.14	3.05	1.12	1.92	0.03	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	15	31	2.86	5.90	9.74	11.66	0.30	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	19	50	3.62	9.52	16.48	28.14	0.51	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	28	78	5.33	14.86	16.26	44.40	0.50	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	24	102	4.57	19.43	18.38	62.78	0.57	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	24	126	4.57	24.00	39.15	101.94	1.21	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	16	142	3.05	27.05	41.45	143.38	1.28	4.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	29	171	5.52	32.57	67.35	210.74	2.09	6.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	175	0.76	33.33	9.29	220.03	0.29	6.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	182	1.33	34.67	25.94	245.97	0.80	7.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	18	200	3.43	38.10	48.66	294.63	1.51	9.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	12	212	2.29	40.38	66.44	361.07	2.06	11.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	26	238	4.95	45.33	198.99	560.06	6.16	17.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	28	266	5.33	50.67	248.52	808.58	7.69	25.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	55	321	10.48	61.14	597.46	1,406.04	18.50	43.53	1	1	100.00	100.00	98.30	98.30	100.00	100.00	16.45	6.99
17	20,000	50,000	35,000	47	368	8.95	70.10	684.90	2,090.94	21.20	64.73	0	1	0.00	100.00	0.00	98.30	0.00	100.00	0.00	4.70
18	50,000	100,000	75,000	54	422	10.29	80.38	417.50	2,508.44	12.92	77.65	0	1	0.00	100.00	0.00	98.30	0.00	100.00	0.00	3.92
19	100,000	500,000	300,000	60	482	11.43	91.81	447.38	2,955.82	13.85	91.50	0	1	0.00	100.00	0.00	98.30	0.00	100.00	0.00	3.33
20	500,000	**UP**		43	525	8.19	100.00	274.56	3,230.37	8.50	100.00	0	1	0.00	100.00	0.00	98.30	0.00	100.00	0.00	3.04
				525				3,230.37				1				98.30				3.04	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	4.23	4.23	48.07	48.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	2.74	6.97	31.08	79.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	1.83	8.80	20.85	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	8.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	8.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	8.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	8.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	8.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	8.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	8.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	8.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	8.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	8.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	8.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	8.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	8.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	8.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	8.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	8.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					3				8.80				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.76	4.76	0.20	0.20	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.76	9.52	0.93	1.14	0.16	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.76	14.29	2.12	3.26	0.36	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.76	19.05	5.80	9.06	0.98	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	6	9.52	28.57	7.17	16.24	1.21	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	4.76	33.33	0.46	16.70	0.08	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	4.76	38.10	2.10	18.80	0.36	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	4.76	42.86	8.85	27.66	1.50	4.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	4.76	47.62	15.28	42.94	2.58	7.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	4.76	52.38	10.12	53.06	1.71	8.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	4.76	57.14	34.57	87.62	5.85	14.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	4.76	61.90	6.39	94.01	1.08	15.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	4.76	66.67	2.86	96.87	0.48	16.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	4.76	71.43	60.79	157.66	10.28	26.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	16	4.76	76.19	30.46	188.12	5.15	31.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	19	14.29	90.48	62.67	250.80	10.60	42.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	20	4.76	95.24	15.60	266.40	2.64	45.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	21	4.76	100.00	324.85	591.25	54.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	21	0.00	100.00	0.00	591.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				21				591.25				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2042 TRANSPORT INSTALLATIONS FOR PETROLIUM (INCLUDING PIPELINES)

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	0.93	0.93	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	0.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	0.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	0.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	0.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	0.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				0.93				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.82	1.82	0.30	0.30	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	1.82	3.64	2.64	2.94	0.57	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	1.82	5.45	0.89	3.83	0.19	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	1.82	7.27	1.96	5.79	0.42	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	1.82	9.09	8.31	14.10	1.80	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	1.82	10.91	8.31	22.41	1.80	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	1.82	12.73	8.31	30.73	1.80	6.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	13	10.91	23.64	40.86	71.59	8.83	15.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	1.82	25.45	2.33	73.92	0.50	15.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	1.82	27.27	3.25	77.16	0.70	16.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	16	1.82	29.09	10.24	87.41	2.21	18.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	21	9.09	38.18	135.10	222.51	29.20	48.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	26	9.09	47.27	91.97	314.48	19.88	67.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	27	1.82	49.09	28.13	342.61	6.08	74.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	16	43	29.09	78.18	69.03	411.64	14.92	88.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	44	1.82	80.00	12.61	424.25	2.72	91.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	11	55	20.00	100.00	38.46	462.71	8.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	55	0.00	100.00	0.00	462.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	55	0.00	100.00	0.00	462.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				55				462.71				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	2.74	2.74	68.35	68.35	2.90	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	1.37	4.11	1.37	69.72	0.06	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	1.37	5.48	0.77	70.49	0.03	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	1.37	6.85	0.41	70.90	0.02	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	1.37	8.22	0.27	71.18	0.01	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	1.37	9.59	0.81	71.99	0.03	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	1.37	10.96	3.70	75.69	0.16	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	1.37	12.33	1.66	77.35	0.07	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	1.37	13.70	0.68	78.02	0.03	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	12	2.74	16.44	1.83	79.85	0.08	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	1.37	17.81	3.34	83.19	0.14	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	1.37	19.18	1.13	84.32	0.05	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	17	4.11	23.29	5.15	89.47	0.22	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	18	1.37	24.66	5.88	95.35	0.25	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	20	2.74	27.40	22.82	118.17	0.97	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	11	31	15.07	42.47	170.23	288.40	7.23	12.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	25	56	34.25	76.71	810.11	1,098.51	34.42	46.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	58	2.74	79.45	74.02	1,172.53	3.14	49.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	9	67	12.33	91.78	844.67	2,017.20	35.89	85.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		6	73	8.22	100.00	336.44	2,353.65	14.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				73				2,353.65				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2045 TERMINALS FOR CRUDE OIL

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	1.22	1.22	26.19	26.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	0.76	1.97	16.27	42.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	1.62	3.60	34.92	77.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	16.67	66.67	0.02	3.61	0.35	77.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	16.67	83.33	1.01	4.62	21.70	99.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	16.67	100.00	0.03	4.65	0.57	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	4.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	4.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	4.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	4.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	4.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	4.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	4.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	4.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	4.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	4.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	4.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	4.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	6	0.00	100.00	0.00	4.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					6				4.65				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2046 TERMINALS FOR LIQUEFIED GASES

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.00	2.00	0.79	0.79	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.00	4.00	1.33	2.12	0.28	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.00	6.00	3.00	5.12	0.64	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.00	8.00	3.02	8.14	0.64	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.00	10.00	3.15	11.29	0.67	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.00	12.00	10.15	21.44	2.15	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	2.00	14.00	10.47	31.91	2.22	6.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	2.00	16.00	4.43	36.34	0.94	7.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	2.00	18.00	10.53	46.87	2.23	9.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	2.00	20.00	3.60	50.47	0.76	10.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	13	6.00	26.00	0.82	51.29	0.17	10.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	2.00	28.00	19.90	71.19	4.22	15.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	2.00	30.00	30.00	101.19	6.37	21.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	2.00	32.00	29.95	131.14	6.36	27.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	18	4.00	36.00	59.06	190.21	12.54	40.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	19	2.00	38.00	2.76	192.97	0.59	40.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	13	32	26.00	64.00	108.44	301.41	23.01	63.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	7	39	14.00	78.00	104.32	405.73	22.14	86.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		11	50	22.00	100.00	65.45	471.18	13.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				50				471.18				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2047 TERMINALS FOR OTHER PRODUCTS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	11.11	11.11	2.40	2.40	2.69	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	11.11	22.22	0.43	2.83	0.48	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	11.11	33.33	0.89	3.72	1.00	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	11.11	44.44	0.43	4.15	0.48	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	11.11	55.56	1.89	6.03	2.11	6.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	11.11	66.67	3.55	9.58	3.98	10.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	11.11	77.78	3.30	12.88	3.70	14.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	11.11	88.89	7.50	20.38	8.41	22.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	9	11.11	100.00	68.79	89.18	77.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	89.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	89.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	89.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	89.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	89.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	89.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	89.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	89.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	89.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	9	0.00	100.00	0.00	89.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				89.18				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2048 DEGASIFICATION STATIONS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	9.59	9.59	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	9.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	9.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	9.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	9.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	9.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	9.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	9.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	9.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	9.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	9.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	9.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	9.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	9.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	9.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	9.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	9.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	9.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	9.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					1				9.59				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2049 OFF SHORE FACILITIES

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	11.11	11.11	0.37	0.37	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	6	55.56	66.67	1.46	1.84	0.80	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	11.11	77.78	17.09	18.93	9.31	10.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	11.11	88.89	56.76	75.69	30.94	41.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	11.11	100.00	107.79	183.48	58.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	9	0.00	100.00	0.00	183.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	9	0.00	100.00	0.00	183.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	9	0.00	100.00	0.00	183.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	9	0.00	100.00	0.00	183.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	183.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	183.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	183.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	183.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	183.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	183.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	183.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	183.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	183.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	9	0.00	100.00	0.00	183.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				183.48				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2051 EXTRATION AND PROCESSING ABOVE GROUND

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.37	1.37	0.25	0.25	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	1.37	2.74	0.33	0.59	0.11	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	1.37	4.11	2.08	2.66	0.72	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	1.37	5.48	0.67	3.33	0.23	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	1.37	6.85	0.96	4.29	0.33	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	1.37	8.22	1.33	5.62	0.46	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	8	2.74	10.96	1.24	6.86	0.43	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	10	2.74	13.70	2.12	8.98	0.73	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	1.37	15.07	6.45	15.42	2.23	5.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	1.37	16.44	3.23	18.65	1.12	6.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	1.37	17.81	2.01	20.67	0.70	7.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	1.37	19.18	4.71	25.37	1.63	8.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	1.37	20.55	3.79	29.17	1.31	10.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	26	15.07	35.62	22.80	51.97	7.88	17.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	30	5.48	41.10	52.27	104.24	18.06	36.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	13	43	17.81	58.90	110.99	215.22	38.35	74.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	16	59	21.92	80.82	33.95	249.17	11.73	86.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	14	73	19.18	100.00	40.26	289.43	13.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	73	0.00	100.00	0.00	289.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					73				289.43				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2052 EXTRATION AND PROCESSING BELOW GROUND

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	0.60	0.60	1.93	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	16.46	17.06	52.48	54.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	14.30	31.36	45.59	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	31.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	31.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	31.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	31.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	31.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	31.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	31.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	31.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	31.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	31.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	31.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	31.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	31.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	31.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	31.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	31.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				31.36				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2058 MIXED

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	7.14	7.14	0.70	0.70	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	6	14.29	21.43	2.50	3.20	1.03	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	8	7.14	28.57	1.66	4.86	0.68	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	10	7.14	35.71	1.50	6.35	0.62	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	11	3.57	39.29	3.00	9.36	1.24	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	12	3.57	42.86	5.85	15.20	2.41	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	13	3.57	46.43	21.82	37.02	9.00	15.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	14	3.57	50.00	1.50	38.52	0.62	15.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	15	3.57	53.57	3.34	41.86	1.38	17.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	16	3.57	57.14	17.52	59.38	7.23	24.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	17	3.57	60.71	6.68	66.06	2.75	27.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	18	3.57	64.29	2.33	68.39	0.96	28.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	19	3.57	67.86	2.24	70.63	0.92	29.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	20	3.57	71.43	26.51	97.13	10.93	40.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	21	3.57	75.00	4.50	101.63	1.86	41.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	22	3.57	78.57	98.36	199.99	40.57	82.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	23	3.57	82.14	10.47	210.46	4.32	86.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	24	3.57	85.71	2.63	213.09	1.08	87.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	28	14.29	100.00	29.36	242.45	12.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	28	0.00	100.00	0.00	242.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				28				242.45				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	2.67	2.67	0.19	0.19	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	1.33	4.00	0.29	0.48	0.07	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	1.33	5.33	0.14	0.61	0.03	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	1.33	6.67	0.30	0.91	0.07	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	1.33	8.00	1.13	2.04	0.26	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	1.33	9.33	0.00	2.04	0.00	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	1.33	10.67	1.29	3.33	0.30	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	1.33	12.00	1.13	4.46	0.26	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	1.33	13.33	1.90	6.35	0.44	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	1.33	14.67	0.38	6.73	0.09	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	15	5.33	20.00	1.88	8.61	0.43	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	16	1.33	21.33	2.67	11.29	0.62	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	17	1.33	22.67	2.77	14.05	0.64	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	18	1.33	24.00	0.70	14.75	0.16	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	19	1.33	25.33	1.40	16.15	0.32	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	15	34	20.00	45.33	116.69	132.84	26.84	30.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	16	50	21.33	66.67	133.35	266.20	30.68	61.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	12	62	16.00	82.67	94.22	360.42	21.68	82.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	12	74	16.00	98.67	67.80	428.22	15.60	98.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		1	75	1.33	100.00	6.48	434.70	1.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				75				434.70				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 207 HARD COAL AND LIGNITE EXTRACTION ASPHALT MINES

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	9.38	9.38	7.02	7.02	0.99	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	1.56	10.94	0.06	7.08	0.01	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	1.56	12.50	0.04	7.12	0.01	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	1.56	14.06	1.73	8.85	0.24	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	1.56	15.63	0.00	8.85	0.00	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	1.56	17.19	0.00	8.85	0.00	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	1.56	18.75	0.00	8.85	0.00	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	13	1.56	20.31	0.33	9.18	0.05	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	14	1.56	21.88	0.49	9.67	0.07	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	15	1.56	23.44	0.00	9.67	0.00	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	1.56	25.00	0.90	10.57	0.13	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	17	1.56	26.56	0.84	11.41	0.12	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	18	1.56	28.13	0.14	11.55	0.02	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	19	1.56	29.69	0.15	11.70	0.02	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	20	1.56	31.25	0.28	11.99	0.04	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	21	1.56	32.81	0.30	12.29	0.04	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	27	9.38	42.19	5.06	17.35	0.72	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	11	38	17.19	59.38	20.70	38.05	2.93	5.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	7	45	10.94	70.31	9.57	47.62	1.35	6.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		19	64	29.69	100.00	754.36	706.74	106.74	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				64				706.74				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2071 EXTRATION AND PROCESSING OF HARD COAL ABOVE GROUND

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	42	42	3.48	3.48	0.52	0.52	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	37	79	3.06	6.54	0.84	1.36	0.03	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	93	1.16	7.70	1.92	3.28	0.07	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	19	112	1.57	9.27	1.77	5.06	0.06	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	29	141	2.40	11.67	6.84	11.89	0.24	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	29	170	2.40	14.07	11.53	23.43	0.40	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	177	0.58	14.65	2.48	25.91	0.09	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	20	197	1.66	16.31	17.53	43.44	0.61	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	13	210	1.08	17.38	24.21	67.65	0.84	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	15	225	1.24	18.63	36.28	103.94	1.25	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	13	238	1.08	19.70	20.21	124.15	0.70	4.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	27	265	2.24	21.94	57.59	181.74	1.99	6.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	27	292	2.24	24.17	64.85	246.59	2.24	8.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	65	357	5.38	29.55	77.97	324.56	2.70	11.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	47	404	3.89	33.44	189.70	514.26	6.56	17.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	113	517	9.35	42.80	451.59	965.86	15.62	33.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	189	706	15.65	58.44	616.10	1,581.96	21.31	54.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	145	851	12.00	70.45	587.89	2,169.84	20.33	75.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	189	1,040	15.65	86.09	476.06	2,645.90	16.46	91.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		168	1,208	13.91	100.00	245.88	2,891.78	8.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1,208				2,891.78				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2072 EXTRATION AND PROCESSING OF COAL BELOW GROUND

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.28	0.28	0.76	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	0.74	1.02	1.99	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	21.76	22.77	58.88	61.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	0.44	23.21	1.19	62.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	5.68	28.89	15.36	78.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	6.96	35.85	18.84	97.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	1.10	36.95	2.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	36.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	36.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	36.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	36.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	36.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	36.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	36.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	36.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	36.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	36.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	36.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	7	0.00	100.00	0.00	36.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				36.95				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2073 HARD COAL COKING PLANTS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	30.82	30.82	26.98	26.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	6.21	37.03	5.44	32.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	4.48	41.51	3.92	36.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	16.67	66.67	0.86	42.36	0.75	37.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	16.67	83.33	37.44	79.81	32.78	69.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	16.67	100.00	34.41	114.21	30.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	114.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	114.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	114.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	114.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	114.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	114.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	114.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	114.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	114.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	114.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	114.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	114.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	6	0.00	100.00	0.00	114.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					6				114.21				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2074 MANUFACTURE OF HARD COAL BRIQUITTES

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.23	1.23	1.58	1.58	0.53	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.23	2.47	0.19	1.77	0.06	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	1.23	3.70	1.53	3.30	0.51	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	1.23	4.94	1.00	4.30	0.34	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	1.23	6.17	1.19	5.49	0.40	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	1.23	7.41	1.60	7.09	0.53	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	1.23	8.64	1.82	8.92	0.61	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	1.23	9.88	4.64	13.56	1.55	4.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	1.23	11.11	0.06	13.62	0.02	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	1.23	12.35	0.05	13.66	0.02	4.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	12	22	14.81	27.16	0.30	13.97	0.10	4.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	23	1.23	28.40	0.37	14.34	0.12	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	27	4.94	33.33	3.00	17.34	1.00	5.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	31	4.94	38.27	33.07	50.41	11.04	16.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	32	1.23	39.51	0.00	50.41	0.00	16.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	36	4.94	44.44	56.34	106.74	18.81	35.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	38	2.47	46.91	2.75	109.49	0.92	36.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	15	53	18.52	65.43	91.74	201.23	30.63	67.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	23	76	28.40	93.83	89.71	290.94	29.95	97.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		5	81	6.17	100.00	8.58	299.53	2.87	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				81				299.53				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2078 MIXED

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	1.25	1.25	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	1.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	1.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	1.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	1.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	1.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	1.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	1.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	1.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	1.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	1.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	1.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	1.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	1.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	1.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	1.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	1.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	1.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	1.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				1.25				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 208 SALT MINES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.70	3.70	0.06	0.06	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.70	7.41	0.31	0.37	1.37	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.70	11.11	0.06	0.44	0.27	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.70	14.81	0.06	0.50	0.27	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	8	14.81	29.63	0.78	1.28	3.44	5.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	12	14.81	44.44	0.92	2.20	4.07	9.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	15	11.11	55.56	1.42	3.62	6.24	15.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	16	3.70	59.26	2.15	5.77	9.49	25.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	19	11.11	70.37	1.29	7.07	5.70	31.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	20	3.70	74.07	1.64	8.70	7.21	38.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	21	3.70	77.78	0.33	9.03	1.44	39.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	22	3.70	81.48	2.48	11.51	10.91	50.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	23	3.70	85.19	2.48	13.98	10.91	61.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	24	3.70	88.89	2.67	16.65	11.76	73.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	26	7.41	96.30	3.35	20.00	14.74	88.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	27	3.70	100.00	2.70	22.70	11.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	27	0.00	100.00	0.00	22.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	27	0.00	100.00	0.00	22.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	27	0.00	100.00	0.00	22.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				27				22.70				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.45	3.45	0.32	0.32	0.31	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.45	6.90	0.79	1.12	0.75	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.45	10.34	0.13	1.24	0.12	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.45	13.79	3.68	4.92	3.47	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.45	17.24	2.82	7.74	2.66	7.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.45	20.69	5.04	12.78	4.75	12.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	3.45	24.14	3.50	16.28	3.30	15.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	3.45	27.59	4.25	20.53	4.00	19.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	3.45	31.03	0.54	21.07	0.51	19.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	3.45	34.48	3.37	24.44	3.18	23.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	3.45	37.93	12.25	36.69	11.55	34.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	3.45	41.38	0.76	37.45	0.71	35.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	3.45	44.83	7.55	45.00	7.12	42.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	16	10.34	55.17	11.21	56.21	10.57	53.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	17	3.45	58.62	22.99	79.20	21.68	74.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	18	3.45	62.07	3.70	82.90	3.49	78.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	19	3.45	65.52	2.84	85.74	2.67	80.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	24	17.24	82.76	12.29	98.03	11.59	92.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		5	29	17.24	100.00	8.00	106.04	7.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				29				106.04				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2082 SALT EXTRACTION FROM SEA

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	14.29	14.29	0.36	0.36	1.55	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	4.76	19.05	0.02	0.38	0.11	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	4.76	23.81	0.52	0.90	2.26	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	4.76	28.57	0.74	1.64	3.19	7.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	9	14.29	42.86	0.51	2.15	2.21	9.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	13	19.05	61.90	8.41	10.56	36.50	45.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	14	4.76	66.67	0.12	10.67	0.50	46.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	15	4.76	71.43	0.20	10.88	0.88	47.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	16	4.76	76.19	1.68	12.56	7.28	54.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	18	9.52	85.71	3.02	15.57	13.09	67.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	19	4.76	90.48	2.48	18.05	10.75	78.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	20	4.76	95.24	2.67	20.72	11.58	89.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	21	4.76	100.00	2.32	23.04	10.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	21	0.00	100.00	0.00	23.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	21	0.00	100.00	0.00	23.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	21	0.00	100.00	0.00	23.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	21	0.00	100.00	0.00	23.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	21	0.00	100.00	0.00	23.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	21	0.00	100.00	0.00	23.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	21	0.00	100.00	0.00	23.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				21				23.04				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 209 PEAT EXTRACTION PEAT PROCESSING

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

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

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 21 STONEEARTH(ANIMAL) BONES OR SHELLS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.35	0.35	0.91	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	0.26	0.61	0.69	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	10.19	10.80	26.84	28.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	27.17	37.97	71.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	37.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	37.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	37.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	37.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	37.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	37.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	37.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	37.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	37.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	37.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	37.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	37.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	37.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	37.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	37.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				37.97				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 210 STONE GRAVEL AND SAND EXTRACTION INSTALATIONS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	6.72	6.72	17.26	17.26	2.02	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	25	3.78	10.50	0.98	18.24	0.11	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	34	3.78	14.29	1.33	19.57	0.16	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	40	2.52	16.81	1.50	21.07	0.18	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	51	4.62	21.43	2.74	23.80	0.32	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	58	2.94	24.37	6.35	30.15	0.74	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	19	77	7.98	32.35	12.53	42.69	1.47	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	83	2.52	34.87	10.66	53.35	1.25	6.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	93	4.20	39.08	23.43	76.78	2.74	8.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	104	4.62	43.70	16.30	93.08	1.91	10.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	11	115	4.62	48.32	18.69	111.77	2.18	13.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	15	130	6.30	54.62	46.98	158.75	5.49	18.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	10	140	4.20	58.82	26.92	185.67	3.15	21.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	145	2.10	60.92	18.60	204.27	2.17	23.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	12	157	5.04	65.97	50.47	254.75	5.90	29.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	21	178	8.82	74.79	115.24	369.98	13.47	43.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	33	211	13.87	88.66	278.17	648.15	32.52	75.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	12	223	5.04	93.70	86.70	734.86	10.14	85.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	15	238	6.30	100.00	120.51	855.36	14.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	238	0.00	100.00	0.00	855.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					238				855.36				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 211 CEMENT CHALK LIME AND GYPSUM WORKS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	7.69	7.69	0.05	0.05	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	7.69	15.38	1.93	1.98	1.22	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	7.69	23.08	1.60	3.58	1.01	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	7.69	30.77	8.28	11.86	5.22	7.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	7.69	38.46	16.75	28.61	10.57	18.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	7.69	46.15	7.09	35.70	4.47	22.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	7.69	53.85	23.05	58.74	14.54	37.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	7.69	61.54	9.76	68.50	6.16	43.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	7.69	69.23	23.65	92.15	14.92	58.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	7.69	76.92	10.01	102.16	6.32	64.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	7.69	84.62	36.42	138.58	22.98	87.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	7.69	92.31	15.42	154.00	9.73	97.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	7.69	100.00	4.48	158.48	2.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	158.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	158.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	158.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	158.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	158.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	158.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	13	0.00	100.00	0.00	158.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					13				158.48				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2111 CHALK LIME AND PLASTER WORK KIESELGUHR KILNS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	0.38	0.38	5.81	5.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	0.38	0.75	5.81	11.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	5.71	6.46	88.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	6.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	6.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	6.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	6.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	6.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	6.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	6.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	6.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	6.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	6.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	6.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	6.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	6.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	6.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	6.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	6.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				6.46				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2112 CEMENT FACTORIES

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.22	2.22	0.06	0.06	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.22	4.44	0.11	0.17	0.02	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.22	6.67	0.00	0.17	0.00	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.22	8.89	4.94	5.11	0.96	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.22	11.11	2.03	7.14	0.40	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.22	13.33	2.56	9.70	0.50	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	2.22	15.56	2.46	12.17	0.48	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	2.22	17.78	0.31	12.48	0.06	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	2.22	20.00	1.89	14.37	0.37	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	2.22	22.22	14.71	29.08	2.87	5.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	2.22	24.44	11.67	40.75	2.28	7.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	2.22	26.67	1.04	41.79	0.20	8.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	2.22	28.89	0.99	42.78	0.19	8.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	2.22	31.11	5.93	48.72	1.16	9.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	2.22	33.33	16.37	65.09	3.19	12.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	17	4.44	37.78	32.24	97.33	6.29	18.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	18	2.22	40.00	1.23	98.56	0.24	19.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	13	31	28.89	68.89	252.95	351.51	49.34	68.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		14	45	31.11	100.00	161.13	512.64	31.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				45				512.64				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 21121 CEMENT FACTORIES WITH

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	4.90	4.90	5.05	5.05	1.17	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	9	1.40	6.29	0.40	5.45	0.09	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	12	2.10	8.39	0.46	5.91	0.11	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	13	0.70	9.09	0.26	6.17	0.06	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	14	0.70	9.79	0.54	6.72	0.13	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	20	4.20	13.99	0.07	6.79	0.02	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	27	4.90	18.88	2.84	9.62	0.66	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	33	4.20	23.08	5.47	15.09	1.27	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	39	4.20	27.27	7.80	22.89	1.80	5.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	45	4.20	31.47	0.20	23.09	0.05	5.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	46	0.70	32.17	0.00	23.09	0.00	5.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	52	4.20	36.36	6.77	29.86	1.57	6.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	57	3.50	39.86	10.93	40.80	2.53	9.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	62	3.50	43.36	33.36	74.16	7.72	17.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	63	0.70	44.06	8.25	82.41	1.91	19.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	66	2.10	46.15	30.74	113.14	7.11	26.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	10	76	6.99	53.15	85.63	198.77	19.81	45.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	84	5.59	58.74	18.46	217.23	4.27	50.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	33	117	23.08	81.82	119.20	336.43	27.57	77.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		26	143	18.18	100.00	95.90	432.33	22.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				143				432.33				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 21122 CEMENT FACTORIES WITHOUT

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	3.70	3.70	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	1.85	5.56	0.20	0.20	0.12	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	1.85	7.41	0.08	0.28	0.05	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	1.85	9.26	0.97	1.24	0.61	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	1.85	11.11	0.70	1.94	0.45	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	12	11.11	22.22	0.93	2.87	0.59	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	17	9.26	31.48	0.73	3.60	0.46	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	19	3.70	35.19	0.07	3.67	0.04	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	21	3.70	38.89	0.09	3.76	0.06	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	25	7.41	46.30	0.25	4.01	0.16	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	26	1.85	48.15	2.12	6.13	1.35	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	32	11.11	59.26	6.75	12.87	4.29	8.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	34	3.70	62.96	0.24	13.11	0.15	8.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	35	1.85	64.81	4.38	17.49	2.78	11.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	36	1.85	66.67	6.24	23.74	3.97	15.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	38	3.70	70.37	23.26	47.00	14.77	29.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	43	9.26	79.63	32.38	79.38	20.57	50.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	47	7.41	87.04	65.70	145.08	41.73	92.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	53	11.11	98.15	8.18	153.26	5.19	97.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		1	54	1.85	100.00	4.18	157.44	2.66	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				54				157.44				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2113 CEMENT AND PLASTER GOODS UNFIRED STONEWARE

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	78	78	7.35	7.35	7.00	7.00	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	74	152	6.97	14.33	9.92	16.92	0.27	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	72	224	6.79	21.11	14.71	31.63	0.40	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	40	264	3.77	24.88	15.38	47.02	0.42	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	85	349	8.01	32.89	43.47	90.48	1.19	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	40	389	3.77	36.66	27.47	117.95	0.75	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	29	418	2.73	39.40	15.02	132.96	0.41	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	28	446	2.64	42.04	30.19	163.15	0.83	4.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	47	493	4.43	46.47	52.04	215.20	1.43	5.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	26	519	2.45	48.92	37.89	253.08	1.04	6.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	27	546	2.54	51.46	43.03	296.11	1.18	8.13	2	2	50.00	50.00	99.68	99.68	44.29	44.29	231.67	33.66
12	3,000	4,000	3,500	26	572	2.45	53.91	42.20	338.31	1.16	9.29	0	2	0.00	50.00	0.00	99.68	0.00	44.29	0.00	29.46
13	4,000	5,000	4,500	25	597	2.36	56.27	75.84	414.15	2.08	11.37	0	2	0.00	50.00	0.00	99.68	0.00	44.29	0.00	24.07
14	5,000	7,500	6,250	55	652	5.18	61.45	119.83	533.98	3.29	14.66	0	2	0.00	50.00	0.00	99.68	0.00	44.29	0.00	18.67
15	7,500	10,000	8,750	17	669	1.60	63.05	128.12	662.10	3.52	18.17	0	2	0.00	50.00	0.00	99.68	0.00	44.29	0.00	15.05
16	10,000	20,000	15,000	69	738	6.50	69.56	529.49	1,191.59	14.53	32.71	1	3	25.00	75.00	125.00	224.68	55.54	99.82	23.61	18.86
17	20,000	50,000	35,000	142	880	13.38	82.94	1,045.47	2,237.06	28.70	61.41	1	4	25.00	100.00	0.40	225.08	0.18	100.00	0.04	10.06
18	50,000	100,000	75,000	73	953	6.88	89.82	694.19	2,931.25	19.05	80.46	0	4	0.00	100.00	0.00	225.08	0.00	100.00	0.00	7.68
19	100,000	500,000	300,000	100	1,053	9.43	99.25	656.48	3,587.72	18.02	98.48	0	4	0.00	100.00	0.00	225.08	0.00	100.00	0.00	6.27
20	500,000	**UP**		8	1,061	0.75	100.00	55.36	3,643.08	1.52	100.00	0	4	0.00	100.00	0.00	225.08	0.00	100.00	0.00	6.18
				1,061				3,643.08				4				225.08				6.18	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2114 FALSE TEETH PRODUCTION

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	14.29	14.29	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	14.29	28.57	1.44	1.44	13.85	13.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	14.29	42.86	0.64	2.08	6.14	19.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	14.29	57.14	0.79	2.86	7.57	27.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	14.29	71.43	0.72	3.59	6.95	34.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	14.29	85.71	1.43	5.01	13.71	48.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	14.29	100.00	5.38	10.39	51.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	10.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	10.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	10.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	10.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	10.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	10.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	10.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	10.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	10.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	10.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	10.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	10.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	7	0.00	100.00	0.00	10.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					7				10.39				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2118 OTHERS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	0.03	0.03	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	2.34	2.37	27.60	27.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	0.82	3.20	9.72	37.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	1.50	4.70	17.73	55.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	3.78	8.49	44.59	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	8.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	8.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	8.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	8.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	8.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	8.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	8.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	8.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	8.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	8.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	8.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	8.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	8.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	5	0.00	100.00	0.00	8.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				8.49				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.35	4.35	0.22	0.22	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.35	8.70	0.47	0.69	0.29	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.35	13.04	1.77	2.46	1.10	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.35	17.39	1.81	4.27	1.13	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.35	21.74	1.24	5.50	0.77	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	4.35	26.09	1.74	7.24	1.08	4.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	4.35	30.43	2.85	10.09	1.78	6.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	4.35	34.78	2.59	12.68	1.62	7.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	4.35	39.13	3.46	16.14	2.16	10.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	4.35	43.48	3.99	20.13	2.49	12.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	4.35	47.83	4.51	24.64	2.82	15.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	4.35	52.17	5.69	30.33	3.55	18.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	4.35	56.52	9.30	39.63	5.80	24.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	4.35	60.87	17.82	57.45	11.13	35.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	4.35	65.22	14.74	72.19	9.20	45.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	23	34.78	100.00	87.98	160.17	54.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	23	0.00	100.00	0.00	160.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	23	0.00	100.00	0.00	160.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	23	0.00	100.00	0.00	160.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				23				160.17				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2121 ASBESTOS BOARDASBESTOS FIBRESTONE SLABCONCRETE SLAB

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	5.70	5.70	0.59	0.59	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	15	30	5.70	11.41	2.41	2.99	0.16	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	36	2.28	13.69	1.89	4.88	0.12	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	37	0.38	14.07	0.31	5.19	0.02	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	12	49	4.56	18.63	13.24	18.43	0.86	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	14	63	5.32	23.95	17.34	35.77	1.12	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	70	2.66	26.62	7.28	43.05	0.47	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	21	91	7.98	34.60	41.50	84.55	2.69	5.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	97	2.28	36.88	21.87	106.43	1.42	6.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	105	3.04	39.92	23.97	130.39	1.55	8.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	109	1.52	41.44	18.97	149.37	1.23	9.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	19	128	7.22	48.67	68.78	218.15	4.45	14.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	136	3.04	51.71	39.56	257.71	2.56	16.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	20	156	7.60	59.32	159.10	416.80	10.30	26.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	162	2.28	61.60	39.30	456.10	2.54	29.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	22	184	8.37	69.96	277.88	733.99	17.98	47.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	33	217	12.55	82.51	473.40	1,207.38	30.64	78.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	26	243	9.89	92.40	242.51	1,449.89	15.69	93.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	16	259	6.08	98.48	75.28	1,525.18	4.87	98.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		4	263	1.52	100.00	20.11	1,545.28	1.30	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				263				1,545.28				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	33.33	33.33	0.17	0.17	0.48	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	11.11	44.44	0.42	0.59	1.22	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	11.11	55.56	0.30	0.89	0.88	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	11.11	66.67	2.42	3.32	6.97	9.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	11.11	77.78	5.48	8.80	15.77	25.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	11.11	88.89	10.91	19.71	31.39	56.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	11.11	100.00	15.05	34.76	43.30	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	9	0.00	100.00	0.00	34.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	9	0.00	100.00	0.00	34.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	9	0.00	100.00	0.00	34.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	34.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	34.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	34.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	34.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	34.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	34.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	34.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	34.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	34.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	9	0.00	100.00	0.00	34.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				34.76				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 21221 (ANIMAL) BONE MEAL MILLS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	27.27	27.27	93.75	93.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	1.82	29.09	6.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				29.09				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2123 MINERAL WOOL

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	0.77	0.77	1.02	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	28.59	29.36	37.76	38.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	5.48	34.84	7.24	46.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	9.98	44.83	13.19	59.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	30.89	75.72	40.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	75.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	75.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	75.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	75.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	75.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	75.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	75.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	75.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	75.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	75.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	75.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	75.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	75.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	5	0.00	100.00	0.00	75.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					5				75.72				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 213 BRICK AND TILE WORKS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	2	22.22	22.22	0.10	0.10	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	11.11	33.33	0.14	0.24	0.43	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	11.11	44.44	0.29	0.53	0.88	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	11.11	55.56	8.40	8.93	25.43	27.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	11.11	66.67	8.40	17.33	25.43	52.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	11.11	77.78	13.30	30.63	40.26	92.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	11.11	88.89	0.55	31.18	1.65	94.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	11.11	100.00	1.86	33.03	5.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	9	0.00	100.00	0.00	33.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	33.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	33.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	33.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	33.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	33.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	33.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	33.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	33.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	33.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	9	0.00	100.00	0.00	33.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				33.03				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2131 FACTORIES WHICH ONLY HAVE TUNNEL KLINS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	27	27	25.71	25.71	1.29	1.29	0.99	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	27	54	25.71	51.43	4.90	6.19	3.76	4.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	16	70	15.24	66.67	5.63	11.81	4.31	9.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	79	8.57	75.24	3.24	15.05	2.48	11.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	84	4.76	80.00	4.95	20.00	3.80	15.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	87	2.86	82.86	4.48	24.48	3.44	18.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	90	2.86	85.71	3.34	27.83	2.56	21.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	91	0.95	86.67	0.34	28.17	0.26	21.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	92	0.95	87.62	2.85	31.02	2.19	23.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	93	0.95	88.57	1.68	32.70	1.28	25.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	94	0.95	89.52	1.89	34.59	1.45	26.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	95	0.95	90.48	7.26	41.85	5.56	32.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	96	0.95	91.43	7.18	49.03	5.51	37.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	97	0.95	92.38	13.78	62.81	10.57	48.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	98	0.95	93.33	12.00	74.81	9.20	57.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	99	0.95	94.29	1.50	76.32	1.15	58.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	100	0.95	95.24	4.23	80.55	3.25	61.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	103	2.86	98.10	38.02	118.56	29.15	90.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	105	1.90	100.00	11.86	130.43	9.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	105	0.00	100.00	0.00	130.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					105				130.43				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	6.90	6.90	0.68	0.68	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	19	4.02	10.92	1.15	1.83	0.28	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	21	1.15	12.07	0.27	2.10	0.07	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	26	2.87	14.94	2.01	4.10	0.49	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	28	1.15	16.09	0.60	4.70	0.15	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	31	1.72	17.82	4.11	8.82	1.01	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	32	0.57	18.39	0.01	8.83	0.00	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	33	0.57	18.97	1.99	10.82	0.49	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	34	0.57	19.54	0.31	11.13	0.08	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	35	0.57	20.11	0.37	11.50	0.09	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	37	1.15	21.26	10.22	21.72	2.51	5.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	41	2.30	23.56	17.60	39.32	4.32	9.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	42	0.57	24.14	4.29	43.61	1.05	10.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	47	2.87	27.01	5.49	49.10	1.35	12.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	48	0.57	27.59	4.25	53.34	1.04	13.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	20	68	11.49	39.08	37.95	91.29	9.32	22.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	29	97	16.67	55.75	96.07	187.37	23.59	46.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	64	161	36.78	92.53	202.34	389.71	49.69	95.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	13	174	7.47	100.00	17.49	407.20	4.30	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	174	0.00	100.00	0.00	407.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				174				407.20				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	3.31	3.31	4.69	4.69	0.78	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	0.83	4.13	0.07	4.75	0.01	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	0.83	4.96	0.14	4.89	0.02	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	0.83	5.79	0.51	5.41	0.09	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	0.83	6.61	0.28	5.68	0.05	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	0.83	7.44	0.81	6.50	0.13	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	12	2.48	9.92	2.80	9.29	0.46	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	14	1.65	11.57	4.06	13.35	0.67	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	17	2.48	14.05	2.19	15.55	0.36	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	18	0.83	14.88	0.17	15.72	0.03	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	22	3.31	18.18	4.50	20.23	0.75	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	25	2.48	20.66	3.43	23.65	0.57	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	28	2.48	23.14	9.22	32.87	1.53	5.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	33	4.13	27.27	15.13	48.00	2.51	7.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	36	2.48	29.75	11.01	59.01	1.82	9.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	18	54	14.88	44.63	132.41	191.42	21.95	31.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	62	6.61	51.24	44.95	236.37	7.45	39.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	20	82	16.53	67.77	139.57	375.95	23.13	62.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	39	121	32.23	100.00	227.38	603.32	37.69	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	121	0.00	100.00	0.00	603.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					121				603.32				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 21331 MANUFACTURE OF TRANSPARENT GLAAS: USING ELECTRICITY

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.16	0.16	1.79	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	0.55	0.71	6.13	7.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	2.04	2.76	22.63	30.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	6.26	9.02	69.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	9.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	9.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	9.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	9.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	9.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	9.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	9.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	9.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	9.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	9.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	9.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	9.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	9.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	9.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	9.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				9.02				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 214 PORCELAIN EARTHENWARE STONEWARE POTTERY AND CLAY REFRACTORIE

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	9.52	9.52	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	4.76	14.29	0.17	0.17	0.39	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	4.76	19.05	0.63	0.80	1.45	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	4.76	23.81	0.25	1.05	0.58	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	4.76	28.57	1.26	2.31	2.90	5.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	4.76	33.33	0.65	2.95	1.49	6.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	4.76	38.10	0.44	3.39	1.00	7.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	4.76	42.86	0.72	4.11	1.66	9.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	4.76	47.62	0.93	5.04	2.16	11.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	12	9.52	57.14	1.19	6.23	2.74	14.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	14	9.52	66.67	1.98	8.21	4.56	18.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	4.76	71.43	3.25	11.46	7.49	26.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	16	4.76	76.19	1.87	13.33	4.32	30.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	17	4.76	80.95	14.65	27.98	33.79	64.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	18	4.76	85.71	4.87	32.84	11.23	75.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	19	4.76	90.48	1.35	34.19	3.11	78.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	20	4.76	95.24	2.47	36.66	5.69	84.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	21	4.76	100.00	6.69	43.35	15.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	21	0.00	100.00	0.00	43.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	21	0.00	100.00	0.00	43.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				21				43.35				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2141 FACTORIES WHICH ONLY HAVE TUNNEL KILNS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	6.54	6.54	7.50	7.50	0.98	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	9	1.87	8.41	0.13	7.63	0.02	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	10	0.93	9.35	0.56	8.20	0.07	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	0.93	10.28	0.23	8.43	0.03	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	13	1.87	12.15	1.12	9.55	0.15	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	14	0.93	13.08	0.61	10.16	0.08	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	15	0.93	14.02	1.03	11.19	0.13	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	17	1.87	15.89	3.96	15.15	0.52	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	18	0.93	16.82	3.50	18.65	0.46	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	20	1.87	18.69	4.53	23.18	0.59	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	22	1.87	20.56	4.43	27.61	0.58	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	24	1.87	22.43	5.65	33.26	0.74	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	26	1.87	24.30	8.21	41.47	1.07	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	33	6.54	30.84	52.48	93.95	6.84	12.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	37	3.74	34.58	17.13	111.08	2.23	14.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	47	9.35	43.93	147.38	258.46	19.20	33.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	31	78	28.97	72.90	169.06	427.52	22.02	55.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	83	4.67	77.57	12.11	439.64	1.58	57.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	24	107	22.43	100.00	328.08	767.72	42.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	107	0.00	100.00	0.00	767.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					107				767.72				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2142 FACTORIES WITH OTHER TYPES OF KILNS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	3.33	3.33	3.00	3.00	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	7	1.33	4.67	0.23	3.22	0.02	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	0.67	5.33	0.18	3.40	0.01	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	0.67	6.00	0.20	3.61	0.01	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	0.67	6.67	0.78	4.39	0.06	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	0.67	7.33	1.55	5.94	0.11	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	0.67	8.00	0.78	6.71	0.06	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	13	0.67	8.67	0.04	6.76	0.00	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	14	0.67	9.33	1.21	7.97	0.09	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	16	1.33	10.67	2.05	10.02	0.15	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	23	4.67	15.33	9.65	19.67	0.70	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	27	2.67	18.00	10.37	30.05	0.75	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	28	0.67	18.67	0.14	30.18	0.01	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	31	2.00	20.67	12.11	42.29	0.88	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	34	2.00	22.67	20.23	62.53	1.47	4.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	15	49	10.00	32.67	137.73	200.25	9.97	14.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	21	70	14.00	46.67	192.01	392.26	13.90	28.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	35	105	23.33	70.00	580.26	972.52	42.01	70.41	1	1	100.00	100.00	6.85	6.85	100.00	100.00	1.18	0.70
19	100,000	500,000	300,000	38	143	25.33	95.33	379.18	1,351.70	27.45	97.87	0	1	0.00	100.00	0.00	6.85	0.00	100.00	0.00	0.51
20	500,000	**UP**		7	150	4.67	100.00	29.47	1,381.16	2.13	100.00	0	1	0.00	100.00	0.00	6.85	0.00	100.00	0.00	0.50
				150				1,381.16				1				6.85				0.50	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 215 GLASS WORKS GLASS BLOWING PLANTS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.12	0.12	2.60	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	4.61	4.73	97.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	4.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	4.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	4.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	4.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	4.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	4.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	4.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	4.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	4.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	4.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	4.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	4.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	4.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	4.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	4.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	4.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	4.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				4.73				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.41	1.41	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.41	2.82	0.21	0.21	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	5	4.23	7.04	1.74	1.95	0.37	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	7	2.82	9.86	5.16	7.11	1.08	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	14	9.86	19.72	7.70	14.81	1.62	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	15	1.41	21.13	1.87	16.68	0.39	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	16	1.41	22.54	2.01	18.69	0.42	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	17	1.41	23.94	5.42	24.11	1.14	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	18	1.41	25.35	5.27	29.38	1.11	6.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	19	1.41	26.76	10.61	39.99	2.23	8.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	20	1.41	28.17	0.00	39.99	0.00	8.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	21	1.41	29.58	14.82	54.81	3.11	11.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	26	7.04	36.62	29.88	84.69	6.28	17.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	31	7.04	43.66	42.39	127.08	8.91	26.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	34	4.23	47.89	11.58	138.66	2.43	29.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	43	12.68	60.56	28.31	166.97	5.95	35.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	45	2.82	63.38	40.37	207.35	8.49	43.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	47	2.82	66.20	57.71	265.06	12.13	55.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	20	67	28.17	94.37	116.54	381.60	24.50	80.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		4	71	5.63	100.00	94.07	475.67	19.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				71				475.67				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	7.69	7.69	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	13	4.81	12.50	0.19	0.20	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	20	6.73	19.23	0.30	0.50	0.06	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	24	3.85	23.08	0.18	0.68	0.04	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	26	1.92	25.00	0.00	0.68	0.00	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	31	4.81	29.81	3.66	4.34	0.73	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	32	0.96	30.77	2.10	6.44	0.42	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	35	2.88	33.65	2.74	9.18	0.55	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	44	8.65	42.31	12.83	22.01	2.57	4.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	45	0.96	43.27	5.80	27.81	1.16	5.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	46	0.96	44.23	2.13	29.94	0.43	6.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	52	5.77	50.00	27.09	57.03	5.43	11.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	55	2.88	52.88	28.85	85.88	5.79	17.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	66	10.58	63.46	75.16	161.04	15.08	32.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	75	8.65	72.12	85.67	246.71	17.19	49.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	80	4.81	76.92	26.51	273.21	5.32	54.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	89	8.65	85.58	102.14	375.35	20.49	75.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	92	2.88	88.46	9.84	385.19	1.97	77.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	98	5.77	94.23	73.15	458.34	14.68	91.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		6	104	5.77	100.00	40.04	498.38	8.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				104				498.38				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2158 MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	2	10.00	10.00	0.62	0.62	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	6	20.00	30.00	4.13	4.75	2.03	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	5.00	35.00	1.37	6.12	0.67	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	5.00	40.00	1.24	7.36	0.61	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	5.00	45.00	1.40	8.76	0.69	4.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	5.00	50.00	5.28	14.04	2.60	6.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	5.00	55.00	22.15	36.19	10.88	17.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	5.00	60.00	22.44	58.63	11.03	28.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	5.00	65.00	24.43	83.06	12.01	40.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	5.00	70.00	16.05	99.11	7.89	48.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	5.00	75.00	7.14	106.26	3.51	52.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	16	5.00	80.00	22.63	128.89	11.12	63.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	17	5.00	85.00	45.51	174.40	22.37	85.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	18	5.00	90.00	21.86	196.26	10.74	96.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	19	5.00	95.00	4.58	200.84	2.25	98.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	20	5.00	100.00	2.65	203.49	1.30	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	20	0.00	100.00	0.00	203.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	203.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	20	0.00	100.00	0.00	203.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				20				203.49				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 216 GLASS PROCESSING AND MIRRO FACTORIES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	9.47	9.47	1.31	1.31	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	14	5.26	14.74	1.44	2.76	0.16	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	21	7.37	22.11	3.07	5.83	0.35	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	25	4.21	26.32	3.29	9.12	0.37	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	29	4.21	30.53	3.61	12.73	0.41	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	32	3.16	33.68	4.12	16.85	0.46	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	33	1.05	34.74	2.01	18.86	0.23	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	37	4.21	38.95	11.41	30.26	1.28	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	40	3.16	42.11	11.53	41.80	1.30	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	41	1.05	43.16	4.24	46.04	0.48	5.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	42	1.05	44.21	6.98	53.02	0.79	5.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	44	2.11	46.32	19.82	72.84	2.23	8.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	46	2.11	48.42	23.39	96.23	2.63	10.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	57	11.58	60.00	84.01	180.25	9.46	20.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	59	2.11	62.11	31.84	212.09	3.58	23.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	15	74	15.79	77.89	200.23	412.32	22.54	46.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	82	8.42	86.32	179.70	592.02	20.23	66.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	89	7.37	93.68	131.92	723.93	14.85	81.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	95	6.32	100.00	164.43	888.36	18.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	95	0.00	100.00	0.00	888.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					95				888.36				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 217 PRECIOUS STONE WORKSHOPS AND PROCESSING PLANT

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	4.55	4.55	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	4.55	9.09	0.96	0.96	1.67	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	4.55	13.64	0.20	1.16	0.35	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	4.55	18.18	0.53	1.69	0.92	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	4.55	22.73	0.29	1.98	0.50	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	4.55	27.27	0.17	2.15	0.29	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	4.55	31.82	0.00	2.15	0.00	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	4.55	36.36	0.77	2.91	1.33	5.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	4.55	40.91	2.56	5.47	4.44	9.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	11	9.09	50.00	1.85	7.33	3.22	12.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	4.55	54.55	3.51	10.83	6.09	18.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	4.55	59.09	0.19	11.02	0.32	19.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	4.55	63.64	0.46	11.48	0.80	19.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	4.55	68.18	1.72	13.20	2.98	22.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	20	22.73	90.91	17.84	31.03	30.99	53.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	22	9.09	100.00	26.53	57.56	46.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	22	0.00	100.00	0.00	57.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	22	0.00	100.00	0.00	57.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	22	0.00	100.00	0.00	57.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	22	0.00	100.00	0.00	57.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				22				57.56				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 218 EMERY AND ABRASIVE MATERIALS FACTORIES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.78	2.78	0.12	0.12	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	3	5.56	8.33	0.12	0.24	0.03	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	7	11.11	19.44	1.22	1.45	0.30	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	2.78	22.22	2.54	3.99	0.62	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	2.78	25.00	3.80	7.80	0.92	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	2.78	27.78	0.28	8.08	0.07	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	2.78	30.56	0.71	8.79	0.17	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	2.78	33.33	0.25	9.04	0.06	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	2.78	36.11	12.24	21.28	2.97	5.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	2.78	38.89	16.59	37.86	4.02	9.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	2.78	41.67	10.19	48.05	2.47	11.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	16	2.78	44.44	17.25	65.30	4.19	15.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	17	2.78	47.22	5.36	70.66	1.30	17.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	18	2.78	50.00	14.35	85.01	3.48	20.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	25	19.44	69.44	20.85	105.87	5.06	25.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	31	16.67	86.11	122.05	227.92	29.61	55.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	32	2.78	88.89	48.91	276.83	11.87	67.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	36	11.11	100.00	135.35	412.18	32.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	36	0.00	100.00	0.00	412.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					36				412.18				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 219 TARCOATED CHIPPINGS MANUFACTUREASPHALT AND ROOFING FELT

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	9.49	9.49	25.53	25.53	2.14	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	20	5.11	14.60	1.92	27.45	0.16	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	24	2.92	17.52	2.04	29.49	0.17	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	27	2.19	19.71	2.08	31.57	0.17	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	12	39	8.76	28.47	15.34	46.90	1.29	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	43	2.92	31.39	6.82	53.72	0.57	4.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	49	4.38	35.77	17.09	70.82	1.43	5.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	63	10.22	45.99	57.06	127.88	4.79	10.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	68	3.65	49.64	25.38	153.26	2.13	12.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	79	8.03	57.66	65.13	218.39	5.46	18.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	87	5.84	63.50	61.70	280.09	5.17	23.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	95	5.84	69.34	103.42	383.51	8.67	32.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	102	5.11	74.45	120.23	503.74	10.08	42.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	106	2.92	77.37	54.54	558.28	4.57	46.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	112	4.38	81.75	141.73	700.01	11.89	58.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	120	5.84	87.59	308.76	1,008.77	25.89	84.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	121	0.73	88.32	62.48	1,071.25	5.24	89.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	122	0.73	89.05	62.48	1,133.73	5.24	95.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	11	133	8.03	97.08	56.37	1,190.10	4.73	99.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		4	137	2.92	100.00	2.29	1,192.40	0.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				137				1,192.40				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 22 METALS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.03	3.03	0.12	0.12	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.03	6.06	0.84	0.97	1.14	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.03	9.09	0.17	1.14	0.23	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.03	12.12	0.28	1.41	0.37	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.03	15.15	0.42	1.84	0.57	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.03	18.18	0.82	2.66	1.12	3.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	3.03	21.21	1.17	3.83	1.58	5.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	3.03	24.24	0.33	4.15	0.44	5.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	3.03	27.27	0.24	4.39	0.32	5.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	3.03	30.30	0.39	4.79	0.53	6.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	3.03	33.33	3.85	8.64	5.22	11.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	14	9.09	42.42	7.00	15.64	9.48	21.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	16	6.06	48.48	3.77	19.41	5.11	26.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	21	15.15	63.64	33.06	52.47	44.79	71.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	27	18.18	81.82	10.66	63.12	14.44	85.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	32	15.15	96.97	7.09	70.21	9.60	95.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	33	3.03	100.00	3.60	73.80	4.87	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	33	0.00	100.00	0.00	73.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	33	0.00	100.00	0.00	73.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					33				73.80				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	45	45	2.60	2.60	72.58	72.58	1.12	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	16	61	0.93	3.53	1.09	73.67	0.02	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	39	100	2.26	5.79	5.03	78.70	0.08	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	29	129	1.68	7.47	7.08	85.78	0.11	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	50	179	2.89	10.36	18.64	104.42	0.29	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	59	238	3.41	13.77	25.08	129.50	0.39	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	80	318	4.63	18.40	41.46	170.95	0.64	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	98	416	5.67	24.07	74.24	245.20	1.14	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	63	479	3.65	27.72	74.89	320.08	1.15	4.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	37	516	2.14	29.86	63.47	383.56	0.98	5.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	38	554	2.20	32.06	73.84	457.39	1.14	7.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	100	654	5.79	37.85	148.39	605.78	2.28	9.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	78	732	4.51	42.36	243.07	848.86	3.74	13.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	111	843	6.42	48.78	394.53	1,243.39	6.07	19.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	74	917	4.28	53.07	516.30	1,759.68	7.94	27.07	1	1	100.00	100.00	3.48	3.48	100.00	100.00	0.67	0.20
16	10,000	20,000	15,000	169	1,086	9.78	62.85	1,077.69	2,837.37	16.58	43.66	0	1	0.00	100.00	0.00	3.48	0.00	100.00	0.00	0.12
17	20,000	50,000	35,000	248	1,334	14.35	77.20	1,516.44	4,353.81	23.33	66.99	0	1	0.00	100.00	0.00	3.48	0.00	100.00	0.00	0.08
18	50,000	100,000	75,000	129	1,463	7.47	84.66	881.71	5,235.52	13.57	80.55	0	1	0.00	100.00	0.00	3.48	0.00	100.00	0.00	0.07
19	100,000	500,000	300,000	219	1,682	12.67	97.34	1,124.55	6,360.07	17.30	97.86	0	1	0.00	100.00	0.00	3.48	0.00	100.00	0.00	0.05
20	500,000	**UP**		46	1,728	2.66	100.00	139.31	6,499.37	2.14	100.00	0	1	0.00	100.00	0.00	3.48	0.00	100.00	0.00	0.05
					1,728				6,499.37				1				3.48				0.05

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2202 METAL POWDER FACTORIES

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	9.04	9.04	43.39	43.39	5.05	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	19	1.69	10.73	2.40	45.79	0.28	5.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	15	34	8.47	19.21	6.92	52.72	0.81	6.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	38	2.26	21.47	2.20	54.92	0.26	6.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	48	5.65	27.12	11.89	66.81	1.38	7.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	59	6.21	33.33	23.30	90.10	2.71	10.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	68	5.08	38.42	14.72	104.83	1.71	12.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	17	85	9.60	48.02	51.75	156.57	6.02	18.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	91	3.39	51.41	11.90	168.47	1.39	19.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	100	5.08	56.50	29.04	197.52	3.38	22.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	105	2.82	59.32	26.44	223.96	3.08	26.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	108	1.69	61.02	20.39	244.34	2.37	28.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	13	121	7.34	68.36	38.82	283.16	4.52	32.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	123	1.13	69.49	19.57	302.73	2.28	35.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	126	1.69	71.19	52.89	355.62	6.16	41.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	27	153	15.25	86.44	163.13	518.75	18.99	60.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	22	175	12.43	98.87	273.14	791.89	31.79	92.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	176	0.56	99.44	20.82	812.71	2.42	94.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	177	0.56	100.00	46.35	859.07	5.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	177	0.00	100.00	0.00	859.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					177				859.07				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2203 MIXED

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	7.77	7.77	0.60	0.60	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	10	1.94	9.71	0.24	0.84	0.04	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	16	5.83	15.53	1.61	2.46	0.30	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	20	3.88	19.42	1.64	4.10	0.31	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	27	6.80	26.21	3.95	8.06	0.74	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	28	0.97	27.18	0.78	8.83	0.14	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	34	5.83	33.01	7.34	16.17	1.37	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	45	10.68	43.69	16.71	32.88	3.12	6.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	52	6.80	50.49	14.38	47.26	2.69	8.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	54	1.94	52.43	5.78	53.04	1.08	9.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	56	1.94	54.37	7.19	60.23	1.34	11.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	13	69	12.62	66.99	63.99	124.22	11.95	23.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	73	3.88	70.87	21.84	146.06	4.08	27.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	78	4.85	75.73	39.43	185.49	7.37	34.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	86	7.77	83.50	83.00	268.49	15.51	50.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	94	7.77	91.26	101.26	369.75	18.92	69.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	99	4.85	96.12	116.11	485.86	21.69	90.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	101	1.94	98.06	42.22	528.08	7.89	98.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	103	1.94	100.00	7.14	535.22	1.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	103	0.00	100.00	0.00	535.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				103				535.22				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 221 INDUSTRIAL, MINING AND COMMERCIAL MACHINERY,WITHOUT MELTING

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	7.99	7.99	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	7.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	7.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	7.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	7.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	7.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	7.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	7.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	7.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	7.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	7.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	7.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	7.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	7.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	7.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	7.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	7.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	7.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	7.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				7.99				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	3.52	3.52	21.01	21.01	1.60	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	9	0.44	3.96	0.07	21.08	0.01	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	11	0.88	4.85	0.39	21.48	0.03	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	13	0.88	5.73	0.68	22.15	0.05	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	14	27	6.17	11.89	6.31	28.46	0.48	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	39	5.29	17.18	8.32	36.78	0.63	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	49	4.41	21.59	13.36	50.14	1.01	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	57	3.52	25.11	11.56	61.70	0.88	4.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	64	3.08	28.19	10.45	72.15	0.79	5.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	67	1.32	29.52	8.66	80.81	0.66	6.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	76	3.96	33.48	28.28	109.09	2.15	8.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	86	4.41	37.89	41.74	150.83	3.17	11.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	11	97	4.85	42.73	38.75	189.58	2.94	14.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	20	117	8.81	51.54	117.24	306.82	8.90	23.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	12	129	5.29	56.83	84.44	391.26	6.41	29.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	35	164	15.42	72.25	309.86	701.11	23.52	53.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	27	191	11.89	84.14	266.94	968.05	20.26	73.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	14	205	6.17	90.31	146.17	1,114.22	11.10	84.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	17	222	7.49	97.80	161.92	1,276.14	12.29	96.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		5	227	2.20	100.00	41.13	1,317.27	3.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				227				1,317.27				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 22111 MECHANICAL ENGINEERING WITHOUTANY MELTING OF METALS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	166	166	4.34	4.34	224.99	224.99	1.51	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	58	224	1.52	5.85	5.11	230.10	0.03	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	111	335	2.90	8.75	13.77	243.87	0.09	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	99	434	2.59	11.34	21.13	265.00	0.14	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	149	583	3.89	15.23	49.16	314.16	0.33	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	150	733	3.92	19.15	75.98	390.15	0.51	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	132	865	3.45	22.60	107.47	497.61	0.72	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	161	1,026	4.21	26.81	180.45	678.06	1.21	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	133	1,159	3.48	30.28	186.50	864.56	1.25	5.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	91	1,250	2.38	32.66	129.01	993.58	0.87	6.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	94	1,344	2.46	35.12	181.00	1,174.57	1.21	7.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	133	1,477	3.48	38.59	270.42	1,445.00	1.81	9.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	130	1,607	3.40	41.99	288.66	1,733.66	1.94	11.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	234	1,841	6.11	48.11	742.15	2,475.80	4.98	16.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	177	2,018	4.63	52.73	725.96	3,201.76	4.87	21.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	416	2,434	10.87	63.60	2,327.10	5,528.85	15.60	37.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	529	2,963	13.82	77.42	3,198.64	8,727.49	21.45	58.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	287	3,250	7.50	84.92	2,003.22	10,730.72	13.43	71.95	1	1	16.67	16.67	0.41	0.41	0.44	0.44	0.02	0.00
19	100,000	500,000	300,000	426	3,676	11.13	96.05	3,049.50	13,780.21	20.45	92.40	3	4	50.00	66.67	90.15	90.57	96.89	97.34	2.96	0.66
20	500,000	**UP**		151	3,827	3.95	100.00	1,133.78	14,913.99	7.60	100.00	2	6	33.33	100.00	2.48	93.05	2.66	100.00	0.22	0.62
				3,827				14,913.99				6				93.05				0.62	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	32	32	5.45	5.45	25.82	25.82	1.10	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	12	44	2.04	7.50	2.68	28.50	0.11	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	26	70	4.43	11.93	13.26	41.76	0.57	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	25	95	4.26	16.18	12.71	54.47	0.54	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	35	130	5.96	22.15	39.56	94.03	1.69	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	38	168	6.47	28.62	41.44	135.46	1.77	5.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	35	203	5.96	34.58	34.04	169.50	1.45	7.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	33	236	5.62	40.20	35.21	204.71	1.50	8.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	18	254	3.07	43.27	44.01	248.72	1.88	10.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	19	273	3.24	46.51	24.43	273.15	1.04	11.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	280	1.19	47.70	17.02	290.17	0.73	12.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	16	296	2.73	50.43	38.70	328.87	1.65	14.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	22	318	3.75	54.17	74.65	403.52	3.18	17.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	22	340	3.75	57.92	129.61	533.13	5.53	22.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	26	366	4.43	62.35	89.65	622.78	3.82	26.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	55	421	9.37	71.72	412.16	1,034.95	17.57	44.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	62	483	10.56	82.28	583.41	1,618.35	24.87	68.99	1	1	50.00	50.00	23.17	23.17	70.38	70.38	3.97	1.43
18	50,000	100,000	75,000	33	516	5.62	87.90	370.43	1,988.78	15.79	84.78	0	1	0.00	50.00	0.00	23.17	0.00	70.38	0.00	1.17
19	100,000	500,000	300,000	45	561	7.67	95.57	179.68	2,168.46	7.66	92.44	1	2	50.00	100.00	9.75	32.93	29.62	100.00	5.43	1.52
20	500,000	**UP**		26	587	4.43	100.00	177.27	2,345.74	7.56	100.00	0	2	0.00	100.00	0.00	32.93	0.00	100.00	0.00	1.40
				587				2,345.74				2				32.93				1.40	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2212 ENAMELLING AND ZINCING PLANTS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	1.49	1.49	0.06	0.06	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	0.75	2.24	0.03	0.09	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	5	1.49	3.73	1.86	1.95	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	8	2.24	5.97	2.09	4.05	0.11	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	13	3.73	9.70	5.68	9.73	0.29	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	15	1.49	11.19	2.08	11.81	0.11	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	16	0.75	11.94	2.58	14.39	0.13	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	21	3.73	15.67	14.60	28.99	0.75	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	26	3.73	19.40	27.34	56.33	1.40	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	29	2.24	21.64	14.38	70.71	0.74	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	32	2.24	23.88	3.87	74.59	0.20	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	12	44	8.96	32.84	85.07	159.65	4.36	8.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	16	60	11.94	44.78	128.40	288.06	6.59	14.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	15	75	11.19	55.97	209.10	497.15	10.72	25.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	17	92	12.69	68.66	142.82	639.97	7.32	32.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	98	4.48	73.13	169.37	809.34	8.69	41.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	12	110	8.96	82.09	454.50	1,263.84	23.31	64.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	13	123	9.70	91.79	367.27	1,631.11	18.84	83.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	10	133	7.46	99.25	290.88	1,921.99	14.92	98.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		1	134	0.75	100.00	27.87	1,949.87	1.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				134				1,949.87				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2213 GALVANISINGANODISING

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	3.78	3.78	27.68	27.68	1.91	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	10	0.42	4.20	0.07	27.75	0.00	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	19	3.78	7.98	1.84	29.59	0.13	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	31	5.04	13.03	3.58	33.16	0.25	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	42	4.62	17.65	5.18	38.34	0.36	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	18	60	7.56	25.21	21.12	59.46	1.46	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	68	3.36	28.57	12.52	71.99	0.86	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	20	88	8.40	36.97	30.04	102.03	2.07	7.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	98	4.20	41.18	19.98	122.01	1.38	8.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	102	1.68	42.86	13.20	135.22	0.91	9.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	109	2.94	45.80	18.40	153.62	1.27	10.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	13	122	5.46	51.26	57.07	210.68	3.93	14.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	130	3.36	54.62	36.79	247.47	2.54	17.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	14	144	5.88	60.50	105.51	352.98	7.27	24.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	10	154	4.20	64.71	104.23	457.21	7.19	31.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	50	204	21.01	85.71	500.91	958.11	34.53	66.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	14	218	5.88	91.60	149.63	1,107.74	10.31	76.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	10	228	4.20	95.80	205.59	1,313.33	14.17	90.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	232	1.68	97.48	12.23	1,325.56	0.84	91.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		6	238	2.52	100.00	125.04	1,450.60	8.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				238				1,450.60				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2214 METAL/STEEL FURNITURE FACTORIES

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	31	31	4.93	4.93	39.28	39.28	1.22	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	19	50	3.02	7.95	3.51	42.79	0.11	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	26	76	4.13	12.08	12.76	55.54	0.40	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	22	98	3.50	15.58	10.76	66.31	0.33	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	19	117	3.02	18.60	17.32	83.63	0.54	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	127	1.59	20.19	14.19	97.82	0.44	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	16	143	2.54	22.73	29.12	126.94	0.91	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	43	186	6.84	29.57	82.77	209.71	2.57	6.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	31	217	4.93	34.50	89.43	299.14	2.78	9.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	36	253	5.72	40.22	97.49	396.63	3.03	12.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	13	266	2.07	42.29	53.97	450.60	1.68	14.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	17	283	2.70	44.99	69.36	519.96	2.16	16.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	36	319	5.72	50.72	229.06	749.02	7.12	23.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	63	382	10.02	60.73	247.46	996.48	7.70	30.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	36	418	5.72	66.45	334.11	1,330.59	10.39	41.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	79	497	12.56	79.01	839.55	2,170.14	26.11	67.49	1	1	100.00	100.00	234.00	234.00	100.00	100.00	27.87	10.78
17	20,000	50,000	35,000	78	575	12.40	91.41	655.41	2,825.55	20.38	87.88	0	1	0.00	100.00	0.00	234.00	0.00	100.00	0.00	8.28
18	50,000	100,000	75,000	37	612	5.88	97.30	234.59	3,060.14	7.30	95.17	0	1	0.00	100.00	0.00	234.00	0.00	100.00	0.00	7.65
19	100,000	500,000	300,000	15	627	2.38	99.68	108.20	3,168.34	3.37	98.54	0	1	0.00	100.00	0.00	234.00	0.00	100.00	0.00	7.39
20	500,000	**UP**		2	629	0.32	100.00	47.01	3,215.35	1.46	100.00	0	1	0.00	100.00	0.00	234.00	0.00	100.00	0.00	7.28
					629				3,215.35				1				234.00				7.28

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2215 METAL/STEEL MATTRESSES MANUFACTURING

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	2.74	2.74	24.83	24.83	0.76	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	16	0.18	2.92	0.31	25.14	0.01	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	23	1.28	4.20	15.51	40.65	0.47	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	30	1.28	5.47	0.85	41.50	0.03	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	35	0.91	6.39	3.11	44.60	0.10	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	45	1.82	8.21	8.60	53.20	0.26	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	21	66	3.83	12.04	17.61	70.81	0.54	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	75	1.64	13.69	29.02	99.83	0.89	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	14	89	2.55	16.24	17.09	116.93	0.52	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	100	2.01	18.25	22.89	139.82	0.70	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	109	1.64	19.89	31.63	171.45	0.97	5.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	17	126	3.10	22.99	104.84	276.29	3.21	8.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	47	173	8.58	31.57	135.85	412.14	4.16	12.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	65	238	11.86	43.43	330.86	743.00	10.13	22.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	23	261	4.20	47.63	166.31	909.32	5.09	27.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	119	380	21.72	69.34	907.42	1,816.74	27.78	55.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	122	502	22.26	91.61	889.48	2,706.22	27.23	82.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	27	529	4.93	96.53	199.95	2,906.17	6.12	88.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	18	547	3.28	99.82	356.02	3,262.19	10.90	99.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		1	548	0.18	100.00	3.85	3,266.04	0.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				548				3,266.04				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2218 MIXED

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	0.85	0.85	0.21	0.21	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	3	1.69	2.54	0.24	0.44	0.03	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	0.85	3.39	0.08	0.52	0.01	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	6	1.69	5.08	4.10	4.62	0.45	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	0.85	5.93	1.66	6.28	0.18	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	12	4.24	10.17	6.19	12.47	0.67	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	19	5.93	16.10	15.02	27.49	1.64	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	23	3.39	19.49	12.52	40.01	1.37	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	27	3.39	22.88	24.22	64.23	2.64	7.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	30	2.54	25.42	16.46	80.69	1.79	8.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	31	0.85	26.27	1.31	82.00	0.14	8.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	37	5.08	31.36	50.76	132.76	5.54	14.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	10	47	8.47	39.83	103.62	236.38	11.30	25.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	16	63	13.56	53.39	88.19	324.57	9.62	35.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	19	82	16.10	69.49	179.08	503.65	19.53	54.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	88	5.08	74.58	77.02	580.68	8.40	63.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	28	116	23.73	98.31	317.04	897.72	34.57	97.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	117	0.85	99.15	5.54	903.26	0.60	98.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	118	0.85	100.00	13.76	917.03	1.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	118	0.00	100.00	0.00	917.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				118				917.03				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2221 MANUFACTURE ASSEMBLY AND REPAIR OF ELECTRICAL MACHINES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	54	54	3.70	3.70	57.33	57.33	0.81	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	17	71	1.17	4.87	1.40	58.73	0.02	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	29	100	1.99	6.86	4.88	63.61	0.07	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	34	134	2.33	9.19	9.64	73.24	0.14	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	32	166	2.19	11.39	14.60	87.84	0.21	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	51	217	3.50	14.88	36.97	124.82	0.52	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	47	264	3.22	18.11	47.67	172.49	0.68	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	87	351	5.97	24.07	128.92	301.41	1.83	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	65	416	4.46	28.53	126.04	427.45	1.79	6.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	48	464	3.29	31.82	117.02	544.48	1.66	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	49	513	3.36	35.19	115.95	660.43	1.65	9.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	76	589	5.21	40.40	243.19	903.61	3.45	12.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	62	651	4.25	44.65	275.21	1,178.82	3.91	16.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	72	723	4.94	49.59	358.97	1,537.79	5.10	21.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	50	773	3.43	53.02	330.94	1,868.73	4.70	26.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	138	911	9.47	62.48	1,208.46	3,077.19	17.16	43.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	160	1,071	10.97	73.46	1,732.42	4,809.62	24.59	68.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	112	1,183	7.68	81.14	655.41	5,465.03	9.30	77.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	207	1,390	14.20	95.34	1,105.62	6,570.65	15.70	93.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		68	1,458	4.66	100.00	473.16	7,043.81	6.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1,458				7,043.81				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2222 ACCUMULATOR AND DRY BATTERY FACTORIES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	48	48	20.08	20.08	1,106.83	1,106.83	66.03	66.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	52	1.67	21.76	0.08	1,106.91	0.00	66.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	62	4.18	25.94	0.75	1,107.66	0.04	66.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	69	2.93	28.87	1.59	1,109.25	0.09	66.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	75	2.51	31.38	0.69	1,109.95	0.04	66.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	79	1.67	33.05	0.23	1,110.18	0.01	66.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	80	0.42	33.47	0.31	1,110.49	0.02	66.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	85	2.09	35.56	6.23	1,116.72	0.37	66.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	88	1.26	36.82	4.02	1,120.74	0.24	66.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	93	2.09	38.91	8.81	1,129.55	0.53	67.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	100	2.93	41.84	4.11	1,133.66	0.25	67.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	104	1.67	43.51	8.86	1,142.52	0.53	68.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	106	0.84	44.35	7.07	1,149.60	0.42	68.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	107	0.42	44.77	0.01	1,149.60	0.00	68.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	111	1.67	46.44	24.22	1,173.82	1.44	70.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	35	146	14.64	61.09	132.24	1,306.06	7.89	77.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	40	186	16.74	77.82	80.20	1,386.26	4.78	82.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	14	200	5.86	83.68	97.56	1,483.81	5.82	88.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	22	222	9.21	92.89	87.91	1,571.72	5.24	93.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		17	239	7.11	100.00	104.47	1,676.19	6.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				239				1,676.19				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2223 MANUFACTURE OF MEASURING EQUIPMENT PHOTOGRAPHIC APPARATUS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	5.63	5.63	81.47	81.47	10.73	10.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	9	0.70	6.34	0.30	81.77	0.04	10.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	10	0.70	7.04	0.46	82.23	0.06	10.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	0.70	7.75	0.00	82.23	0.00	10.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	16	3.52	11.27	0.16	82.38	0.02	10.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	14	30	9.86	21.13	2.63	85.01	0.35	11.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	33	2.11	23.24	3.92	88.93	0.52	11.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	39	4.23	27.46	8.75	97.68	1.15	12.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	43	2.82	30.28	11.26	108.94	1.48	14.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	47	2.82	33.10	5.08	114.02	0.67	15.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	55	5.63	38.73	9.16	123.19	1.21	16.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	60	3.52	42.25	10.57	133.76	1.39	17.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	66	4.23	46.48	39.60	173.36	5.21	22.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	76	7.04	53.52	41.90	215.26	5.52	28.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	77	0.70	54.23	6.44	221.70	0.85	29.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	18	95	12.68	66.90	164.28	385.97	21.63	50.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	22	117	15.49	82.39	117.48	503.45	15.47	66.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	123	4.23	86.62	49.72	553.17	6.55	72.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	15	138	10.56	97.18	153.69	706.86	20.24	93.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		4	142	2.82	100.00	52.66	759.52	6.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				142				759.52				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2228 MIXED

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	6.15	6.15	1.22	1.22	0.32	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	7	4.62	10.77	0.25	1.48	0.07	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	11	6.15	16.92	1.02	2.50	0.27	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	13	3.08	20.00	0.68	3.18	0.18	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	19	9.23	29.23	4.51	7.70	1.19	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	23	6.15	35.38	3.33	11.03	0.88	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	24	1.54	36.92	1.40	12.43	0.37	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	25	1.54	38.46	1.98	14.41	0.52	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	31	9.23	47.69	17.40	31.81	4.59	8.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	32	1.54	49.23	3.90	35.71	1.03	9.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	34	3.08	52.31	9.97	45.68	2.63	12.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	36	3.08	55.38	8.42	54.10	2.22	14.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	39	4.62	60.00	18.22	72.33	4.80	19.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	40	1.54	61.54	7.11	79.44	1.87	20.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	44	6.15	67.69	60.64	140.08	15.98	36.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	48	6.15	73.85	63.99	204.07	16.86	53.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	51	4.62	78.46	62.57	266.64	16.49	70.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	53	3.08	81.54	0.22	266.86	0.06	70.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	54	1.54	83.08	0.64	267.50	0.17	70.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		11	65	16.92	100.00	111.95	379.45	29.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					65				379.45				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 223 CABLE AND WIRE FACTORIES

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	2.71	2.71	17.92	17.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	1.90	4.62	12.58	30.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	10.52	15.13	69.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	15.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	15.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	15.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	15.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	15.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	15.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	15.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	15.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	15.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	15.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	15.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	15.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	15.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	15.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	15.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	15.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				15.13				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2231 WIRE FACTORIES

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	2.21	2.21	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	0.55	2.76	0.24	0.24	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	0.55	3.31	0.19	0.43	0.01	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	0.55	3.87	0.44	0.87	0.03	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	9	1.10	4.97	0.11	0.98	0.01	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	12	1.66	6.63	0.83	1.81	0.05	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	14	1.10	7.73	4.06	5.86	0.24	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	15	0.55	8.29	1.85	7.71	0.11	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	22	3.87	12.15	23.56	31.27	1.41	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	24	1.10	13.26	7.51	38.79	0.45	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	27	1.66	14.92	14.00	52.78	0.84	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	14	41	7.73	22.65	19.37	72.15	1.16	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	47	3.31	25.97	25.80	97.96	1.55	5.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	56	4.97	30.94	13.61	111.57	0.82	6.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	12	68	6.63	37.57	95.40	206.97	5.73	12.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	23	91	12.71	50.28	237.26	444.22	14.24	26.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	32	123	17.68	67.96	430.61	874.83	25.85	52.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	21	144	11.60	79.56	202.15	1,076.99	12.13	64.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	26	170	14.36	93.92	336.72	1,413.71	20.21	84.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		11	181	6.08	100.00	252.35	1,666.06	15.15	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				181				1,666.06				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2232 CABLE FACTORIES

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	18	18	6.27	6.27	0.81	0.81	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	19	0.35	6.62	0.00	0.81	0.00	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	20	0.35	6.97	0.00	0.81	0.00	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	23	1.05	8.01	0.00	0.82	0.00	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	24	0.35	8.36	0.03	0.84	0.00	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	25	0.35	8.71	0.88	1.72	0.05	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	26	0.35	9.06	0.98	2.70	0.06	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	32	2.09	11.15	7.06	9.76	0.42	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	33	0.35	11.50	1.58	11.35	0.10	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	35	0.70	12.20	3.90	15.25	0.23	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	45	3.48	15.68	20.69	35.94	1.24	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	23	68	8.01	23.69	32.59	68.53	1.96	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	72	1.39	25.09	0.55	69.07	0.03	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	13	85	4.53	29.62	28.57	97.64	1.72	5.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	29	114	10.10	39.72	142.80	240.44	8.58	14.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	36	150	12.54	52.26	274.07	514.51	16.46	30.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	24	174	8.36	60.63	430.90	945.41	25.88	56.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	36	210	12.54	73.17	142.23	1,087.63	8.54	65.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	50	260	17.42	90.59	404.90	1,492.53	24.31	89.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		27	287	9.41	100.00	172.74	1,665.27	10.37	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				287				1,665.27				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2233 NAILSSCREWSBOLTS AND NUTS FACTORIES

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	1.46	1.46	9.07	9.07	1.11	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	0.73	2.19	0.06	9.12	0.01	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	0.73	2.92	0.11	9.23	0.01	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	0.73	3.65	0.51	9.74	0.06	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	0.73	4.38	0.73	10.47	0.09	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	8	1.46	5.84	1.35	11.82	0.16	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	15	5.11	10.95	8.41	20.22	1.02	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	17	1.46	12.41	2.82	23.04	0.34	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	23	4.38	16.79	6.46	29.50	0.79	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	24	0.73	17.52	0.32	29.82	0.04	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	27	2.19	19.71	8.92	38.74	1.09	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	33	4.38	24.09	20.23	58.97	2.47	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	39	4.38	28.47	25.98	84.95	3.17	10.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	49	7.30	35.77	51.26	136.21	6.25	16.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	57	5.84	41.61	56.06	192.27	6.83	23.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	14	71	10.22	51.82	145.74	338.01	17.77	41.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	32	103	23.36	75.18	315.95	653.95	38.52	79.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	22	125	16.06	91.24	92.49	746.44	11.28	91.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	12	137	8.76	100.00	73.85	820.30	9.00	100.00	1	1	100.00	100.00	1.10	1.10	100.00	100.00	1.49	0.13
20	500,000	**UP**		0	137	0.00	100.00	0.00	820.30	0.00	100.00	0	1	0.00	100.00	0.00	1.10	0.00	100.00	0.00	0.13
					137				820.30				1				1.10				0.13

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2238 MIXED

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.00	2.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	2.00	4.00	0.14	0.14	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	4	4.00	8.00	0.32	0.46	0.10	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	2.00	10.00	0.26	0.72	0.08	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	7	4.00	14.00	1.91	2.62	0.62	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	10	6.00	20.00	1.94	4.57	0.63	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	2.00	22.00	1.71	6.28	0.56	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	2.00	24.00	3.02	9.29	0.98	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	2.00	26.00	1.90	11.19	0.62	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	2.00	28.00	0.00	11.19	0.00	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	2.00	30.00	2.38	13.58	0.78	4.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	19	8.00	38.00	10.26	23.84	3.34	7.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	20	2.00	40.00	10.31	34.15	3.35	11.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	21	2.00	42.00	6.46	40.61	2.10	13.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	22	2.00	44.00	8.88	49.48	2.89	16.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	26	8.00	52.00	31.82	81.30	10.35	26.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	27	2.00	54.00	25.03	106.33	8.14	34.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	32	10.00	64.00	95.34	201.68	31.01	65.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	16	48	32.00	96.00	68.41	270.09	22.25	87.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		2	50	4.00	100.00	37.37	307.45	12.15	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				50				307.45				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2241 VEHICLE CONSTRUTION PLANTS INCLUDING BICYCLE AND BECAK

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	6.63	6.63	61.67	61.67	6.64	6.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	13	0.55	7.18	0.03	61.70	0.00	6.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	15	1.10	8.29	0.13	61.83	0.01	6.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	16	0.55	8.84	0.24	62.08	0.03	6.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	17	0.55	9.39	0.35	62.43	0.04	6.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	19	1.10	10.50	4.58	67.01	0.49	7.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	23	2.21	12.71	3.92	70.93	0.42	7.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	27	2.21	14.92	4.61	75.55	0.50	8.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	32	2.76	17.68	6.24	81.79	0.67	8.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	41	4.97	22.65	14.62	96.41	1.57	10.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	42	0.55	23.20	1.22	97.63	0.13	10.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	46	2.21	25.41	10.95	108.58	1.18	11.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	54	4.42	29.83	9.29	117.87	1.00	12.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	63	4.97	34.81	37.47	155.34	4.03	16.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	23	86	12.71	47.51	86.98	242.32	9.36	26.09	1	1	100.00	100.00	7.00	7.00	100.00	100.00	8.04	2.89
16	10,000	20,000	15,000	28	114	15.47	62.98	160.76	403.07	17.31	43.40	0	1	0.00	100.00	0.00	7.00	0.00	100.00	0.00	1.74
17	20,000	50,000	35,000	27	141	14.92	77.90	235.84	638.91	25.39	68.79	0	1	0.00	100.00	0.00	7.00	0.00	100.00	0.00	1.10
18	50,000	100,000	75,000	19	160	10.50	88.40	102.06	740.97	10.99	79.78	0	1	0.00	100.00	0.00	7.00	0.00	100.00	0.00	0.94
19	100,000	500,000	300,000	15	175	8.29	96.69	119.42	860.39	12.86	92.63	0	1	0.00	100.00	0.00	7.00	0.00	100.00	0.00	0.81
20	500,000	**UP**		6	181	3.31	100.00	68.41	928.80	7.37	100.00	0	1	0.00	100.00	0.00	7.00	0.00	100.00	0.00	0.75
				181				928.80				1				7.00				0.75	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2242 CONSTRUCTION OF RAILWAY CARRIAGES AND LOCOMOTIVES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	11.11	11.11	12.71	12.71	8.90	8.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	11.11	22.22	0.66	13.37	0.46	9.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	11.11	33.33	17.79	31.16	12.45	21.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	11.11	44.44	28.60	59.76	20.02	41.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	11.11	55.56	56.71	116.47	39.70	81.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	11.11	66.67	6.88	123.35	4.81	86.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	11.11	77.78	2.73	126.08	1.91	88.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	11.11	88.89	2.73	128.81	1.91	90.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	11.11	100.00	14.02	142.83	9.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	9	0.00	100.00	0.00	142.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	142.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	142.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	142.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	142.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	142.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	142.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	142.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	142.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	142.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	9	0.00	100.00	0.00	142.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				142.83				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2243 AIRCRAFT CONSTRUCTION PLANTS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	0.35	0.35	9.43	9.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	1.99	2.35	53.00	62.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	1.41	3.76	37.57	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	3.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	3.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	3.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	3.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	3.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	3.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	3.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	3.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	3.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	3.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	3.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	3.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	3.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	3.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	3.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	3.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				3.76				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2244 SHIP CONSTRUCTIONNAVAL SHIPYARDS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	2.33	2.33	17.08	17.08	1.34	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	9	1.17	3.50	0.26	17.34	0.02	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	13	1.56	5.06	0.77	18.11	0.06	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	17	1.56	6.61	0.62	18.73	0.05	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	12	29	4.67	11.28	6.55	25.28	0.51	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	33	1.56	12.84	2.88	28.16	0.23	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	38	1.95	14.79	7.33	35.50	0.57	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	52	5.45	20.23	14.01	49.51	1.10	3.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	15	67	5.84	26.07	35.28	84.79	2.76	6.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	72	1.95	28.02	5.00	89.79	0.39	7.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	76	1.56	29.57	7.85	97.64	0.61	7.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	12	88	4.67	34.24	26.44	124.08	2.07	9.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	94	2.33	36.58	15.14	139.22	1.18	10.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	21	115	8.17	44.75	51.73	190.95	4.05	14.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	23	138	8.95	53.70	102.11	293.06	7.99	22.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	26	164	10.12	63.81	168.37	461.43	13.17	36.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	39	203	15.18	78.99	257.28	718.71	20.13	56.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	38	241	14.79	93.77	404.67	1,123.38	31.66	87.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	16	257	6.23	100.00	154.62	1,278.00	12.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	257	0.00	100.00	0.00	1,278.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					257				1,278.00				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2245 VEHICLE ASSEMBLING PLANTS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	2.85	2.85	6.39	6.39	0.47	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	14	29	2.66	5.50	0.95	7.34	0.07	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	31	0.38	5.88	0.33	7.67	0.02	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	42	2.09	7.97	1.96	9.63	0.15	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	22	64	4.17	12.14	1.58	11.21	0.12	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	20	84	3.80	15.94	2.41	13.62	0.18	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	62	146	11.76	27.70	13.99	27.61	1.04	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	16	162	3.04	30.74	12.24	39.85	0.91	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	23	185	4.36	35.10	9.00	48.85	0.67	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	20	205	3.80	38.90	22.24	71.09	1.65	5.28	1	1	25.00	25.00	2.61	2.61	41.44	41.44	11.74	3.67
11	2,500	3,000	2,750	19	224	3.61	42.50	29.24	100.33	2.17	7.45	0	1	0.00	25.00	0.00	2.61	0.00	41.44	0.00	2.60
12	3,000	4,000	3,500	18	242	3.42	45.92	15.91	116.24	1.18	8.63	0	1	0.00	25.00	0.00	2.61	0.00	41.44	0.00	2.25
13	4,000	5,000	4,500	29	271	5.50	51.42	40.22	156.46	2.99	11.61	0	1	0.00	25.00	0.00	2.61	0.00	41.44	0.00	1.67
14	5,000	7,500	6,250	15	286	2.85	54.27	29.17	185.63	2.16	13.78	0	1	0.00	25.00	0.00	2.61	0.00	41.44	0.00	1.41
15	7,500	10,000	8,750	17	303	3.23	57.50	45.56	231.19	3.38	17.16	0	1	0.00	25.00	0.00	2.61	0.00	41.44	0.00	1.13
16	10,000	20,000	15,000	33	336	6.26	63.76	148.36	379.55	11.01	28.17	0	1	0.00	25.00	0.00	2.61	0.00	41.44	0.00	0.69
17	20,000	50,000	35,000	71	407	13.47	77.23	377.18	756.73	27.99	56.16	1	2	25.00	50.00	3.51	6.12	55.73	97.17	0.93	0.81
18	50,000	100,000	75,000	20	427	3.80	81.02	125.28	882.01	9.30	65.46	1	3	25.00	75.00	0.18	6.30	2.83	100.00	0.14	0.71
19	100,000	500,000	300,000	37	464	7.02	88.05	198.66	1,080.67	14.74	80.21	0	3	0.00	75.00	0.00	6.30	0.00	100.00	0.00	0.58
20	500,000	**UP**		63	527	11.95	100.00	266.68	1,347.35	19.79	100.00	1	4	25.00	100.00	0.00	6.30	0.00	100.00	0.00	0.47
				527				1,347.35				4				6.30				0.47	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2248 MIXED

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	13.33	13.33	7.80	7.80	4.67	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	3.33	16.67	0.00	7.80	0.00	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	7	6.67	23.33	0.18	7.97	0.11	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	3.33	26.67	1.94	9.91	1.16	5.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	3.33	30.00	1.08	10.99	0.64	6.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	13	13.33	43.33	3.28	14.27	1.96	8.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	14	3.33	46.67	1.53	15.80	0.92	9.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	15	3.33	50.00	3.51	19.31	2.10	11.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	16	3.33	53.33	2.55	21.86	1.52	13.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	17	3.33	56.67	1.08	22.94	0.65	13.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	18	3.33	60.00	4.43	27.37	2.65	16.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	19	3.33	63.33	9.87	37.24	5.91	22.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	20	3.33	66.67	9.46	46.70	5.66	27.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	21	3.33	70.00	6.20	52.90	3.71	31.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	24	10.00	80.00	30.87	83.77	18.48	50.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	28	13.33	93.33	43.94	127.71	26.30	76.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	29	3.33	96.67	25.82	153.53	15.46	91.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	30	3.33	100.00	13.54	167.08	8.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	30	0.00	100.00	0.00	167.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	30	0.00	100.00	0.00	167.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					30				167.08				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 225 MANUFACTURE AND OR ASSEMBLY OF TELECOMUNICATION OR COMPUTER

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	1.58	1.58	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	1.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	1.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	1.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	1.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	1.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	1.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	1.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	1.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	1.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	1.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	1.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	1.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	1.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	1.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	1.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	1.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	1.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	1.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				1.58				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2251 MANUFACTURE AND OR ASSEMBLY OF TELECOMUNICATION APPARATUS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	3.76	3.76	0.02	0.02	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	16	21	12.03	15.79	0.11	0.13	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	24	2.26	18.05	0.44	0.57	0.06	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	27	2.26	20.30	1.76	2.33	0.22	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	28	0.75	21.05	0.82	3.15	0.10	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	34	4.51	25.56	4.53	7.68	0.58	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	36	1.50	27.07	1.21	8.90	0.15	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	43	5.26	32.33	12.17	21.06	1.55	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	44	0.75	33.08	1.53	22.59	0.19	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	50	4.51	37.59	18.45	41.04	2.35	5.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	52	1.50	39.10	7.26	48.30	0.93	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	53	0.75	39.85	20.64	27.66	2.63	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	54	0.75	40.60	4.32	31.98	0.55	4.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	14	68	10.53	51.13	93.99	125.97	11.98	16.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	77	6.77	57.89	62.41	188.38	7.96	24.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	20	97	15.04	72.93	186.83	375.21	23.82	47.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	13	110	9.77	82.71	251.85	627.07	32.11	79.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	114	3.01	85.71	62.81	689.88	8.01	87.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	7	121	5.26	90.98	40.40	730.28	5.15	93.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		12	133	9.02	100.00	54.10	784.38	6.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				133				784.38				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2252 MANUFACTURE AND OR ASSEMBLY OF COMPUTER APPARATUS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	22	22	27.16	27.16	1.08	1.08	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	25	3.70	30.86	0.42	1.50	0.08	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	33	9.88	40.74	2.15	3.65	0.43	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	37	4.94	45.68	1.97	5.62	0.39	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	38	1.23	46.91	1.11	6.73	0.22	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	43	6.17	53.09	5.80	12.53	1.16	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	46	3.70	56.79	3.72	16.25	0.74	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	48	2.47	59.26	4.06	20.31	0.81	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	49	1.23	60.49	2.88	23.19	0.57	4.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	50	1.23	61.73	2.95	26.14	0.59	5.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	52	2.47	64.20	0.50	26.64	0.10	5.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	53	1.23	65.43	5.63	32.26	1.12	6.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	54	1.23	66.67	7.39	39.65	1.47	7.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	55	1.23	67.90	9.47	49.12	1.89	9.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	58	3.70	71.60	33.86	82.98	6.75	16.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	63	6.17	77.78	44.93	127.91	8.96	25.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	70	8.64	86.42	159.48	287.39	31.79	57.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	72	2.47	88.89	75.38	362.77	15.02	72.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	77	6.17	95.06	63.85	426.62	12.73	85.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		4	81	4.94	100.00	75.12	501.73	14.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				81				501.73				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2253 MANUFACTURE OF INTEGRATED (IC) FROM CHIPS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	7.69	7.69	51.22	51.22	13.19	13.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	1.92	9.62	0.20	51.42	0.05	13.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	1.92	11.54	0.00	51.42	0.00	13.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	1.92	13.46	0.00	51.42	0.00	13.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	1.92	15.38	3.75	55.17	0.97	14.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	1.92	17.31	0.01	55.18	0.00	14.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	1.92	19.23	0.01	55.18	0.00	14.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	1.92	21.15	7.58	62.76	1.95	16.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	1.92	23.08	6.54	69.30	1.68	17.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	1.92	25.00	7.10	76.41	1.83	19.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	1.92	26.92	9.90	86.31	2.55	22.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	1.92	28.85	9.35	95.66	2.41	24.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	16	1.92	30.77	0.02	95.68	0.01	24.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	18	3.85	34.62	13.38	109.05	3.44	28.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	22	7.69	42.31	0.12	109.17	0.03	28.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	24	3.85	46.15	0.14	109.31	0.04	28.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	32	15.38	61.54	71.94	181.25	18.52	46.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	14	46	26.92	88.46	106.73	287.98	27.48	74.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	50	7.69	96.15	29.05	317.03	7.48	81.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		2	52	3.85	100.00	71.32	388.35	18.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				52				388.35				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.83	0.83	20.00	20.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	3.31	4.14	80.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	4.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	4.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	4.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	4.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	4.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	4.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	4.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	4.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	4.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	4.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	4.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	4.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	4.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	4.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	4.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	4.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	4.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				4.14				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2261 RADIO AND TELEVISION RECEIVER FACTORIESAUDIO VIDEO RECORDER

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	3.92	3.92	13.94	13.94	1.51	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	0.98	4.90	0.13	14.06	0.01	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	0.98	5.88	0.14	14.20	0.02	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	0.98	6.86	0.15	14.35	0.02	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	9	1.96	8.82	0.05	14.41	0.01	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	11	1.96	10.78	1.13	15.54	0.12	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	14	2.94	13.73	2.54	18.08	0.28	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	18	3.92	17.65	2.78	20.85	0.30	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	20	1.96	19.61	7.89	28.74	0.86	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	22	1.96	21.57	0.00	28.74	0.00	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	28	5.88	27.45	17.21	45.95	1.87	4.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	31	2.94	30.39	4.97	50.92	0.54	5.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	33	1.96	32.35	9.83	60.76	1.07	6.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	35	1.96	34.31	11.95	72.71	1.30	7.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	39	3.92	38.24	40.91	113.61	4.44	12.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	16	55	15.69	53.92	229.15	342.77	24.86	37.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	17	72	16.67	70.59	242.56	585.33	26.31	63.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	78	5.88	76.47	97.93	683.26	10.62	74.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	12	90	11.76	88.24	65.61	748.87	7.12	81.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		12	102	11.76	100.00	173.00	921.87	18.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				102				921.87				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	4.76	4.76	6.57	6.57	0.90	0.90	3	3	37.50	37.50	341.48	341.48	59.12	59.12	5199.16	5199.16
2	50	100	75	1	5	1.19	5.95	0.29	6.85	0.04	0.94	0	3	0.00	37.50	0.00	341.48	0.00	59.12	0.00	4982.16
3	100	200	150	1	6	1.19	7.14	0.69	7.55	0.10	1.04	0	3	0.00	37.50	0.00	341.48	0.00	59.12	0.00	4524.24
4	200	300	250	1	7	1.19	8.33	0.47	8.02	0.07	1.10	0	3	0.00	37.50	0.00	341.48	0.00	59.12	0.00	4256.48
5	300	500	400	1	8	1.19	9.52	0.71	8.74	0.10	1.20	0	3	0.00	37.50	0.00	341.48	0.00	59.12	0.00	3909.28
6	500	750	625	3	11	3.57	13.10	2.86	11.60	0.39	1.59	0	3	0.00	37.50	0.00	341.48	0.00	59.12	0.00	2944.98
7	750	1,000	875	2	13	2.38	15.48	3.03	14.63	0.42	2.01	0	3	0.00	37.50	0.00	341.48	0.00	59.12	0.00	2334.17
8	1,000	1,500	1,250	4	17	4.76	20.24	8.43	23.06	1.16	3.17	0	3	0.00	37.50	0.00	341.48	0.00	59.12	0.00	1480.67
9	1,500	2,000	1,750	3	20	3.57	23.81	5.54	28.61	0.76	3.93	0	3	0.00	37.50	0.00	341.48	0.00	59.12	0.00	1193.71
10	2,000	2,500	2,250	4	24	4.76	28.57	12.95	41.56	1.78	5.71	0	3	0.00	37.50	0.00	341.48	0.00	59.12	0.00	821.63
11	2,500	3,000	2,750	1	25	1.19	29.76	0.47	42.03	0.06	5.77	0	3	0.00	37.50	0.00	341.48	0.00	59.12	0.00	812.47
12	3,000	4,000	3,500	1	26	1.19	30.95	6.14	48.17	0.84	6.62	0	3	0.00	37.50	0.00	341.48	0.00	59.12	0.00	708.87
13	4,000	5,000	4,500	8	34	9.52	40.48	23.10	71.27	3.17	9.79	2	5	25.00	62.50	36.40	377.88	6.30	65.42	157.58	530.19
14	5,000	7,500	6,250	2	36	2.38	42.86	19.08	90.35	2.62	12.41	0	5	0.00	62.50	0.00	377.88	0.00	65.42	0.00	418.25
15	7,500	10,000	8,750	8	44	9.52	52.38	50.07	140.41	6.88	19.29	0	5	0.00	62.50	0.00	377.88	0.00	65.42	0.00	269.12
16	10,000	20,000	15,000	11	55	13.10	65.48	146.45	286.87	20.12	39.41	0	5	0.00	62.50	0.00	377.88	0.00	65.42	0.00	131.73
17	20,000	50,000	35,000	6	61	7.14	72.62	108.50	395.37	14.91	54.31	0	5	0.00	62.50	0.00	377.88	0.00	65.42	0.00	95.58
18	50,000	100,000	75,000	12	73	14.29	86.90	115.12	510.49	15.81	70.13	1	6	12.50	75.00	199.74	577.61	34.58	100.00	173.51	113.15
19	100,000	500,000	300,000	9	82	10.71	97.62	162.12	672.61	22.27	92.40	2	8	25.00	100.00	0.00	577.61	0.00	100.00	0.00	85.88
20	500,000	**UP**		2	84	2.38	100.00	55.33	727.95	7.60	100.00	0	8	0.00	100.00	0.00	577.61	0.00	100.00	0.00	79.35
				84				727.95				8				577.61				79.35	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 227 LIGHT BULB FACTORIES MANUFACTURE OF ELECTRONIC TUBES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.19	1.19	0.70	0.70	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.19	2.38	0.02	0.72	0.00	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	4	2.38	4.76	0.41	1.13	0.08	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	1.19	5.95	1.00	2.13	0.18	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	10	5.95	11.90	0.66	2.79	0.12	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	14	4.76	16.67	3.18	5.96	0.58	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	18	4.76	21.43	1.44	7.40	0.26	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	20	2.38	23.81	3.34	10.74	0.61	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	25	5.95	29.76	8.56	19.30	1.56	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	27	2.38	32.14	4.91	24.21	0.89	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	28	1.19	33.33	4.39	28.60	0.80	5.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	30	2.38	35.71	10.35	38.96	1.89	7.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	31	1.19	36.90	6.40	45.36	1.17	8.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	38	8.33	45.24	40.48	85.83	7.37	15.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	44	7.14	52.38	38.11	123.94	6.94	22.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	53	10.71	63.10	129.14	253.09	23.51	46.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	62	10.71	73.81	117.07	370.16	21.31	67.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	68	7.14	80.95	52.82	422.98	9.62	77.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	9	77	10.71	91.67	18.20	441.18	3.31	80.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		7	84	8.33	100.00	108.08	549.26	19.68	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				84				549.26				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 228 WATCHES AND CLOCKS AND THEIR COMPONENT PARTS FACTORIES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	12.50	12.50	0.91	0.91	1.98	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	12.50	25.00	2.94	3.85	6.37	8.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	12.50	37.50	3.65	7.50	7.92	16.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	12.50	50.00	11.53	19.02	25.03	41.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	12.50	62.50	5.86	24.88	12.71	54.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	12.50	75.00	3.25	28.14	7.06	61.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	12.50	87.50	12.81	40.95	27.81	88.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	12.50	100.00	5.12	46.07	11.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	46.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	46.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	46.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	46.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	46.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	46.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	46.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	46.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	46.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	46.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	8	0.00	100.00	0.00	46.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					8				46.07				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 229 METAL JEWELLERY AND PRECIOUS METAL GOODS FACTORIES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	1.20	1.20	7.11	7.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	6.15	7.35	36.46	43.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	6.43	13.78	38.14	81.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	1.54	15.32	9.14	90.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	1.54	16.86	9.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	16.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	16.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	16.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	16.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	16.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	16.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	16.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	16.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	16.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	16.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	16.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	16.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	16.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	5	0.00	100.00	0.00	16.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				16.86				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2299 OTHER INDUSTRIES IN MAIN CATEGORY 22

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	4.33	4.33	2.93	2.93	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	10	0.48	4.81	0.07	2.99	0.01	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	15	2.40	7.21	1.56	4.55	0.13	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	16	0.48	7.69	0.37	4.92	0.03	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	23	3.37	11.06	2.22	7.14	0.18	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	34	5.29	16.35	6.07	13.20	0.49	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	47	6.25	22.60	14.41	27.62	1.16	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	56	4.33	26.92	13.27	40.88	1.07	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	64	3.85	30.77	16.16	57.04	1.31	4.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	75	5.29	36.06	30.70	87.74	2.48	7.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	11	86	5.29	41.35	35.11	122.85	2.84	9.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	94	3.85	45.19	35.38	158.24	2.86	12.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	12	106	5.77	50.96	60.26	218.50	4.87	17.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	12	118	5.77	56.73	72.98	291.48	5.90	23.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	15	133	7.21	63.94	103.06	394.54	8.33	31.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	23	156	11.06	75.00	324.87	719.40	26.25	58.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	16	172	7.69	82.69	128.02	847.43	10.34	68.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	16	188	7.69	90.38	186.85	1,034.27	15.10	83.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	18	206	8.65	99.04	138.13	1,172.41	11.16	94.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		2	208	0.96	100.00	65.32	1,237.72	5.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				208				1,237.72				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 23 CHIMECALS/OIL/GAS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.56	5.56	0.34	0.34	0.23	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.56	11.11	0.49	0.83	0.34	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.56	16.67	0.65	1.49	0.45	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.56	22.22	0.99	2.48	0.68	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.56	27.78	1.15	3.62	0.79	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.56	33.33	1.65	5.28	1.14	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.56	38.89	2.35	7.63	1.61	5.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.56	44.44	1.05	8.68	0.72	5.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	5.56	50.00	1.55	10.22	1.06	7.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	5.56	55.56	1.79	12.02	1.23	8.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	5.56	61.11	1.32	13.34	0.91	9.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	5.56	66.67	2.75	16.09	1.89	11.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	5.56	72.22	8.87	24.96	6.09	17.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	5.56	77.78	3.56	28.52	2.44	19.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	5.56	83.33	10.16	38.68	6.98	26.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	5.56	88.89	90.00	128.68	61.82	88.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	5.56	94.44	7.16	135.83	4.92	93.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	18	5.56	100.00	9.75	145.59	6.70	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	18	0.00	100.00	0.00	145.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					18				145.59				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 230 GENERAL CHEMICAL

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	2.72	2.72	37.02	37.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	4.62	7.34	62.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	7.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	7.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	7.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	7.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	7.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	7.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	7.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	7.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	7.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	7.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	7.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	7.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	7.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	7.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	7.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	7.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	7.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				7.34				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2300 CHEMICAL PRODUCT PHARMACEUTICAL PRODUCTS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.50	2.50	0.29	0.29	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	2.50	5.00	10.83	11.12	2.88	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	2.50	7.50	5.14	16.26	1.37	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	2.50	10.00	0.59	16.85	0.16	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	2.50	12.50	1.29	18.14	0.34	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	2.50	15.00	3.73	21.87	0.99	5.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	2.50	17.50	3.94	25.81	1.05	6.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	2.50	20.00	7.81	33.62	2.08	8.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	2.50	22.50	12.84	46.46	3.42	12.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	2.50	25.00	27.04	73.50	7.20	19.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	2.50	27.50	12.84	86.35	3.42	22.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	2.50	30.00	27.04	113.39	7.20	30.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	2.50	32.50	14.91	128.29	3.97	34.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	2.50	35.00	4.86	133.15	1.29	35.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	2.50	37.50	9.43	142.58	2.51	37.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	16	2.50	40.00	27.04	169.62	7.20	45.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	22	15.00	55.00	85.94	255.56	22.88	68.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	24	5.00	60.00	9.64	265.20	2.57	70.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	13	37	32.50	92.50	98.32	363.53	26.18	96.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		3	40	7.50	100.00	12.00	375.52	3.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				40				375.52				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 23001 GENERAL CHEMICAL PRODUCT FACTORIES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	1.55	1.55	72.41	72.41	1.03	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	8	0.22	1.77	0.01	72.42	0.00	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	11	0.67	2.44	0.19	72.60	0.00	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	13	0.44	2.88	0.28	72.88	0.00	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	18	1.11	3.99	1.26	74.14	0.02	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	26	1.77	5.76	3.27	77.41	0.05	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	35	2.00	7.76	5.35	82.76	0.08	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	21	56	4.66	12.42	17.56	100.31	0.25	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	16	72	3.55	15.96	14.29	114.60	0.20	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	16	88	3.55	19.51	31.68	146.28	0.45	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	16	104	3.55	23.06	28.16	174.44	0.40	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	34	138	7.54	30.60	83.03	257.47	1.18	3.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	17	155	3.77	34.37	35.00	292.47	0.50	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	57	212	12.64	47.01	213.15	505.62	3.03	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	18	230	3.99	51.00	83.94	589.57	1.19	8.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	40	270	8.87	59.87	456.79	1,046.35	6.50	14.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	48	318	10.64	70.51	623.24	1,669.59	8.87	23.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	43	361	9.53	80.04	932.04	2,601.63	13.26	37.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	78	439	17.29	97.34	4,365.74	6,967.37	62.10	99.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		12	451	2.66	100.00	62.93	7,030.31	0.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				451				7,030.31				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 230011 GENERAL CHEMICAL

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	2.29	2.29	14.79	14.79	0.31	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	13	0.19	2.49	0.09	14.89	0.00	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	18	0.96	3.44	1.52	16.41	0.03	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	19	0.19	3.63	0.04	16.45	0.00	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	21	0.38	4.02	1.76	18.21	0.04	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	31	1.91	5.93	13.53	31.74	0.28	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	20	51	3.82	9.75	38.92	70.66	0.82	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	62	2.10	11.85	19.95	90.61	0.42	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	73	2.10	13.96	16.75	107.36	0.35	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	12	85	2.29	16.25	25.75	133.11	0.54	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	90	0.96	17.21	19.48	152.59	0.41	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	21	111	4.02	21.22	59.45	212.04	1.25	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	119	1.53	22.75	39.38	251.42	0.83	5.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	21	140	4.02	26.77	200.09	451.51	4.21	9.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	14	154	2.68	29.45	165.19	616.70	3.47	12.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	64	218	12.24	41.68	618.84	1,235.53	13.01	25.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	89	307	17.02	58.70	812.79	2,048.32	17.09	43.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	56	363	10.71	69.41	599.49	2,647.81	12.61	55.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	127	490	24.28	93.69	1,333.82	3,981.64	28.05	83.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		33	523	6.31	100.00	773.19	4,754.83	16.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				523				4,754.83				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 230012 GENERAL CHEMICAL

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	2.62	2.62	42.57	42.57	1.98	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	12	0.87	3.49	0.53	43.10	0.02	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	16	1.16	4.65	0.14	43.23	0.01	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	18	0.58	5.23	0.32	43.56	0.02	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	21	0.87	6.10	0.99	44.55	0.05	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	34	3.78	9.88	4.95	49.50	0.23	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	38	1.16	11.05	2.72	52.22	0.13	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	47	2.62	13.66	16.86	69.08	0.78	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	55	2.33	15.99	3.95	73.02	0.18	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	63	2.33	18.31	27.43	100.46	1.28	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	11	74	3.20	21.51	39.01	139.47	1.81	6.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	32	106	9.30	30.81	126.89	266.36	5.90	12.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	110	1.16	31.98	15.84	282.19	0.74	13.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	34	144	9.88	41.86	182.30	464.50	8.48	21.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	151	2.03	43.90	78.26	542.75	3.64	25.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	45	196	13.08	56.98	298.36	841.11	13.87	39.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	43	239	12.50	69.48	329.96	1,171.07	15.34	54.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	45	284	13.08	82.56	330.94	1,502.01	15.39	69.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	29	313	8.43	90.99	492.81	1,994.82	22.92	92.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		31	344	9.01	100.00	155.52	2,150.34	7.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				344				2,150.34				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 23002 PHARMACEUTICAL PRODUCTS FACTORIES AND MEDICATED PLASTER

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	74	74	7.16	7.16	119.93	119.93	2.33	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	25	99	2.42	9.57	5.78	125.71	0.11	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	44	143	4.26	13.83	6.41	132.13	0.12	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	153	0.97	14.80	1.98	134.10	0.04	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	14	167	1.35	16.15	6.46	140.56	0.13	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	24	191	2.32	18.47	8.65	149.21	0.17	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	203	1.16	19.63	11.02	160.23	0.21	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	30	233	2.90	22.53	12.43	172.66	0.24	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	16	249	1.55	24.08	21.70	194.36	0.42	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	255	0.58	24.66	11.94	206.30	0.23	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	18	273	1.74	26.40	37.98	244.27	0.74	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	25	298	2.42	28.82	37.59	281.87	0.73	5.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	31	329	3.00	31.82	60.99	342.86	1.19	6.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	37	366	3.58	35.40	124.88	467.74	2.43	9.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	54	420	5.22	40.62	243.54	711.28	4.73	13.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	104	524	10.06	50.68	613.75	1,325.04	11.93	25.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	115	639	11.12	61.80	862.38	2,187.41	16.76	42.50	2	2	100.00	100.00	27.38	27.38	100.00	100.00	3.18	1.25
18	50,000	100,000	75,000	92	731	8.90	70.70	801.73	2,989.14	15.58	58.08	0	2	0.00	100.00	0.00	27.38	0.00	100.00	0.00	0.92
19	100,000	500,000	300,000	244	975	23.60	94.29	1,515.47	4,504.61	29.45	87.53	0	2	0.00	100.00	0.00	27.38	0.00	100.00	0.00	0.61
20	500,000	**UP**		59	1,034	5.71	100.00	641.65	5,146.26	12.47	100.00	0	2	0.00	100.00	0.00	27.38	0.00	100.00	0.00	0.53
				1,034				5,146.26				2				27.38				0.53	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 23003 NATURAL (TRADITION) DRUGS (JAMU)

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	1.73	1.73	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	5	1.16	2.89	0.19	0.21	0.03	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	9	2.31	5.20	1.28	1.49	0.22	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	13	2.31	7.51	2.78	4.26	0.48	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	20	4.05	11.56	4.51	8.77	0.77	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	26	3.47	15.03	3.75	12.53	0.64	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	31	2.89	17.92	6.31	18.83	1.08	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	41	5.78	23.70	11.55	30.38	1.98	5.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	15	56	8.67	32.37	15.52	45.90	2.66	7.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	62	3.47	35.84	8.69	54.59	1.49	9.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	65	1.73	37.57	13.37	67.96	2.29	11.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	71	3.47	41.04	29.12	97.08	5.00	16.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	78	4.05	45.09	26.84	123.92	4.61	21.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	85	4.05	49.13	59.69	183.60	10.24	31.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	12	97	6.94	56.07	117.76	301.36	20.21	51.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	13	110	7.51	63.58	137.62	438.98	23.61	75.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	13	123	7.51	71.10	77.00	515.98	13.21	88.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	20	143	11.56	82.66	32.55	548.53	5.58	94.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	30	173	17.34	100.00	34.29	582.81	5.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	173	0.00	100.00	0.00	582.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					173				582.81				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 23004 INSECTICIDE AND HERBICIDE FACTORIES

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	1.37	1.37	15.93	15.93	1.13	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	0.27	1.64	0.60	16.53	0.04	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	0.27	1.91	0.47	17.00	0.03	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	0.27	2.19	0.00	17.00	0.00	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	15	1.91	4.10	0.01	17.01	0.00	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	20	1.37	5.46	4.22	21.22	0.30	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	21	0.27	5.74	1.85	23.07	0.13	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	28	1.91	7.65	16.00	39.07	1.13	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	35	1.91	9.56	14.58	53.66	1.03	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	36	0.27	9.84	0.14	53.79	0.01	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	41	1.37	11.20	15.64	69.44	1.11	4.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	21	62	5.74	16.94	45.87	115.31	3.25	8.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	66	1.09	18.03	11.62	126.93	0.82	8.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	77	3.01	21.04	86.19	213.12	6.10	15.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	85	2.19	23.22	80.60	293.72	5.70	20.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	50	135	13.66	36.89	239.97	533.69	16.98	37.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	130	265	35.52	72.40	558.14	1,091.83	39.49	77.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	45	310	12.30	84.70	83.53	1,175.36	5.91	83.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	52	362	14.21	98.91	203.43	1,378.79	14.39	97.55	2	2	100.00	100.00	5.92	5.92	100.00	100.00	2.91	0.43
20	500,000	**UP**		4	366	1.09	100.00	34.65	1,413.43	2.45	100.00	0	2	0.00	100.00	0.00	5.92	0.00	100.00	0.00	0.42
				366				1,413.43				2				5.92				0.42	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 23005 PAINT AND VARNISH FACTORIES

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.37	1.37	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.37	2.74	0.11	0.11	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	1.37	4.11	0.06	0.17	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	1.37	5.48	6.21	6.37	0.52	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	1.37	6.85	1.65	8.02	0.14	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	1.37	8.22	7.31	15.33	0.62	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	1.37	9.59	3.55	18.88	0.30	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	1.37	10.96	9.99	28.87	0.84	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	1.37	12.33	11.61	40.47	0.98	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	12	4.11	16.44	18.97	59.45	1.60	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	14	2.74	19.18	3.97	63.42	0.33	5.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	22	10.96	30.14	36.16	99.58	3.05	8.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	24	2.74	32.88	28.13	127.71	2.37	10.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	29	6.85	39.73	78.39	206.10	6.60	17.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	31	2.74	42.47	52.45	258.55	4.42	21.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	13	44	17.81	60.27	118.33	376.87	9.97	31.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	11	55	15.07	75.34	241.26	618.14	20.32	52.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	64	12.33	87.67	350.08	968.21	29.49	81.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	68	5.48	93.15	172.45	1,140.66	14.52	96.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		5	73	6.85	100.00	46.63	1,187.29	3.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				73				1,187.29				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 230051 **SOLVENT BASE PRODUCT**

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	2.11	2.11	162.61	162.61	1.90	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	19	0.40	2.50	0.29	162.90	0.00	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	20	0.13	2.64	2.01	164.92	0.02	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	21	0.13	2.77	0.02	164.94	0.00	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	32	1.45	4.22	11.88	176.82	0.14	2.06	1	1	50.00	50.00	450.00	450.00	92.70	92.70	3788.86	254.50
6	500	750	625	18	50	2.37	6.59	20.38	197.20	0.24	2.30	0	1	0.00	50.00	0.00	450.00	0.00	92.70	0.00	228.19
7	750	1,000	875	17	67	2.24	8.83	54.19	251.39	0.63	2.93	0	1	0.00	50.00	0.00	450.00	0.00	92.70	0.00	179.01
8	1,000	1,500	1,250	37	104	4.87	13.70	137.20	388.59	1.60	4.53	0	1	0.00	50.00	0.00	450.00	0.00	92.70	0.00	115.80
9	1,500	2,000	1,750	30	134	3.95	17.65	160.14	548.73	1.87	6.40	0	1	0.00	50.00	0.00	450.00	0.00	92.70	0.00	82.01
10	2,000	2,500	2,250	25	159	3.29	20.95	142.63	691.37	1.66	8.06	0	1	0.00	50.00	0.00	450.00	0.00	92.70	0.00	65.09
11	2,500	3,000	2,750	29	188	3.82	24.77	107.77	799.14	1.26	9.32	0	1	0.00	50.00	0.00	450.00	0.00	92.70	0.00	56.31
12	3,000	4,000	3,500	63	251	8.30	33.07	386.32	1,185.46	4.50	13.82	0	1	0.00	50.00	0.00	450.00	0.00	92.70	0.00	37.96
13	4,000	5,000	4,500	37	288	4.87	37.94	293.31	1,478.77	3.42	17.24	0	1	0.00	50.00	0.00	450.00	0.00	92.70	0.00	30.43
14	5,000	7,500	6,250	67	355	8.83	46.77	638.40	2,117.17	7.44	24.68	0	1	0.00	50.00	0.00	450.00	0.00	92.70	0.00	21.25
15	7,500	10,000	8,750	48	403	6.32	53.10	603.05	2,720.21	7.03	31.71	0	1	0.00	50.00	0.00	450.00	0.00	92.70	0.00	16.54
16	10,000	20,000	15,000	135	538	17.79	70.88	1,871.82	4,592.04	21.82	53.53	1	2	50.00	100.00	35.41	485.41	7.30	100.00	1.89	10.57
17	20,000	50,000	35,000	127	665	16.73	87.62	2,701.85	7,293.89	31.49	85.02	0	2	0.00	100.00	0.00	485.41	0.00	100.00	0.00	6.66
18	50,000	100,000	75,000	55	720	7.25	94.86	834.57	8,128.46	9.73	94.75	0	2	0.00	100.00	0.00	485.41	0.00	100.00	0.00	5.97
19	100,000	500,000	300,000	33	753	4.35	99.21	290.69	8,419.15	3.39	98.14	0	2	0.00	100.00	0.00	485.41	0.00	100.00	0.00	5.77
20	500,000	**UP**		6	759	0.79	100.00	159.66	8,578.81	1.86	100.00	0	2	0.00	100.00	0.00	485.41	0.00	100.00	0.00	5.66
				759				8,578.81				2				485.41				5.66	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 230052 WATER BASE PRODUCT

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	18	18	13.14	13.14	2.48	2.48	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	19	0.73	13.87	0.23	2.70	0.02	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	22	2.19	16.06	0.06	2.76	0.01	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	25	2.19	18.25	1.99	4.75	0.20	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	31	4.38	22.63	0.75	5.50	0.08	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	33	1.46	24.09	2.96	8.46	0.30	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	36	2.19	26.28	6.17	14.63	0.62	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	40	2.92	29.20	12.91	27.54	1.30	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	44	2.92	32.12	12.05	39.59	1.21	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	46	1.46	33.58	9.17	48.76	0.92	4.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	48	1.46	35.04	9.08	57.83	0.91	5.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	53	3.65	38.69	33.05	90.89	3.32	9.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	55	1.46	40.15	23.38	114.27	2.35	11.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	57	1.46	41.61	20.39	134.66	2.05	13.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	60	2.19	43.80	16.97	151.63	1.70	15.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	27	87	19.71	63.50	129.21	280.84	12.97	28.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	16	103	11.68	75.18	384.94	665.78	38.64	66.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	15	118	10.95	86.13	67.37	733.15	6.76	73.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	17	135	12.41	98.54	246.33	979.47	24.73	98.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		2	137	1.46	100.00	16.76	996.23	1.68	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				137				996.23				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 23006 ACID ALKALINE FACTORIES

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	28	28	23.14	23.14	1.62	1.62	0.62	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	29	0.83	23.97	0.01	1.63	0.00	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	30	0.83	24.79	0.00	1.63	0.00	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	31	0.83	25.62	0.11	1.74	0.04	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	32	0.83	26.45	0.24	1.98	0.09	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	33	0.83	27.27	0.01	1.99	0.00	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	34	0.83	28.10	0.00	1.99	0.00	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	35	0.83	28.93	0.01	2.00	0.00	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	40	4.13	33.06	0.80	2.80	0.31	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	49	7.44	40.50	1.05	3.85	0.41	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	50	0.83	41.32	4.26	8.11	1.64	3.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	51	0.83	42.15	14.20	22.31	5.48	8.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	52	0.83	42.98	1.78	24.09	0.68	9.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	53	0.83	43.80	0.07	24.16	0.03	9.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	16	69	13.22	57.02	8.73	32.89	3.37	12.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	20	89	16.53	73.55	145.49	178.38	56.11	68.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	14	103	11.57	85.12	58.02	236.39	22.37	91.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	12	115	9.92	95.04	14.23	250.62	5.49	96.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	121	4.96	100.00	8.69	259.31	3.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	121	0.00	100.00	0.00	259.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					121				259.31				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 23007 CHLORIALKALI ELECTROLYSIS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	25.00	25.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	25.00	50.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	25.00	75.00	3.28	3.28	6.62	6.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	25.00	100.00	46.24	49.51	93.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	49.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	49.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	49.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	49.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	49.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	49.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	49.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	49.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	49.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	49.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	49.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	49.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	49.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	49.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	49.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	49.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				49.51				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 23008 AIR SEPARATION GASESEG OXYGENNITROGENHYDROGEN

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.56	5.56	1.63	1.63	0.41	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.56	11.11	0.00	1.63	0.00	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.56	16.67	0.00	1.63	0.00	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.56	22.22	0.01	1.64	0.00	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.56	27.78	0.00	1.64	0.00	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.56	33.33	0.01	1.65	0.00	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.56	38.89	17.00	18.65	4.23	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.56	44.44	17.69	36.34	4.40	9.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	5.56	50.00	15.66	52.00	3.90	12.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	5.56	55.56	13.43	65.43	3.34	16.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	5.56	61.11	13.43	78.85	3.34	19.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	5.56	66.67	13.43	92.28	3.34	22.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	5.56	72.22	1.87	94.15	0.47	23.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	5.56	77.78	68.11	162.26	16.96	40.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	5.56	83.33	92.49	254.74	23.03	63.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	5.56	88.89	8.91	263.66	2.22	65.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	18	11.11	100.00	138.01	401.66	34.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	401.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	18	0.00	100.00	0.00	401.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					18				401.66				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 23010 OTHERS (EG INORGANIC SALTS)

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.08	2.08	0.20	0.20	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.08	4.17	0.00	0.20	0.00	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.08	6.25	0.00	0.20	0.00	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.08	8.33	0.00	0.20	0.00	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.08	10.42	1.01	1.21	0.20	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	7	4.17	14.58	10.25	11.46	2.05	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	2.08	16.67	8.23	19.69	1.65	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	2.08	18.75	55.04	74.73	11.01	14.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	2.08	20.83	16.51	91.24	3.30	18.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	2.08	22.92	0.16	91.40	0.03	18.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	2.08	25.00	0.21	91.62	0.04	18.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	2.08	27.08	0.13	91.75	0.03	18.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	2.08	29.17	0.64	92.39	0.13	18.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	2.08	31.25	0.75	93.13	0.15	18.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	16	2.08	33.33	0.05	93.19	0.01	18.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	25	18.75	52.08	10.15	103.34	2.03	20.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	33	16.67	68.75	104.36	207.71	20.88	41.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	15	48	31.25	100.00	292.10	499.81	58.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	48	0.00	100.00	0.00	499.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				48				499.81				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 23012 INK FACTORIES

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	3.28	3.28	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	1.64	4.92	0.15	0.15	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	5	3.28	8.20	0.23	0.38	0.16	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	1.64	9.84	0.40	0.77	0.28	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	11	8.20	18.03	0.59	1.36	0.41	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	12	1.64	19.67	0.73	2.09	0.52	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	16	6.56	26.23	0.05	2.14	0.04	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	17	1.64	27.87	0.11	2.26	0.08	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	20	4.92	32.79	2.73	4.99	1.93	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	21	1.64	34.43	3.93	8.92	2.78	6.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	22	1.64	36.07	0.07	8.99	0.05	6.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	28	9.84	45.90	1.57	10.56	1.11	7.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	30	3.28	49.18	0.51	11.07	0.36	7.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	31	1.64	50.82	0.34	11.40	0.24	8.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	36	8.20	59.02	18.53	29.93	13.09	21.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	41	8.20	67.21	7.74	37.67	5.47	26.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	10	51	16.39	83.61	93.56	131.23	66.11	92.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	57	9.84	93.44	8.13	139.36	5.75	98.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	61	6.56	100.00	2.15	141.51	1.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	61	0.00	100.00	0.00	141.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					61				141.51				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 230121 INK FACTORIES SOLVENT

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	1.84	1.84	1.30	1.30	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	0.46	2.30	0.07	1.37	0.01	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	0.46	2.76	0.04	1.41	0.00	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	0.46	3.23	0.93	2.34	0.10	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	13	2.76	5.99	0.64	2.98	0.07	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	19	2.76	8.76	5.47	8.45	0.61	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	29	4.61	13.36	9.19	17.64	1.02	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	38	4.15	17.51	6.91	24.55	0.77	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	48	4.61	22.12	5.78	30.34	0.64	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	51	1.38	23.50	0.76	31.09	0.08	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	58	3.23	26.73	18.47	49.56	2.06	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	11	69	5.07	31.80	16.21	65.77	1.81	7.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	10	79	4.61	36.41	21.55	87.32	2.40	9.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	13	92	5.99	42.40	56.92	144.24	6.35	16.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	17	109	7.83	50.23	47.89	192.12	5.34	21.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	24	133	11.06	61.29	180.02	372.14	20.07	41.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	33	166	15.21	76.50	204.99	577.13	22.86	64.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	15	181	6.91	83.41	82.56	659.69	9.20	73.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	34	215	15.67	99.08	201.93	861.62	22.51	96.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		2	217	0.92	100.00	35.28	896.90	3.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				217				896.90				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 230122 INK FACTORIES WATER BASE

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	4.17	4.17	0.04	0.04	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	0.83	5.00	0.04	0.08	0.03	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	9	2.50	7.50	0.44	0.52	0.29	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	0.83	8.33	0.02	0.54	0.01	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	19	7.50	15.83	0.20	0.74	0.13	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	20	0.83	16.67	0.02	0.77	0.02	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	32	10.00	26.67	5.55	6.32	3.65	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	33	0.83	27.50	1.78	8.10	1.17	5.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	44	9.17	36.67	3.93	12.03	2.59	7.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	45	0.83	37.50	0.00	12.03	0.00	7.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	49	3.33	40.83	4.26	16.29	2.80	10.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	18	67	15.00	55.83	6.99	23.28	4.60	15.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	69	1.67	57.50	1.61	24.89	1.06	16.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	70	0.83	58.33	11.13	36.02	7.32	23.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	73	2.50	60.83	12.67	48.69	8.33	32.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	18	91	15.00	75.83	48.00	96.68	31.57	63.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	10	101	8.33	84.17	50.74	147.42	33.38	96.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	104	2.50	86.67	1.28	148.70	0.84	97.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	16	120	13.33	100.00	3.31	152.01	2.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	120	0.00	100.00	0.00	152.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				120				152.01				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 231 OIL PROCESSING

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	4.76	4.76	0.07	0.07	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	4.76	9.52	1.58	1.65	1.94	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	4.76	14.29	1.89	3.54	2.33	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	4.76	19.05	2.37	5.91	2.91	7.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	4.76	23.81	2.68	8.59	3.30	10.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	4.76	28.57	3.09	11.68	3.81	14.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	4.76	33.33	4.39	16.07	5.41	19.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	4.76	38.10	5.05	21.12	6.21	26.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	4.76	42.86	5.83	26.95	7.18	33.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	4.76	47.62	6.67	33.62	8.21	41.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	4.76	52.38	0.32	33.94	0.39	41.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	4.76	57.14	7.48	41.42	9.21	51.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	4.76	61.90	4.39	45.82	5.41	56.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	4.76	66.67	1.36	47.18	1.67	58.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	4.76	71.43	1.58	48.75	1.94	60.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	16	4.76	76.19	2.59	51.34	3.18	63.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	17	4.76	80.95	1.63	52.97	2.00	65.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	18	4.76	85.71	1.24	54.21	1.53	66.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	19	4.76	90.48	3.52	57.73	4.33	71.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		2	21	9.52	100.00	23.50	81.22	28.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				21				81.22				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2310 OIL REFINERY,

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	4.21	4.21	0.65	0.65	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	1.05	5.26	0.17	0.82	0.03	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	1.05	6.32	0.00	0.83	0.00	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	9	3.16	9.47	0.80	1.63	0.15	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	1.05	10.53	6.91	8.54	1.33	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	1.05	11.58	1.89	10.43	0.36	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	14	3.16	14.74	1.24	11.67	0.24	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	16	2.11	16.84	3.73	15.40	0.72	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	20	4.21	21.05	11.86	27.26	2.29	5.26	1	1	50.00	50.00	600.00	600.00	95.27	95.27	5057.28	2200.97
10	2,000	2,500	2,250	1	21	1.05	22.11	7.50	34.76	1.45	6.70	0	1	0.00	50.00	0.00	600.00	0.00	95.27	0.00	1726.31
11	2,500	3,000	2,750	1	22	1.05	23.16	7.75	42.51	1.50	8.20	0	1	0.00	50.00	0.00	600.00	0.00	95.27	0.00	1411.51
12	3,000	4,000	3,500	1	23	1.05	24.21	1.96	44.47	0.38	8.58	0	1	0.00	50.00	0.00	600.00	0.00	95.27	0.00	1349.35
13	4,000	5,000	4,500	5	28	5.26	29.47	17.45	61.92	3.37	11.94	1	2	50.00	100.00	29.79	629.79	4.73	100.00	170.71	1017.17
14	5,000	7,500	6,250	1	29	1.05	30.53	6.66	68.58	1.29	13.23	0	2	0.00	100.00	0.00	629.79	0.00	100.00	0.00	918.34
15	7,500	10,000	8,750	8	37	8.42	38.95	31.54	100.12	6.08	19.31	0	2	0.00	100.00	0.00	629.79	0.00	100.00	0.00	629.04
16	10,000	20,000	15,000	16	53	16.84	55.79	171.11	271.23	33.01	52.32	0	2	0.00	100.00	0.00	629.79	0.00	100.00	0.00	232.20
17	20,000	50,000	35,000	18	71	18.95	74.74	134.42	405.65	25.93	78.25	0	2	0.00	100.00	0.00	629.79	0.00	100.00	0.00	155.25
18	50,000	100,000	75,000	2	73	2.11	76.84	7.24	412.89	1.40	79.64	0	2	0.00	100.00	0.00	629.79	0.00	100.00	0.00	152.53
19	100,000	500,000	300,000	3	76	3.16	80.00	18.10	430.99	3.49	83.13	0	2	0.00	100.00	0.00	629.79	0.00	100.00	0.00	146.13
20	500,000	**UP**		19	95	20.00	100.00	87.44	518.43	16.87	100.00	0	2	0.00	100.00	0.00	629.79	0.00	100.00	0.00	121.48
				95				518.43				2				629.79				121.48	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 23101 DISTILLATION OF HYDROCARBONSATMOSPHERIC

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	10.00	10.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	5.00	15.00	0.54	0.54	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	5.00	20.00	1.70	2.24	1.12	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	5.00	25.00	0.21	2.46	0.14	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	5.00	30.00	1.41	3.87	0.93	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	5.00	35.00	6.06	9.93	4.00	6.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	5.00	40.00	1.91	11.84	1.26	7.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	5.00	45.00	0.43	12.27	0.28	8.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	5.00	50.00	0.86	13.12	0.57	8.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	12	10.00	60.00	46.99	60.11	31.02	39.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	5.00	65.00	1.93	62.04	1.27	40.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	5.00	70.00	0.97	63.01	0.64	41.59	1	1	100.00	100.00	10.30	10.30	100.00	100.00	1066.80	16.34
13	4,000	5,000	4,500	1	15	5.00	75.00	0.97	63.97	0.64	42.23	0	1	0.00	100.00	0.00	10.30	0.00	100.00	0.00	16.10
14	5,000	7,500	6,250	2	17	10.00	85.00	78.09	142.06	51.54	93.77	0	1	0.00	100.00	0.00	10.30	0.00	100.00	0.00	7.25
15	7,500	10,000	8,750	1	18	5.00	90.00	2.20	144.26	1.45	95.22	0	1	0.00	100.00	0.00	10.30	0.00	100.00	0.00	7.14
16	10,000	20,000	15,000	1	19	5.00	95.00	3.62	147.88	2.39	97.61	0	1	0.00	100.00	0.00	10.30	0.00	100.00	0.00	6.96
17	20,000	50,000	35,000	1	20	5.00	100.00	3.62	151.50	2.39	100.00	0	1	0.00	100.00	0.00	10.30	0.00	100.00	0.00	6.80
18	50,000	100,000	75,000	0	20	0.00	100.00	0.00	151.50	0.00	100.00	0	1	0.00	100.00	0.00	10.30	0.00	100.00	0.00	6.80
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	151.50	0.00	100.00	0	1	0.00	100.00	0.00	10.30	0.00	100.00	0.00	6.80
20	500,000	**UP**		0	20	0.00	100.00	0.00	151.50	0.00	100.00	0	1	0.00	100.00	0.00	10.30	0.00	100.00	0.00	6.80
				20				151.50				1				10.30				6.80	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 23102 CRACKING PLANTS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	10.34	10.34	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	10.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	10.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	10.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	10.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	10.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	10.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	10.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	10.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	10.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	10.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	10.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	10.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	10.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	10.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	10.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	10.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	10.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	10.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				10.34				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 23104 POLYMERIZATION OF LOW MOLECULAR HYDROCARBONS INTO FUELS :

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	1.76	1.76	2.56	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	1.09	2.85	1.59	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	0.35	3.20	0.51	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	16.67	66.67	18.90	22.10	27.46	32.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	16.67	83.33	44.77	66.87	65.07	97.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	16.67	100.00	1.94	68.81	2.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	68.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	68.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	68.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	68.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	68.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	68.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	68.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	68.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	68.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	68.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	68.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	68.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	6	0.00	100.00	0.00	68.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				68.81				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2311 OTHER CHEMICAL AND

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	11.11	11.11	0.24	0.24	1.62	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	11.11	22.22	0.19	0.43	1.28	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	11.11	33.33	0.14	0.57	0.94	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	11.11	44.44	0.51	1.08	3.43	7.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	11.11	55.56	2.02	3.09	13.64	20.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	11.11	66.67	1.80	4.90	12.21	33.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	11.11	77.78	4.26	9.16	28.84	61.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	11.11	88.89	3.49	12.65	23.61	85.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	9	11.11	100.00	2.13	14.78	14.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	14.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	14.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	14.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	14.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	14.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	14.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	14.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	14.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	14.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	9	0.00	100.00	0.00	14.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					9				14.78				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 23111 HYDROGEN GENERATION FROM NATURAL GAS OF LIQUID HYDROCARBONS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	11.11	11.11	0.19	0.19	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	5.56	16.67	0.16	0.34	0.08	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	5.56	22.22	1.30	1.64	0.62	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	5.56	27.78	1.83	3.47	0.88	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	5.56	33.33	1.72	5.19	0.82	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	5.56	38.89	2.86	8.05	1.37	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	5.56	44.44	4.02	12.06	1.92	5.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	5.56	50.00	11.05	23.12	5.29	11.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	5.56	55.56	9.35	32.46	4.47	15.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	5.56	61.11	14.15	46.61	6.77	22.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	5.56	66.67	27.39	74.00	13.11	35.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	5.56	72.22	7.42	81.42	3.55	38.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	5.56	77.78	6.15	87.56	2.94	41.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	5.56	83.33	14.50	102.07	6.94	48.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	5.56	88.89	42.13	144.19	20.17	69.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	17	5.56	94.44	17.86	162.05	8.55	77.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	18	5.56	100.00	46.82	208.87	22.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	208.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	208.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	18	0.00	100.00	0.00	208.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				18				208.87				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 231141 OTHER PLANTS:WORKSHOPS AND STORES

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	33.33	33.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	33.33	66.67	15.03	15.03	96.83	96.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	33.33	100.00	0.49	15.52	3.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	3	0.00	100.00	0.00	15.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	15.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	15.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	15.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	15.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	15.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	15.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	15.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	15.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	15.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	15.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	15.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	15.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	15.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	15.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	15.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	15.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				15.52				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 231142 OTHER PLANTS:WATER TREATMENT PLANTS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

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

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	6.49	6.49	23.34	23.34	1.87	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	11	0.65	7.14	1.38	24.72	0.11	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	12	0.65	7.79	1.69	26.41	0.14	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	13	0.65	8.44	1.21	27.61	0.10	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	14	0.65	9.09	1.23	28.84	0.10	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	15	0.65	9.74	3.01	31.85	0.24	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	16	0.65	10.39	0.00	31.85	0.00	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	17	0.65	11.04	0.64	32.50	0.05	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	19	1.30	12.34	4.81	37.31	0.39	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	20	0.65	12.99	1.03	38.34	0.08	3.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	24	2.60	15.58	9.70	48.04	0.78	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	29	3.25	18.83	27.52	75.56	2.21	6.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	35	3.90	22.73	10.79	86.35	0.87	6.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	41	3.90	26.62	63.50	149.85	5.10	12.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	45	2.60	29.22	42.02	191.87	3.37	15.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	32	77	20.78	50.00	362.14	554.01	29.09	44.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	32	109	20.78	70.78	317.36	871.37	25.49	69.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	17	126	11.04	81.82	195.45	1,066.81	15.70	85.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	7	133	4.55	86.36	95.71	1,162.52	7.69	93.37	2	2	100.00	100.00	3.08	3.08	100.00	100.00	3.22	0.27
20	500,000	**UP**		21	154	13.64	100.00	82.53	1,245.06	6.63	100.00	0	2	0.00	100.00	0.00	3.08	0.00	100.00	0.00	0.25
				154				1,245.06				2				3.08				0.25	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 232 PETROCHEMICAL WORKS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.35	4.35	0.37	0.37	3.49	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.35	8.70	0.74	1.11	6.89	10.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.35	13.04	0.74	1.85	6.89	17.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.35	17.39	0.48	2.33	4.44	21.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.35	21.74	0.39	2.71	3.61	25.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	4.35	26.09	0.12	2.83	1.11	26.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	4.35	30.43	0.40	3.23	3.72	30.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	4.35	34.78	0.13	3.36	1.22	31.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	4.35	39.13	0.12	3.48	1.10	32.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	4.35	43.48	0.12	3.60	1.11	33.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	4.35	47.83	0.12	3.72	1.10	34.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	4.35	52.17	0.13	3.85	1.22	35.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	4.35	56.52	0.43	4.28	4.00	39.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	4.35	60.87	0.43	4.71	4.06	43.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	4.35	65.22	0.67	5.38	6.28	50.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	4.35	69.57	0.41	5.79	3.83	54.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	4.35	73.91	0.71	6.50	6.58	60.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	18	4.35	78.26	1.11	7.61	10.32	70.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		5	23	21.74	100.00	3.11	10.72	29.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				23				10.72				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	1.83	1.83	0.83	0.83	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	0.46	2.28	2.91	3.74	0.43	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	0.46	2.74	3.88	7.62	0.58	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	0.46	3.20	0.41	8.03	0.06	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	0.46	3.65	1.10	9.13	0.16	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	0.46	4.11	0.55	9.68	0.08	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	0.46	4.57	4.33	14.01	0.65	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	0.46	5.02	2.25	16.26	0.34	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	0.46	5.48	1.13	17.38	0.17	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	0.46	5.94	1.13	18.51	0.17	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	0.46	6.39	1.67	20.17	0.25	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	0.46	6.85	1.62	21.80	0.24	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	16	0.46	7.31	1.67	23.46	0.25	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	17	0.46	7.76	32.53	55.99	4.85	8.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	18	0.46	8.22	0.83	56.82	0.12	8.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	29	47	13.24	21.46	115.60	172.42	17.25	25.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	12	59	5.48	26.94	37.05	209.47	5.53	31.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	11	70	5.02	31.96	65.99	275.46	9.85	41.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	57	127	26.03	57.99	236.85	512.31	35.35	76.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		92	219	42.01	100.00	157.66	669.97	23.53	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				219				669.97				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	7.41	7.41	2.32	2.32	1.01	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	3.70	11.11	6.71	9.03	2.92	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	3.70	14.81	10.37	19.40	4.52	8.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	3.70	18.52	12.44	31.84	5.42	13.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	3.70	22.22	0.58	32.42	0.25	14.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	3.70	25.93	0.04	32.46	0.02	14.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	3.70	29.63	0.88	33.34	0.38	14.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	3.70	33.33	45.92	79.26	20.01	34.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	3.70	37.04	1.46	80.72	0.64	35.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	3.70	40.74	1.58	82.30	0.69	35.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	3.70	44.44	24.39	106.70	10.63	46.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	3.70	48.15	15.30	122.00	6.67	53.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	3.70	51.85	0.47	122.47	0.20	53.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	3.70	55.56	4.47	126.94	1.95	55.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	3.70	59.26	4.79	131.72	2.09	57.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	17	3.70	62.96	1.19	132.92	0.52	57.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	18	3.70	66.67	0.45	133.36	0.19	58.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	19	3.70	70.37	0.71	134.08	0.31	58.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	22	11.11	81.48	17.46	151.53	7.61	66.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		5	27	18.52	100.00	78.00	229.53	33.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				27				229.53				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	2.30	2.30	40.64	40.64	3.00	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	0.38	2.68	2.30	42.95	0.17	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	0.38	3.07	2.30	45.25	0.17	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	0.38	3.45	1.87	47.12	0.14	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	0.38	3.83	0.62	47.74	0.05	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	0.38	4.21	1.40	49.14	0.10	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	16	1.92	6.13	7.62	56.77	0.56	4.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	18	0.77	6.90	3.69	60.45	0.27	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	19	0.38	7.28	3.37	63.82	0.25	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	20	0.38	7.66	2.18	66.00	0.16	4.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	21	0.38	8.05	1.05	67.05	0.08	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	29	3.07	11.11	21.85	88.89	1.62	6.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	37	3.07	14.18	37.45	126.35	2.77	9.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	47	3.83	18.01	63.81	190.16	4.72	14.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	53	2.30	20.31	63.83	253.99	4.72	18.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	27	80	10.34	30.65	368.35	622.33	27.23	46.01	1	1	100.00	100.00	81.21	81.21	100.00	100.00	22.05	13.05
17	20,000	50,000	35,000	26	106	9.96	40.61	220.11	842.45	16.27	62.28	0	1	0.00	100.00	0.00	81.21	0.00	100.00	0.00	9.64
18	50,000	100,000	75,000	15	121	5.75	46.36	196.64	1,039.08	14.54	76.82	0	1	0.00	100.00	0.00	81.21	0.00	100.00	0.00	7.82
19	100,000	500,000	300,000	11	132	4.21	50.57	125.75	1,164.83	9.30	86.11	0	1	0.00	100.00	0.00	81.21	0.00	100.00	0.00	6.97
20	500,000	**UP**		129	261	49.43	100.00	187.84	1,352.67	13.89	100.00	0	1	0.00	100.00	0.00	81.21	0.00	100.00	0.00	6.00
				261				1,352.67				1				81.21				6.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	9.15	9.15	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	9.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	9.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	9.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	9.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	9.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	9.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	9.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	9.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	9.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	9.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	9.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	9.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	9.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	9.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	9.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	9.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	9.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	9.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				9.15				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	1.36	1.36	10.17	10.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	12.02	13.38	89.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	13.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	13.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	13.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	13.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	13.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	13.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	13.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	13.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	13.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	13.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	13.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	13.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	13.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	13.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	13.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	13.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	13.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				13.38				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2324 FERTILIZAR FACTORIES ON PETROCHEMICAL BASIS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	6.84	6.84	28.68	28.68	7.43	7.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	9	0.85	7.69	0.55	29.23	0.14	7.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	10	0.85	8.55	0.11	29.34	0.03	7.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	0.85	9.40	0.27	29.61	0.07	7.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	12	0.85	10.26	2.89	32.50	0.75	8.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	13	0.85	11.11	0.76	33.26	0.20	8.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	14	0.85	11.97	0.71	33.98	0.19	8.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	15	0.85	12.82	0.47	34.45	0.12	8.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	16	0.85	13.68	0.70	35.15	0.18	9.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	17	0.85	14.53	0.47	35.62	0.12	9.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	18	0.85	15.38	0.93	36.54	0.24	9.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	19	0.85	16.24	1.03	37.57	0.27	9.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	20	0.85	17.09	3.15	40.72	0.82	10.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	21	0.85	17.95	2.28	43.00	0.59	11.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	22	0.85	18.80	10.33	53.33	2.68	13.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	27	4.27	23.08	15.22	68.54	3.94	17.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	34	5.98	29.06	27.64	96.18	7.16	24.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	39	4.27	33.33	14.25	110.43	3.69	28.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	16	55	13.68	47.01	44.50	154.93	11.53	40.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		62	117	52.99	100.00	231.07	386.00	59.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				117				386.00				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 23241 AMMONIA PRODUCTION AND OR UREA PRODUCTION

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	5.42	5.42	18.46	18.46	2.47	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	10	0.60	6.02	0.37	18.84	0.05	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	11	0.60	6.63	0.41	19.25	0.05	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	12	0.60	7.23	0.50	19.75	0.07	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	14	1.20	8.43	1.05	20.80	0.14	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	16	1.20	9.64	4.91	25.71	0.66	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	17	0.60	10.24	1.20	26.90	0.16	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	28	45	16.87	27.11	57.37	84.27	7.67	11.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	53	4.82	31.93	10.98	95.25	1.47	12.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	57	2.41	34.34	9.46	104.72	1.26	13.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	60	1.81	36.14	1.63	106.35	0.22	14.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	62	1.20	37.35	7.97	114.31	1.06	15.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	63	0.60	37.95	1.93	116.24	0.26	15.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	68	3.01	40.96	37.80	154.04	5.05	20.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	70	1.20	42.17	21.91	175.95	2.93	23.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	78	4.82	46.99	98.30	274.25	13.14	36.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	11	89	6.63	53.61	89.28	363.53	11.93	48.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	98	5.42	59.04	54.34	417.88	7.26	55.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	26	124	15.66	74.70	214.59	632.47	28.67	84.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		42	166	25.30	100.00	115.91	748.38	15.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				166				748.38				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	28.57	28.57	117.52	117.52	62.55	62.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	7.14	35.71	4.01	121.53	2.13	64.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	7.14	42.86	0.69	122.22	0.37	65.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	7.14	50.00	10.91	133.13	5.81	70.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	7.14	57.14	14.65	147.78	7.80	78.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	7.14	64.29	6.92	154.70	3.68	82.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	7.14	71.43	6.68	161.37	3.55	85.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	7.14	78.57	7.53	168.91	4.01	89.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	7.14	85.71	11.67	180.58	6.21	96.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	7.14	92.86	6.42	187.00	3.42	99.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	7.14	100.00	0.89	187.89	0.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	14	0.00	100.00	0.00	187.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	14	0.00	100.00	0.00	187.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	14	0.00	100.00	0.00	187.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	187.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	187.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	187.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	187.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	187.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	14	0.00	100.00	0.00	187.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				14				187.89				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2325 SYNTHETIC RUBBER

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.85	3.85	4.64	4.64	1.32	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.85	7.69	2.84	7.48	0.81	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.85	11.54	3.59	11.07	1.02	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.85	15.38	1.11	12.19	0.32	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.85	19.23	1.30	13.49	0.37	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.85	23.08	1.11	14.60	0.32	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	3.85	26.92	7.18	21.78	2.05	6.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	3.85	30.77	14.37	36.15	4.10	10.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	3.85	34.62	8.15	44.30	2.32	12.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	3.85	38.46	8.15	52.45	2.32	14.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	3.85	42.31	7.06	59.51	2.01	16.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	3.85	46.15	19.23	78.74	5.48	22.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	15	11.54	57.69	10.71	89.45	3.06	25.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	3.85	61.54	1.96	91.41	0.56	26.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	22	23.08	84.62	77.63	169.04	22.14	48.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	24	7.69	92.31	88.44	257.48	25.22	73.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	25	3.85	96.15	66.65	324.13	19.01	92.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	26	3.85	100.00	26.53	350.66	7.57	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	26	0.00	100.00	0.00	350.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				26				350.66				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2326 LIQUEFACTION OF NATURAL GAS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	397	397	73.25	73.25	3.44	3.44	0.49	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	46	443	8.49	81.73	0.63	4.08	0.09	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	447	0.74	82.47	0.10	4.18	0.01	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	453	1.11	83.58	0.29	4.47	0.04	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	15	468	2.77	86.35	3.93	8.40	0.56	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	481	2.40	88.75	2.68	11.08	0.38	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	484	0.55	89.30	1.30	12.38	0.19	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	493	1.66	90.96	9.14	21.52	1.30	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	495	0.37	91.33	0.67	22.20	0.10	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	501	1.11	92.44	4.35	26.54	0.62	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	503	0.37	92.80	1.06	27.60	0.15	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	505	0.37	93.17	1.45	29.05	0.21	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	510	0.92	94.10	40.13	69.18	5.71	9.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	511	0.18	94.28	14.98	84.16	2.13	11.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	516	0.92	95.20	11.60	95.75	1.65	13.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	524	1.48	96.68	88.39	184.15	12.58	26.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	528	0.74	97.42	96.15	280.30	13.68	39.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	531	0.55	97.97	204.82	485.12	29.15	69.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	7	538	1.29	99.26	143.08	628.20	20.36	89.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		4	542	0.74	100.00	74.52	702.71	10.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				542				702.71				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2327 LIQUEFATION OF PETROLIUM GASES

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.28	1.28	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.28	2.56	0.29	0.29	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	1.28	3.85	1.33	1.63	0.27	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	1.28	5.13	1.51	3.13	0.30	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	1.28	6.41	2.25	5.38	0.45	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	1.28	7.69	0.68	6.06	0.13	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	1.28	8.97	5.02	11.08	1.00	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	1.28	10.26	1.58	12.66	0.31	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	1.28	11.54	0.68	13.33	0.13	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	1.28	12.82	1.51	14.84	0.30	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	1.28	14.10	3.52	18.35	0.70	3.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	16	6.41	20.51	6.53	24.88	1.30	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	17	1.28	21.79	8.16	33.04	1.63	6.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	18	1.28	23.08	6.70	39.74	1.33	7.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	19	1.28	24.36	6.70	46.43	1.33	9.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	30	49	38.46	62.82	241.21	287.64	48.07	57.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	50	1.28	64.10	10.50	298.14	2.09	59.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	53	3.85	67.95	37.98	336.12	7.57	66.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	13	66	16.67	84.62	107.32	443.44	21.39	88.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		12	78	15.38	100.00	58.38	501.83	11.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				78				501.83				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 233 STORAGE TANKS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	2.05	2.05	51.14	51.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	1.96	4.00	48.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	4.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	4.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	4.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	4.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	4.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	4.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	4.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	4.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	4.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	4.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	4.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	4.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	4.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	4.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	4.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	4.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	4.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				4.00				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2331 CRUDE OIL

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.92	1.92	1.71	1.71	0.68	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.92	3.85	2.68	4.39	1.06	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	1.92	5.77	0.81	5.20	0.32	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	1.92	7.69	4.73	9.93	1.87	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	1.92	9.62	2.67	12.60	1.05	4.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	1.92	11.54	1.43	14.03	0.56	5.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	1.92	13.46	2.38	16.41	0.94	6.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	1.92	15.38	0.03	16.44	0.01	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	1.92	17.31	0.48	16.92	0.19	6.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	1.92	19.23	1.05	17.96	0.41	7.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	1.92	21.15	1.05	19.01	0.41	7.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	1.92	23.08	1.05	20.05	0.41	7.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	1.92	25.00	1.05	21.10	0.41	8.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	1.92	26.92	1.71	22.81	0.68	9.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	1.92	28.85	5.14	27.96	2.03	11.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	20	9.62	38.46	15.97	43.93	6.31	17.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	13	33	25.00	63.46	55.11	99.04	21.77	39.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	42	17.31	80.77	18.34	117.38	7.25	46.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	48	11.54	92.31	15.35	132.73	6.07	52.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		4	52	7.69	100.00	120.38	253.11	47.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				52				253.11				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2332 OIL PRODUCTS IN TANKS LOCATED IN HARBOUR AREA

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	0.76	0.76	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	0.38	1.15	0.27	0.27	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	0.38	1.53	0.74	1.01	0.05	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	0.38	1.91	0.21	1.23	0.01	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	0.38	2.29	0.05	1.28	0.00	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	0.38	2.67	2.40	3.68	0.15	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	0.38	3.05	0.48	4.16	0.03	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	19	27	7.25	10.31	18.76	22.91	1.14	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	37	3.82	14.12	3.61	26.52	0.22	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	42	1.91	16.03	4.41	30.93	0.27	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	45	1.15	17.18	14.85	45.78	0.91	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	55	3.82	20.99	5.09	50.87	0.31	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	64	3.44	24.43	16.43	67.30	1.00	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	67	1.15	25.57	2.31	69.61	0.14	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	15	82	5.73	31.30	71.53	141.14	4.36	8.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	39	121	14.89	46.18	245.23	386.36	14.95	23.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	48	169	18.32	64.50	432.96	819.32	26.40	49.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	52	221	19.85	84.35	487.02	1,306.34	29.70	79.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	19	240	7.25	91.60	227.99	1,534.33	13.90	93.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		22	262	8.40	100.00	105.63	1,639.96	6.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				262				1,639.96				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2333 LIQUEFIED GASES

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	5.06	5.06	23.89	23.89	1.21	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	12	2.53	7.59	0.94	24.83	0.05	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	15	1.90	9.49	2.99	27.82	0.15	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	16	0.63	10.13	3.74	31.56	0.19	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	17	0.63	10.76	1.06	32.62	0.05	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	18	0.63	11.39	0.73	33.35	0.04	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	25	4.43	15.82	22.46	55.81	1.14	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	28	1.90	17.72	7.73	63.54	0.39	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	34	3.80	21.52	22.32	85.86	1.13	4.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	36	1.27	22.78	11.65	97.51	0.59	4.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	40	2.53	25.32	19.82	117.33	1.00	5.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	11	51	6.96	32.28	75.85	193.18	3.84	9.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	57	3.80	36.08	60.81	253.99	3.08	12.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	32	89	20.25	56.33	299.03	553.02	15.13	27.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	16	105	10.13	66.46	314.11	867.14	15.90	43.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	33	138	20.89	87.34	570.62	1,437.75	28.88	72.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	146	5.06	92.41	291.99	1,729.75	14.78	87.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	148	1.27	93.67	38.69	1,768.43	1.96	89.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	7	155	4.43	98.10	96.31	1,864.74	4.87	94.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		3	158	1.90	100.00	111.11	1,975.85	5.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				158				1,975.85				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2334 PIPELINE FOR CHEMICAL PRODUCTS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	73.46	73.46	31.47	31.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	37.18	110.64	15.93	47.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	63.38	174.02	27.15	74.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	16.67	66.67	58.47	232.50	25.05	99.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	16.67	83.33	0.58	233.08	0.25	99.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	16.67	100.00	0.37	233.45	0.16	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	233.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	233.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	233.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	233.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	233.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	233.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	233.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	233.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	233.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	233.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	233.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	233.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	6	0.00	100.00	0.00	233.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					6				233.45				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.56	1.56	1.10	1.10	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	1.56	3.13	0.03	1.13	0.01	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	1.56	4.69	0.04	1.17	0.01	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	1.56	6.25	2.94	4.11	0.58	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	1.56	7.81	1.80	5.91	0.35	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	1.56	9.38	0.91	6.82	0.18	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	1.56	10.94	2.30	9.11	0.45	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	1.56	12.50	2.87	11.99	0.56	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	1.56	14.06	2.09	14.08	0.41	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	1.56	15.63	3.42	17.50	0.67	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	1.56	17.19	10.30	27.80	2.02	5.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	1.56	18.75	5.93	33.73	1.16	6.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	16	6.25	25.00	9.97	43.70	1.95	8.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	18	3.13	28.13	18.13	61.82	3.55	12.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	22	6.25	34.38	0.45	62.27	0.09	12.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	29	10.94	45.31	115.63	177.90	22.63	34.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	12	41	18.75	64.06	33.97	211.87	6.65	41.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	18	59	28.13	92.19	209.10	420.97	40.93	82.40	1	1	100.00	100.00	166.99	166.99	100.00	100.00	79.86	39.67
20	500,000	**UP**		5	64	7.81	100.00	89.91	510.88	17.60	100.00	0	1	0.00	100.00	0.00	166.99	0.00	100.00	0.00	32.69
				64				510.88				1				166.99				32.69	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 234 MANUFACTURE OF PLASTIC ARTICLES FOAM PLASTICS SYNTHETIC RESI

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.63	2.63	8.77	8.77	6.83	6.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.63	5.26	0.03	8.80	0.03	6.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.63	7.89	0.03	8.84	0.03	6.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.63	10.53	0.00	8.84	0.00	6.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.63	13.16	0.15	8.98	0.12	7.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.63	15.79	5.00	13.99	3.90	10.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	2.63	18.42	6.51	20.50	5.07	15.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	2.63	21.05	0.59	21.09	0.46	16.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	2.63	23.68	0.14	21.23	0.11	16.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	2.63	26.32	3.65	24.88	2.84	19.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	2.63	28.95	4.88	29.76	3.80	23.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	15	10.53	39.47	7.33	37.09	5.71	28.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	23	21.05	60.53	44.12	81.21	34.38	63.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	24	2.63	63.16	8.87	90.08	6.91	70.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	25	2.63	65.79	1.53	91.60	1.19	71.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	31	15.79	81.58	26.35	117.95	20.53	91.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	34	7.89	89.47	9.50	127.45	7.40	99.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	35	2.63	92.11	0.13	127.58	0.10	99.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		3	38	7.89	100.00	0.76	128.33	0.59	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				38				128.33				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2341 MANUFACTURE OF PLASTIC ARTICLES

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	311	311	2.33	2.33	742.37	742.37	0.86	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	71	382	0.53	2.87	17.29	759.66	0.02	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	98	480	0.74	3.60	51.67	811.32	0.06	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	110	590	0.83	4.43	78.11	889.43	0.09	1.03	1	1	5.00	5.00	104.29	104.29	4.99	4.99	133.52	11.73
5	300	500	400	287	877	2.15	6.58	259.24	1,148.67	0.30	1.33	1	2	5.00	10.00	181.76	286.05	8.69	13.68	70.11	24.90
6	500	750	625	379	1,256	2.85	9.43	427.70	1,576.37	0.50	1.83	0	2	0.00	10.00	0.00	286.05	0.00	13.68	0.00	18.15
7	750	1,000	875	479	1,735	3.60	13.03	664.49	2,240.86	0.77	2.60	0	2	0.00	10.00	0.00	286.05	0.00	13.68	0.00	12.77
8	1,000	1,500	1,250	631	2,366	4.74	17.76	1,278.13	3,518.99	1.48	4.08	0	2	0.00	10.00	0.00	286.05	0.00	13.68	0.00	8.13
9	1,500	2,000	1,750	580	2,946	4.35	22.12	1,368.08	4,887.07	1.58	5.66	1	3	5.00	15.00	0.00	286.05	0.00	13.68	0.00	5.85
10	2,000	2,500	2,250	507	3,453	3.81	25.92	1,709.90	6,596.97	1.98	7.64	0	3	0.00	15.00	0.00	286.05	0.00	13.68	0.00	4.34
11	2,500	3,000	2,750	517	3,970	3.88	29.80	1,582.17	8,179.13	1.83	9.47	0	3	0.00	15.00	0.00	286.05	0.00	13.68	0.00	3.50
12	3,000	4,000	3,500	782	4,752	5.87	35.68	3,248.60	11,427.73	3.76	13.24	0	3	0.00	15.00	0.00	286.05	0.00	13.68	0.00	2.50
13	4,000	5,000	4,500	750	5,502	5.63	41.31	3,874.17	15,301.90	4.49	17.72	0	3	0.00	15.00	0.00	286.05	0.00	13.68	0.00	1.87
14	5,000	7,500	6,250	1,240	6,742	9.31	50.62	7,893.04	23,194.94	9.14	26.87	4	7	20.00	35.00	111.38	397.43	5.32	19.00	1.41	1.71
15	7,500	10,000	8,750	947	7,689	7.11	57.73	7,673.14	30,868.07	8.89	35.76	1	8	5.00	40.00	1,007.48	1,404.92	48.17	67.17	13.13	4.55
16	10,000	20,000	15,000	1,992	9,681	14.95	72.68	19,127.24	49,995.31	22.16	57.91	4	12	20.00	60.00	309.68	1,714.59	14.81	81.97	1.62	3.43
17	20,000	50,000	35,000	1,818	11,499	13.65	86.33	18,527.99	68,523.30	21.46	79.37	0	12	0.00	60.00	0.00	1,714.59	0.00	81.97	0.00	2.50
18	50,000	100,000	75,000	943	12,442	7.08	93.41	8,876.67	77,399.97	10.28	89.65	7	19	35.00	95.00	377.03	2,091.62	18.03	100.00	4.25	2.70
19	100,000	500,000	300,000	770	13,212	5.78	99.19	7,689.54	85,089.51	8.91	98.56	1	20	5.00	100.00	0.00	2,091.62	0.00	100.00	0.00	2.46
20	500,000	**UP**		108	13,320	0.81	100.00	1,242.21	86,331.72	1.44	100.00	0	20	0.00	100.00	0.00	2,091.62	0.00	100.00	0.00	2.42
				13,320				86,331.72				20				2,091.62				2.42	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2342 MANUFACTURE AND PROCESSING OF FOAM PLASTICS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	24	24	2.29	2.29	98.56	98.56	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	10	34	0.96	3.25	2.23	100.79	0.01	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	42	0.76	4.01	37.46	138.25	0.20	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	14	56	1.34	5.35	70.76	209.01	0.38	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	15	71	1.43	6.78	34.80	243.81	0.18	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	19	90	1.81	8.60	46.51	290.32	0.25	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	24	114	2.29	10.89	100.63	390.95	0.53	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	56	170	5.35	16.24	182.37	573.32	0.97	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	70	240	6.69	22.92	375.68	949.00	2.00	5.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	42	282	4.01	26.93	205.06	1,154.06	1.09	6.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	49	331	4.68	31.61	418.78	1,572.84	2.23	8.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	79	410	7.55	39.16	600.66	2,173.51	3.19	11.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	50	460	4.78	43.94	821.46	2,994.97	4.37	15.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	104	564	9.93	53.87	1,211.59	4,206.56	6.44	22.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	63	627	6.02	59.89	1,308.14	5,514.71	6.95	29.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	192	819	18.34	78.22	4,389.50	9,904.20	23.33	52.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	158	977	15.09	93.31	5,451.68	15,355.89	28.97	81.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	30	1,007	2.87	96.18	1,337.26	16,693.15	7.11	88.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	37	1,044	3.53	99.71	1,791.10	18,484.24	9.52	98.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		3	1,047	0.29	100.00	331.15	18,815.39	1.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1,047				18,815.39				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2343 MANUFACTURE OF SYNTHETIC ADHESIVES ALSO CALLED SYNTHETIC RES

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	15.79	15.79	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	5.26	21.05	4.04	4.04	2.33	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	5.26	26.32	0.64	4.68	0.37	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	5.26	31.58	8.76	13.44	5.05	7.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	5.26	36.84	11.25	24.69	6.48	14.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	5.26	42.11	5.19	29.89	2.99	17.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	5.26	47.37	118.41	148.29	68.22	85.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	5.26	52.63	0.08	148.37	0.05	85.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	5.26	57.89	0.45	148.82	0.26	85.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	5.26	63.16	2.79	151.61	1.61	87.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	5.26	68.42	0.11	151.72	0.06	87.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	5.26	73.68	0.49	152.21	0.28	87.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	5.26	78.95	2.66	154.88	1.54	89.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	5.26	84.21	15.11	169.98	8.70	97.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	5.26	89.47	0.60	170.59	0.35	98.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	18	5.26	94.74	2.53	173.11	1.46	99.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	19	5.26	100.00	0.45	173.56	0.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	19	0.00	100.00	0.00	173.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	19	0.00	100.00	0.00	173.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	19	0.00	100.00	0.00	173.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				19				173.56				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 23431 USING INFLAMMABLE/COMBUSTIBLE UNDER TARIFF CODE 2343

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.56	1.56	2.22	2.22	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	1.56	3.13	4.13	6.35	0.41	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	1.56	4.69	6.03	12.38	0.60	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	1.56	6.25	0.05	12.43	0.00	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	1.56	7.81	0.12	12.55	0.01	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	1.56	9.38	4.18	16.73	0.41	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	1.56	10.94	9.36	26.09	0.92	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	1.56	12.50	10.24	36.33	1.01	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	1.56	14.06	3.46	39.79	0.34	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	1.56	15.63	0.78	40.57	0.08	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	1.56	17.19	0.10	40.67	0.01	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	1.56	18.75	1.06	41.73	0.10	4.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	1.56	20.31	12.72	54.45	1.26	5.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	1.56	21.88	38.87	93.31	3.84	9.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	13	27	20.31	42.19	192.39	285.71	19.00	28.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	10	37	15.63	57.81	343.03	628.74	33.88	62.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	46	14.06	71.88	100.32	729.06	9.91	72.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	16	62	25.00	96.88	283.06	1,012.12	27.96	99.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		2	64	3.13	100.00	0.31	1,012.43	0.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				64				1,012.43				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 23432 USING LIQUID METHANOLWATER AND AIR CONTINUOUS PROCESS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.56	1.56	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	1.56	3.13	0.26	0.27	0.06	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	1.56	4.69	4.86	5.12	1.21	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	1.56	6.25	0.39	5.51	0.10	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	1.56	7.81	1.62	7.13	0.41	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	1.56	9.38	0.07	7.21	0.02	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	15	21	23.44	32.81	4.38	11.59	1.09	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	22	1.56	34.38	1.00	12.59	0.25	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	23	1.56	35.94	10.77	23.35	2.69	5.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	24	1.56	37.50	0.07	23.42	0.02	5.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	25	1.56	39.06	6.03	29.45	1.51	7.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	26	1.56	40.63	7.18	36.63	1.79	9.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	27	1.56	42.19	1.50	38.13	0.37	9.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	28	1.56	43.75	20.17	58.30	5.04	14.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	29	1.56	45.31	2.81	61.11	0.70	15.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	15	44	23.44	68.75	50.17	111.28	12.54	27.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	47	4.69	73.44	108.05	219.33	27.01	54.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	17	64	26.56	100.00	180.68	400.00	45.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	64	0.00	100.00	0.00	400.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					64				400.00				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 235 MANUFACTURE OF ARTIFICIAL FIBRES (PETROCHEMICAL FEEDSTOCK)

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	3.26	3.26	4.85	4.85	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	8	0.47	3.72	0.59	5.44	0.03	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	9	0.47	4.19	0.42	5.86	0.02	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	0.47	4.65	0.78	6.65	0.05	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	11	0.47	5.12	29.04	35.69	1.69	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	12	0.47	5.58	1.18	36.87	0.07	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	15	1.40	6.98	7.16	44.04	0.42	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	20	2.33	9.30	15.27	59.31	0.89	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	24	1.86	11.16	13.44	72.75	0.78	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	30	2.79	13.95	14.33	87.07	0.84	5.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	33	1.40	15.35	9.27	96.35	0.54	5.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	40	3.26	18.60	30.63	126.97	1.79	7.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	47	3.26	21.86	43.26	170.24	2.52	9.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	57	4.65	26.51	71.53	241.77	4.17	14.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	18	75	8.37	34.88	55.32	297.09	3.23	17.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	25	100	11.63	46.51	192.48	489.57	11.23	28.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	36	136	16.74	63.26	545.20	1,034.78	31.80	60.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	27	163	12.56	75.81	307.82	1,342.59	17.96	78.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	23	186	10.70	86.51	234.25	1,576.84	13.66	91.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		29	215	13.49	100.00	137.42	1,714.26	8.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				215				1,714.26				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	0.71	0.71	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	0.24	0.95	0.85	0.85	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	0.24	1.19	0.49	1.34	0.04	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	0.24	1.43	0.49	1.84	0.04	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	0.24	1.66	0.06	1.90	0.00	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	13	1.43	3.09	0.27	2.17	0.02	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	18	1.19	4.28	0.20	2.37	0.02	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	25	1.66	5.94	0.18	2.55	0.01	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	28	0.71	6.65	6.97	9.52	0.55	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	33	1.19	7.84	5.21	14.73	0.41	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	34	0.24	8.08	2.94	17.67	0.23	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	37	0.71	8.79	5.93	23.60	0.47	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	38	0.24	9.03	0.30	23.89	0.02	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	13	51	3.09	12.11	70.28	94.18	5.56	7.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	19	70	4.51	16.63	39.73	133.91	3.14	10.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	19	89	4.51	21.14	190.25	324.16	15.05	25.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	60	149	14.25	35.39	319.47	643.63	25.28	50.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	51	200	12.11	47.51	88.89	732.52	7.03	57.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	79	279	18.76	66.27	250.85	983.37	19.85	77.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		142	421	33.73	100.00	280.48	1,263.86	22.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				421				1,263.86				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 237 MANUFACTURE OF TOOTH PASTE SOAP DETERGENTS POLISHES ETHERIC

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	33.33	33.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	33.33	66.67	0.17	0.17	37.88	37.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	33.33	100.00	0.28	0.45	62.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	3	0.00	100.00	0.00	0.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	0.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	0.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	0.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	0.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	0.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	0.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	0.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	0.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	0.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	0.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	0.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	0.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	0.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	0.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	0.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	0.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				0.45				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2371 MANUFACTURE OF SOAPS DETERGENTS AND POLISHES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19	19	5.31	5.31	16.16	16.16	0.94	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	21	0.56	5.87	0.09	16.24	0.01	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	24	0.84	6.70	0.48	16.72	0.03	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	29	1.40	8.10	1.52	18.24	0.09	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	13	42	3.63	11.73	5.35	23.59	0.31	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	48	1.68	13.41	5.26	28.85	0.31	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	61	3.63	17.04	15.26	44.11	0.89	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	70	2.51	19.55	8.71	52.82	0.51	3.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	15	85	4.19	23.74	27.53	80.35	1.60	4.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	91	1.68	25.42	10.30	90.66	0.60	5.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	22	113	6.15	31.56	25.73	116.38	1.49	6.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	19	132	5.31	36.87	39.65	156.03	2.30	9.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	13	145	3.63	40.50	71.35	227.38	4.14	13.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	18	163	5.03	45.53	94.32	321.70	5.47	18.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	16	179	4.47	50.00	112.83	434.53	6.55	25.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	57	236	15.92	65.92	301.00	735.54	17.47	42.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	71	307	19.83	85.75	437.68	1,173.22	25.40	68.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	16	323	4.47	90.22	249.52	1,422.74	14.48	82.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	27	350	7.54	97.77	209.17	1,631.91	12.14	94.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		8	358	2.23	100.00	91.15	1,723.07	5.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				358				1,723.07				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2372 MANUFACTURE OF ETHERIC OILSESSENCESPERFUMES AND COSMETIC

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	27	27	3.75	3.75	64.05	64.05	1.46	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	28	0.14	3.89	0.10	64.15	0.00	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	31	0.42	4.31	0.84	64.99	0.02	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	42	1.53	5.83	1.33	66.32	0.03	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	36	78	5.00	10.83	10.86	77.18	0.25	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	89	1.53	12.36	5.21	82.40	0.12	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	20	109	2.78	15.14	10.14	92.54	0.23	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	15	124	2.08	17.22	11.77	104.31	0.27	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	35	159	4.86	22.08	42.61	146.92	0.97	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	15	174	2.08	24.17	31.34	178.26	0.72	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	15	189	2.08	26.25	38.52	216.78	0.88	4.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	35	224	4.86	31.11	117.45	334.23	2.68	7.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	32	256	4.44	35.56	122.47	456.70	2.80	10.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	38	294	5.28	40.83	139.68	596.39	3.19	13.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	41	335	5.69	46.53	189.88	786.26	4.34	17.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	104	439	14.44	60.97	551.92	1,338.18	12.60	30.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	84	523	11.67	72.64	1,641.44	2,979.62	37.49	68.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	77	600	10.69	83.33	501.88	3,481.50	11.46	79.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	101	701	14.03	97.36	663.37	4,144.87	15.15	94.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		19	720	2.64	100.00	234.00	4,378.88	5.34	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				720				4,378.88				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2373 MANUFACTURE OF GLATINE NON SYNTHETIC ADHESIVES STARCHES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	3.01	3.01	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	6	1.50	4.51	0.31	0.32	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	0.75	5.26	0.19	0.50	0.01	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	11	3.01	8.27	3.97	4.48	0.30	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	15	26	11.28	19.55	18.64	23.12	1.39	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	35	6.77	26.32	10.73	33.85	0.80	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	39	3.01	29.32	15.52	49.37	1.16	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	16	55	12.03	41.35	32.99	82.37	2.47	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	60	3.76	45.11	18.06	100.43	1.35	7.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	69	6.77	51.88	41.60	142.04	3.11	10.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	74	3.76	55.64	18.00	160.04	1.35	11.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	79	3.76	59.40	52.70	212.74	3.94	15.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	88	6.77	66.17	47.74	260.48	3.57	19.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	94	4.51	70.68	78.15	338.63	5.85	25.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	100	4.51	75.19	80.88	419.51	6.05	31.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	104	3.01	78.20	88.34	507.85	6.61	37.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	17	121	12.78	90.98	361.85	869.70	27.07	65.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	128	5.26	96.24	153.84	1,023.53	11.51	76.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	129	0.75	96.99	68.58	1,092.11	5.13	81.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		4	133	3.01	100.00	244.67	1,336.79	18.30	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				133				1,336.79				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.86	2.86	3.63	3.63	4.07	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.86	5.71	4.81	8.45	5.39	9.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.86	8.57	5.25	13.70	5.89	15.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.86	11.43	1.23	14.93	1.38	16.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.86	14.29	0.10	15.02	0.11	16.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.86	17.14	0.03	15.06	0.04	16.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	2.86	20.00	0.01	15.06	0.01	16.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	2.86	22.86	0.00	15.07	0.00	16.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	10	5.71	28.57	6.72	21.79	7.53	24.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	2.86	31.43	0.01	21.79	0.01	24.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	2.86	34.29	0.02	21.81	0.02	24.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	14	5.71	40.00	0.30	22.11	0.34	24.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	2.86	42.86	0.23	22.35	0.26	25.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	2.86	45.71	0.70	23.04	0.78	25.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	18	5.71	51.43	0.08	23.12	0.09	25.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	24	17.14	68.57	4.97	28.09	5.57	31.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	28	11.43	80.00	8.70	36.79	9.75	41.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	7	35	20.00	100.00	52.41	89.20	58.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	35	0.00	100.00	0.00	89.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				35				89.20				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.14	1.14	2.73	2.73	0.38	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	1.14	2.27	4.32	7.05	0.61	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	1.14	3.41	1.43	8.48	0.20	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	1.14	4.55	1.43	9.91	0.20	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	1.14	5.68	3.90	13.81	0.55	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	1.14	6.82	4.32	18.13	0.61	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	8	2.27	9.09	10.96	29.09	1.55	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	15	7.95	17.05	7.67	36.76	1.08	5.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	17	2.27	19.32	12.90	49.66	1.82	7.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	18	1.14	20.45	11.40	61.06	1.61	8.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	24	6.82	27.27	54.11	115.17	7.63	16.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	30	6.82	34.09	0.20	115.38	0.03	16.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	34	4.55	38.64	42.43	157.81	5.98	22.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	36	2.27	40.91	0.15	157.96	0.02	22.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	11	47	12.50	53.41	236.83	394.79	33.40	55.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	11	58	12.50	65.91	55.59	450.38	7.84	63.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	14	72	15.91	81.82	188.50	638.88	26.58	90.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	15	87	17.05	98.86	69.45	708.33	9.79	99.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		1	88	1.14	100.00	0.78	709.10	0.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				88				709.10				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 23742 USING INFLAMMABLE/COMBUSTIBLE PRODUCING COMBUSTIBLE FINAL

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.85	1.85	0.07	0.07	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	1.85	3.70	0.37	0.44	0.07	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	1.85	5.56	0.37	0.81	0.07	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	9	11.11	16.67	0.72	1.53	0.15	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	11	3.70	20.37	3.42	4.95	0.70	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	13	3.70	24.07	9.18	14.13	1.87	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	16	5.56	29.63	8.47	22.60	1.73	4.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	18	3.70	33.33	22.73	45.34	4.63	9.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	19	1.85	35.19	12.81	58.15	2.61	11.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	20	1.85	37.04	22.95	81.10	4.67	16.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	21	1.85	38.89	22.01	103.11	4.48	21.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	22	1.85	40.74	25.13	128.23	5.12	26.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	30	14.81	55.56	117.33	245.56	23.89	50.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	36	11.11	66.67	86.32	331.88	17.58	67.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	37	1.85	68.52	17.59	349.48	3.58	71.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	41	7.41	75.93	39.66	389.14	8.08	79.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	42	1.85	77.78	14.67	403.81	2.99	82.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	11	53	20.37	98.15	72.70	476.52	14.81	97.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		1	54	1.85	100.00	14.52	491.03	2.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				54				491.03				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2378 MIXED

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	6.67	6.67	2.41	2.41	0.92	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	6.67	13.33	4.27	6.67	1.63	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	6.67	20.00	17.96	24.63	6.87	9.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	6.67	26.67	5.76	30.40	2.21	11.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	6.67	33.33	2.18	32.57	0.83	12.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	6.67	40.00	5.80	38.37	2.22	14.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	6.67	46.67	1.45	39.82	0.55	15.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	6.67	53.33	3.84	43.66	1.47	16.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	6.67	60.00	15.37	59.03	5.88	22.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	6.67	66.67	44.00	103.03	16.83	39.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	6.67	73.33	30.09	133.13	11.51	50.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	6.67	80.00	31.31	164.44	11.98	62.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	6.67	86.67	35.83	200.27	13.71	76.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	6.67	93.33	21.16	221.43	8.10	84.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	6.67	100.00	39.96	261.39	15.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	261.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	261.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	261.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	15	0.00	100.00	0.00	261.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				15				261.39				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 238 CHEMICAL FERTILIZER FACTORIES (CONVENTIONAL)

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	2.84	2.84	5.50	5.50	0.65	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	0.71	3.55	0.27	5.77	0.03	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	7	1.42	4.96	0.47	6.25	0.06	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	9	1.42	6.38	0.88	7.13	0.10	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	14	3.55	9.93	1.83	8.96	0.21	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	15	0.71	10.64	1.39	10.35	0.16	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	23	5.67	16.31	8.28	18.63	0.97	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	26	2.13	18.44	7.66	26.29	0.90	3.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	37	7.80	26.24	11.39	37.68	1.34	4.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	39	1.42	27.66	5.40	43.08	0.63	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	16	55	11.35	39.01	32.74	75.81	3.84	8.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	57	1.42	40.43	10.88	86.69	1.28	10.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	60	2.13	42.55	14.51	101.20	1.70	11.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	13	73	9.22	51.77	52.04	153.24	6.10	17.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	76	2.13	53.90	39.98	193.22	4.69	22.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	23	99	16.31	70.21	277.72	470.94	32.57	55.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	12	111	8.51	78.72	131.40	602.34	15.41	70.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	10	121	7.09	85.82	79.30	681.64	9.30	79.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	127	4.26	90.07	32.88	714.52	3.86	83.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		14	141	9.93	100.00	138.22	852.74	16.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				141				852.74				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 239 POWDERS EXPLOSIVES MATCHES AND FIREWORK FACTORIES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.67	0.67	0.38	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	174.00	174.66	99.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	174.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	174.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	174.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	174.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	174.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	174.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	174.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	174.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	174.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	174.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	174.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	174.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	174.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	174.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	174.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	174.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	174.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				174.66				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2399 OTHER INDUSTRIES IN MAIN CATEGORY 23

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	2.91	2.91	0.82	0.82	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	0.97	3.88	0.00	0.82	0.00	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	0.97	4.85	0.02	0.84	0.00	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	0.97	5.83	0.03	0.87	0.00	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	0.97	6.80	0.23	1.10	0.01	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	0.97	7.77	0.35	1.45	0.02	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	11	2.91	10.68	23.88	25.33	1.15	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	14	2.91	13.59	13.79	39.12	0.67	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	18	3.88	17.48	35.66	74.77	1.72	3.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	19	0.97	18.45	1.05	75.82	0.05	3.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	13	32	12.62	31.07	117.92	193.74	5.70	9.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	38	5.83	36.89	162.28	356.03	7.84	17.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	10	48	9.71	46.60	86.54	442.56	4.18	21.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	17	65	16.50	63.11	329.61	772.18	15.93	37.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	68	2.91	66.02	54.79	826.97	2.65	39.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	15	83	14.56	80.58	202.77	1,029.74	9.80	49.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	92	8.74	89.32	499.10	1,528.83	24.12	73.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	100	7.77	97.09	249.10	1,777.93	12.04	85.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	103	2.91	100.00	290.95	2,068.88	14.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	103	0.00	100.00	0.00	2,068.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				103				2,068.88				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 24 TEXTILES

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	3	3.85	3.85	1.32	1.32	0.50	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	5	2.56	6.41	0.95	2.27	0.36	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	14	11.54	17.95	5.90	8.17	2.23	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	17	3.85	21.79	3.02	11.19	1.14	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	19	2.56	24.36	0.44	11.63	0.17	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	21	2.56	26.92	2.70	14.33	1.02	5.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	26	6.41	33.33	2.58	16.91	0.98	6.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	31	6.41	39.74	8.85	25.76	3.35	9.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	37	7.69	47.44	9.13	34.89	3.46	13.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	39	2.56	50.00	3.42	38.31	1.29	14.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	46	8.97	58.97	34.25	72.56	12.96	27.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	52	7.69	66.67	35.59	108.15	13.47	40.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	58	7.69	74.36	36.14	144.29	13.68	54.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	65	8.97	83.33	35.36	179.65	13.39	68.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	73	10.26	93.59	69.23	248.88	26.20	94.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	77	5.13	98.72	14.25	263.14	5.39	99.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	78	1.28	100.00	1.06	264.20	0.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	78	0.00	100.00	0.00	264.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	78	0.00	100.00	0.00	264.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					78				264.20				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 240 SPINNING MILLS PRE SPINNING PROCESS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	0.43	0.43	2.05	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	2.37	2.80	11.21	13.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	3.75	6.56	17.75	31.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	12.71	19.27	60.13	91.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	1.87	21.14	8.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	21.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	21.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	21.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	21.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	21.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	21.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	21.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	21.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	21.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	21.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	21.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	21.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	21.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	5	0.00	100.00	0.00	21.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					5				21.14				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2401 SPINNING MILLSPRE SPINNING : ANIMAL FIBRES

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	7.14	7.14	2.96	2.96	5.31	5.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	7.14	14.29	1.48	4.44	2.66	7.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	7.14	21.43	2.96	7.40	5.31	13.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	7.14	28.57	7.40	14.80	13.28	26.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	7.14	35.71	19.05	33.85	34.20	60.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	7.14	42.86	11.87	45.72	21.31	82.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	7.14	50.00	2.74	48.46	4.92	86.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	7.14	57.14	1.03	49.49	1.86	88.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	7.14	64.29	1.47	50.97	2.65	91.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	7.14	71.43	1.38	52.35	2.47	93.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	7.14	78.57	0.79	53.13	1.42	95.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	7.14	85.71	0.99	54.13	1.78	97.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	7.14	92.86	0.79	54.92	1.42	98.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	7.14	100.00	0.79	55.70	1.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	14	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					14				55.70				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2402 SPINNING MILLSPRE SPINNING : VEGETABLE AND CELLULOSE FIBRES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	0.31	0.31	9.29	9.29	0.77	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	0.31	0.62	0.22	9.51	0.02	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	4	0.62	1.23	0.73	10.24	0.06	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	0.31	1.54	0.70	10.94	0.06	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	0.31	1.85	0.22	11.17	0.02	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	0.31	2.15	0.29	11.46	0.02	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	0.31	2.46	2.38	13.84	0.20	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	0.31	2.77	2.57	16.42	0.21	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	0.31	3.08	3.94	20.36	0.33	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	0.31	3.38	6.66	27.02	0.55	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	0.31	3.69	5.01	32.03	0.42	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	22	3.08	6.77	19.42	51.44	1.61	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	23	0.31	7.08	3.34	54.78	0.28	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	14	37	4.31	11.38	16.39	71.17	1.36	5.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	22	59	6.77	18.15	68.62	139.79	5.70	11.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	51	110	15.69	33.85	234.47	374.26	19.46	31.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	74	184	22.77	56.62	286.92	661.18	23.81	54.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	48	232	14.77	71.38	194.98	856.16	16.18	71.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	63	295	19.38	90.77	211.52	1,067.69	17.55	88.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		30	325	9.23	100.00	137.28	1,204.96	11.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				325				1,204.96				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	30	30	5.37	5.37	51.89	51.89	3.18	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	34	0.72	6.08	0.41	52.30	0.03	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	35	0.18	6.26	0.03	52.32	0.00	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	36	0.18	6.44	0.02	52.34	0.00	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	37	0.18	6.62	0.01	52.35	0.00	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	40	0.54	7.16	0.06	52.41	0.00	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	15	55	2.68	9.84	7.16	59.57	0.44	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	59	0.72	10.55	7.76	67.33	0.48	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	64	0.89	11.45	9.61	76.94	0.59	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	71	1.25	12.70	20.71	97.64	1.27	5.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	72	0.18	12.88	0.23	97.87	0.01	6.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	13	85	2.33	15.21	33.50	131.37	2.06	8.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	88	0.54	15.74	13.16	144.53	0.81	8.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	23	111	4.11	19.86	53.47	198.01	3.28	12.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	43	154	7.69	27.55	118.11	316.11	7.24	19.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	74	228	13.24	40.79	170.96	487.07	10.49	29.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	95	323	16.99	57.78	415.42	902.49	25.48	55.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	59	382	10.55	68.34	199.41	1,101.90	12.23	67.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	135	517	24.15	92.49	412.30	1,514.20	25.29	92.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		42	559	7.51	100.00	116.03	1,630.23	7.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				559				1,630.23				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	4.61	4.61	21.13	21.13	2.01	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	8	0.66	5.26	0.21	21.34	0.02	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	10	1.32	6.58	0.46	21.81	0.04	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	0.66	7.24	0.30	22.11	0.03	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	12	0.66	7.89	3.02	25.13	0.29	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	13	0.66	8.55	7.77	32.91	0.74	3.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	14	0.66	9.21	2.86	35.77	0.27	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	15	0.66	9.87	5.22	40.98	0.50	3.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	16	0.66	10.53	0.38	41.37	0.04	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	18	1.32	11.84	2.66	44.03	0.25	4.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	25	4.61	16.45	11.66	55.69	1.11	5.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	26	0.66	17.11	10.72	66.40	1.02	6.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	31	3.29	20.39	23.42	89.83	2.23	8.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	35	2.63	23.03	33.40	123.22	3.18	11.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	37	1.32	24.34	21.08	144.31	2.01	13.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	27	64	17.76	42.11	253.33	397.63	24.10	37.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	23	87	15.13	57.24	194.21	591.84	18.47	56.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	25	112	16.45	73.68	192.09	783.93	18.27	74.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	22	134	14.47	88.16	209.69	993.62	19.95	94.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		18	152	11.84	100.00	57.60	1,051.22	5.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				152				1,051.22				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 241 WEAVING PRE WEAVING PROCESS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	7.69	7.69	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	7.69	15.38	2.98	2.98	11.21	11.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	7.69	23.08	4.21	7.19	15.87	27.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	7.69	30.77	0.00	7.19	0.00	27.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	7.69	38.46	0.40	7.60	1.52	28.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	7.69	46.15	3.28	10.88	12.35	40.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	7.69	53.85	1.21	12.09	4.56	45.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	7.69	61.54	5.23	17.32	19.70	65.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	7.69	69.23	2.14	19.46	8.06	73.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	7.69	76.92	2.86	22.32	10.77	84.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	7.69	84.62	0.04	22.36	0.13	84.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	7.69	92.31	4.16	26.52	15.67	99.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	7.69	100.00	0.04	26.56	0.16	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	26.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	26.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	26.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	26.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	26.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	26.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	13	0.00	100.00	0.00	26.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					13				26.56				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2411 WEAVINGPRE WEAVING PROCESSES:ANIMAL FIBRES

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	9.09	9.09	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	9.09	18.18	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	9.09	27.27	0.56	0.56	5.13	5.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	9.09	36.36	0.00	0.56	0.01	5.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	9.09	45.45	0.00	0.56	0.02	5.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	9.09	54.55	0.00	0.57	0.03	5.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	9.09	63.64	0.00	0.57	0.02	5.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	9.09	72.73	5.44	6.01	50.04	55.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	9.09	81.82	4.86	10.87	44.69	99.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	9.09	90.91	0.00	10.87	0.00	99.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	9.09	100.00	0.01	10.88	0.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	11	0.00	100.00	0.00	10.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	10.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	10.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	10.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	10.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	10.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	10.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	10.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	11	0.00	100.00	0.00	10.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				11				10.88				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2412 WEAVINGPRE WEAVING PROCESSES:VEGETABLE AND CELLULOSE FIBRES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	1.31	1.31	0.07	0.07	0.00	0.00	1	1	25.00	25.00	1.34	1.34	5.07	5.07	1840.42	1840.42
2	50	100	75	1	6	0.26	1.57	0.13	0.20	0.01	0.01	0	1	0.00	25.00	0.00	1.34	0.00	5.07	0.00	657.56
3	100	200	150	1	7	0.26	1.83	0.03	0.23	0.00	0.01	0	1	0.00	25.00	0.00	1.34	0.00	5.07	0.00	570.59
4	200	300	250	1	8	0.26	2.09	0.35	0.58	0.02	0.03	0	1	0.00	25.00	0.00	1.34	0.00	5.07	0.00	229.15
5	300	500	400	6	14	1.57	3.66	2.99	3.58	0.16	0.19	0	1	0.00	25.00	0.00	1.34	0.00	5.07	0.00	37.43
6	500	750	625	14	28	3.66	7.33	8.81	12.38	0.48	0.67	0	1	0.00	25.00	0.00	1.34	0.00	5.07	0.00	10.81
7	750	1,000	875	17	45	4.45	11.78	4.04	16.42	0.22	0.89	0	1	0.00	25.00	0.00	1.34	0.00	5.07	0.00	8.15
8	1,000	1,500	1,250	22	67	5.76	17.54	7.78	24.20	0.42	1.32	0	1	0.00	25.00	0.00	1.34	0.00	5.07	0.00	5.53
9	1,500	2,000	1,750	13	80	3.40	20.94	4.78	28.98	0.26	1.58	0	1	0.00	25.00	0.00	1.34	0.00	5.07	0.00	4.62
10	2,000	2,500	2,250	10	90	2.62	23.56	8.48	37.46	0.46	2.04	0	1	0.00	25.00	0.00	1.34	0.00	5.07	0.00	3.57
11	2,500	3,000	2,750	13	103	3.40	26.96	16.53	53.98	0.90	2.94	0	1	0.00	25.00	0.00	1.34	0.00	5.07	0.00	2.48
12	3,000	4,000	3,500	14	117	3.66	30.63	15.43	69.42	0.84	3.78	0	1	0.00	25.00	0.00	1.34	0.00	5.07	0.00	1.93
13	4,000	5,000	4,500	15	132	3.93	34.55	53.56	122.97	2.91	6.69	0	1	0.00	25.00	0.00	1.34	0.00	5.07	0.00	1.09
14	5,000	7,500	6,250	19	151	4.97	39.53	73.12	196.09	3.98	10.67	0	1	0.00	25.00	0.00	1.34	0.00	5.07	0.00	0.68
15	7,500	10,000	8,750	26	177	6.81	46.34	84.98	281.07	4.63	15.30	0	1	0.00	25.00	0.00	1.34	0.00	5.07	0.00	0.48
16	10,000	20,000	15,000	42	219	10.99	57.33	324.90	605.97	17.68	32.98	0	1	0.00	25.00	0.00	1.34	0.00	5.07	0.00	0.22
17	20,000	50,000	35,000	65	284	17.02	74.35	576.03	1,182.00	31.35	64.33	0	1	0.00	25.00	0.00	1.34	0.00	5.07	0.00	0.11
18	50,000	100,000	75,000	47	331	12.30	86.65	236.83	1,418.83	12.89	77.23	3	4	75.00	100.00	25.07	26.41	94.93	100.00	10.59	1.86
19	100,000	500,000	300,000	49	380	12.83	99.48	416.46	1,835.30	22.67	99.89	0	4	0.00	100.00	0.00	26.41	0.00	100.00	0.00	1.44
20	500,000	**UP**		2	382	0.52	100.00	1.97	1,837.27	0.11	100.00	0	4	0.00	100.00	0.00	26.41	0.00	100.00	0.00	1.44
				382				1,837.27				4				26.41				1.44	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2413 WEAVINGPRE WEAVING PROCESSES:SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	1.94	1.94	19.36	19.36	0.54	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	19	0.36	2.31	0.21	19.57	0.01	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	25	0.73	3.03	0.52	20.09	0.01	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	26	0.12	3.16	0.32	20.42	0.01	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	32	0.73	3.88	1.69	22.11	0.05	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	18	50	2.18	6.07	5.28	27.39	0.15	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	59	1.09	7.16	1.88	29.27	0.05	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	71	1.46	8.62	11.46	40.72	0.32	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	20	91	2.43	11.04	20.70	61.43	0.58	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	14	105	1.70	12.74	20.44	81.86	0.57	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	20	125	2.43	15.17	33.89	115.75	0.95	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	28	153	3.40	18.57	112.92	228.67	3.17	6.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	11	164	1.33	19.90	37.30	265.96	1.05	7.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	33	197	4.00	23.91	142.72	408.68	4.00	11.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	34	231	4.13	28.03	144.59	553.28	4.06	15.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	135	366	16.38	44.42	561.26	1,114.54	15.75	31.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	169	535	20.51	64.93	836.63	1,951.17	23.47	54.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	123	658	14.93	79.85	675.64	2,626.81	18.96	73.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	141	799	17.11	96.97	904.60	3,531.40	25.38	99.08	2	2	100.00	100.00	191.57	191.57	100.00	100.00	21.18	5.42
20	500,000	**UP**		25	824	3.03	100.00	32.95	3,564.35	0.92	100.00	0	2	0.00	100.00	0.00	191.57	0.00	100.00	0.00	5.37
				824				3,564.35				2				191.57				5.37	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17	17	5.11	5.11	17.87	17.87	0.98	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	18	0.30	5.41	0.34	18.21	0.02	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	21	0.90	6.31	0.84	19.05	0.05	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	29	2.40	8.71	1.17	20.23	0.06	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	32	0.90	9.61	2.31	22.54	0.13	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	37	1.50	11.11	6.74	29.28	0.37	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	46	2.70	13.81	9.24	38.52	0.50	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	60	4.20	18.02	6.11	44.62	0.33	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	69	2.70	20.72	9.00	53.63	0.49	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	72	0.90	21.62	16.05	69.67	0.88	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	80	2.40	24.02	20.38	90.05	1.11	4.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	83	0.90	24.92	17.70	107.75	0.97	5.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	88	1.50	26.43	19.38	127.13	1.06	6.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	97	2.70	29.13	42.40	169.53	2.32	9.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	17	114	5.11	34.23	57.67	227.20	3.15	12.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	49	163	14.71	48.95	505.70	732.90	27.61	40.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	41	204	12.31	61.26	367.34	1,100.24	20.06	60.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	44	248	13.21	74.47	237.71	1,337.95	12.98	73.06	4	4	100.00	100.00	6.58	6.58	100.00	100.00	2.77	0.49
19	100,000	500,000	300,000	52	300	15.62	90.09	434.56	1,772.51	23.73	96.79	0	4	0.00	100.00	0.00	6.58	0.00	100.00	0.00	0.37
20	500,000	**UP**		33	333	9.91	100.00	58.80	1,831.31	3.21	100.00	0	4	0.00	100.00	0.00	6.58	0.00	100.00	0.00	0.36
				333				1,831.31				4				6.58				0.36	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	4.14	4.14	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	4.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	4.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	4.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	4.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	4.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	4.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	4.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	4.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	4.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	4.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	4.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	4.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	4.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	4.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	4.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	4.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	4.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	4.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				4.14				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2421 ANIMAL FIBRES (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.56	5.56	2.04	2.04	4.01	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.56	11.11	2.39	4.43	4.70	8.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.56	16.67	3.11	7.54	6.11	14.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.56	22.22	1.79	9.33	3.51	18.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.56	27.78	2.74	12.06	5.37	23.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.56	33.33	3.22	15.28	6.32	30.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.56	38.89	0.00	15.28	0.00	30.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.56	44.44	0.00	15.28	0.00	30.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	5.56	50.00	0.68	15.96	1.33	31.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	5.56	55.56	2.61	18.56	5.12	36.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	5.56	61.11	4.92	23.49	9.67	46.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	5.56	66.67	2.15	25.63	4.21	50.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	5.56	72.22	2.72	28.35	5.34	55.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	5.56	77.78	1.78	30.13	3.49	59.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	18	22.22	100.00	20.78	50.90	40.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	18	0.00	100.00	0.00	50.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	50.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	50.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	18	0.00	100.00	0.00	50.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					18				50.90				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	1.14	1.14	18.35	18.35	1.97	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	0.57	1.70	0.01	18.36	0.00	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	0.57	2.27	0.03	18.39	0.00	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	0.57	2.84	0.03	18.42	0.00	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	0.57	3.41	0.51	18.93	0.05	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	0.57	3.98	1.39	20.31	0.15	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	0.57	4.55	0.11	20.42	0.01	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	0.57	5.11	2.98	23.40	0.32	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	11	1.14	6.25	4.81	28.21	0.52	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	13	1.14	7.39	5.94	34.15	0.64	3.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	22	5.11	12.50	7.08	41.23	0.76	4.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	29	3.98	16.48	14.28	55.52	1.53	5.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	30	0.57	17.05	0.00	55.52	0.00	5.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	39	5.11	22.16	13.89	69.40	1.49	7.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	16	55	9.09	31.25	34.60	104.01	3.71	11.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	64	5.11	36.36	146.68	250.69	15.74	26.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	39	103	22.16	58.52	242.47	493.16	26.02	52.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	29	132	16.48	75.00	180.14	673.30	19.33	72.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	43	175	24.43	99.43	256.01	929.31	27.47	99.71	1	1	100.00	100.00	13.21	13.21	100.00	100.00	5.16	1.42
20	500,000	**UP**		1	176	0.57	100.00	2.66	931.98	0.29	100.00	0	1	0.00	100.00	0.00	13.21	0.00	100.00	0.00	1.42
					176				931.98				1				13.21				1.42

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2423 SYNTHETIC FIBRES (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	3.43	3.43	37.55	37.55	2.37	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	14	0.57	4.00	0.02	37.57	0.00	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	15	0.29	4.29	0.20	37.77	0.01	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	17	0.57	4.86	0.16	37.93	0.01	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	18	0.29	5.14	0.55	38.48	0.04	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	21	0.86	6.00	2.14	40.63	0.14	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	22	0.29	6.29	0.02	40.65	0.00	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	27	1.43	7.71	1.88	42.53	0.12	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	34	2.00	9.71	6.79	49.32	0.43	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	37	0.86	10.57	0.28	49.60	0.02	3.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	39	0.57	11.14	3.84	53.43	0.24	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	46	2.00	13.14	38.88	92.31	2.46	5.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	49	0.86	14.00	28.30	120.61	1.79	7.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	60	3.14	17.14	56.88	177.49	3.60	11.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	31	91	8.86	26.00	127.96	305.44	8.09	19.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	44	135	12.57	38.57	173.37	478.81	10.96	30.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	55	190	15.71	54.29	290.21	769.02	18.34	48.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	72	262	20.57	74.86	402.27	1,171.30	25.43	74.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	85	347	24.29	99.14	363.37	1,534.67	22.97	97.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		3	350	0.86	100.00	47.37	1,582.04	2.99	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				350				1,582.04				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2428 MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	1.95	1.95	7.71	7.71	0.33	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	8	0.28	2.23	1.79	9.49	0.08	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	9	0.28	2.51	0.85	10.34	0.04	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	0.28	2.79	0.13	10.47	0.01	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	11	0.28	3.06	0.48	10.95	0.02	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	12	0.28	3.34	1.52	12.47	0.06	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	13	0.28	3.62	2.74	15.21	0.12	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	20	1.95	5.57	7.79	23.00	0.33	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	24	1.11	6.69	19.51	42.51	0.83	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	35	3.06	9.75	24.52	67.03	1.05	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	44	2.51	12.26	8.13	75.16	0.35	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	21	65	5.85	18.11	95.51	170.67	4.07	7.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	72	1.95	20.06	17.57	188.24	0.75	8.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	13	85	3.62	23.68	70.06	258.29	2.99	11.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	18	103	5.01	28.69	67.78	326.07	2.89	13.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	91	194	25.35	54.04	706.00	1,032.07	30.10	44.00	1	1	100.00	100.00	2.42	2.42	100.00	100.00	0.34	0.23
17	20,000	50,000	35,000	103	297	28.69	82.73	775.68	1,807.75	33.07	77.08	0	1	0.00	100.00	0.00	2.42	0.00	100.00	0.00	0.13
18	50,000	100,000	75,000	42	339	11.70	94.43	353.28	2,161.04	15.06	92.14	0	1	0.00	100.00	0.00	2.42	0.00	100.00	0.00	0.11
19	100,000	500,000	300,000	20	359	5.57	100.00	184.39	2,345.43	7.86	100.00	0	1	0.00	100.00	0.00	2.42	0.00	100.00	0.00	0.10
20	500,000	**UP**		0	359	0.00	100.00	0.00	2,345.43	0.00	100.00	0	1	0.00	100.00	0.00	2.42	0.00	100.00	0.00	0.10
				359				2,345.43				1				2.42				0.10	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.56	5.56	0.61	0.61	2.55	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.56	11.11	1.61	2.22	6.75	9.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.56	16.67	2.29	4.52	9.61	18.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.56	22.22	2.60	7.12	10.90	29.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.56	27.78	0.94	8.06	3.95	33.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.56	33.33	3.89	11.95	16.31	50.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.56	38.89	0.80	12.75	3.35	53.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.56	44.44	5.69	18.45	23.86	77.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	5.56	50.00	0.43	18.87	1.79	79.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	5.56	55.56	0.47	19.34	1.97	81.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	5.56	61.11	0.57	19.91	2.38	83.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	5.56	66.67	0.80	20.71	3.35	86.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	5.56	72.22	0.27	20.98	1.13	87.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	5.56	77.78	0.01	20.99	0.06	87.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	5.56	83.33	1.52	22.51	6.36	94.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	5.56	88.89	0.07	22.59	0.31	94.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	5.56	94.44	1.22	23.81	5.11	99.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	18	5.56	100.00	0.06	23.87	0.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	18	0.00	100.00	0.00	23.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					18				23.87				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2431 MIXED PROCESSES(SPINNINGWEAVING):ANIMAL FIBRES

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.37	0.37	1.37	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	2.30	2.67	8.52	9.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	11.14	13.81	41.30	51.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	7.80	21.61	28.92	80.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	0.00	21.61	0.00	80.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	0.00	21.61	0.00	80.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	5.36	26.97	19.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	26.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	26.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	26.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	26.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	26.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	26.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	26.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	26.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	26.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	26.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	26.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	7	0.00	100.00	0.00	26.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					7				26.97				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	1.48	1.48	3.40	3.40	0.40	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	0.30	1.78	1.14	4.54	0.13	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	0.30	2.07	0.24	4.78	0.03	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	0.30	2.37	7.66	12.44	0.91	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	0.30	2.66	1.02	13.46	0.12	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	0.30	2.96	0.55	14.01	0.07	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	0.30	3.25	0.64	14.65	0.08	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	0.30	3.55	0.19	14.85	0.02	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	18	1.78	5.33	1.17	16.01	0.14	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	19	0.30	5.62	0.33	16.35	0.04	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	21	0.59	6.21	0.90	17.25	0.11	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	26	1.48	7.69	18.28	35.53	2.17	4.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	17	43	5.03	12.72	18.95	54.48	2.25	6.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	47	1.18	13.91	2.84	57.32	0.34	6.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	54	2.07	15.98	9.59	66.91	1.14	7.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	32	86	9.47	25.44	56.48	123.39	6.70	14.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	132	218	39.05	64.50	408.39	531.77	48.48	63.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	34	252	10.06	74.56	142.27	674.05	16.89	80.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	34	286	10.06	84.62	104.89	778.94	12.45	92.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		52	338	15.38	100.00	63.50	842.43	7.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				338				842.43				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2433 MIXED PROCESSES(SPINNINGWEAVING):SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	1.48	1.48	83.95	83.95	5.01	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	15	0.37	1.85	0.87	84.82	0.05	5.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	23	0.99	2.83	0.40	85.22	0.02	5.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	32	1.11	3.94	1.50	86.72	0.09	5.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	29	61	3.57	7.51	2.58	89.30	0.15	5.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	29	90	3.57	11.08	1.06	90.35	0.06	5.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	103	1.60	12.68	3.01	93.36	0.18	5.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	33	136	4.06	16.75	10.33	103.70	0.62	6.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	28	164	3.45	20.20	4.09	107.79	0.24	6.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	18	182	2.22	22.41	15.72	123.51	0.94	7.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	39	221	4.80	27.22	9.96	133.47	0.59	7.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	13	234	1.60	28.82	9.05	142.52	0.54	8.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	46	280	5.67	34.48	62.54	205.06	3.73	12.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	36	316	4.43	38.92	55.48	260.54	3.31	15.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	55	371	6.77	45.69	94.89	355.43	5.66	21.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	72	443	8.87	54.56	168.01	523.44	10.02	31.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	109	552	13.42	67.98	365.06	888.50	21.77	52.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	57	609	7.02	75.00	304.27	1,192.77	18.14	71.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	123	732	15.15	90.15	344.88	1,537.65	20.56	91.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		80	812	9.85	100.00	139.56	1,677.21	8.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				812				1,677.21				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	4.25	4.25	9.22	9.22	0.54	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	14	0.33	4.58	0.02	9.24	0.00	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	15	0.33	4.90	1.03	10.26	0.06	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	16	0.33	5.23	0.47	10.74	0.03	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	19	0.98	6.21	2.44	13.18	0.14	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	27	2.61	8.82	3.55	16.73	0.21	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	30	0.98	9.80	1.70	18.43	0.10	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	33	63	10.78	20.59	10.78	29.21	0.63	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	71	2.61	23.20	22.76	51.97	1.32	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	80	2.94	26.14	13.69	65.66	0.80	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	85	1.63	27.78	9.32	74.98	0.54	4.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	89	1.31	29.08	9.53	84.51	0.55	4.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	94	1.63	30.72	24.85	109.36	1.44	6.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	15	109	4.90	35.62	81.12	190.48	4.71	11.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	19	128	6.21	41.83	121.30	311.78	7.05	18.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	24	152	7.84	49.67	135.30	447.08	7.86	25.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	58	210	18.95	68.63	522.36	969.44	30.34	56.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	34	244	11.11	79.74	186.64	1,156.08	10.84	67.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	46	290	15.03	94.77	314.86	1,470.94	18.29	85.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		16	306	5.23	100.00	250.87	1,721.81	14.57	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				306				1,721.81				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 244 PROCESSING OF TEXTILE WASTE AND NON WOVEN MATERIAL

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	2.53	2.53	8.65	8.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	3.85	6.38	13.19	21.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	18.98	25.35	64.97	86.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	3.85	29.21	13.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				29.21				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	22.22	22.22	2.57	2.57	8.03	8.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	11.11	33.33	7.04	9.61	22.03	30.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	11.11	44.44	0.82	10.42	2.55	32.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	11.11	55.56	1.16	11.58	3.63	36.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	11.11	66.67	4.17	15.75	13.06	49.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	11.11	77.78	3.21	18.97	10.06	59.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	11.11	88.89	5.64	24.61	17.66	77.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	11.11	100.00	7.34	31.95	22.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	9	0.00	100.00	0.00	31.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	9	0.00	100.00	0.00	31.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	31.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	31.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	31.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	31.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	31.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	31.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	31.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	31.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	31.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	9	0.00	100.00	0.00	31.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				31.95				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2443 PROCESSING OF TEXTILE WASTE : SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	2.73	2.73	14.02	14.02	1.25	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	0.91	3.64	3.20	17.22	0.29	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	0.91	4.55	2.72	19.95	0.24	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	0.91	5.45	3.04	22.99	0.27	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	0.91	6.36	5.59	28.58	0.50	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	0.91	7.27	2.00	30.58	0.18	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	0.91	8.18	6.20	36.78	0.55	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	0.91	9.09	1.68	38.46	0.15	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	0.91	10.00	3.27	41.73	0.29	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	0.91	10.91	6.75	48.48	0.60	4.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	0.91	11.82	10.40	58.88	0.93	5.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	0.91	12.73	1.26	60.14	0.11	5.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	19	4.55	17.27	8.68	68.82	0.77	6.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	30	10.00	27.27	22.84	91.66	2.04	8.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	35	4.55	31.82	114.68	206.34	10.22	18.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	15	50	13.64	45.45	155.55	361.89	13.87	32.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	41	91	37.27	82.73	364.23	726.12	32.47	64.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	97	5.45	88.18	40.41	766.53	3.60	68.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	9	106	8.18	96.36	174.09	940.63	15.52	83.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		4	110	3.64	100.00	181.17	1,121.80	16.15	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				110				1,121.80				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2448 PROCESSING OF TEXTILE WASTE : MIXED

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	10.34	10.34	3.03	3.03	1.18	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	1.72	12.07	0.66	3.69	0.26	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	1.72	13.79	0.46	4.14	0.18	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	1.72	15.52	1.02	5.16	0.40	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	1.72	17.24	4.14	9.30	1.61	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	1.72	18.97	1.22	10.52	0.48	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	1.72	20.69	2.25	12.78	0.88	4.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	13	1.72	22.41	29.75	42.53	11.60	16.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	14	1.72	24.14	1.68	44.21	0.66	17.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	19	8.62	32.76	22.81	67.02	8.89	26.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	20	1.72	34.48	15.19	82.21	5.92	32.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	29	15.52	50.00	35.52	117.74	13.85	45.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	35	10.34	60.34	3.48	121.22	1.36	47.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	40	8.62	68.97	53.25	174.47	20.76	68.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	41	1.72	70.69	0.12	174.60	0.05	68.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	44	5.17	75.86	0.61	175.21	0.24	68.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	53	15.52	91.38	47.61	222.82	18.56	86.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	58	8.62	100.00	33.66	256.47	13.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	58	0.00	100.00	0.00	256.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	58	0.00	100.00	0.00	256.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					58				256.47				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2451 ROPEMAKERS STRINGMAKERS AND SACKMAKERS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	4.39	4.39	0.20	0.20	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	8	2.63	7.02	0.51	0.71	0.07	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	13	4.39	11.40	1.64	2.35	0.21	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	16	2.63	14.04	0.91	3.26	0.12	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	22	5.26	19.30	4.08	7.34	0.52	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	23	0.88	20.18	1.22	8.56	0.16	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	24	0.88	21.05	3.70	12.26	0.47	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	33	7.89	28.95	17.68	29.93	2.25	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	40	6.14	35.09	19.68	49.61	2.51	6.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	42	1.75	36.84	9.01	58.62	1.15	7.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	45	2.63	39.47	4.82	63.44	0.61	8.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	50	4.39	43.86	18.19	81.63	2.32	10.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	58	7.02	50.88	48.43	130.06	6.17	16.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	59	0.88	51.75	14.26	144.32	1.82	18.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	65	5.26	57.02	33.01	177.33	4.21	22.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	14	79	12.28	69.30	167.03	344.36	21.28	43.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	15	94	13.16	82.46	210.51	554.87	26.82	70.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	18	112	15.79	98.25	169.02	723.89	21.53	92.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	114	1.75	100.00	61.00	784.89	7.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	114	0.00	100.00	0.00	784.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				114				784.89				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2452 BLANKETS WEAVING MILSS AND CARPET MANUFACTURES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	1.77	1.77	4.93	4.93	0.39	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	0.35	2.12	0.12	5.05	0.01	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	0.35	2.47	0.37	5.42	0.03	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	0.35	2.83	0.42	5.84	0.03	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	10	0.71	3.53	2.54	8.38	0.20	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	12	0.71	4.24	1.86	10.24	0.15	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	15	1.06	5.30	1.32	11.56	0.10	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	18	1.06	6.36	8.12	19.68	0.64	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	21	1.06	7.42	5.72	25.40	0.45	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	32	3.89	11.31	6.64	32.04	0.52	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	42	3.53	14.84	11.43	43.48	0.90	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	47	1.77	16.61	3.90	47.38	0.31	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	49	0.71	17.31	0.36	47.74	0.03	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	20	69	7.07	24.38	36.19	83.93	2.85	6.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	78	3.18	27.56	20.88	104.82	1.64	8.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	61	139	21.55	49.12	330.93	435.75	26.02	34.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	68	207	24.03	73.14	445.88	881.63	35.06	69.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	23	230	8.13	81.27	177.70	1,059.33	13.97	83.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	17	247	6.01	87.28	87.79	1,147.11	6.90	90.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		36	283	12.72	100.00	124.49	1,271.60	9.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				283				1,271.60				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 24521 BLANKETS WEAVING MILLS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	5.91	5.91	71.61	71.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	2.34	8.26	28.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	8.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	8.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	8.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	8.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	8.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	8.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	8.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	8.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	8.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	8.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	8.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	8.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	8.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	8.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	8.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	8.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	8.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				8.26				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 24522 CARPET MANUFACTURERS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	3.01	3.01	6.76	6.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	5.34	8.35	11.98	18.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	8.46	16.82	18.99	37.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	16.67	66.67	2.79	19.61	6.26	44.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	16.67	83.33	3.49	23.09	7.83	51.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	16.67	100.00	21.47	44.56	48.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	44.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	44.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	44.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	44.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	44.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	44.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	44.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	44.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	44.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	44.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	44.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	44.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	6	0.00	100.00	0.00	44.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					6				44.56				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2458 MIXED

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.63	2.63	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	2.63	5.26	0.06	0.06	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	2.63	7.89	0.08	0.15	0.03	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	2.63	10.53	0.08	0.23	0.03	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	2.63	13.16	0.78	1.01	0.30	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	2.63	15.79	1.94	2.95	0.74	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	2.63	18.42	0.14	3.09	0.05	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	13	15.79	34.21	7.57	10.66	2.90	4.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	14	2.63	36.84	3.69	14.34	1.41	5.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	15	2.63	39.47	25.56	39.90	9.79	15.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	2.63	42.11	13.95	53.85	5.35	20.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	17	2.63	44.74	12.64	66.49	4.84	25.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	18	2.63	47.37	7.87	74.35	3.01	28.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	19	2.63	50.00	1.57	75.93	0.60	29.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	20	2.63	52.63	2.20	78.13	0.84	29.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	27	18.42	71.05	54.89	133.02	21.03	50.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	32	13.16	84.21	93.03	226.05	35.64	86.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	38	15.79	100.00	34.96	261.01	13.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	38	0.00	100.00	0.00	261.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	38	0.00	100.00	0.00	261.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					38				261.01				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 246 KNITTING MILLS KNITWEAR FACTORIES STOCKINGS FACTORIES GLOVES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	0.92	0.92	12.38	12.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	4.47	5.39	60.14	72.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	2.04	7.43	27.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				7.43				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2461 KNITING MILLS KNITWEAR FACTORIES STOCKING FACTORIES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	41	41	2.94	2.94	47.26	47.26	0.44	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	21	62	1.50	4.44	4.88	52.14	0.05	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	72	0.72	5.16	3.28	55.42	0.03	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	16	88	1.15	6.30	6.81	62.23	0.06	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	28	116	2.01	8.31	23.73	85.96	0.22	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	36	152	2.58	10.89	46.54	132.49	0.43	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	22	174	1.58	12.46	48.02	180.51	0.45	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	58	232	4.15	16.62	119.18	299.69	1.11	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	53	285	3.80	20.42	184.84	484.53	1.72	4.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	46	331	3.30	23.71	163.14	647.68	1.52	6.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	76	407	5.44	29.15	278.62	926.29	2.59	8.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	84	491	6.02	35.17	329.79	1,256.08	3.07	11.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	60	551	4.30	39.47	392.17	1,648.25	3.65	15.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	161	712	11.53	51.00	1,274.68	2,922.93	11.86	27.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	96	808	6.88	57.88	926.94	3,849.87	8.62	35.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	218	1,026	15.62	73.50	2,786.76	6,636.63	25.92	61.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	196	1,222	14.04	87.54	2,347.49	8,984.13	21.83	83.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	103	1,325	7.38	94.91	1,018.17	10,002.30	9.47	93.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	63	1,388	4.51	99.43	723.90	10,726.20	6.73	99.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		8	1,396	0.57	100.00	25.90	10,752.09	0.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1,396				10,752.09				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2462 CLOTHING AND UNDERWEAR MANUFACTURESSEWING WORKSFURRIERS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	138	138	4.00	4.00	142.62	142.62	0.81	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	43	181	1.25	5.25	6.91	149.53	0.04	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	25	206	0.73	5.98	9.58	159.12	0.05	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	53	259	1.54	7.52	12.16	171.27	0.07	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	114	373	3.31	10.82	37.02	208.30	0.21	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	65	438	1.89	12.71	46.66	254.95	0.26	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	64	502	1.86	14.57	31.34	286.29	0.18	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	150	652	4.35	18.92	101.95	388.24	0.58	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	135	787	3.92	22.84	160.24	548.48	0.91	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	110	897	3.19	26.03	106.38	654.86	0.60	3.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	94	991	2.73	28.76	173.94	828.80	0.99	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	125	1,116	3.63	32.39	231.30	1,060.10	1.31	6.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	133	1,249	3.86	36.24	317.21	1,377.31	1.80	7.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	176	1,425	5.11	41.35	597.79	1,975.10	3.39	11.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	194	1,619	5.63	46.98	810.54	2,785.65	4.59	15.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	491	2,110	14.25	61.23	2,526.24	5,311.88	14.31	30.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	512	2,622	14.86	76.09	3,912.75	9,224.63	22.17	52.26	2	2	66.67	66.67	1,252.05	1,252.05	60.61	60.61	32.00	13.57
18	50,000	100,000	75,000	429	3,051	12.45	88.54	3,399.39	12,624.02	19.26	71.52	0	2	0.00	66.67	0.00	1,252.05	0.00	60.61	0.00	9.92
19	100,000	500,000	300,000	367	3,418	10.65	99.19	4,642.09	17,266.11	26.30	97.82	1	3	33.33	100.00	813.67	2,065.71	39.39	100.00	17.53	11.96
20	500,000	**UP**		28	3,446	0.81	100.00	385.15	17,651.26	2.18	100.00	0	3	0.00	100.00	0.00	2,065.71	0.00	100.00	0.00	11.70
				3,446				17,651.26				3				2,065.71				11.70	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2463 UMBRELLA FACTORIES FELT GOODS FACTORIES LACE FACTORIES

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	2.64	2.64	3.02	3.02	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	44	60	7.25	9.88	4.63	7.65	0.24	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	92	152	15.16	25.04	14.54	22.19	0.75	1.15	1	1	100.00	100.00	11.78	11.78	100.00	100.00	81.01	53.08
4	200	300	250	79	231	13.01	38.06	21.63	43.82	1.12	2.26	0	1	0.00	100.00	0.00	11.78	0.00	100.00	0.00	26.88
5	300	500	400	75	306	12.36	50.41	41.76	85.58	2.16	4.42	0	1	0.00	100.00	0.00	11.78	0.00	100.00	0.00	13.76
6	500	750	625	25	331	4.12	54.53	26.57	112.16	1.37	5.79	0	1	0.00	100.00	0.00	11.78	0.00	100.00	0.00	10.50
7	750	1,000	875	21	352	3.46	57.99	35.74	147.89	1.85	7.64	0	1	0.00	100.00	0.00	11.78	0.00	100.00	0.00	7.97
8	1,000	1,500	1,250	43	395	7.08	65.07	91.59	239.48	4.73	12.37	0	1	0.00	100.00	0.00	11.78	0.00	100.00	0.00	4.92
9	1,500	2,000	1,750	29	424	4.78	69.85	87.46	326.95	4.52	16.89	0	1	0.00	100.00	0.00	11.78	0.00	100.00	0.00	3.60
10	2,000	2,500	2,250	22	446	3.62	73.48	59.39	386.34	3.07	19.96	0	1	0.00	100.00	0.00	11.78	0.00	100.00	0.00	3.05
11	2,500	3,000	2,750	16	462	2.64	76.11	57.33	443.67	2.96	22.92	0	1	0.00	100.00	0.00	11.78	0.00	100.00	0.00	2.66
12	3,000	4,000	3,500	19	481	3.13	79.24	95.17	538.84	4.92	27.84	0	1	0.00	100.00	0.00	11.78	0.00	100.00	0.00	2.19
13	4,000	5,000	4,500	19	500	3.13	82.37	111.90	650.74	5.78	33.62	0	1	0.00	100.00	0.00	11.78	0.00	100.00	0.00	1.81
14	5,000	7,500	6,250	22	522	3.62	86.00	175.69	826.43	9.08	42.69	0	1	0.00	100.00	0.00	11.78	0.00	100.00	0.00	1.43
15	7,500	10,000	8,750	18	540	2.97	88.96	169.79	996.22	8.77	51.47	0	1	0.00	100.00	0.00	11.78	0.00	100.00	0.00	1.18
16	10,000	20,000	15,000	26	566	4.28	93.25	492.86	1,489.08	25.46	76.93	0	1	0.00	100.00	0.00	11.78	0.00	100.00	0.00	0.79
17	20,000	50,000	35,000	23	589	3.79	97.03	311.37	1,800.45	16.09	93.01	0	1	0.00	100.00	0.00	11.78	0.00	100.00	0.00	0.65
18	50,000	100,000	75,000	13	602	2.14	99.18	117.60	1,918.05	6.08	99.09	0	1	0.00	100.00	0.00	11.78	0.00	100.00	0.00	0.61
19	100,000	500,000	300,000	4	606	0.66	99.84	14.26	1,932.31	0.74	99.83	0	1	0.00	100.00	0.00	11.78	0.00	100.00	0.00	0.61
20	500,000	**UP**		1	607	0.16	100.00	3.37	1,935.68	0.17	100.00	0	1	0.00	100.00	0.00	11.78	0.00	100.00	0.00	0.61
					607				1,935.68				1				11.78				0.61

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2464 BATIK ESTABLISHMENTS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	8.57	8.57	9.59	9.59	2.04	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	20	2.86	11.43	1.84	11.43	0.39	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	25	2.86	14.29	1.00	12.43	0.21	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	15	40	8.57	22.86	4.46	16.89	0.95	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	14	54	8.00	30.86	6.44	23.33	1.37	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	63	5.14	36.00	4.55	27.88	0.97	5.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	16	79	9.14	45.14	8.76	36.64	1.86	7.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	88	5.14	50.29	11.00	47.64	2.34	10.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	94	3.43	53.71	10.86	58.50	2.31	12.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	12	106	6.86	60.57	14.67	73.17	3.12	15.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	114	4.57	65.14	15.15	88.31	3.22	18.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	118	2.29	67.43	14.68	102.99	3.12	21.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	125	4.00	71.43	38.58	141.57	8.20	30.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	136	6.29	77.71	56.50	198.08	12.00	42.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	10	146	5.71	83.43	51.39	249.47	10.92	53.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	13	159	7.43	90.86	85.71	335.18	18.21	71.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	163	2.29	93.14	73.75	408.93	15.67	86.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	164	0.57	93.71	3.45	412.38	0.73	87.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	11	175	6.29	100.00	58.32	470.70	12.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	175	0.00	100.00	0.00	470.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				175				470.70				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 24641 BATIK TULIS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	27.42	27.42	57.14	57.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	20.57	47.99	42.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	47.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	47.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	47.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	47.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	47.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	47.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	47.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	47.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	47.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	47.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	47.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	47.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	47.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	47.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	47.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	47.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	47.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				47.99				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 24642 BATIK CETAK / BATIK CAP

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	3.22	3.22	25.04	25.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	9.64	12.85	74.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				12.85				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2465 GARMENT FACTORIES (KONPEKSI)

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	503	503	7.30	7.30	157.78	157.78	0.77	0.77	2	2	22.22	22.22	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	409	912	5.94	13.23	84.36	242.14	0.41	1.19	0	2	0.00	22.22	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	625	1,537	9.07	22.30	280.86	523.00	1.38	2.56	0	2	0.00	22.22	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	440	1,977	6.39	28.69	309.06	832.06	1.51	4.07	1	3	11.11	33.33	13.02	13.02	27.27	27.27	4.21	1.56
5	300	500	400	697	2,674	10.11	38.80	665.87	1,497.92	3.26	7.34	0	3	0.00	33.33	0.00	13.02	0.00	27.27	0.00	0.87
6	500	750	625	582	3,256	8.45	47.25	808.30	2,306.22	3.96	11.29	0	3	0.00	33.33	0.00	13.02	0.00	27.27	0.00	0.56
7	750	1,000	875	624	3,880	9.06	56.31	1,149.99	3,456.22	5.63	16.93	0	3	0.00	33.33	0.00	13.02	0.00	27.27	0.00	0.38
8	1,000	1,500	1,250	580	4,460	8.42	64.72	1,352.77	4,808.99	6.62	23.55	0	3	0.00	33.33	0.00	13.02	0.00	27.27	0.00	0.27
9	1,500	2,000	1,750	478	4,938	6.94	71.66	1,409.55	6,218.54	6.90	30.45	1	4	11.11	44.44	13.35	26.37	27.96	55.23	0.95	0.42
10	2,000	2,500	2,250	265	5,203	3.85	75.50	943.47	7,162.01	4.62	35.07	0	4	0.00	44.44	0.00	26.37	0.00	55.23	0.00	0.37
11	2,500	3,000	2,750	211	5,414	3.06	78.57	960.84	8,122.85	4.71	39.78	0	4	0.00	44.44	0.00	26.37	0.00	55.23	0.00	0.32
12	3,000	4,000	3,500	259	5,673	3.76	82.32	1,444.94	9,567.79	7.08	46.85	5	9	55.56	100.00	21.38	47.75	44.77	100.00	1.48	0.50
13	4,000	5,000	4,500	219	5,892	3.18	85.50	1,246.74	10,814.52	6.11	52.96	0	9	0.00	100.00	0.00	47.75	0.00	100.00	0.00	0.44
14	5,000	7,500	6,250	318	6,210	4.61	90.12	2,174.25	12,988.77	10.65	63.61	0	9	0.00	100.00	0.00	47.75	0.00	100.00	0.00	0.37
15	7,500	10,000	8,750	130	6,340	1.89	92.00	1,343.29	14,332.07	6.58	70.18	0	9	0.00	100.00	0.00	47.75	0.00	100.00	0.00	0.33
16	10,000	20,000	15,000	264	6,604	3.83	95.84	3,403.02	17,735.08	16.66	86.85	0	9	0.00	100.00	0.00	47.75	0.00	100.00	0.00	0.27
17	20,000	50,000	35,000	141	6,745	2.05	97.88	1,617.66	19,352.74	7.92	94.77	0	9	0.00	100.00	0.00	47.75	0.00	100.00	0.00	0.25
18	50,000	100,000	75,000	44	6,789	0.64	98.52	531.78	19,884.53	2.60	97.38	0	9	0.00	100.00	0.00	47.75	0.00	100.00	0.00	0.24
19	100,000	500,000	300,000	87	6,876	1.26	99.78	439.66	20,324.18	2.15	99.53	0	9	0.00	100.00	0.00	47.75	0.00	100.00	0.00	0.23
20	500,000	**UP**		15	6,891	0.22	100.00	96.25	20,420.43	0.47	100.00	0	9	0.00	100.00	0.00	47.75	0.00	100.00	0.00	0.23
				6,891				20,420.43				9				47.75				0.23	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2466 ZIPPER FACTORIES

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.76	4.76	1.22	1.22	0.75	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.76	9.52	0.50	1.73	0.31	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.76	14.29	1.22	2.94	0.74	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.76	19.05	4.77	7.71	2.92	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.76	23.81	1.25	8.96	0.76	5.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	4.76	28.57	3.71	12.67	2.27	7.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	9	14.29	42.86	9.44	22.11	5.78	13.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	4.76	47.62	2.27	24.38	1.39	14.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	4.76	52.38	5.17	29.55	3.16	18.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	4.76	57.14	8.17	37.72	5.00	23.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	4.76	61.90	17.08	54.80	10.45	33.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	4.76	66.67	6.29	61.09	3.85	37.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	4.76	71.43	6.29	67.37	3.85	41.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	19	19.05	90.48	25.14	92.52	15.38	56.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	20	4.76	95.24	9.91	102.43	6.07	62.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	21	4.76	100.00	61.00	163.43	37.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	21	0.00	100.00	0.00	163.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	21	0.00	100.00	0.00	163.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	21	0.00	100.00	0.00	163.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					21				163.43				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2468 MIXED

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	3.30	3.30	12.99	12.99	1.44	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	9	0.94	4.25	0.40	13.40	0.04	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	12	1.42	5.66	0.34	13.73	0.04	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	13	0.47	6.13	2.25	15.98	0.25	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	20	3.30	9.43	5.00	20.99	0.55	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	22	0.94	10.38	2.10	23.08	0.23	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	25	1.42	11.79	5.27	28.35	0.58	3.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	34	4.25	16.04	20.68	49.03	2.29	5.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	38	1.89	17.92	11.03	60.06	1.22	6.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	42	1.89	19.81	6.01	66.07	0.66	7.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	45	1.42	21.23	12.25	78.32	1.35	8.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	46	0.47	21.70	0.59	78.91	0.07	8.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	19	65	8.96	30.66	69.43	148.35	7.68	16.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	67	0.94	31.60	15.57	163.92	1.72	18.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	26	93	12.26	43.87	64.88	228.80	7.17	25.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	28	121	13.21	57.08	246.33	475.13	27.23	52.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	31	152	14.62	71.70	219.85	694.98	24.31	76.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	47	199	22.17	93.87	146.93	841.91	16.25	93.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	13	212	6.13	100.00	62.57	904.47	6.92	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	212	0.00	100.00	0.00	904.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					212				904.47				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 247 UPSHOLSTERY CUSHIONMAKERS AND SADDLERS WORKSHOPS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	1.32	1.32	0.03	0.03	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	9	4.61	5.92	1.54	1.57	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	16	4.61	10.53	18.10	19.67	1.47	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	19	1.97	12.50	4.36	24.03	0.36	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	23	2.63	15.13	11.91	35.94	0.97	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	28	3.29	18.42	8.94	44.88	0.73	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	30	1.32	19.74	5.84	50.72	0.48	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	37	4.61	24.34	62.54	113.26	5.09	9.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	47	6.58	30.92	62.59	175.85	5.10	14.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	48	0.66	31.58	2.43	178.28	0.20	14.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	53	3.29	34.87	19.22	197.51	1.56	16.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	24	77	15.79	50.66	75.62	273.12	6.16	22.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	10	87	6.58	57.24	50.12	323.25	4.08	26.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	97	6.58	63.82	82.33	405.58	6.70	33.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	103	3.95	67.76	26.84	432.42	2.19	35.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	13	116	8.55	76.32	212.31	644.73	17.28	52.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	31	147	20.39	96.71	522.82	1,167.55	42.56	95.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	148	0.66	97.37	0.00	1,167.55	0.00	95.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	152	2.63	100.00	60.82	1,228.37	4.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	152	0.00	100.00	0.00	1,228.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					152				1,228.37				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 248 COTTON WOOL AND CAPOC FACTORIES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	3.91	3.91	0.38	0.38	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	10	3.91	7.81	1.83	2.21	0.40	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	15	3.91	11.72	2.78	4.99	0.61	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	24	7.03	18.75	5.65	10.65	1.24	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	29	3.91	22.66	3.91	14.55	0.86	3.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	33	3.13	25.78	9.93	24.49	2.17	5.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	35	1.56	27.34	5.96	30.45	1.31	6.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	16	51	12.50	39.84	16.98	47.43	3.72	10.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	60	7.03	46.88	20.50	67.93	4.49	14.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	62	1.56	48.44	2.01	69.94	0.44	15.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	12	74	9.38	57.81	18.82	88.76	4.12	19.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	75	0.78	58.59	12.24	101.00	2.68	22.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	81	4.69	63.28	24.23	125.24	5.31	27.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	14	95	10.94	74.22	122.36	247.59	26.79	54.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	102	5.47	79.69	38.05	285.64	8.33	62.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	109	5.47	85.16	110.61	396.25	24.22	86.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	11	120	8.59	93.75	25.96	422.21	5.68	92.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	124	3.13	96.88	14.03	436.25	3.07	95.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	128	3.13	100.00	20.43	456.68	4.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	128	0.00	100.00	0.00	456.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					128				456.68				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	0.22	0.22	4.22	4.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	1.72	1.94	33.59	37.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	1.09	3.03	21.28	59.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	6	50.00	100.00	2.10	5.13	40.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	6	0.00	100.00	0.00	5.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	6	0.00	100.00	0.00	5.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	5.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	5.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	5.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	5.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	5.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	5.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	5.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	5.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	5.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	5.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	5.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	5.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	6	0.00	100.00	0.00	5.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					6				5.13				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2491 LAUNDRIES AND PRESSERS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	284	284	18.48	18.48	114.71	114.71	3.29	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	160	444	10.41	28.89	50.96	165.67	1.46	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	207	651	13.47	42.36	143.94	309.61	4.12	8.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	139	790	9.04	51.40	132.65	442.25	3.80	12.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	171	961	11.13	62.52	263.22	705.48	7.54	20.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	153	1,114	9.95	72.48	281.46	986.94	8.07	28.28	1	1	100.00	100.00	74.10	74.10	100.00	100.00	26.33	7.51
7	750	1,000	875	131	1,245	8.52	81.00	356.04	1,342.98	10.20	38.49	0	1	0.00	100.00	0.00	74.10	0.00	100.00	0.00	5.52
8	1,000	1,500	1,250	87	1,332	5.66	86.66	302.37	1,645.35	8.67	47.15	0	1	0.00	100.00	0.00	74.10	0.00	100.00	0.00	4.50
9	1,500	2,000	1,750	58	1,390	3.77	90.44	298.12	1,943.46	8.54	55.69	0	1	0.00	100.00	0.00	74.10	0.00	100.00	0.00	3.81
10	2,000	2,500	2,250	27	1,417	1.76	92.19	149.60	2,093.07	4.29	59.98	0	1	0.00	100.00	0.00	74.10	0.00	100.00	0.00	3.54
11	2,500	3,000	2,750	26	1,443	1.69	93.88	124.82	2,217.89	3.58	63.56	0	1	0.00	100.00	0.00	74.10	0.00	100.00	0.00	3.34
12	3,000	4,000	3,500	24	1,467	1.56	95.45	239.06	2,456.95	6.85	70.41	0	1	0.00	100.00	0.00	74.10	0.00	100.00	0.00	3.02
13	4,000	5,000	4,500	25	1,492	1.63	97.07	165.78	2,622.72	4.75	75.16	0	1	0.00	100.00	0.00	74.10	0.00	100.00	0.00	2.83
14	5,000	7,500	6,250	22	1,514	1.43	98.50	284.21	2,906.93	8.14	83.30	0	1	0.00	100.00	0.00	74.10	0.00	100.00	0.00	2.55
15	7,500	10,000	8,750	10	1,524	0.65	99.15	191.27	3,098.20	5.48	88.79	0	1	0.00	100.00	0.00	74.10	0.00	100.00	0.00	2.39
16	10,000	20,000	15,000	8	1,532	0.52	99.67	303.42	3,401.62	8.70	97.48	0	1	0.00	100.00	0.00	74.10	0.00	100.00	0.00	2.18
17	20,000	50,000	35,000	4	1,536	0.26	99.93	86.45	3,488.07	2.48	99.96	0	1	0.00	100.00	0.00	74.10	0.00	100.00	0.00	2.12
18	50,000	100,000	75,000	1	1,537	0.07	100.00	1.46	3,489.53	0.04	100.00	0	1	0.00	100.00	0.00	74.10	0.00	100.00	0.00	2.12
19	100,000	500,000	300,000	0	1,537	0.00	100.00	0.00	3,489.53	0.00	100.00	0	1	0.00	100.00	0.00	74.10	0.00	100.00	0.00	2.12
20	500,000	**UP**		0	1,537	0.00	100.00	0.00	3,489.53	0.00	100.00	0	1	0.00	100.00	0.00	74.10	0.00	100.00	0.00	2.12
				1,537				3,489.53				1				74.10				2.12	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2492 DRY (CHEMICAL) CLEANING

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	16	16	12.12	12.12	0.66	0.66	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	41	57	31.06	43.18	2.42	3.08	1.11	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	40	97	30.30	73.48	3.72	6.80	1.71	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	99	1.52	75.00	0.03	6.83	0.01	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	106	5.30	80.30	12.15	18.99	5.58	8.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	111	3.79	84.09	6.68	25.66	3.06	11.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	117	4.55	88.64	6.05	31.71	2.77	14.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	119	1.52	90.15	18.83	50.54	8.64	23.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	120	0.76	90.91	7.85	58.39	3.60	26.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	121	0.76	91.67	16.04	74.43	7.36	34.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	122	0.76	92.42	22.13	96.56	10.16	44.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	123	0.76	93.18	2.94	99.50	1.35	45.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	126	2.27	95.45	1.69	101.19	0.78	46.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	128	1.52	96.97	44.13	145.33	20.26	66.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	132	3.03	100.00	72.55	217.88	33.30	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	132	0.00	100.00	0.00	217.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	132	0.00	100.00	0.00	217.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	132	0.00	100.00	0.00	217.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	132	0.00	100.00	0.00	217.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					132				217.88				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2493 CLEANING OF FEATHERS AND DOWN

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	0.03	0.03	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	1.43	1.46	14.24	14.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	1.43	2.89	14.24	28.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	16.67	66.67	2.86	5.74	28.48	57.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	16.67	83.33	1.43	7.17	14.24	71.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	16.67	100.00	2.86	10.03	28.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	10.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	10.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	10.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	10.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	10.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	10.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	10.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	10.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	10.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	10.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	10.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	10.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	6	0.00	100.00	0.00	10.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					6				10.03				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2498 MIXED

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	3.77	3.77	0.13	0.13	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	4	3.77	7.55	1.13	1.26	0.61	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	1.89	9.43	0.52	1.78	0.28	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	9	7.55	16.98	3.72	5.50	1.99	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	14	9.43	26.42	9.15	14.64	4.90	7.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	19	9.43	35.85	7.82	22.46	4.19	12.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	32	24.53	60.38	31.94	54.40	17.11	29.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	36	7.55	67.92	4.55	58.95	2.44	31.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	38	3.77	71.70	9.70	68.65	5.20	36.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	39	1.89	73.58	5.64	74.29	3.02	39.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	40	1.89	75.47	3.48	77.77	1.86	41.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	41	1.89	77.36	6.44	84.21	3.45	45.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	42	1.89	79.25	0.00	84.21	0.00	45.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	47	9.43	88.68	22.79	107.00	12.21	57.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	50	5.66	94.34	11.81	118.81	6.32	63.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	52	3.77	98.11	47.29	166.10	25.33	88.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	53	1.89	100.00	20.60	186.70	11.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	53	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	53	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	53	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					53				186.70				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.23	3.23	0.36	0.36	0.41	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.23	6.45	0.36	0.71	0.41	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.23	9.68	0.17	0.88	0.20	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.23	12.90	0.50	1.38	0.58	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.23	16.13	0.71	2.09	0.83	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.23	19.35	0.71	2.80	0.83	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	8	6.45	25.81	2.01	4.81	2.34	5.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	10	6.45	32.26	4.47	9.29	5.20	10.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	15	16.13	48.39	19.78	29.07	23.01	33.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	18	9.68	58.06	5.99	35.06	6.97	40.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	21	9.68	67.74	6.47	41.53	7.52	48.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	23	6.45	74.19	8.52	50.05	9.91	58.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	24	3.23	77.42	4.14	54.19	4.82	63.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	26	6.45	83.87	4.57	58.76	5.32	68.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	30	12.90	96.77	15.66	74.42	18.22	86.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	31	3.23	100.00	11.55	85.97	13.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	31	0.00	100.00	0.00	85.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	31	0.00	100.00	0.00	85.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	31	0.00	100.00	0.00	85.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					31				85.97				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2501 WOOD PULP AND CELLULOSE BASED ON WOOD PULP

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	28.57	28.57	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	7.14	35.71	0.73	0.73	1.93	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	7.14	42.86	0.85	1.58	2.26	4.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	7.14	50.00	0.08	1.67	0.22	4.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	7.14	57.14	0.82	2.48	2.17	6.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	7.14	64.29	0.20	2.68	0.52	7.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	7.14	71.43	23.62	26.30	62.61	69.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	7.14	78.57	0.03	26.33	0.08	69.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	7.14	85.71	0.01	26.34	0.03	69.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	7.14	92.86	7.85	34.19	20.82	90.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	7.14	100.00	3.53	37.72	9.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	14	0.00	100.00	0.00	37.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	14	0.00	100.00	0.00	37.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	14	0.00	100.00	0.00	37.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	37.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	37.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	37.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	37.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	37.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	14	0.00	100.00	0.00	37.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				14				37.72				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2511 PAPER MANUFACTURE

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	21	21	1.85	1.85	6.35	6.35	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	24	0.26	2.11	0.36	6.72	0.01	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	29	0.44	2.56	4.05	10.77	0.12	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	34	0.44	3.00	3.68	14.44	0.11	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	37	0.26	3.26	3.40	17.84	0.10	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	50	1.15	4.41	9.34	27.18	0.28	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	56	0.53	4.93	12.56	39.74	0.38	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	66	0.88	5.81	19.02	58.76	0.58	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	14	80	1.23	7.05	33.75	92.51	1.02	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	13	93	1.15	8.19	17.94	110.45	0.54	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	102	0.79	8.99	22.61	133.06	0.69	4.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	14	116	1.23	10.22	30.76	163.82	0.93	4.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	27	143	2.38	12.60	83.39	247.22	2.53	7.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	43	186	3.79	16.39	172.74	419.96	5.24	12.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	25	211	2.20	18.59	66.60	486.56	2.02	14.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	130	341	11.45	30.04	437.88	924.44	13.28	28.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	230	571	20.26	50.31	377.47	1,301.91	11.45	39.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	122	693	10.75	61.06	381.95	1,683.86	11.58	51.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	274	967	24.14	85.20	913.92	2,597.78	27.72	78.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		168	1,135	14.80	100.00	699.74	3,297.52	21.22	100.00	1	1	100.00	100.00	28.84	28.84	100.00	100.00	4.12	0.87
				1,135				3,297.52				1				28.84				0.87	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2512 MANUFACTURE OF CARDBOARD AND HARDBOARD

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	5.66	5.66	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	1.89	7.55	0.60	0.60	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	1.89	9.43	1.90	2.50	0.34	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	1.89	11.32	0.63	3.13	0.11	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	1.89	13.21	3.54	6.67	0.63	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	1.89	15.09	2.45	9.12	0.44	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	11	5.66	20.75	2.29	11.41	0.41	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	1.89	22.64	5.61	17.02	1.01	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	1.89	24.53	2.76	19.77	0.49	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	15	3.77	28.30	8.55	28.32	1.53	5.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	1.89	30.19	11.50	39.82	2.06	7.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	21	9.43	39.62	25.95	65.78	4.66	11.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	23	3.77	43.40	73.13	138.90	13.12	24.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	26	5.66	49.06	30.53	169.43	5.48	30.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	32	11.32	60.38	45.26	214.69	8.12	38.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	34	3.77	64.15	71.63	286.32	12.86	51.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	37	5.66	69.81	132.49	418.81	23.78	75.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	15	52	28.30	98.11	90.17	508.98	16.18	91.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	53	1.89	100.00	48.22	557.20	8.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	53	0.00	100.00	0.00	557.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				53				557.20				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2518 MIXED

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.00	2.00	0.10	0.10	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	4	6.00	8.00	0.31	0.40	0.10	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	6	4.00	12.00	0.91	1.32	0.31	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	8	4.00	16.00	0.06	1.37	0.02	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	2.00	18.00	0.07	1.44	0.02	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	2.00	20.00	5.43	6.87	1.83	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	2.00	22.00	0.22	7.10	0.08	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	2.00	24.00	1.97	9.07	0.66	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	13	2.00	26.00	0.19	9.27	0.07	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	2.00	28.00	20.44	29.70	6.87	9.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	2.00	30.00	4.20	33.90	1.41	11.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	16	2.00	32.00	6.30	40.20	2.12	13.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	17	2.00	34.00	0.23	40.43	0.08	13.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	18	2.00	36.00	0.47	40.90	0.16	13.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	19	2.00	38.00	42.53	83.43	14.29	28.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	28	18.00	56.00	89.30	172.72	30.01	58.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	13	41	26.00	82.00	34.21	206.94	11.50	69.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	45	8.00	90.00	24.66	231.59	8.29	77.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	50	10.00	100.00	65.95	297.54	22.16	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	50	0.00	100.00	0.00	297.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					50				297.54				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 252 CARTON AND PAPER GOODS FACTORIES BOOKBINDERS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	1.24	1.24	7.30	7.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	6.06	7.31	35.60	42.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	9.73	17.03	57.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	17.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	17.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	17.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	17.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	17.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	17.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	17.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	17.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	17.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	17.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	17.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	17.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	17.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	17.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	17.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	17.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				17.03				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2521 CARTON MANUFACTURE (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	3.25	3.25	41.38	41.38	1.02	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	19	0.61	3.85	0.83	42.21	0.02	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	25	1.22	5.07	2.44	44.65	0.06	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	30	1.01	6.09	2.07	46.72	0.05	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	40	2.03	8.11	14.45	61.17	0.36	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	49	1.83	9.94	21.43	82.61	0.53	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	58	1.83	11.76	26.76	109.37	0.66	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	26	84	5.27	17.04	48.84	158.21	1.20	3.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	90	1.22	18.26	21.43	179.64	0.53	4.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	14	104	2.84	21.10	97.22	276.86	2.40	6.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	19	123	3.85	24.95	40.14	317.00	0.99	7.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	23	146	4.67	29.61	132.77	449.77	3.27	11.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	16	162	3.25	32.86	127.83	577.60	3.15	14.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	18	180	3.65	36.51	158.86	736.46	3.91	18.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	22	202	4.46	40.97	268.25	1,004.71	6.61	24.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	65	267	13.18	54.16	780.69	1,785.41	19.23	43.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	41	308	8.32	62.47	457.54	2,242.94	11.27	55.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	126	434	25.56	88.03	990.54	3,233.49	24.40	79.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	53	487	10.75	98.78	651.26	3,884.74	16.04	95.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		6	493	1.22	100.00	174.46	4,059.20	4.30	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				493				4,059.20				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2522 PAPER GOODS AND OR CARTON GOODS FACTORIES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	62	62	3.67	3.67	108.75	108.75	1.05	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	66	0.24	3.91	1.74	110.49	0.02	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	74	0.47	4.38	9.25	119.74	0.09	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	86	0.71	5.09	9.88	129.62	0.10	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	61	147	3.61	8.71	49.13	178.76	0.47	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	24	171	1.42	10.13	32.87	211.63	0.32	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	42	213	2.49	12.62	91.94	303.56	0.88	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	62	275	3.67	16.29	175.13	478.69	1.69	4.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	87	362	5.15	21.45	310.72	789.41	2.99	7.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	46	408	2.73	24.17	207.20	996.61	1.99	9.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	55	463	3.26	27.43	273.38	1,269.99	2.63	12.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	80	543	4.74	32.17	465.88	1,735.87	4.48	16.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	53	596	3.14	35.31	272.14	2,008.00	2.62	19.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	118	714	6.99	42.30	970.10	2,978.10	9.34	28.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	119	833	7.05	49.35	786.27	3,764.38	7.57	36.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	148	981	8.77	58.12	1,996.11	5,760.49	19.21	55.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	251	1,232	14.87	72.99	2,102.64	7,863.13	20.23	75.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	249	1,481	14.75	87.74	1,280.88	9,144.01	12.33	87.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	200	1,681	11.85	99.59	1,124.63	10,268.64	10.82	98.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		7	1,688	0.41	100.00	122.89	10,391.52	1.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					1,688				10,391.52				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2523 BOOKBINDERS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	2.53	2.53	21.84	21.84	2.06	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	0.63	3.16	0.29	22.13	0.03	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	8	1.90	5.06	1.44	23.57	0.14	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	11	1.90	6.96	2.62	26.19	0.25	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	18	4.43	11.39	8.60	34.79	0.81	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	22	2.53	13.92	4.42	39.21	0.42	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	26	2.53	16.46	6.02	45.23	0.57	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	36	6.33	22.78	28.22	73.45	2.66	6.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	43	4.43	27.22	17.72	91.17	1.67	8.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	51	5.06	32.28	19.50	110.67	1.84	10.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	56	3.16	35.44	34.64	145.31	3.26	13.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	18	74	11.39	46.84	76.71	222.03	7.23	20.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	83	5.70	52.53	48.78	270.81	4.60	25.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	25	108	15.82	68.35	141.81	412.62	13.36	38.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	113	3.16	71.52	61.02	473.64	5.75	44.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	20	133	12.66	84.18	201.15	674.79	18.95	63.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	23	156	14.56	98.73	326.15	1,000.95	30.73	94.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	158	1.27	100.00	60.50	1,061.45	5.70	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	158	0.00	100.00	0.00	1,061.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	158	0.00	100.00	0.00	1,061.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				158				1,061.45				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2528 MIXED

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.55	4.55	0.43	0.43	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.55	9.09	1.50	1.93	0.51	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.55	13.64	6.18	8.11	2.10	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.55	18.18	5.80	13.91	1.97	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.55	22.73	3.48	17.39	1.18	5.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	4.55	27.27	0.80	18.20	0.27	6.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	4.55	31.82	4.83	23.02	1.64	7.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	4.55	36.36	2.51	25.54	0.86	8.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	4.55	40.91	5.03	30.57	1.71	10.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	4.55	45.45	2.51	33.08	0.86	11.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	4.55	50.00	10.06	43.14	3.42	14.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	4.55	54.55	45.65	88.79	15.53	30.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	4.55	59.09	47.04	135.83	16.00	46.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	4.55	63.64	43.76	179.59	14.89	61.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	4.55	68.18	17.45	197.04	5.94	67.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	4.55	72.73	76.23	273.27	25.93	92.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	22	27.27	100.00	20.69	293.96	7.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	22	0.00	100.00	0.00	293.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	22	0.00	100.00	0.00	293.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				22				293.96				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 253 NEWSPAPER PRINTERS OTHER PRINTERS ART PRINTING WORKS LITHOGR

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	10.00	10.00	3.45	3.45	4.72	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	10.00	20.00	9.25	12.70	12.69	17.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	10.00	30.00	2.50	15.20	3.43	20.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	10.00	40.00	1.70	16.90	2.33	23.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	10.00	50.00	14.85	31.75	20.36	43.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	10.00	60.00	22.14	53.88	30.36	73.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	10.00	70.00	3.63	57.51	4.97	78.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	10.00	80.00	4.27	61.78	5.86	84.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	10.00	90.00	5.57	67.35	7.64	92.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	10.00	100.00	5.57	72.92	7.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	72.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	72.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	72.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	72.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	72.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	72.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	72.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	72.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	10	0.00	100.00	0.00	72.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10				72.92				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2531 NEWSPAPER PRINTERS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	3.57	3.57	0.13	0.13	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	10	20	3.57	7.14	0.37	0.50	0.05	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	27	2.50	9.64	0.67	1.17	0.10	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	35	2.86	12.50	1.89	3.07	0.28	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	46	3.93	16.43	2.21	5.28	0.33	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	52	2.14	18.57	3.06	8.34	0.45	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	20	72	7.14	25.71	11.13	19.46	1.65	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	27	99	9.64	35.36	23.58	43.04	3.49	6.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	22	121	7.86	43.21	29.54	72.58	4.37	10.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	130	3.21	46.43	8.86	81.44	1.31	12.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	136	2.14	48.57	10.18	91.62	1.51	13.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	16	152	5.71	54.29	23.40	115.02	3.47	17.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	16	168	5.71	60.00	81.72	196.74	12.10	29.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	37	205	13.21	73.21	90.05	286.79	13.34	42.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	23	228	8.21	81.43	109.99	396.78	16.29	58.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	20	248	7.14	88.57	110.73	507.51	16.40	75.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	26	274	9.29	97.86	141.39	648.90	20.94	96.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	275	0.36	98.21	3.80	652.70	0.56	96.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	280	1.79	100.00	22.56	675.26	3.34	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	280	0.00	100.00	0.00	675.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					280				675.26				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2532 OTHER PRINTERS ART PRINTING WORKSLITHOGRAPHERS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	224	224	3.66	3.66	244.71	244.71	1.23	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	117	341	1.91	5.57	36.69	281.40	0.18	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	260	601	4.24	9.81	109.01	390.41	0.55	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	238	839	3.89	13.70	125.83	516.24	0.63	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	351	1,190	5.73	19.43	278.96	795.20	1.41	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	325	1,515	5.31	24.73	318.68	1,113.88	1.61	5.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	365	1,880	5.96	30.69	491.25	1,605.13	2.47	8.08	1	1	50.00	50.00	4.97	4.97	16.59	16.59	1.01	0.31
8	1,000	1,500	1,250	488	2,368	7.97	38.66	814.02	2,419.16	4.10	12.18	0	1	0.00	50.00	0.00	4.97	0.00	16.59	0.00	0.21
9	1,500	2,000	1,750	427	2,795	6.97	45.63	920.59	3,339.74	4.64	16.82	0	1	0.00	50.00	0.00	4.97	0.00	16.59	0.00	0.15
10	2,000	2,500	2,250	233	3,028	3.80	49.44	667.94	4,007.68	3.36	20.19	0	1	0.00	50.00	0.00	4.97	0.00	16.59	0.00	0.12
11	2,500	3,000	2,750	237	3,265	3.87	53.31	663.64	4,671.33	3.34	23.53	0	1	0.00	50.00	0.00	4.97	0.00	16.59	0.00	0.11
12	3,000	4,000	3,500	361	3,626	5.89	59.20	1,137.25	5,808.58	5.73	29.26	0	1	0.00	50.00	0.00	4.97	0.00	16.59	0.00	0.09
13	4,000	5,000	4,500	282	3,908	4.60	63.80	971.57	6,780.15	4.89	34.15	1	2	50.00	100.00	25.00	29.97	83.41	100.00	2.57	0.44
14	5,000	7,500	6,250	489	4,397	7.98	71.79	1,864.55	8,644.71	9.39	43.54	0	2	0.00	100.00	0.00	29.97	0.00	100.00	0.00	0.35
15	7,500	10,000	8,750	309	4,706	5.04	76.83	1,595.27	10,239.98	8.04	51.58	0	2	0.00	100.00	0.00	29.97	0.00	100.00	0.00	0.29
16	10,000	20,000	15,000	529	5,235	8.64	85.47	3,625.62	13,865.60	18.26	69.84	0	2	0.00	100.00	0.00	29.97	0.00	100.00	0.00	0.22
17	20,000	50,000	35,000	485	5,720	7.92	93.39	3,801.11	17,666.71	19.15	88.98	0	2	0.00	100.00	0.00	29.97	0.00	100.00	0.00	0.17
18	50,000	100,000	75,000	195	5,915	3.18	96.57	1,133.32	18,800.02	5.71	94.69	0	2	0.00	100.00	0.00	29.97	0.00	100.00	0.00	0.16
19	100,000	500,000	300,000	189	6,104	3.09	99.66	862.29	19,662.31	4.34	99.04	0	2	0.00	100.00	0.00	29.97	0.00	100.00	0.00	0.15
20	500,000	**UP**		21	6,125	0.34	100.00	191.30	19,853.62	0.96	100.00	0	2	0.00	100.00	0.00	29.97	0.00	100.00	0.00	0.15
					6,125				19,853.62				2				29.97				0.15

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2533 TYPEPLATE WORKSHOPSBLOCK WORKSHOPS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	2	6.25	6.25	0.24	0.24	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	3.13	9.38	1.12	1.36	0.55	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	3.13	12.50	1.29	2.65	0.64	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	3.13	15.63	0.64	3.30	0.32	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	8	9.38	25.00	4.32	7.62	2.14	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	3.13	28.13	2.41	10.03	1.19	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	14	15.63	43.75	14.79	24.82	7.31	12.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	17	9.38	53.13	9.61	34.43	4.75	17.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	18	3.13	56.25	6.27	40.70	3.10	20.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	21	9.38	65.63	14.28	54.98	7.06	27.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	25	12.50	78.13	30.38	85.36	15.02	42.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	26	3.13	81.25	11.44	96.81	5.66	47.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	29	9.38	90.63	42.62	139.43	21.07	68.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	30	3.13	93.75	23.94	163.37	11.83	80.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	31	3.13	96.88	19.47	182.84	9.62	90.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	32	3.13	100.00	19.47	202.31	9.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	32	0.00	100.00	0.00	202.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	32	0.00	100.00	0.00	202.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	32	0.00	100.00	0.00	202.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					32				202.31				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2534 PHOTOGRAVURE WORKSHOP

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	4.97	4.97	0.25	0.25	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	10	19	5.52	10.50	1.50	1.75	0.31	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	25	3.31	13.81	3.18	4.93	0.65	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	33	4.42	18.23	4.20	9.13	0.86	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	12	45	6.63	24.86	10.45	19.58	2.13	4.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	49	2.21	27.07	5.32	24.90	1.09	5.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	59	5.52	32.60	18.01	42.91	3.68	8.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	68	4.97	37.57	22.34	65.25	4.57	13.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	80	6.63	44.20	15.40	80.65	3.15	16.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	90	5.52	49.72	18.28	98.94	3.74	20.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	97	3.87	53.59	32.18	131.12	6.58	26.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	98	0.55	54.14	0.36	131.48	0.07	26.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	103	2.76	56.91	38.67	170.16	7.90	34.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	12	115	6.63	63.54	71.11	241.26	14.53	49.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	119	2.21	65.75	21.72	262.99	4.44	53.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	18	137	9.94	75.69	47.75	310.74	9.76	63.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	30	167	16.57	92.27	147.29	458.03	30.10	93.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	173	3.31	95.58	7.49	465.52	1.53	95.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	8	181	4.42	100.00	23.76	489.29	4.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	181	0.00	100.00	0.00	489.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					181				489.29				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2538 MIXED

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	5.88	5.88	10.06	10.06	1.20	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	12	1.18	7.06	0.42	10.48	0.05	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	18	3.53	10.59	3.54	14.01	0.42	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	19	0.59	11.18	0.51	14.52	0.06	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	26	4.12	15.29	6.79	21.31	0.81	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	33	4.12	19.41	10.25	31.56	1.22	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	38	2.94	22.35	8.18	39.74	0.98	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	13	51	7.65	30.00	20.20	59.94	2.41	7.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	61	5.88	35.88	25.94	85.88	3.10	10.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	67	3.53	39.41	16.47	102.35	1.97	12.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	72	2.94	42.35	30.54	132.89	3.65	15.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	78	3.53	45.88	23.27	156.16	2.78	18.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	84	3.53	49.41	7.07	163.23	0.84	19.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	93	5.29	54.71	57.59	220.82	6.88	26.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	13	106	7.65	62.35	97.02	317.84	11.59	37.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	12	118	7.06	69.41	100.51	418.35	12.01	49.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	25	143	14.71	84.12	267.61	685.96	31.97	81.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	15	158	8.82	92.94	57.70	743.66	6.89	88.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	12	170	7.06	100.00	93.44	837.10	11.16	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	170	0.00	100.00	0.00	837.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				170				837.10				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 254 COLOURED PAPER AND WALLPAPER PRINTING WORKS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	2.86	2.86	0.06	0.06	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	4	2.86	5.71	0.17	0.23	0.04	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	1.43	7.14	1.06	1.29	0.27	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	9	5.71	12.86	2.76	4.05	0.70	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	14	7.14	20.00	3.64	7.69	0.93	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	19	7.14	27.14	5.33	13.03	1.35	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	28	12.86	40.00	17.68	30.71	4.49	7.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	29	1.43	41.43	3.17	33.88	0.81	8.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	32	4.29	45.71	7.84	41.72	1.99	10.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	34	2.86	48.57	11.98	53.70	3.04	13.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	36	2.86	51.43	5.93	59.63	1.50	15.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	43	10.00	61.43	32.38	92.01	8.22	23.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	45	2.86	64.29	9.93	101.94	2.52	25.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	52	10.00	74.29	87.88	189.82	22.31	48.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	54	2.86	77.14	21.56	211.38	5.47	53.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	12	66	17.14	94.29	122.13	333.52	31.01	84.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	69	4.29	98.57	60.22	393.74	15.29	99.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	70	1.43	100.00	0.14	393.87	0.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	70	0.00	100.00	0.00	393.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	70	0.00	100.00	0.00	393.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				70				393.87				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 255 STRAW AND RUSH GOODS FACTORIES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	3.63	3.63	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				3.63				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 256 LEATHER PRODUCTION AND TANNERIES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	3.31	3.31	0.03	0.03	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	0.66	3.97	0.03	0.06	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	0.66	4.64	0.16	0.23	0.02	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	9	1.32	5.96	0.87	1.09	0.12	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	0.66	6.62	0.83	1.92	0.12	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	15	3.31	9.93	4.77	6.69	0.68	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	16	0.66	10.60	2.48	9.17	0.35	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	19	1.99	12.58	2.48	11.65	0.35	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	25	3.97	16.56	17.69	29.34	2.53	4.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	30	3.31	19.87	2.78	32.12	0.40	4.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	31	0.66	20.53	0.00	32.12	0.00	4.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	37	3.97	24.50	31.29	63.41	4.47	9.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	16	53	10.60	35.10	50.02	113.43	7.14	16.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	63	6.62	41.72	20.74	134.17	2.96	19.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	74	7.28	49.01	15.41	149.58	2.20	21.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	83	5.96	54.97	75.90	225.48	10.84	32.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	49	132	32.45	87.42	366.45	591.93	52.33	84.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	18	150	11.92	99.34	103.73	695.66	14.81	99.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	151	0.66	100.00	4.62	700.28	0.66	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	151	0.00	100.00	0.00	700.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					151				700.28				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 257 SHOE FACTORIES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.76	4.76	0.37	0.37	0.23	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.76	9.52	0.27	0.64	0.16	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.76	14.29	0.77	1.41	0.46	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.76	19.05	1.18	2.59	0.71	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.76	23.81	1.43	4.02	0.86	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	4.76	28.57	1.98	6.00	1.19	3.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	4.76	33.33	3.63	9.62	2.18	5.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	4.76	38.10	3.68	13.31	2.22	8.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	4.76	42.86	4.64	17.95	2.80	10.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	4.76	47.62	4.90	22.84	2.95	13.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	4.76	52.38	6.10	28.94	3.67	17.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	13	9.52	61.90	8.68	37.63	5.23	22.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	16	14.29	76.19	23.80	61.43	14.34	37.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	4.76	80.95	6.75	68.17	4.06	41.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	18	4.76	85.71	14.54	82.71	8.76	49.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	19	4.76	90.48	25.66	108.37	15.45	65.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	20	4.76	95.24	7.85	116.22	4.73	70.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	21	4.76	100.00	49.81	166.04	30.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	21	0.00	100.00	0.00	166.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				21				166.04				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2571 LEATHER

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	6.90	6.90	104.63	104.63	3.77	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	16	0.99	7.88	1.16	105.79	0.04	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	21	2.46	10.34	3.03	108.81	0.11	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	27	2.96	13.30	7.99	116.80	0.29	4.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	32	2.46	15.76	7.03	123.83	0.25	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	41	4.43	20.20	13.25	137.09	0.48	4.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	51	4.93	25.12	44.07	181.16	1.59	6.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	18	69	8.87	33.99	86.12	267.27	3.10	9.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	79	4.93	38.92	77.47	344.74	2.79	12.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	84	2.46	41.38	51.40	396.15	1.85	14.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	14	98	6.90	48.28	75.03	471.17	2.70	16.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	100	0.99	49.26	25.46	496.64	0.92	17.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	105	2.46	51.72	67.71	564.35	2.44	20.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	116	5.42	57.14	261.69	826.04	9.43	29.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	17	133	8.37	65.52	169.00	995.04	6.09	35.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	30	163	14.78	80.30	590.82	1,585.86	21.29	57.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	21	184	10.34	90.64	677.66	2,263.52	24.42	81.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	12	196	5.91	96.55	165.88	2,429.40	5.98	87.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	7	203	3.45	100.00	345.39	2,774.79	12.45	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	203	0.00	100.00	0.00	2,774.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				203				2,774.79				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2572 RUBBER AND/OR CANVAS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	53	53	5.19	5.19	238.10	238.10	3.20	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	56	0.29	5.48	3.68	241.78	0.05	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	64	0.78	6.26	6.86	248.64	0.09	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	71	0.68	6.95	15.02	263.66	0.20	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	17	88	1.66	8.61	53.02	316.68	0.71	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	15	103	1.47	10.08	29.79	346.47	0.40	4.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	37	140	3.62	13.70	73.01	419.47	0.98	5.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	21	161	2.05	15.75	64.46	483.93	0.87	6.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	28	189	2.74	18.49	125.04	608.98	1.68	8.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	56	245	5.48	23.97	136.46	745.43	1.84	10.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	25	270	2.45	26.42	113.82	859.25	1.53	11.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	51	321	4.99	31.41	215.51	1,074.77	2.90	14.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	31	352	3.03	34.44	264.48	1,339.25	3.56	18.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	77	429	7.53	41.98	472.85	1,812.10	6.36	24.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	26	455	2.54	44.52	448.48	2,260.58	6.03	30.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	128	583	12.52	57.05	1,125.48	3,386.06	15.14	45.53	1	1	100.00	100.00	12.43	12.43	100.00	100.00	1.10	0.37
17	20,000	50,000	35,000	209	792	20.45	77.50	1,663.60	5,049.66	22.37	67.91	0	1	0.00	100.00	0.00	12.43	0.00	100.00	0.00	0.25
18	50,000	100,000	75,000	64	856	6.26	83.76	783.20	5,832.86	10.53	78.44	0	1	0.00	100.00	0.00	12.43	0.00	100.00	0.00	0.21
19	100,000	500,000	300,000	124	980	12.13	95.89	1,241.90	7,074.76	16.70	95.14	0	1	0.00	100.00	0.00	12.43	0.00	100.00	0.00	0.18
20	500,000	**UP**		42	1,022	4.11	100.00	361.49	7,436.26	4.86	100.00	0	1	0.00	100.00	0.00	12.43	0.00	100.00	0.00	0.17
				1,022				7,436.26				1				12.43				0.17	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	26	26	5.06	5.06	73.62	73.62	1.29	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	28	0.39	5.45	2.18	75.80	0.04	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	38	1.95	7.39	13.49	89.29	0.24	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	40	0.39	7.78	10.54	99.83	0.18	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	51	2.14	9.92	38.69	138.53	0.68	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	60	1.75	11.67	26.05	164.57	0.46	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	66	1.17	12.84	29.81	194.38	0.52	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	25	91	4.86	17.70	71.87	266.25	1.26	4.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	13	104	2.53	20.23	65.27	331.52	1.14	5.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	111	1.36	21.60	28.49	360.01	0.50	6.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	12	123	2.33	23.93	62.93	422.94	1.10	7.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	15	138	2.92	26.85	59.68	482.62	1.04	8.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	141	0.58	27.43	73.26	555.88	1.28	9.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	146	0.97	28.40	149.79	705.66	2.62	12.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	12	158	2.33	30.74	168.66	874.32	2.95	15.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	111	269	21.60	52.33	608.51	1,482.82	10.64	25.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	158	427	30.74	83.07	1,846.15	3,328.97	32.28	58.21	4	4	100.00	100.00	58.51	58.51	100.00	100.00	3.17	1.76
18	50,000	100,000	75,000	31	458	6.03	89.11	725.70	4,054.66	12.69	70.90	0	4	0.00	100.00	0.00	58.51	0.00	100.00	0.00	1.44
19	100,000	500,000	300,000	38	496	7.39	96.50	818.04	4,872.71	14.30	85.21	0	4	0.00	100.00	0.00	58.51	0.00	100.00	0.00	1.20
20	500,000	**UP**		18	514	3.50	100.00	845.97	5,718.68	14.79	100.00	0	4	0.00	100.00	0.00	58.51	0.00	100.00	0.00	1.02
				514				5,718.68				4				58.51				1.02	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2581 LEATHER GOODS FACTORIES (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	7.14	7.14	26.95	26.95	5.30	5.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	12	2.38	9.52	0.70	27.65	0.14	5.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	13	0.79	10.32	0.19	27.83	0.04	5.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	16	2.38	12.70	1.63	29.46	0.32	5.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	17	0.79	13.49	0.47	29.93	0.09	5.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	26	7.14	20.63	2.68	32.61	0.53	6.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	28	1.59	22.22	3.99	36.61	0.79	7.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	32	3.17	25.40	6.88	43.49	1.35	8.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	34	1.59	26.98	3.61	47.10	0.71	9.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	35	0.79	27.78	2.29	49.39	0.45	9.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	38	2.38	30.16	10.09	59.48	1.98	11.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	42	3.17	33.33	1.29	60.76	0.25	11.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	16	58	12.70	46.03	23.81	84.57	4.68	16.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	22	80	17.46	63.49	23.56	108.13	4.63	21.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	85	3.97	67.46	7.16	115.30	1.41	22.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	92	5.56	73.02	77.63	192.93	15.26	37.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	101	7.14	80.16	121.38	314.31	23.86	61.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	12	113	9.52	89.68	72.12	386.43	14.18	75.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	9	122	7.14	96.83	30.44	416.86	5.98	81.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		4	126	3.17	100.00	91.75	508.61	18.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					126				508.61				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2582 IMITATION LEATHER GOODS FACTORIES

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	3.51	3.51	6.37	6.37	0.58	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	10	5.26	8.77	1.05	7.41	0.09	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	11	0.88	9.65	0.45	7.86	0.04	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	13	1.75	11.40	2.04	9.90	0.18	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	16	2.63	14.04	2.03	11.93	0.18	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	27	9.65	23.68	15.84	27.76	1.44	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	31	3.51	27.19	5.44	33.20	0.49	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	36	4.39	31.58	3.82	37.02	0.35	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	42	5.26	36.84	21.51	58.53	1.95	5.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	50	7.02	43.86	17.50	76.03	1.59	6.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	56	5.26	49.12	15.03	91.06	1.36	8.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	63	6.14	55.26	46.10	137.16	4.18	12.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	65	1.75	57.02	15.56	152.71	1.41	13.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	74	7.89	64.91	99.50	252.21	9.02	22.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	81	6.14	71.05	75.93	328.14	6.88	29.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	89	7.02	78.07	229.33	557.47	20.79	50.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	11	100	9.65	87.72	314.37	871.84	28.50	79.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	103	2.63	90.35	78.57	950.42	7.12	86.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	11	114	9.65	100.00	152.64	1,103.05	13.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	114	0.00	100.00	0.00	1,103.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					114				1,103.05				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2588 MIXED

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	8.05	8.05	0.50	0.50	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	8	1.15	9.20	0.30	0.80	0.03	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	14	6.90	16.09	51.38	52.18	4.74	4.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	15	1.15	17.24	0.61	52.79	0.06	4.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	16	1.15	18.39	1.43	54.22	0.13	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	23	8.05	26.44	5.11	59.33	0.47	5.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	24	1.15	27.59	0.70	60.02	0.06	5.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	30	6.90	34.48	22.53	82.55	2.08	7.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	35	5.75	40.23	16.78	99.33	1.55	9.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	40	5.75	45.98	33.06	132.40	3.05	12.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	47	8.05	54.02	45.85	178.24	4.23	16.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	54	8.05	62.07	60.70	238.94	5.60	22.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	59	5.75	67.82	56.74	295.68	5.23	27.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	61	2.30	70.11	18.67	314.35	1.72	28.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	67	6.90	77.01	152.96	467.31	14.11	43.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	75	9.20	86.21	200.42	667.73	18.48	61.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	83	9.20	95.40	214.90	882.63	19.82	81.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	87	4.60	100.00	201.75	1,084.38	18.61	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	87	0.00	100.00	0.00	1,084.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	87	0.00	100.00	0.00	1,084.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					87				1,084.38				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 259 RUBBER GOODS FACTORIES FOAMED RUBBER FACTORIES TYRE FACTORIE

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	11.11	11.11	6.11	6.11	29.20	29.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	11.11	22.22	0.67	6.78	3.22	32.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	11.11	33.33	2.89	9.68	13.83	46.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	11.11	44.44	1.25	10.92	5.95	52.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	11.11	55.56	0.86	11.78	4.10	56.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	11.11	66.67	2.81	14.59	13.42	69.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	11.11	77.78	2.76	17.35	13.21	82.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	11.11	88.89	0.85	18.20	4.04	86.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	9	11.11	100.00	2.73	20.92	13.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	20.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	20.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	20.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	20.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	20.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	20.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	20.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	20.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	20.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	9	0.00	100.00	0.00	20.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				20.92				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2591 RUBBER GOODS FACTORIES (EXCLUDING FOAMED RUBBER)

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	37	37	3.66	3.66	17.02	17.02	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	20	57	1.98	5.64	1.84	18.86	0.02	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	20	77	1.98	7.62	8.41	27.26	0.11	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	13	90	1.29	8.91	13.30	40.56	0.17	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	99	0.89	9.80	8.22	48.78	0.10	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	17	116	1.68	11.49	20.96	69.74	0.27	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	125	0.89	12.38	18.37	88.11	0.23	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	38	163	3.76	16.14	63.00	151.11	0.80	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	29	192	2.87	19.01	102.88	253.99	1.31	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	24	216	2.38	21.39	99.11	353.10	1.26	4.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	23	239	2.28	23.66	62.45	415.55	0.79	5.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	48	287	4.75	28.42	233.45	649.00	2.96	8.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	61	348	6.04	34.46	354.62	1,003.62	4.50	12.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	67	415	6.63	41.09	407.62	1,411.24	5.18	17.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	56	471	5.54	46.63	509.63	1,920.87	6.47	24.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	101	572	10.00	56.63	1,311.48	3,232.35	16.65	41.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	210	782	20.79	77.43	2,425.43	5,657.78	30.80	71.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	80	862	7.92	85.35	911.30	6,569.08	11.57	83.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	119	981	11.78	97.13	1,139.97	7,709.04	14.48	97.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		29	1,010	2.87	100.00	165.53	7,874.58	2.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1,010				7,874.58				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2592 FOAMED RUBBER FACTORIES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	5.92	5.92	39.64	39.64	1.64	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	11	0.59	6.51	1.09	40.73	0.04	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	12	0.59	7.10	2.11	42.84	0.09	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	13	0.59	7.69	2.61	45.45	0.11	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	15	1.18	8.88	13.06	58.51	0.54	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	16	0.59	9.47	5.88	64.39	0.24	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	17	0.59	10.06	9.56	73.95	0.39	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	21	2.37	12.43	15.44	89.39	0.64	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	21	42	12.43	24.85	133.16	222.55	5.50	9.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	15	57	8.88	33.73	86.32	308.87	3.56	12.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	65	4.73	38.46	23.09	331.96	0.95	13.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	72	4.14	42.60	17.52	349.48	0.72	14.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	12	84	7.10	49.70	87.37	436.85	3.61	18.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	21	105	12.43	62.13	256.61	693.46	10.59	28.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	18	123	10.65	72.78	171.43	864.89	7.08	35.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	15	138	8.88	81.66	472.31	1,337.20	19.49	55.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	22	160	13.02	94.67	635.22	1,972.42	26.22	81.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	163	1.78	96.45	59.76	2,032.18	2.47	83.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	169	3.55	100.00	390.79	2,422.96	16.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	169	0.00	100.00	0.00	2,422.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					169				2,422.96				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2593 TYRE FACTORIES VULCANIZING WORKS RUBBER FACTORIES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	3.03	3.03	15.27	15.27	0.98	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	13	0.91	3.94	0.39	15.66	0.03	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	23	3.03	6.97	2.91	18.58	0.19	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	28	1.52	8.48	2.18	20.76	0.14	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	37	2.73	11.21	8.36	29.12	0.54	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	43	1.82	13.03	4.33	33.45	0.28	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	46	0.91	13.94	3.60	37.05	0.23	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	51	1.52	15.45	5.42	42.47	0.35	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	60	2.73	18.18	5.47	47.94	0.35	3.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	65	1.52	19.70	8.84	56.77	0.57	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	11	76	3.33	23.03	38.68	95.45	2.48	6.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	14	90	4.24	27.27	58.94	154.39	3.78	9.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	26	116	7.88	35.15	90.71	245.10	5.82	15.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	25	141	7.58	42.73	113.80	358.90	7.30	23.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	30	171	9.09	51.82	132.48	491.38	8.50	31.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	45	216	13.64	65.45	235.37	726.75	15.10	46.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	29	245	8.79	74.24	269.50	996.25	17.29	63.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	14	259	4.24	78.48	174.67	1,170.92	11.21	75.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	45	304	13.64	92.12	291.01	1,461.92	18.67	93.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		26	330	7.88	100.00	96.55	1,558.47	6.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				330				1,558.47				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	24.24	24.24	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	17	1.52	25.76	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	18	1.52	27.27	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	19	1.52	28.79	0.31	0.32	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	20	1.52	30.30	0.01	0.33	0.00	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	21	1.52	31.82	0.23	0.56	0.01	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	22	1.52	33.33	0.01	0.57	0.00	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	23	1.52	34.85	0.34	0.91	0.02	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	24	1.52	36.36	0.22	1.12	0.01	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	25	1.52	37.88	0.01	1.13	0.00	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	26	1.52	39.39	0.00	1.13	0.00	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	27	1.52	40.91	0.00	1.13	0.00	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	28	1.52	42.42	0.00	1.14	0.00	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	29	1.52	43.94	0.00	1.14	0.00	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	30	1.52	45.45	0.22	1.36	0.01	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	31	1.52	46.97	0.01	1.36	0.00	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	32	1.52	48.48	0.39	1.75	0.02	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	37	7.58	56.06	0.91	2.67	0.05	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	38	1.52	57.58	0.05	2.71	0.00	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		28	66	42.42	100.00	1,781.04	1,783.75	99.85	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				66				1,783.75				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2594 REMILLING FACTORIES

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.17	4.17	0.72	0.72	0.97	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.17	8.33	0.13	0.85	0.18	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.17	12.50	0.13	0.98	0.18	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	7	16.67	29.17	2.61	3.59	3.54	4.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	10	12.50	41.67	1.95	5.54	2.66	7.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	4.17	45.83	3.95	9.49	5.37	12.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	14	12.50	58.33	3.23	12.73	4.39	17.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	15	4.17	62.50	6.14	18.87	8.35	25.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	16	4.17	66.67	10.14	29.01	13.78	39.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	17	4.17	70.83	1.85	30.87	2.51	41.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	18	4.17	75.00	1.85	32.72	2.51	44.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	19	4.17	79.17	9.94	42.66	13.50	57.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	20	4.17	83.33	3.24	45.90	4.40	62.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	21	4.17	87.50	8.27	54.16	11.23	73.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	24	12.50	100.00	19.45	73.61	26.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	24	0.00	100.00	0.00	73.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	24	0.00	100.00	0.00	73.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	24	0.00	100.00	0.00	73.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	24	0.00	100.00	0.00	73.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				24				73.61				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2595 SMOKE HOUSES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	1.26	1.26	3.88	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	0.27	1.53	0.83	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	0.41	1.94	1.28	5.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	25.20	27.14	77.63	83.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	5.32	32.46	16.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	32.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	32.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	32.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	32.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	32.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	32.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	32.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	32.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	32.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	32.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	32.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	32.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	32.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	5	0.00	100.00	0.00	32.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				32.46				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2596 CRUMB RUBBER FACTORIES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	1.67	1.67	40.07	40.07	0.89	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	17	0.10	1.78	0.54	40.61	0.01	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	18	0.10	1.88	0.01	40.62	0.00	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	20	0.21	2.09	0.70	41.31	0.02	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	30	1.05	3.14	0.22	41.53	0.00	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	14	44	1.46	4.60	4.74	46.27	0.11	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	18	62	1.88	6.49	14.67	60.94	0.33	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	24	86	2.51	9.00	28.87	89.82	0.64	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	95	0.94	9.94	21.22	111.04	0.47	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	16	111	1.67	11.61	39.63	150.67	0.88	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	11	122	1.15	12.76	18.81	169.47	0.42	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	24	146	2.51	15.27	43.52	212.99	0.97	4.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	26	172	2.72	17.99	88.17	301.16	1.96	6.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	23	195	2.41	20.40	106.93	408.09	2.38	9.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	47	242	4.92	25.31	157.84	565.92	3.51	12.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	113	355	11.82	37.13	510.98	1,076.91	11.38	23.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	178	533	18.62	55.75	1,140.26	2,217.16	25.39	49.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	191	724	19.98	75.73	1,153.21	3,370.38	25.67	75.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	159	883	16.63	92.36	895.72	4,266.09	19.94	94.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		73	956	7.64	100.00	225.72	4,491.82	5.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				956				4,491.82				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2598 MIXED

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	2.55	2.55	18.01	18.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	0.00	2.55	0.00	18.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	0.89	3.44	6.26	24.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	6.01	9.45	42.39	66.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	4.73	14.17	33.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	14.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	14.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	14.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	14.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	14.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	14.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	14.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	14.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	14.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	14.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	14.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	14.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	14.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	5	0.00	100.00	0.00	14.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				14.17				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 26 WOOD BAMBOOS AND RATTAN

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	7.14	7.14	0.26	0.26	0.83	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	7.14	14.29	0.39	0.65	1.22	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	7.14	21.43	0.97	1.62	3.07	5.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	7.14	28.57	1.57	3.18	4.97	10.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	7.14	35.71	1.70	4.88	5.40	15.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	7.14	42.86	1.44	6.32	4.56	20.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	7.14	50.00	0.64	6.96	2.03	22.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	7.14	57.14	1.43	8.39	4.53	26.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	7.14	64.29	1.47	9.86	4.66	31.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	7.14	71.43	1.76	11.62	5.59	36.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	7.14	78.57	5.60	17.22	17.77	54.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	7.14	85.71	2.48	19.70	7.88	62.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	7.14	92.86	3.36	23.07	10.67	73.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	7.14	100.00	8.45	31.52	26.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	31.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	31.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	31.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	31.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	14	0.00	100.00	0.00	31.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					14				31.52				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 260 SAWMILLS CARPENTERS SHOPS PARQUET FACTORIES SAWING AND CUTTI

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	8.33	8.33	0.14	0.14	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	8.33	16.67	3.41	3.55	2.74	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	8.33	25.00	2.00	5.55	1.61	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	8.33	33.33	14.25	19.80	11.44	15.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	8.33	41.67	0.17	19.97	0.13	16.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	8.33	50.00	0.51	20.48	0.41	16.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	8.33	58.33	63.63	84.12	51.07	67.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	8.33	66.67	14.06	98.18	11.29	78.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	8.33	75.00	15.66	113.84	12.57	91.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	8.33	83.33	3.24	117.08	2.60	93.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	8.33	91.67	3.59	120.68	2.88	96.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	8.33	100.00	3.92	124.60	3.15	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	124.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	124.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	124.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	124.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	124.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	124.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	124.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	12	0.00	100.00	0.00	124.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					12				124.60				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	182	182	17.48	17.48	160.89	160.89	2.24	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	107	289	10.28	27.76	93.03	253.91	1.30	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	93	382	8.93	36.70	130.60	384.51	1.82	5.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	49	431	4.71	41.40	91.72	476.23	1.28	6.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	74	505	7.11	48.51	169.83	646.06	2.37	9.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	37	542	3.55	52.07	177.82	823.87	2.48	11.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	43	585	4.13	56.20	185.14	1,009.02	2.58	14.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	36	621	3.46	59.65	204.72	1,213.73	2.85	16.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	31	652	2.98	62.63	231.69	1,445.42	3.23	20.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	35	687	3.36	65.99	247.58	1,693.00	3.45	23.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	18	705	1.73	67.72	166.75	1,859.76	2.32	25.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	43	748	4.13	71.85	343.56	2,203.32	4.79	30.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	753	0.48	72.33	109.18	2,312.50	1.52	32.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	41	794	3.94	76.27	513.79	2,826.29	7.16	39.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	43	837	4.13	80.40	435.38	3,261.67	6.07	45.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	96	933	9.22	89.63	1,566.27	4,827.94	21.84	67.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	75	1,008	7.20	96.83	1,805.46	6,633.40	25.17	92.48	1	1	100.00	100.00	26.91	26.91	100.00	100.00	1.49	0.41
18	50,000	100,000	75,000	21	1,029	2.02	98.85	531.95	7,165.35	7.42	99.90	0	1	0.00	100.00	0.00	26.91	0.00	100.00	0.00	0.38
19	100,000	500,000	300,000	12	1,041	1.15	100.00	7.11	7,172.47	0.10	100.00	0	1	0.00	100.00	0.00	26.91	0.00	100.00	0.00	0.38
20	500,000	**UP**		0	1,041	0.00	100.00	0.00	7,172.47	0.00	100.00	0	1	0.00	100.00	0.00	26.91	0.00	100.00	0.00	0.38
				1,041				7,172.47				1				26.91				0.38	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2602 CARPENTERS SHOPS PARQUET FACTORIES SAWING AND CUTTING

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	50	50	6.48	6.48	115.24	115.24	2.59	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	13	63	1.68	8.16	7.86	123.10	0.18	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	20	83	2.59	10.75	18.64	141.73	0.42	3.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	20	103	2.59	13.34	33.47	175.20	0.75	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	30	133	3.89	17.23	25.94	201.15	0.58	4.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	30	163	3.89	21.11	49.27	250.42	1.11	5.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	29	192	3.76	24.87	52.01	302.43	1.17	6.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	203	1.42	26.30	33.90	336.32	0.76	7.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	49	252	6.35	32.64	108.53	444.85	2.44	10.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	24	276	3.11	35.75	73.54	518.39	1.65	11.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	16	292	2.07	37.82	75.29	593.68	1.69	13.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	24	316	3.11	40.93	87.02	680.70	1.96	15.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	20	336	2.59	43.52	100.75	781.45	2.27	17.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	53	389	6.87	50.39	389.43	1,170.88	8.76	26.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	35	424	4.53	54.92	374.93	1,545.81	8.44	34.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	116	540	15.03	69.95	1,231.34	2,777.15	27.70	62.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	111	651	14.38	84.33	1,112.56	3,889.70	25.03	87.51	1	1	100.00	100.00	91.68	91.68	100.00	100.00	8.24	2.36
18	50,000	100,000	75,000	69	720	8.94	93.26	446.95	4,336.66	10.06	97.57	0	1	0.00	100.00	0.00	91.68	0.00	100.00	0.00	2.11
19	100,000	500,000	300,000	19	739	2.46	95.73	76.07	4,412.73	1.71	99.28	0	1	0.00	100.00	0.00	91.68	0.00	100.00	0.00	2.08
20	500,000	**UP**		33	772	4.27	100.00	32.04	4,444.77	0.72	100.00	0	1	0.00	100.00	0.00	91.68	0.00	100.00	0.00	2.06
				772				4,444.77				1				91.68				2.06	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2603 BADMINTONTABLE TENNIS AND TENNIS RACKET FACTORIES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.25	0.25	10.37	10.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	2.20	2.46	89.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	2.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	2.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	2.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	2.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	2.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	2.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	2.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	2.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	2.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	2.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	2.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	2.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	2.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	2.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	2.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	2.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	2.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				2.46				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	4.35	4.35	0.47	0.47	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	0.87	5.22	0.50	0.97	0.05	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	0.87	6.09	1.89	2.85	0.18	0.28	1	1	100.00	100.00	21.87	21.87	100.00	100.00	1160.29	766.23
4	200	300	250	1	8	0.87	6.96	2.02	4.88	0.20	0.47	0	1	0.00	100.00	0.00	21.87	0.00	100.00	0.00	448.27
5	300	500	400	1	9	0.87	7.83	1.64	6.52	0.16	0.63	0	1	0.00	100.00	0.00	21.87	0.00	100.00	0.00	335.69
6	500	750	625	4	13	3.48	11.30	7.06	13.57	0.69	1.32	0	1	0.00	100.00	0.00	21.87	0.00	100.00	0.00	161.12
7	750	1,000	875	1	14	0.87	12.17	3.84	17.41	0.37	1.69	0	1	0.00	100.00	0.00	21.87	0.00	100.00	0.00	125.59
8	1,000	1,500	1,250	3	17	2.61	14.78	2.84	20.26	0.28	1.97	0	1	0.00	100.00	0.00	21.87	0.00	100.00	0.00	107.97
9	1,500	2,000	1,750	1	18	0.87	15.65	2.29	22.55	0.22	2.19	0	1	0.00	100.00	0.00	21.87	0.00	100.00	0.00	97.00
10	2,000	2,500	2,250	3	21	2.61	18.26	8.79	31.34	0.85	3.05	0	1	0.00	100.00	0.00	21.87	0.00	100.00	0.00	69.79
11	2,500	3,000	2,750	18	39	15.65	33.91	14.84	46.19	1.44	4.49	0	1	0.00	100.00	0.00	21.87	0.00	100.00	0.00	47.36
12	3,000	4,000	3,500	1	40	0.87	34.78	12.58	58.76	1.22	5.71	0	1	0.00	100.00	0.00	21.87	0.00	100.00	0.00	37.22
13	4,000	5,000	4,500	1	41	0.87	35.65	2.66	61.42	0.26	5.97	0	1	0.00	100.00	0.00	21.87	0.00	100.00	0.00	35.61
14	5,000	7,500	6,250	8	49	6.96	42.61	62.55	123.97	6.08	12.05	0	1	0.00	100.00	0.00	21.87	0.00	100.00	0.00	17.64
15	7,500	10,000	8,750	15	64	13.04	55.65	128.39	252.36	12.48	24.52	0	1	0.00	100.00	0.00	21.87	0.00	100.00	0.00	8.67
16	10,000	20,000	15,000	19	83	16.52	72.17	177.72	430.08	17.27	41.79	0	1	0.00	100.00	0.00	21.87	0.00	100.00	0.00	5.09
17	20,000	50,000	35,000	30	113	26.09	98.26	506.10	936.18	49.18	90.97	0	1	0.00	100.00	0.00	21.87	0.00	100.00	0.00	2.34
18	50,000	100,000	75,000	1	114	0.87	99.13	25.31	961.50	2.46	93.43	0	1	0.00	100.00	0.00	21.87	0.00	100.00	0.00	2.27
19	100,000	500,000	300,000	1	115	0.87	100.00	67.62	1,029.11	6.57	100.00	0	1	0.00	100.00	0.00	21.87	0.00	100.00	0.00	2.13
20	500,000	**UP**		0	115	0.00	100.00	0.00	1,029.11	0.00	100.00	0	1	0.00	100.00	0.00	21.87	0.00	100.00	0.00	2.13
				115				1,029.11				1				21.87				2.13	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2605 TOOTHPICKCHOPSTICKS FACTORIES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	12.50	12.50	0.18	0.18	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	12.50	25.00	8.93	9.12	9.12	9.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	12.50	37.50	4.14	13.25	4.22	13.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	12.50	50.00	16.55	29.80	16.90	30.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	12.50	62.50	2.07	31.87	2.11	32.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	12.50	75.00	4.14	36.00	4.22	36.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	12.50	87.50	4.14	40.14	4.22	41.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	12.50	100.00	57.77	97.91	59.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	97.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	97.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	97.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	97.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	97.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	97.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	97.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	97.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	97.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	97.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	97.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	8	0.00	100.00	0.00	97.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					8				97.91				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2606 RATTAN DRYING & PEELING MILLS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	12.12	12.12	0.71	0.71	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	3.03	15.15	0.92	1.63	0.35	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	3.03	18.18	0.00	1.63	0.00	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	3.03	21.21	1.70	3.33	0.65	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	3.03	24.24	1.43	4.76	0.55	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	11	9.09	33.33	1.83	6.60	0.70	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	14	9.09	42.42	9.26	15.86	3.54	6.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	15	3.03	45.45	5.00	20.86	1.91	7.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	18	9.09	54.55	33.03	53.89	12.64	20.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	20	6.06	60.61	6.38	60.27	2.44	23.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	21	3.03	63.64	3.99	64.26	1.53	24.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	22	3.03	66.67	2.99	67.25	1.14	25.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	26	12.12	78.79	36.75	103.99	14.06	39.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	28	6.06	84.85	40.34	144.33	15.43	55.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	30	6.06	90.91	9.51	153.84	3.64	58.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	33	9.09	100.00	107.52	261.36	41.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	33	0.00	100.00	0.00	261.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	33	0.00	100.00	0.00	261.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	33	0.00	100.00	0.00	261.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	33	0.00	100.00	0.00	261.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				33				261.36				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2608 MIXED

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	75.00	75.00	7.20	7.20	74.13	74.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	25.00	100.00	2.51	9.71	25.87	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	4	0.00	100.00	0.00	9.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	4	0.00	100.00	0.00	9.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	9.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	9.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	9.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	9.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	9.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	9.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	9.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	9.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	9.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	9.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	9.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	9.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	9.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	9.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	9.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	9.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				9.71				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 261 FURNITURE MANUFACTURE CABINETMAKERS WOOODEN BOAT BUILDERS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	670	670	11.69	11.69	367.00	367.00	1.24	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	364	1,034	6.35	18.05	207.32	574.33	0.70	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	377	1,411	6.58	24.63	389.44	963.77	1.32	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	197	1,608	3.44	28.07	318.48	1,282.25	1.08	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	221	1,829	3.86	31.93	577.90	1,860.14	1.95	6.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	194	2,023	3.39	35.31	394.88	2,255.03	1.33	7.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	249	2,272	4.35	39.66	511.17	2,766.20	1.73	9.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	299	2,571	5.22	44.88	997.22	3,763.41	3.37	12.71	1	1	4.55	4.55	25.82	25.82	8.08	8.08	2.59	0.69
9	1,500	2,000	1,750	233	2,804	4.07	48.94	956.58	4,719.99	3.23	15.94	0	1	0.00	4.55	0.00	25.82	0.00	8.08	0.00	0.55
10	2,000	2,500	2,250	201	3,005	3.51	52.45	951.47	5,671.45	3.21	19.15	0	1	0.00	4.55	0.00	25.82	0.00	8.08	0.00	0.46
11	2,500	3,000	2,750	139	3,144	2.43	54.88	668.00	6,339.45	2.26	21.41	8	9	36.36	40.91	58.45	84.27	18.30	26.39	8.75	1.33
12	3,000	4,000	3,500	324	3,468	5.66	60.53	1,732.89	8,072.34	5.85	27.26	9	18	40.91	81.82	225.92	310.19	70.74	97.13	13.04	3.84
13	4,000	5,000	4,500	202	3,670	3.53	64.06	1,199.78	9,272.12	4.05	31.31	0	18	0.00	81.82	0.00	310.19	0.00	97.13	0.00	3.35
14	5,000	7,500	6,250	270	3,940	4.71	68.77	2,473.94	11,746.06	8.35	39.66	4	22	18.18	100.00	9.17	319.35	2.87	100.00	0.37	2.72
15	7,500	10,000	8,750	261	4,201	4.56	73.33	2,487.94	14,234.00	8.40	48.07	0	22	0.00	100.00	0.00	319.35	0.00	100.00	0.00	2.24
16	10,000	20,000	15,000	580	4,781	10.12	83.45	5,920.44	20,154.44	19.99	68.06	0	22	0.00	100.00	0.00	319.35	0.00	100.00	0.00	1.58
17	20,000	50,000	35,000	415	5,196	7.24	90.70	4,695.72	24,850.17	15.86	83.91	0	22	0.00	100.00	0.00	319.35	0.00	100.00	0.00	1.29
18	50,000	100,000	75,000	320	5,516	5.59	96.28	2,692.51	27,542.68	9.09	93.01	0	22	0.00	100.00	0.00	319.35	0.00	100.00	0.00	1.16
19	100,000	500,000	300,000	193	5,709	3.37	99.65	2,006.42	29,549.10	6.78	99.78	0	22	0.00	100.00	0.00	319.35	0.00	100.00	0.00	1.08
20	500,000	**UP**		20	5,729	0.35	100.00	64.76	29,613.86	0.22	100.00	0	22	0.00	100.00	0.00	319.35	0.00	100.00	0.00	1.08
				5,729				29,613.86				22				319.35				1.08	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.17	4.17	0.11	0.11	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.17	8.33	0.13	0.23	0.12	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.17	12.50	0.81	1.04	0.76	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.17	16.67	1.32	2.36	1.24	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.17	20.83	1.10	3.46	1.03	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	4.17	25.00	2.82	6.28	2.66	5.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	4.17	29.17	4.55	10.82	4.29	10.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	4.17	33.33	1.25	12.07	1.18	11.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	4.17	37.50	11.66	23.73	10.99	22.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	4.17	41.67	1.71	25.44	1.62	23.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	4.17	45.83	1.61	27.05	1.52	25.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	4.17	50.00	4.87	31.93	4.60	30.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	14	8.33	58.33	9.99	41.91	9.42	39.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	17	12.50	70.83	22.70	64.62	21.40	60.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	20	12.50	83.33	19.67	84.29	18.55	79.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	21	4.17	87.50	8.04	92.33	7.58	87.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	22	4.17	91.67	8.04	100.36	7.58	94.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	23	4.17	95.83	2.39	102.75	2.25	96.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		1	24	4.17	100.00	3.30	106.06	3.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				24				106.06				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2621 MANUFACTURE OF FIBREBOARDHARBOARDMASONITE

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	1.90	1.90	49.32	49.32	9.25	9.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	6	1.90	3.80	1.25	50.57	0.24	9.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	11	3.16	6.96	1.65	52.22	0.31	9.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	13	1.27	8.23	0.19	52.41	0.04	9.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	21	5.06	13.29	4.47	56.88	0.84	10.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	22	0.63	13.92	1.83	58.71	0.34	11.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	26	2.53	16.46	8.18	66.89	1.54	12.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	28	1.27	17.72	6.59	73.48	1.24	13.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	32	2.53	20.25	8.85	82.33	1.66	15.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	34	1.27	21.52	9.84	92.17	1.85	17.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	35	0.63	22.15	6.47	98.64	1.21	18.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	36	0.63	22.78	5.03	103.67	0.94	19.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	43	4.43	27.22	21.09	124.75	3.96	23.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	14	57	8.86	36.08	36.20	160.95	6.79	30.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	15	72	9.49	45.57	40.27	201.22	7.56	37.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	78	3.80	49.37	50.93	252.15	9.55	47.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	87	5.70	55.06	114.29	366.44	21.44	68.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	93	3.80	58.86	31.16	397.60	5.85	74.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	43	136	27.22	86.08	80.53	478.13	15.11	89.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		22	158	13.92	100.00	54.85	532.98	10.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				158				532.98				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2622 MANUFACTURE OF WOOD CHIPBOARD PARTICLE BOARD PRESSED WOOD

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	1.16	1.16	1.32	1.32	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	10	1.16	2.31	3.36	4.68	0.13	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	19	2.08	4.40	4.80	9.48	0.19	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	26	1.62	6.02	6.30	15.78	0.24	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	13	39	3.01	9.03	14.52	30.31	0.56	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	49	2.31	11.34	27.05	57.35	1.04	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	52	0.69	12.04	5.30	62.65	0.20	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	58	1.39	13.43	33.84	96.49	1.31	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	64	1.39	14.81	44.34	140.84	1.71	5.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	70	1.39	16.20	45.01	185.84	1.74	7.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	80	2.31	18.52	41.98	227.83	1.62	8.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	12	92	2.78	21.30	38.84	266.67	1.50	10.30	2	2	100.00	100.00	67.50	67.50	100.00	100.00	173.78	25.31
13	4,000	5,000	4,500	26	118	6.02	27.31	89.50	356.17	3.46	13.75	0	2	0.00	100.00	0.00	67.50	0.00	100.00	0.00	18.95
14	5,000	7,500	6,250	24	142	5.56	32.87	198.39	554.56	7.66	21.41	0	2	0.00	100.00	0.00	67.50	0.00	100.00	0.00	12.17
15	7,500	10,000	8,750	26	168	6.02	38.89	299.94	854.50	11.58	33.00	0	2	0.00	100.00	0.00	67.50	0.00	100.00	0.00	7.90
16	10,000	20,000	15,000	55	223	12.73	51.62	354.62	1,209.12	13.69	46.69	0	2	0.00	100.00	0.00	67.50	0.00	100.00	0.00	5.58
17	20,000	50,000	35,000	107	330	24.77	76.39	643.54	1,852.65	24.85	71.54	0	2	0.00	100.00	0.00	67.50	0.00	100.00	0.00	3.64
18	50,000	100,000	75,000	54	384	12.50	88.89	410.44	2,263.10	15.85	87.39	0	2	0.00	100.00	0.00	67.50	0.00	100.00	0.00	2.98
19	100,000	500,000	300,000	31	415	7.18	96.06	113.60	2,376.70	4.39	91.77	0	2	0.00	100.00	0.00	67.50	0.00	100.00	0.00	2.84
20	500,000	**UP**		17	432	3.94	100.00	213.03	2,589.73	8.23	100.00	0	2	0.00	100.00	0.00	67.50	0.00	100.00	0.00	2.61
				432				2,589.73				2				67.50				2.61	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 26222 USING FORMALDEHYDE SYNTHETIC RESIN ADHESIVES

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	2.84	2.84	45.41	45.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	3.41	6.24	54.59	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	6.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	6.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	6.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	6.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	6.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	6.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	6.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	6.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	6.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	6.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	6.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	6.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	6.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	6.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	6.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	6.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	6.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				6.24				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	128	128	2.94	2.94	149.69	149.69	0.68	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	76	204	1.75	4.69	25.67	175.35	0.12	0.80	1	1	4.35	4.35	62.82	62.82	2.90	2.90	244.72	35.82
3	100	200	150	130	334	2.99	7.67	68.76	244.11	0.31	1.11	0	1	0.00	4.35	0.00	62.82	0.00	2.90	0.00	25.73
4	200	300	250	100	434	2.30	9.97	82.09	326.20	0.37	1.49	0	1	0.00	4.35	0.00	62.82	0.00	2.90	0.00	19.26
5	300	500	400	316	750	7.26	17.23	227.91	554.11	1.04	2.52	0	1	0.00	4.35	0.00	62.82	0.00	2.90	0.00	11.34
6	500	750	625	167	917	3.84	21.07	158.86	712.97	0.72	3.25	0	1	0.00	4.35	0.00	62.82	0.00	2.90	0.00	8.81
7	750	1,000	875	158	1,075	3.63	24.70	133.98	846.95	0.61	3.86	0	1	0.00	4.35	0.00	62.82	0.00	2.90	0.00	7.42
8	1,000	1,500	1,250	112	1,187	2.57	27.27	228.49	1,075.44	1.04	4.90	0	1	0.00	4.35	0.00	62.82	0.00	2.90	0.00	5.84
9	1,500	2,000	1,750	135	1,322	3.10	30.38	279.75	1,355.18	1.27	6.17	0	1	0.00	4.35	0.00	62.82	0.00	2.90	0.00	4.64
10	2,000	2,500	2,250	78	1,400	1.79	32.17	190.46	1,545.65	0.87	7.04	0	1	0.00	4.35	0.00	62.82	0.00	2.90	0.00	4.06
11	2,500	3,000	2,750	38	1,438	0.87	33.04	185.20	1,730.85	0.84	7.88	0	1	0.00	4.35	0.00	62.82	0.00	2.90	0.00	3.63
12	3,000	4,000	3,500	137	1,575	3.15	36.19	520.26	2,251.11	2.37	10.25	0	1	0.00	4.35	0.00	62.82	0.00	2.90	0.00	2.79
13	4,000	5,000	4,500	88	1,663	2.02	38.21	565.51	2,816.62	2.58	12.83	0	1	0.00	4.35	0.00	62.82	0.00	2.90	0.00	2.23
14	5,000	7,500	6,250	202	1,865	4.64	42.85	1,156.83	3,973.45	5.27	18.10	0	1	0.00	4.35	0.00	62.82	0.00	2.90	0.00	1.58
15	7,500	10,000	8,750	315	2,180	7.24	50.09	1,372.38	5,345.83	6.25	24.35	7	8	30.43	34.78	243.58	306.40	11.23	14.13	17.75	5.73
16	10,000	20,000	15,000	600	2,780	13.79	63.88	4,891.36	10,237.19	22.28	46.63	10	18	43.48	78.26	1,382.33	1,688.72	63.74	77.87	28.26	16.50
17	20,000	50,000	35,000	661	3,441	15.19	79.07	5,815.85	16,053.03	26.49	73.12	4	22	17.39	95.65	466.60	2,155.32	21.52	99.39	8.02	13.43
18	50,000	100,000	75,000	419	3,860	9.63	88.69	2,867.32	18,920.36	13.06	86.18	1	23	4.35	100.00	13.33	2,168.65	0.61	100.00	0.46	11.46
19	100,000	500,000	300,000	383	4,243	8.80	97.50	2,573.90	21,494.26	11.72	97.90	0	23	0.00	100.00	0.00	2,168.65	0.00	100.00	0.00	10.09
20	500,000	**UP**		109	4,352	2.50	100.00	461.27	21,955.53	2.10	100.00	0	23	0.00	100.00	0.00	2,168.65	0.00	100.00	0.00	9.88
				4,352				21,955.53				23				2,168.65				9.88	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2628 MIXED (DISCOUNT/LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	12.50	12.50	24.33	24.33	12.96	12.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	5	8.33	20.83	0.72	25.05	0.38	13.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	4.17	25.00	2.80	27.84	1.49	14.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	4.17	29.17	18.76	46.60	10.00	24.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	4.17	33.33	1.13	47.73	0.60	25.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	4.17	37.50	0.23	47.96	0.12	25.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	4.17	41.67	0.79	48.75	0.42	25.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	4.17	45.83	0.16	48.92	0.09	26.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	4.17	50.00	35.03	83.94	18.67	44.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	4.17	54.17	1.50	85.44	0.80	45.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	4.17	58.33	7.15	92.59	3.81	49.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	15	4.17	62.50	0.31	92.90	0.16	49.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	16	4.17	66.67	16.74	109.63	8.92	58.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	17	4.17	70.83	8.91	118.54	4.75	63.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	18	4.17	75.00	30.03	148.57	16.00	79.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	19	4.17	79.17	16.87	165.44	8.99	88.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	20	4.17	83.33	6.23	171.67	3.32	91.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	21	4.17	87.50	3.50	175.17	1.87	93.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	24	12.50	100.00	12.47	187.65	6.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	24	0.00	100.00	0.00	187.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				24				187.65				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 263 TUNERS SHOPCOACBUILDERS SHAOPPIPESWALKING STICKS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	2.73	2.73	26.06	26.06	2.50	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	8	1.64	4.37	2.41	28.46	0.23	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	13	2.73	7.10	4.96	33.42	0.48	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	18	2.73	9.84	3.47	36.89	0.33	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	25	3.83	13.66	6.04	42.93	0.58	4.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	27	1.09	14.75	1.15	44.08	0.11	4.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	34	3.83	18.58	13.06	57.14	1.25	5.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	39	2.73	21.31	4.19	61.33	0.40	5.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	47	4.37	25.68	20.43	81.75	1.96	7.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	51	2.19	27.87	18.30	100.05	1.75	9.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	58	3.83	31.69	24.17	124.22	2.32	11.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	65	3.83	35.52	18.67	142.88	1.79	13.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	73	4.37	39.89	41.10	183.99	3.94	17.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	13	86	7.10	46.99	61.69	245.68	5.92	23.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	91	2.73	49.73	61.38	307.06	5.89	29.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	23	114	12.57	62.30	247.97	555.03	23.78	53.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	24	138	13.11	75.41	208.46	763.49	19.99	73.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	144	3.28	78.69	20.70	784.18	1.99	75.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	39	183	21.31	100.00	258.51	1,042.69	24.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	183	0.00	100.00	0.00	1,042.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				183				1,042.69				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	50.00	50.00	0.14	0.14	15.92	15.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	50.00	100.00	0.72	0.86	84.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	2	0.00	100.00	0.00	0.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	0.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	0.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	0.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	0.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	0.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				0.86				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	23.08	23.08	0.21	0.21	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	5	15.38	38.46	2.93	3.13	2.02	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	7.69	46.15	2.65	5.78	1.83	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	7.69	53.85	3.45	9.24	2.38	6.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	7.69	61.54	5.81	15.05	4.00	10.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	7.69	69.23	6.35	21.40	4.38	14.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	7.69	76.92	12.18	33.58	8.40	23.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	7.69	84.62	56.29	89.87	38.79	61.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	7.69	92.31	21.12	110.99	14.56	76.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	13	7.69	100.00	34.11	145.11	23.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	13	0.00	100.00	0.00	145.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	13	0.00	100.00	0.00	145.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	13	0.00	100.00	0.00	145.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	145.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	145.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	145.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	145.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	145.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	145.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	13	0.00	100.00	0.00	145.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				13				145.11				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	3.49	3.49	0.26	0.26	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	7	4.65	8.14	0.70	0.96	0.21	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	14	8.14	16.28	3.00	3.96	0.91	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	19	5.81	22.09	2.95	6.91	0.90	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	22	3.49	25.58	2.35	9.26	0.71	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	28	6.98	32.56	5.88	15.14	1.78	4.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	29	1.16	33.72	1.89	17.03	0.57	5.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	30	1.16	34.88	1.07	18.10	0.32	5.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	39	10.47	45.35	6.54	24.64	1.98	7.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	44	5.81	51.16	17.65	42.29	5.35	12.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	48	4.65	55.81	21.62	63.90	6.56	19.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	55	8.14	63.95	13.43	77.34	4.07	23.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	56	1.16	65.12	13.50	90.84	4.09	27.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	57	1.16	66.28	11.48	102.32	3.48	31.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	12	69	13.95	80.23	42.87	145.19	13.00	44.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	13	82	15.12	95.35	96.68	241.88	29.32	73.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	84	2.33	97.67	41.51	283.39	12.59	85.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	86	2.33	100.00	46.38	329.77	14.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	86	0.00	100.00	0.00	329.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	86	0.00	100.00	0.00	329.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					86				329.77				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 267 TIMBER IMPREGNATION INSTALLATIONS (DISCOUNT/LOADINGS)

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	30.00	30.00	1.41	1.41	2.50	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	10.00	40.00	3.31	4.72	5.89	8.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	10.00	50.00	5.54	10.27	9.84	18.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	10.00	60.00	0.01	10.28	0.02	18.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	10.00	70.00	8.61	18.89	15.29	33.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	10.00	80.00	13.04	31.93	23.15	56.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	10.00	90.00	16.11	48.04	28.61	85.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	10.00	100.00	8.28	56.31	14.70	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	10	0.00	100.00	0.00	56.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	10	0.00	100.00	0.00	56.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	56.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	56.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	56.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	56.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	56.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	56.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	56.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	56.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	56.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	10	0.00	100.00	0.00	56.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10				56.31				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 268 WOODEN MUSICAL INSTRUMENTS FACTORIES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	22	22	21.78	21.78	32.74	32.74	3.25	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	28	5.94	27.72	1.79	34.53	0.18	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	32	3.96	31.68	1.05	35.58	0.10	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	33	0.99	32.67	0.63	36.20	0.06	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	36	2.97	35.64	1.10	37.30	0.11	3.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	37	0.99	36.63	2.16	39.46	0.21	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	38	0.99	37.62	2.29	41.75	0.23	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	43	4.95	42.57	8.45	50.20	0.84	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	44	0.99	43.56	5.65	55.85	0.56	5.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	45	0.99	44.55	2.25	58.10	0.22	5.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	46	0.99	45.54	8.44	66.54	0.84	6.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	47	0.99	46.53	2.49	69.03	0.25	6.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	48	0.99	47.52	3.74	72.77	0.37	7.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	53	4.95	52.48	51.33	124.11	5.10	12.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	55	1.98	54.46	11.23	135.34	1.12	13.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	60	4.95	59.41	77.99	213.33	7.75	21.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	66	5.94	65.35	204.69	418.01	20.33	41.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	72	5.94	71.29	144.47	562.48	14.35	55.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	16	88	15.84	87.13	202.01	764.49	20.07	75.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		13	101	12.87	100.00	242.19	1,006.68	24.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				101				1,006.68				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	4.36	4.36	10.59	10.59	0.45	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	22	3.02	7.38	5.26	15.85	0.22	0.67	1	1	100.00	100.00	7.21	7.21	100.00	100.00	137.02	45.48
3	100	200	150	3	25	1.01	8.39	5.31	21.16	0.22	0.89	0	1	0.00	100.00	0.00	7.21	0.00	100.00	0.00	34.06
4	200	300	250	1	26	0.34	8.72	1.22	22.38	0.05	0.94	0	1	0.00	100.00	0.00	7.21	0.00	100.00	0.00	32.21
5	300	500	400	8	34	2.68	11.41	10.55	32.93	0.44	1.39	0	1	0.00	100.00	0.00	7.21	0.00	100.00	0.00	21.89
6	500	750	625	2	36	0.67	12.08	4.74	37.67	0.20	1.59	0	1	0.00	100.00	0.00	7.21	0.00	100.00	0.00	19.13
7	750	1,000	875	5	41	1.68	13.76	22.96	60.64	0.97	2.56	0	1	0.00	100.00	0.00	7.21	0.00	100.00	0.00	11.89
8	1,000	1,500	1,250	22	63	7.38	21.14	40.88	101.52	1.72	4.28	0	1	0.00	100.00	0.00	7.21	0.00	100.00	0.00	7.10
9	1,500	2,000	1,750	8	71	2.68	23.83	31.88	133.40	1.34	5.62	0	1	0.00	100.00	0.00	7.21	0.00	100.00	0.00	5.40
10	2,000	2,500	2,250	16	87	5.37	29.19	41.92	175.32	1.77	7.39	0	1	0.00	100.00	0.00	7.21	0.00	100.00	0.00	4.11
11	2,500	3,000	2,750	12	99	4.03	33.22	62.06	237.37	2.62	10.01	0	1	0.00	100.00	0.00	7.21	0.00	100.00	0.00	3.04
12	3,000	4,000	3,500	34	133	11.41	44.63	137.58	374.96	5.80	15.81	0	1	0.00	100.00	0.00	7.21	0.00	100.00	0.00	1.92
13	4,000	5,000	4,500	35	168	11.74	56.38	137.70	512.66	5.80	21.61	0	1	0.00	100.00	0.00	7.21	0.00	100.00	0.00	1.41
14	5,000	7,500	6,250	23	191	7.72	64.09	274.67	787.33	11.58	33.19	0	1	0.00	100.00	0.00	7.21	0.00	100.00	0.00	0.92
15	7,500	10,000	8,750	28	219	9.40	73.49	150.44	937.77	6.34	39.53	0	1	0.00	100.00	0.00	7.21	0.00	100.00	0.00	0.77
16	10,000	20,000	15,000	36	255	12.08	85.57	580.94	1,518.71	24.49	64.02	0	1	0.00	100.00	0.00	7.21	0.00	100.00	0.00	0.47
17	20,000	50,000	35,000	26	281	8.72	94.30	349.57	1,868.28	14.74	78.75	0	1	0.00	100.00	0.00	7.21	0.00	100.00	0.00	0.39
18	50,000	100,000	75,000	7	288	2.35	96.64	151.67	2,019.96	6.39	85.15	0	1	0.00	100.00	0.00	7.21	0.00	100.00	0.00	0.36
19	100,000	500,000	300,000	10	298	3.36	100.00	352.41	2,372.36	14.85	100.00	0	1	0.00	100.00	0.00	7.21	0.00	100.00	0.00	0.30
20	500,000	**UP**		0	298	0.00	100.00	0.00	2,372.36	0.00	100.00	0	1	0.00	100.00	0.00	7.21	0.00	100.00	0.00	0.30
				298				2,372.36				1				7.21				0.30	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	7.14	7.14	35.15	35.15	23.02	23.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	7.14	14.29	1.54	36.69	1.01	24.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	7.14	21.43	9.23	45.92	6.04	30.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	7.14	28.57	22.37	68.29	14.65	44.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	7.14	35.71	10.08	78.37	6.60	51.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	7.14	42.86	0.86	79.23	0.56	51.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	7.14	50.00	0.86	80.08	0.56	52.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	7.14	57.14	8.49	88.57	5.56	58.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	7.14	64.29	3.01	91.58	1.97	59.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	7.14	71.43	3.01	94.60	1.97	61.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	7.14	78.57	7.74	102.34	5.07	67.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	7.14	85.71	5.80	108.14	3.80	70.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	7.14	92.86	42.61	150.75	27.91	98.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	7.14	100.00	1.94	152.69	1.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	152.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	152.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	152.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	152.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	14	0.00	100.00	0.00	152.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					14				152.69				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.44	2.44	1.00	1.00	0.83	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.44	4.88	0.30	1.30	0.25	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.44	7.32	0.70	2.00	0.58	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	5	4.88	12.20	1.63	3.63	1.35	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	8	7.32	19.51	1.35	4.99	1.12	4.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	13	12.20	31.71	3.49	8.48	2.89	7.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	17	9.76	41.46	7.13	15.61	5.90	12.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	20	7.32	48.78	9.84	25.45	8.14	21.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	22	4.88	53.66	4.13	29.58	3.41	24.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	25	7.32	60.98	11.73	41.32	9.70	34.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	26	2.44	63.41	2.53	43.85	2.09	36.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	28	4.88	68.29	1.69	45.54	1.40	37.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	32	9.76	78.05	22.20	67.74	18.36	56.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	35	7.32	85.37	34.97	102.71	28.92	84.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	38	7.32	92.68	6.77	109.49	5.60	90.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	41	7.32	100.00	11.46	120.95	9.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	41	0.00	100.00	0.00	120.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	41	0.00	100.00	0.00	120.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	41	0.00	100.00	0.00	120.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					41				120.95				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 270 CORN MILLS PADDY (RICE) GAMBIR

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

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

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2701 CORN MILLS (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	23	23	4.46	4.46	18.31	18.31	1.26	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	10	33	1.94	6.40	0.68	18.99	0.05	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	38	0.97	7.36	0.99	19.98	0.07	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	44	1.16	8.53	2.82	22.80	0.19	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	49	0.97	9.50	1.13	23.92	0.08	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	52	0.58	10.08	0.87	24.80	0.06	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	60	1.55	11.63	4.67	29.47	0.32	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	70	1.94	13.57	8.48	37.95	0.59	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	81	2.13	15.70	25.70	63.65	1.77	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	14	95	2.71	18.41	12.87	76.52	0.89	5.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	14	109	2.71	21.12	35.36	111.88	2.44	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	12	121	2.33	23.45	15.38	127.26	1.06	8.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	19	140	3.68	27.13	22.83	150.09	1.58	10.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	34	174	6.59	33.72	98.04	248.13	6.77	17.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	37	211	7.17	40.89	49.95	298.08	3.45	20.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	40	251	7.75	48.64	150.02	448.10	10.36	30.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	106	357	20.54	69.19	469.64	917.73	32.43	63.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	86	443	16.67	85.85	329.21	1,246.95	22.73	86.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	66	509	12.79	98.64	177.68	1,424.63	12.27	98.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		7	516	1.36	100.00	23.58	1,448.21	1.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				516				1,448.21				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2702 FODDER MILLS (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	23	23	2.19	2.19	92.54	92.54	2.71	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	27	0.38	2.57	0.39	92.93	0.01	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	29	0.19	2.76	1.10	94.03	0.03	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	33	0.38	3.14	1.51	95.54	0.04	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	22	55	2.09	5.23	3.97	99.51	0.12	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	58	0.29	5.52	3.04	102.55	0.09	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	60	118	5.71	11.23	10.67	113.22	0.31	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	132	1.33	12.56	21.25	134.47	0.62	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	141	0.86	13.42	13.15	147.62	0.39	4.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	22	163	2.09	15.51	22.20	169.82	0.65	4.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	171	0.76	16.27	9.33	179.16	0.27	5.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	181	0.95	17.22	30.61	209.77	0.90	6.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	188	0.67	17.89	20.32	230.08	0.59	6.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	35	223	3.33	21.22	122.24	352.32	3.58	10.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	21	244	2.00	23.22	124.07	476.40	3.63	13.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	73	317	6.95	30.16	394.52	870.92	11.55	25.50	1	1	33.33	33.33	6.03	6.03	64.92	64.92	1.53	0.69
17	20,000	50,000	35,000	85	402	8.09	38.25	520.67	1,391.59	15.24	40.74	2	3	66.67	100.00	3.26	9.28	35.08	100.00	0.63	0.67
18	50,000	100,000	75,000	116	518	11.04	49.29	303.02	1,694.61	8.87	49.61	0	3	0.00	100.00	0.00	9.28	0.00	100.00	0.00	0.55
19	100,000	500,000	300,000	474	992	45.10	94.39	1,497.40	3,192.01	43.84	93.46	0	3	0.00	100.00	0.00	9.28	0.00	100.00	0.00	0.29
20	500,000	**UP**		59	1,051	5.61	100.00	223.54	3,415.56	6.54	100.00	0	3	0.00	100.00	0.00	9.28	0.00	100.00	0.00	0.27
				1,051				3,415.56				3				9.28				0.27	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2703 GAPLEK MILLS (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.00	2.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	2.00	4.00	0.05	0.05	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	7	10.00	14.00	1.29	1.34	0.76	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	10	6.00	20.00	0.69	2.04	0.41	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	13	6.00	26.00	1.81	3.84	1.07	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	16	6.00	32.00	0.98	4.82	0.58	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	19	6.00	38.00	0.58	5.39	0.34	3.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	21	4.00	42.00	1.47	6.86	0.87	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	26	10.00	52.00	6.87	13.73	4.06	8.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	27	2.00	54.00	4.44	18.18	2.62	10.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	30	6.00	60.00	10.03	28.21	5.92	16.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	31	2.00	62.00	1.61	29.82	0.95	17.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	32	2.00	64.00	2.63	32.45	1.55	19.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	36	8.00	72.00	16.92	49.38	9.99	29.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	37	2.00	74.00	1.37	50.75	0.81	29.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	38	2.00	76.00	20.00	70.75	11.81	41.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	47	18.00	94.00	50.22	120.97	29.65	71.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	50	6.00	100.00	48.37	169.34	28.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	50	0.00	100.00	0.00	169.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	50	0.00	100.00	0.00	169.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				50				169.34				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2704 GAMBIR FACTORIES (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	11.11	11.11	1.81	1.81	1.26	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	11.11	22.22	1.83	3.63	1.28	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	11.11	33.33	1.65	5.29	1.16	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	11.11	44.44	8.27	13.56	5.78	9.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	11.11	55.56	6.62	20.18	4.62	14.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	11.11	66.67	7.82	28.00	5.46	19.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	11.11	77.78	11.29	39.29	7.89	27.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	11.11	88.89	37.66	76.95	26.30	53.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	9	11.11	100.00	66.24	143.19	46.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	143.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	143.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	143.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	143.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	143.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	143.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	143.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	143.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	143.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	9	0.00	100.00	0.00	143.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				143.19				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2705 FLOUR MILLS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	30	30	4.34	4.34	20.31	20.31	0.78	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	16	46	2.31	6.65	1.59	21.89	0.06	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	15	61	2.17	8.82	2.29	24.19	0.09	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	68	1.01	9.83	1.27	25.46	0.05	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	20	88	2.89	12.72	9.90	35.36	0.38	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	16	104	2.31	15.03	11.36	46.71	0.44	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	117	1.88	16.91	7.02	53.73	0.27	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	18	135	2.60	19.51	18.39	72.12	0.71	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	21	156	3.03	22.54	19.53	91.65	0.75	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	12	168	1.73	24.28	20.87	112.53	0.80	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	26	194	3.76	28.03	22.89	135.41	0.88	5.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	23	217	3.32	31.36	55.64	191.05	2.14	7.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	22	239	3.18	34.54	41.06	232.12	1.58	8.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	24	263	3.47	38.01	82.55	314.67	3.17	12.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	33	296	4.77	42.77	144.67	459.34	5.56	17.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	78	374	11.27	54.05	311.61	770.95	11.98	29.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	116	490	16.76	70.81	837.25	1,608.20	32.20	61.85	1	1	25.00	25.00	224.40	224.40	86.26	86.26	26.80	13.95
18	50,000	100,000	75,000	89	579	12.86	83.67	502.24	2,110.44	19.32	81.17	2	3	50.00	75.00	32.28	256.68	12.41	98.66	6.43	12.16
19	100,000	500,000	300,000	87	666	12.57	96.24	362.27	2,472.71	13.93	95.10	1	4	25.00	100.00	3.47	260.16	1.34	100.00	0.96	10.52
20	500,000	**UP**		26	692	3.76	100.00	127.40	2,600.11	4.90	100.00	0	4	0.00	100.00	0.00	260.16	0.00	100.00	0.00	10.01
				692				2,600.11				4				260.16				10.01	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2708 MIXED (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	6.80	6.80	0.65	0.65	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	19	6.12	12.93	4.63	5.28	0.76	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	26	4.76	17.69	2.54	7.82	0.42	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	31	3.40	21.09	4.43	12.25	0.73	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	35	2.72	23.81	7.15	19.40	1.17	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	40	3.40	27.21	8.45	27.85	1.39	4.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	42	1.36	28.57	2.15	30.00	0.35	4.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	49	4.76	33.33	9.68	39.67	1.59	6.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	51	1.36	34.69	5.31	44.99	0.87	7.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	55	2.72	37.41	22.67	67.66	3.72	11.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	60	3.40	40.82	12.82	80.48	2.10	13.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	64	2.72	43.54	19.05	99.53	3.12	16.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	66	1.36	44.90	21.18	120.70	3.47	19.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	74	5.44	50.34	73.98	194.68	12.13	31.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	77	2.04	52.38	42.11	236.80	6.91	38.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	21	98	14.29	66.67	308.10	544.89	50.53	89.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	103	3.40	70.07	33.38	578.28	5.47	94.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	111	5.44	75.51	0.11	578.38	0.02	94.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	20	131	13.61	89.12	29.20	607.58	4.79	99.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		16	147	10.88	100.00	2.19	609.77	0.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				147				609.77				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2709 PADDY & HULLING MILLS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	337	337	9.85	9.85	85.54	85.54	1.13	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	346	683	10.11	19.96	57.09	142.63	0.75	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	477	1,160	13.94	33.90	147.17	289.80	1.94	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	300	1,460	8.77	42.67	142.39	432.20	1.87	5.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	323	1,783	9.44	52.10	224.29	656.48	2.95	8.64	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	216	1,999	6.31	58.42	238.95	895.43	3.14	11.78	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	117	2,116	3.42	61.84	160.66	1,056.10	2.11	13.89	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	129	2,245	3.77	65.60	185.49	1,241.59	2.44	16.33	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	118	2,363	3.45	69.05	249.39	1,490.98	3.28	19.61	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	94	2,457	2.75	71.80	216.82	1,707.80	2.85	22.47	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	96	2,553	2.81	74.61	230.21	1,938.01	3.03	25.49	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	119	2,672	3.48	78.08	345.66	2,283.66	4.55	30.04	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	103	2,775	3.01	81.09	355.51	2,639.17	4.68	34.72	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	125	2,900	3.65	84.75	723.11	3,362.28	9.51	44.23	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	104	3,004	3.04	87.78	689.92	4,052.20	9.08	53.30	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	177	3,181	5.17	92.96	1,656.36	5,708.56	21.79	75.09	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	120	3,301	3.51	96.46	1,179.74	6,888.29	15.52	90.61	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	79	3,380	2.31	98.77	505.44	7,393.73	6.65	97.26	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	40	3,420	1.17	99.94	156.27	7,550.00	2.06	99.32	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		2	3,422	0.06	100.00	51.93	7,601.93	0.68	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
				3,422				7,601.93				1				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 271 SUGAR MILLS CHOCOLATE FACTORIES SWEETS FACTORIES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.13	2.13	0.42	0.42	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	2.13	4.26	0.57	0.99	0.49	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	2.13	6.38	6.13	7.13	5.25	6.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	2.13	8.51	2.85	9.98	2.44	8.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	2.13	10.64	0.93	10.91	0.80	9.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	2.13	12.77	0.61	11.52	0.52	9.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	2.13	14.89	0.20	11.72	0.17	10.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	2.13	17.02	0.21	11.93	0.18	10.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	2.13	19.15	1.04	12.97	0.89	11.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	2.13	21.28	0.69	13.66	0.59	11.68	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	2.13	23.40	1.23	14.89	1.05	12.73	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	2.13	25.53	0.81	15.70	0.69	13.42	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	2.13	27.66	1.89	17.59	1.62	15.04	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	2.13	29.79	2.09	19.68	1.78	16.82	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	2.13	31.91	1.53	21.21	1.31	18.13	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	16	2.13	34.04	1.80	23.01	1.54	19.67	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	17	2.13	36.17	2.74	25.75	2.34	22.02	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	18	2.13	38.30	1.86	27.61	1.59	23.60	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	11	29	23.40	61.70	33.92	61.53	29.00	52.61	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		18	47	38.30	100.00	55.42	116.95	47.39	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
				47				116.95				1				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 27111 SUGAR MILLS EXCLUDING SPONTANEOUS CUMBUSTION

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	55	55	11.58	11.58	96.74	96.74	2.19	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	10	65	2.11	13.68	1.06	97.80	0.02	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	76	2.32	16.00	1.92	99.73	0.04	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	86	2.11	18.11	1.36	101.09	0.03	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	19	105	4.00	22.11	5.93	107.02	0.13	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	111	1.26	23.37	1.67	108.69	0.04	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	114	0.63	24.00	1.06	109.75	0.02	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	122	1.68	25.68	3.20	112.95	0.07	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	132	2.11	27.79	12.00	124.95	0.27	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	138	1.26	29.05	19.73	144.68	0.45	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	142	0.84	29.89	7.41	152.09	0.17	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	143	0.21	30.11	3.60	155.69	0.08	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	148	1.05	31.16	19.30	174.99	0.44	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	152	0.84	32.00	25.68	200.67	0.58	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	16	168	3.37	35.37	27.25	227.92	0.62	5.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	13	181	2.74	38.11	41.59	269.51	0.94	6.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	24	205	5.05	43.16	78.41	347.92	1.78	7.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	210	1.05	44.21	7.65	355.57	0.17	8.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	132	342	27.79	72.00	288.66	644.23	6.54	14.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		133	475	28.00	100.00	3,767.00	4,411.23	85.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				475				4,411.23				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 27112 SUGAR MILLS INCLUDING SPONTANEOUS COMBUSTION

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	4.05	4.05	0.38	0.38	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	23	1.77	5.82	0.55	0.92	0.03	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	16	39	4.05	9.87	2.88	3.80	0.17	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	17	56	4.30	14.18	6.86	10.67	0.40	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	72	4.05	18.23	4.82	15.49	0.28	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	79	1.77	20.00	1.37	16.85	0.08	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	88	2.28	22.28	1.18	18.04	0.07	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	93	1.27	23.54	2.23	20.27	0.13	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	102	2.28	25.82	24.60	44.87	1.43	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	113	2.78	28.61	13.77	58.64	0.80	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	115	0.51	29.11	1.42	60.06	0.08	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	120	1.27	30.38	1.98	62.04	0.11	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	10	130	2.53	32.91	19.89	81.93	1.15	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	20	150	5.06	37.97	47.33	129.26	2.74	7.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	159	2.28	40.25	25.48	154.74	1.48	8.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	24	183	6.08	46.33	67.33	222.07	3.90	12.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	53	236	13.42	59.75	437.65	659.72	25.36	38.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	62	298	15.70	75.44	547.61	1,207.33	31.73	69.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	75	373	18.99	94.43	453.15	1,660.49	26.25	96.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		22	395	5.57	100.00	65.53	1,726.02	3.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				395				1,726.02				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 27113 CHOCOLATE AND SWEETS FACTORIES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	0.30	0.30	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	3	0.61	0.91	0.10	0.10	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	0.30	1.22	0.68	0.79	0.03	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	0.30	1.52	0.04	0.83	0.00	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	10	1.52	3.04	4.07	4.90	0.18	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	22	3.65	6.69	3.58	8.48	0.16	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	27	1.52	8.21	4.02	12.50	0.18	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	34	2.13	10.33	15.44	27.94	0.69	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	44	3.04	13.37	15.82	43.76	0.71	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	50	1.82	15.20	9.05	52.81	0.40	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	60	3.04	18.24	34.18	86.99	1.53	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	17	77	5.17	23.40	40.59	127.59	1.81	5.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	81	1.22	24.62	11.16	138.74	0.50	6.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	22	103	6.69	31.31	109.39	248.14	4.88	11.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	18	121	5.47	36.78	97.24	345.37	4.34	15.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	39	160	11.85	48.63	473.42	818.79	21.13	36.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	49	209	14.89	63.53	447.82	1,266.62	19.99	56.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	19	228	5.78	69.30	259.19	1,525.80	11.57	68.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	60	288	18.24	87.54	509.42	2,035.22	22.74	90.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		41	329	12.46	100.00	204.84	2,240.06	9.14	100.00	9	9	100.00	100.00	7.21	7.21	100.00	100.00	3.52	0.32
				329				2,240.06				9				7.21				0.32	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2721 ALIMENTARY PASTE PRODUCERS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	9.09	9.09	3.68	3.68	1.06	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	15	4.55	13.64	0.55	4.23	0.16	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	26	10.00	23.64	3.40	7.63	0.98	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	32	5.45	29.09	1.75	9.38	0.50	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	35	2.73	31.82	2.00	11.38	0.58	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	40	4.55	36.36	7.29	18.67	2.10	5.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	44	3.64	40.00	3.90	22.57	1.12	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	51	6.36	46.36	13.28	35.86	3.83	10.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	54	2.73	49.09	7.92	43.78	2.28	12.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	55	0.91	50.00	5.77	49.54	1.66	14.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	56	0.91	50.91	3.35	52.89	0.96	15.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	61	4.55	55.45	27.45	80.34	7.91	23.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	62	0.91	56.36	4.85	85.19	1.40	24.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	69	6.36	62.73	61.55	146.74	17.74	42.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	75	5.45	68.18	46.47	193.21	13.39	55.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	12	87	10.91	79.09	79.38	272.59	22.87	78.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	16	103	14.55	93.64	44.44	317.02	12.80	91.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	105	1.82	95.45	2.85	319.87	0.82	92.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	110	4.55	100.00	27.17	347.05	7.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	110	0.00	100.00	0.00	347.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					110				347.05				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2722 BAKERIES AND BISCUIT WORKS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	156	156	4.82	4.82	79.00	79.00	1.17	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	120	276	3.71	8.53	11.54	90.54	0.17	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	230	506	7.11	15.63	39.69	130.23	0.59	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	232	738	7.17	22.80	60.35	190.58	0.89	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	365	1,103	11.28	34.07	137.82	328.40	2.04	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	264	1,367	8.16	42.23	152.34	480.74	2.26	7.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	251	1,618	7.75	49.98	215.69	696.43	3.20	10.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	342	1,960	10.57	60.55	369.28	1,065.71	5.47	15.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	216	2,176	6.67	67.22	363.87	1,429.57	5.39	21.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	98	2,274	3.03	70.25	230.24	1,659.81	3.41	24.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	82	2,356	2.53	72.78	233.55	1,893.36	3.46	28.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	119	2,475	3.68	76.46	388.30	2,281.66	5.75	33.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	77	2,552	2.38	78.84	373.85	2,655.51	5.54	39.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	92	2,644	2.84	81.68	522.82	3,178.33	7.75	47.08	1	1	100.00	100.00	2.72	2.72	100.00	100.00	0.52	0.09
15	7,500	10,000	8,750	71	2,715	2.19	83.87	441.57	3,619.90	6.54	53.63	0	1	0.00	100.00	0.00	2.72	0.00	100.00	0.00	0.08
16	10,000	20,000	15,000	104	2,819	3.21	87.09	854.91	4,474.80	12.66	66.29	0	1	0.00	100.00	0.00	2.72	0.00	100.00	0.00	0.06
17	20,000	50,000	35,000	112	2,931	3.46	90.55	824.43	5,299.23	12.21	78.50	0	1	0.00	100.00	0.00	2.72	0.00	100.00	0.00	0.05
18	50,000	100,000	75,000	97	3,028	3.00	93.54	674.23	5,973.46	9.99	88.49	0	1	0.00	100.00	0.00	2.72	0.00	100.00	0.00	0.05
19	100,000	500,000	300,000	86	3,114	2.66	96.20	427.01	6,400.47	6.33	94.82	0	1	0.00	100.00	0.00	2.72	0.00	100.00	0.00	0.04
20	500,000	**UP**		123	3,237	3.80	100.00	349.80	6,750.27	5.18	100.00	0	1	0.00	100.00	0.00	2.72	0.00	100.00	0.00	0.04
				3,237				6,750.27				1				2.72				0.04	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2723 PROCESSED FOOD FACTORIES (BIHUNMIELOMIEKERUPUK) ATC

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	198	198	9.23	9.23	77.28	77.28	1.22	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	156	354	7.27	16.50	31.88	109.16	0.50	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	174	528	8.11	24.60	67.12	176.29	1.06	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	131	659	6.10	30.71	82.89	259.18	1.30	4.08	2	2	40.00	40.00	53.46	53.46	78.85	78.85	64.50	20.63
5	300	500	400	133	792	6.20	36.91	110.93	370.11	1.75	5.82	0	2	0.00	40.00	0.00	53.46	0.00	78.85	0.00	14.45
6	500	750	625	77	869	3.59	40.49	89.73	459.83	1.41	7.23	0	2	0.00	40.00	0.00	53.46	0.00	78.85	0.00	11.63
7	750	1,000	875	68	937	3.17	43.66	108.74	568.57	1.71	8.94	1	3	20.00	60.00	12.93	66.39	19.06	97.91	11.89	11.68
8	1,000	1,500	1,250	114	1,051	5.31	48.97	221.47	790.04	3.48	12.43	0	3	0.00	60.00	0.00	66.39	0.00	97.91	0.00	8.40
9	1,500	2,000	1,750	61	1,112	2.84	51.82	115.95	905.98	1.82	14.25	0	3	0.00	60.00	0.00	66.39	0.00	97.91	0.00	7.33
10	2,000	2,500	2,250	54	1,166	2.52	54.33	166.09	1,072.07	2.61	16.87	0	3	0.00	60.00	0.00	66.39	0.00	97.91	0.00	6.19
11	2,500	3,000	2,750	41	1,207	1.91	56.24	132.90	1,204.97	2.09	18.96	0	3	0.00	60.00	0.00	66.39	0.00	97.91	0.00	5.51
12	3,000	4,000	3,500	89	1,296	4.15	60.39	287.75	1,492.72	4.53	23.48	0	3	0.00	60.00	0.00	66.39	0.00	97.91	0.00	4.45
13	4,000	5,000	4,500	52	1,348	2.42	62.81	278.38	1,771.10	4.38	27.86	0	3	0.00	60.00	0.00	66.39	0.00	97.91	0.00	3.75
14	5,000	7,500	6,250	92	1,440	4.29	67.10	593.47	2,364.57	9.34	37.20	0	3	0.00	60.00	0.00	66.39	0.00	97.91	0.00	2.81
15	7,500	10,000	8,750	110	1,550	5.13	72.23	662.30	3,026.87	10.42	47.62	0	3	0.00	60.00	0.00	66.39	0.00	97.91	0.00	2.19
16	10,000	20,000	15,000	157	1,707	7.32	79.54	1,510.88	4,537.76	23.77	71.39	0	3	0.00	60.00	0.00	66.39	0.00	97.91	0.00	1.46
17	20,000	50,000	35,000	195	1,902	9.09	88.63	1,237.54	5,775.29	19.47	90.85	0	3	0.00	60.00	0.00	66.39	0.00	97.91	0.00	1.15
18	50,000	100,000	75,000	115	2,017	5.36	93.99	296.65	6,071.94	4.67	95.52	0	3	0.00	60.00	0.00	66.39	0.00	97.91	0.00	1.09
19	100,000	500,000	300,000	111	2,128	5.17	99.16	256.35	6,328.30	4.03	99.55	2	5	40.00	100.00	1.42	67.80	2.09	100.00	0.55	1.07
20	500,000	**UP**		18	2,146	0.84	100.00	28.37	6,356.67	0.45	100.00	0	5	0.00	100.00	0.00	67.80	0.00	100.00	0.00	1.07
				2,146				6,356.67				5				67.80				1.07	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2728 MIXED

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	59	59	11.17	11.17	42.25	42.25	2.65	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	48	107	9.09	20.27	10.60	52.85	0.66	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	84	191	15.91	36.17	40.37	93.23	2.53	5.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	45	236	8.52	44.70	27.01	120.24	1.69	7.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	52	288	9.85	54.55	81.44	201.68	5.11	12.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	23	311	4.36	58.90	36.17	237.85	2.27	14.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	20	331	3.79	62.69	29.31	267.16	1.84	16.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	31	362	5.87	68.56	68.87	336.03	4.32	21.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	370	1.52	70.08	23.06	359.10	1.45	22.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	379	1.70	71.78	42.92	402.01	2.69	25.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	13	392	2.46	74.24	60.64	462.66	3.80	29.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	15	407	2.84	77.08	78.08	540.74	4.90	33.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	14	421	2.65	79.73	81.73	622.47	5.13	39.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	23	444	4.36	84.09	187.94	810.41	11.79	50.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	452	1.52	85.61	101.35	911.75	6.36	57.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	21	473	3.98	89.58	205.04	1,116.79	12.86	70.06	3	3	100.00	100.00	57.65	57.65	100.00	100.00	28.11	5.16
17	20,000	50,000	35,000	23	496	4.36	93.94	369.99	1,486.78	23.21	93.27	0	3	0.00	100.00	0.00	57.65	0.00	100.00	0.00	3.88
18	50,000	100,000	75,000	5	501	0.95	94.89	90.44	1,577.22	5.67	98.94	0	3	0.00	100.00	0.00	57.65	0.00	100.00	0.00	3.65
19	100,000	500,000	300,000	19	520	3.60	98.48	14.99	1,592.21	0.94	99.88	0	3	0.00	100.00	0.00	57.65	0.00	100.00	0.00	3.62
20	500,000	**UP**		8	528	1.52	100.00	1.90	1,594.11	0.12	100.00	0	3	0.00	100.00	0.00	57.65	0.00	100.00	0.00	3.62
				528				1,594.11				3				57.65				3.62	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	3.74	3.74	103.01	103.01	4.91	4.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	23	2.00	5.74	1.61	104.62	0.08	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	30	1.75	7.48	2.01	106.63	0.10	5.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	35	1.25	8.73	1.79	108.42	0.09	5.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	14	49	3.49	12.22	8.80	117.22	0.42	5.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	55	1.50	13.72	3.16	120.38	0.15	5.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	61	1.50	15.21	4.68	125.06	0.22	5.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	67	1.50	16.71	6.68	131.73	0.32	6.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	26	93	6.48	23.19	41.56	173.29	1.98	8.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	99	1.50	24.69	18.95	192.25	0.90	9.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	106	1.75	26.43	25.15	217.39	1.20	10.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	29	135	7.23	33.67	72.08	289.47	3.44	13.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	11	146	2.74	36.41	58.83	348.31	2.80	16.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	15	161	3.74	40.15	72.33	420.64	3.45	20.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	169	2.00	42.14	47.98	468.62	2.29	22.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	41	210	10.22	52.37	403.48	872.10	19.23	41.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	57	267	14.21	66.58	479.03	1,351.13	22.83	64.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	26	293	6.48	73.07	212.54	1,563.67	10.13	74.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	69	362	17.21	90.27	358.59	1,922.26	17.09	91.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		39	401	9.73	100.00	176.10	2,098.36	8.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				401				2,098.36				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2732 MEATMEAT PRODUCTS AND FISH PRODUCTS FACTORIES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	47	47	3.55	3.55	267.23	267.23	4.26	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	37	84	2.80	6.35	4.86	272.09	0.08	4.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	48	132	3.63	9.98	11.72	283.81	0.19	4.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	47	179	3.55	13.53	15.37	299.17	0.24	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	42	221	3.17	16.70	31.14	330.31	0.50	5.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	28	249	2.12	18.82	19.54	349.85	0.31	5.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	17	266	1.28	20.11	12.84	362.69	0.20	5.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	50	316	3.78	23.89	38.64	401.32	0.62	6.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	31	347	2.34	26.23	34.06	435.38	0.54	6.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	29	376	2.19	28.42	46.44	481.83	0.74	7.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	385	0.68	29.10	27.14	508.96	0.43	8.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	42	427	3.17	32.28	139.30	648.27	2.22	10.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	27	454	2.04	34.32	116.88	765.14	1.86	12.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	68	522	5.14	39.46	253.33	1,018.47	4.04	16.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	53	575	4.01	43.46	278.15	1,296.63	4.43	20.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	128	703	9.67	53.14	1,084.44	2,381.07	17.28	37.95	1	1	50.00	50.00	675.00	675.00	99.93	99.93	62.24	28.35
17	20,000	50,000	35,000	218	921	16.48	69.61	1,654.83	4,035.90	26.38	64.33	0	1	0.00	50.00	0.00	675.00	0.00	99.93	0.00	16.72
18	50,000	100,000	75,000	184	1,105	13.91	83.52	859.66	4,895.57	13.70	78.03	0	1	0.00	50.00	0.00	675.00	0.00	99.93	0.00	13.79
19	100,000	500,000	300,000	205	1,310	15.50	99.02	1,193.98	6,089.55	19.03	97.06	1	2	50.00	100.00	0.46	675.46	0.07	100.00	0.04	11.09
20	500,000	**UP**		13	1,323	0.98	100.00	184.59	6,274.14	2.94	100.00	0	2	0.00	100.00	0.00	675.46	0.00	100.00	0.00	10.77
				1,323				6,274.14				2				675.46				10.77	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2733 SOYA BEANTOMATO AND HOT PEPPER SAUCE

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	46	46	13.14	13.14	5.44	5.44	0.97	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	32	78	9.14	22.29	2.59	8.04	0.46	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	52	130	14.86	37.14	9.84	17.87	1.75	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	42	172	12.00	49.14	12.47	30.34	2.21	5.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	37	209	10.57	59.71	17.72	48.06	3.14	8.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	220	3.14	62.86	6.42	54.48	1.14	9.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	232	3.43	66.29	12.45	66.92	2.21	11.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	22	254	6.29	72.57	26.74	93.67	4.74	16.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	264	2.86	75.43	38.28	131.94	6.79	23.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	272	2.29	77.71	16.58	148.52	2.94	26.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	277	1.43	79.14	9.14	157.66	1.62	27.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	285	2.29	81.43	22.93	180.58	4.07	32.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	293	2.29	83.71	26.77	207.36	4.75	36.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	304	3.14	86.86	38.45	245.81	6.82	43.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	309	1.43	88.29	47.50	293.30	8.43	52.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	12	321	3.43	91.71	26.08	319.39	4.63	56.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	13	334	3.71	95.43	167.94	487.33	29.80	86.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	342	2.29	97.71	40.62	527.95	7.21	93.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	8	350	2.29	100.00	35.65	563.60	6.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	350	0.00	100.00	0.00	563.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					350				563.60				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2734 **POULTRY FARMS :**

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,811	2,811	4.18	4.18	236.83	236.83	0.72	0.72	1	1	20.00	20.00	7.41	7.41	9.98	9.98	3.13	3.13
2	50	100	75	7,761	10,572	11.54	15.72	280.69	517.53	0.85	1.57	0	1	0.00	20.00	0.00	7.41	0.00	9.98	0.00	1.43
3	100	200	150	10,268	20,840	15.27	30.99	924.29	1,441.82	2.81	4.38	0	1	0.00	20.00	0.00	7.41	0.00	9.98	0.00	0.51
4	200	300	250	7,403	28,243	11.01	42.00	919.30	2,361.12	2.80	7.18	0	1	0.00	20.00	0.00	7.41	0.00	9.98	0.00	0.31
5	300	500	400	5,937	34,180	8.83	50.83	1,545.64	3,906.76	4.70	11.88	0	1	0.00	20.00	0.00	7.41	0.00	9.98	0.00	0.19
6	500	750	625	5,664	39,844	8.42	59.25	1,379.29	5,286.05	4.19	16.08	0	1	0.00	20.00	0.00	7.41	0.00	9.98	0.00	0.14
7	750	1,000	875	3,312	43,156	4.93	64.18	1,197.33	6,483.37	3.64	19.72	0	1	0.00	20.00	0.00	7.41	0.00	9.98	0.00	0.11
8	1,000	1,500	1,250	4,408	47,564	6.56	70.73	2,015.79	8,499.16	6.13	25.85	0	1	0.00	20.00	0.00	7.41	0.00	9.98	0.00	0.09
9	1,500	2,000	1,750	2,673	50,237	3.98	74.71	1,454.61	9,953.77	4.42	30.27	0	1	0.00	20.00	0.00	7.41	0.00	9.98	0.00	0.07
10	2,000	2,500	2,250	2,489	52,726	3.70	78.41	2,146.45	12,100.22	6.53	36.80	2	3	40.00	60.00	62.00	69.41	83.48	93.46	2.89	0.57
11	2,500	3,000	2,750	1,695	54,421	2.52	80.93	1,126.57	13,226.79	3.43	40.22	1	4	20.00	80.00	4.84	74.25	6.52	99.97	0.43	0.56
12	3,000	4,000	3,500	4,891	59,312	7.27	88.21	1,697.52	14,924.31	5.16	45.39	0	4	0.00	80.00	0.00	74.25	0.00	99.97	0.00	0.50
13	4,000	5,000	4,500	1,635	60,947	2.43	90.64	2,265.00	17,189.31	6.89	52.27	0	4	0.00	80.00	0.00	74.25	0.00	99.97	0.00	0.43
14	5,000	7,500	6,250	2,005	62,952	2.98	93.62	2,503.42	19,692.72	7.61	59.89	0	4	0.00	80.00	0.00	74.25	0.00	99.97	0.00	0.38
15	7,500	10,000	8,750	686	63,638	1.02	94.64	1,670.18	21,362.90	5.08	64.97	0	4	0.00	80.00	0.00	74.25	0.00	99.97	0.00	0.35
16	10,000	20,000	15,000	1,370	65,008	2.04	96.68	4,138.60	25,501.50	12.59	77.55	0	4	0.00	80.00	0.00	74.25	0.00	99.97	0.00	0.29
17	20,000	50,000	35,000	1,365	66,373	2.03	98.71	4,695.59	30,197.09	14.28	91.83	1	5	20.00	100.00	0.02	74.27	0.03	100.00	0.00	0.25
18	50,000	100,000	75,000	619	66,992	0.92	99.63	1,963.34	32,160.42	5.97	97.80	0	5	0.00	100.00	0.00	74.27	0.00	100.00	0.00	0.23
19	100,000	500,000	300,000	224	67,216	0.33	99.96	626.46	32,786.88	1.91	99.71	0	5	0.00	100.00	0.00	74.27	0.00	100.00	0.00	0.23
20	500,000	**UP**		27	67,243	0.04	100.00	95.91	32,882.79	0.29	100.00	0	5	0.00	100.00	0.00	74.27	0.00	100.00	0.00	0.23
				67,243				32,882.79				5				74.27				0.23	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 27341 POULTRY FARMS: USING ELECTRICAL LIGHTING

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	12.00	12.00	7.18	7.18	5.21	5.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	4.00	16.00	0.10	7.27	0.07	5.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	4.00	20.00	0.33	7.60	0.24	5.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	4.00	24.00	0.41	8.02	0.30	5.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	10	16.00	40.00	5.28	13.30	3.84	9.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	4.00	44.00	2.14	15.44	1.55	11.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	4.00	48.00	5.84	21.28	4.24	15.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	13	4.00	52.00	6.78	28.05	4.92	20.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	16	12.00	64.00	15.14	43.20	11.00	31.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	18	8.00	72.00	16.99	60.19	12.34	43.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	19	4.00	76.00	11.11	71.30	8.07	51.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	22	12.00	88.00	38.05	109.35	27.64	79.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	23	4.00	92.00	5.56	114.90	4.04	83.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	24	4.00	96.00	2.14	117.04	1.55	85.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	25	4.00	100.00	20.62	137.67	14.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	25	0.00	100.00	0.00	137.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	25	0.00	100.00	0.00	137.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	25	0.00	100.00	0.00	137.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	25	0.00	100.00	0.00	137.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	25	0.00	100.00	0.00	137.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				25				137.67				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2735 OTHER FARMS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,418	2,418	45.28	45.28	438.33	438.33	10.82	10.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	519	2,937	9.72	55.00	103.31	541.64	2.55	13.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	573	3,510	10.73	65.73	220.06	761.70	5.43	18.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	368	3,878	6.89	72.62	239.01	1,000.71	5.90	24.71	1	1	100.00	100.00	152.75	152.75	100.00	100.00	63.91	15.26
5	300	500	400	400	4,278	7.49	80.11	345.32	1,346.03	8.53	33.23	0	1	0.00	100.00	0.00	152.75	0.00	100.00	0.00	11.35
6	500	750	625	238	4,516	4.46	84.57	255.84	1,601.86	6.32	39.55	0	1	0.00	100.00	0.00	152.75	0.00	100.00	0.00	9.54
7	750	1,000	875	147	4,663	2.75	87.32	192.37	1,794.24	4.75	44.30	0	1	0.00	100.00	0.00	152.75	0.00	100.00	0.00	8.51
8	1,000	1,500	1,250	156	4,819	2.92	90.24	201.55	1,995.79	4.98	49.27	0	1	0.00	100.00	0.00	152.75	0.00	100.00	0.00	7.65
9	1,500	2,000	1,750	93	4,912	1.74	91.99	152.82	2,148.61	3.77	53.05	0	1	0.00	100.00	0.00	152.75	0.00	100.00	0.00	7.11
10	2,000	2,500	2,250	52	4,964	0.97	92.96	141.05	2,289.66	3.48	56.53	0	1	0.00	100.00	0.00	152.75	0.00	100.00	0.00	6.67
11	2,500	3,000	2,750	23	4,987	0.43	93.39	76.32	2,365.98	1.88	58.41	0	1	0.00	100.00	0.00	152.75	0.00	100.00	0.00	6.46
12	3,000	4,000	3,500	30	5,017	0.56	93.95	81.08	2,447.06	2.00	60.42	0	1	0.00	100.00	0.00	152.75	0.00	100.00	0.00	6.24
13	4,000	5,000	4,500	40	5,057	0.75	94.70	108.81	2,555.87	2.69	63.10	0	1	0.00	100.00	0.00	152.75	0.00	100.00	0.00	5.98
14	5,000	7,500	6,250	43	5,100	0.81	95.51	138.52	2,694.39	3.42	66.52	0	1	0.00	100.00	0.00	152.75	0.00	100.00	0.00	5.67
15	7,500	10,000	8,750	15	5,115	0.28	95.79	131.72	2,826.11	3.25	69.77	0	1	0.00	100.00	0.00	152.75	0.00	100.00	0.00	5.41
16	10,000	20,000	15,000	46	5,161	0.86	96.65	306.33	3,132.43	7.56	77.34	0	1	0.00	100.00	0.00	152.75	0.00	100.00	0.00	4.88
17	20,000	50,000	35,000	89	5,250	1.67	98.31	482.53	3,614.96	11.91	89.25	0	1	0.00	100.00	0.00	152.75	0.00	100.00	0.00	4.23
18	50,000	100,000	75,000	40	5,290	0.75	99.06	172.16	3,787.12	4.25	93.50	0	1	0.00	100.00	0.00	152.75	0.00	100.00	0.00	4.03
19	100,000	500,000	300,000	49	5,339	0.92	99.98	263.00	4,050.11	6.49	99.99	0	1	0.00	100.00	0.00	152.75	0.00	100.00	0.00	3.77
20	500,000	**UP**		1	5,340	0.02	100.00	0.23	4,050.34	0.01	100.00	0	1	0.00	100.00	0.00	152.75	0.00	100.00	0.00	3.77
				5,340				4,050.34				1				152.75				3.77	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2736 HATCHERIES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	27	27	2.56	2.56	0.30	0.30	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	40	67	3.79	6.35	2.05	2.35	0.11	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	15	82	1.42	7.77	4.08	6.43	0.22	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	90	0.76	8.53	3.94	10.37	0.21	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	84	174	7.96	16.49	35.33	45.70	1.91	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	29	203	2.75	19.24	3.39	49.09	0.18	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	207	0.38	19.62	0.89	49.98	0.05	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	217	0.95	20.57	6.21	56.19	0.34	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	229	1.14	21.71	13.81	69.99	0.75	3.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	236	0.66	22.37	4.94	74.94	0.27	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	244	0.76	23.13	0.23	75.16	0.01	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	18	262	1.71	24.83	12.44	87.61	0.67	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	15	277	1.42	26.26	19.68	107.28	1.07	5.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	32	309	3.03	29.29	39.97	147.26	2.17	7.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	30	339	2.84	32.13	92.21	239.47	4.99	12.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	83	422	7.87	40.00	331.66	571.13	17.96	30.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	390	812	36.97	76.97	751.69	1,322.82	40.72	71.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	164	976	15.55	92.51	430.71	1,753.53	23.33	94.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	61	1,037	5.78	98.29	88.68	1,842.21	4.80	99.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		18	1,055	1.71	100.00	3.96	1,846.17	0.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1,055				1,846.17				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2737 FISH HATCHERIES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	174	174	21.53	21.53	7.57	7.57	0.71	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	96	270	11.88	33.42	12.64	20.21	1.18	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	98	368	12.13	45.54	19.99	40.20	1.86	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	56	424	6.93	52.48	23.30	63.50	2.17	5.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	41	465	5.07	57.55	33.95	97.45	3.16	9.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	19	484	2.35	59.90	11.06	108.51	1.03	10.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	26	510	3.22	63.12	12.23	120.75	1.14	11.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	48	558	5.94	69.06	42.18	162.93	3.93	15.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	13	571	1.61	70.67	8.68	171.61	0.81	15.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	578	0.87	71.53	10.90	182.51	1.02	17.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	588	1.24	72.77	12.86	195.37	1.20	18.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	25	613	3.09	75.87	19.29	214.66	1.80	20.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	18	631	2.23	78.09	35.36	250.02	3.30	23.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	16	647	1.98	80.07	48.74	298.75	4.54	27.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	30	677	3.71	83.79	68.25	367.00	6.36	34.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	51	728	6.31	90.10	210.08	577.08	19.58	53.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	52	780	6.44	96.53	331.85	908.93	30.93	84.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	21	801	2.60	99.13	149.51	1,058.43	13.93	98.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	7	808	0.87	100.00	14.52	1,072.95	1.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	808	0.00	100.00	0.00	1,072.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				808				1,072.95				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2741 EDIBLE FATS PRODUCERS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.23	3.23	0.65	0.65	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.23	6.45	1.21	1.85	0.46	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.23	9.68	10.67	12.52	4.10	4.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.23	12.90	12.68	25.20	4.88	9.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.23	16.13	30.98	56.18	11.91	21.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.23	19.35	5.66	61.84	2.18	23.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	3.23	22.58	5.66	67.50	2.18	25.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	3.23	25.81	4.12	71.62	1.58	27.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	3.23	29.03	5.66	77.28	2.18	29.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	3.23	32.26	5.66	82.93	2.18	31.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	3.23	35.48	5.66	88.59	2.18	34.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	3.23	38.71	5.66	94.25	2.18	36.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	3.23	41.94	11.95	106.20	4.59	40.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	3.23	45.16	23.84	130.03	9.16	49.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	20	19.35	64.52	75.57	205.60	29.05	79.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	9	29	29.03	93.55	19.90	225.50	7.65	86.69	3	3	100.00	100.00	3.76	3.76	100.00	100.00	18.91	1.67
18	50,000	100,000	75,000	2	31	6.45	100.00	34.61	260.11	13.31	100.00	0	3	0.00	100.00	0.00	3.76	0.00	100.00	0.00	1.45
19	100,000	500,000	300,000	0	31	0.00	100.00	0.00	260.11	0.00	100.00	0	3	0.00	100.00	0.00	3.76	0.00	100.00	0.00	1.45
20	500,000	**UP**		0	31	0.00	100.00	0.00	260.11	0.00	100.00	0	3	0.00	100.00	0.00	3.76	0.00	100.00	0.00	1.45
				31				260.11				3				3.76				1.45	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	141	141	2.91	2.91	210.27	210.27	0.94	0.94	1	1	5.00	5.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	68	209	1.40	4.31	10.39	220.66	0.05	0.99	0	1	0.00	5.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	71	280	1.47	5.78	15.34	236.00	0.07	1.06	0	1	0.00	5.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	63	343	1.30	7.08	22.32	258.33	0.10	1.16	0	1	0.00	5.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	62	405	1.28	8.36	27.63	285.96	0.12	1.28	0	1	0.00	5.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	48	453	0.99	9.35	28.58	314.54	0.13	1.41	0	1	0.00	5.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	73	526	1.51	10.85	45.57	360.11	0.20	1.62	0	1	0.00	5.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	48	574	0.99	11.84	57.69	417.80	0.26	1.87	0	1	0.00	5.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	31	605	0.64	12.48	49.31	467.11	0.22	2.10	0	1	0.00	5.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	44	649	0.91	13.39	91.54	558.65	0.41	2.51	0	1	0.00	5.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	50	699	1.03	14.42	122.67	681.32	0.55	3.06	0	1	0.00	5.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	83	782	1.71	16.14	146.55	827.87	0.66	3.71	0	1	0.00	5.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	61	843	1.26	17.40	71.62	899.49	0.32	4.04	0	1	0.00	5.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	115	958	2.37	19.77	468.39	1,367.88	2.10	6.14	0	1	0.00	5.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	101	1,059	2.08	21.85	355.55	1,723.43	1.60	7.73	2	3	10.00	15.00	31.25	31.25	6.35	6.35	8.79	1.81
16	10,000	20,000	15,000	243	1,302	5.01	26.87	1,194.91	2,918.34	5.36	13.09	2	5	10.00	25.00	57.35	88.60	11.65	17.99	4.80	3.04
17	20,000	50,000	35,000	507	1,809	10.46	37.33	3,514.58	6,432.92	15.77	28.86	1	6	5.00	30.00	0.00	88.60	0.00	17.99	0.00	1.38
18	50,000	100,000	75,000	768	2,577	15.85	53.18	7,003.09	13,436.01	31.42	60.28	3	9	15.00	45.00	174.36	262.96	35.42	53.41	2.49	1.96
19	100,000	500,000	300,000	2,096	4,673	43.25	96.43	8,298.17	21,734.18	37.23	97.51	8	17	40.00	85.00	220.13	483.09	44.71	98.12	2.65	2.22
20	500,000	**UP**		173	4,846	3.57	100.00	555.69	22,289.88	2.49	100.00	3	20	15.00	100.00	9.25	492.34	1.88	100.00	1.66	2.21
				4,846				22,289.88				20				492.34				2.21	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	1.52	1.52	4.88	4.88	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	0.30	1.83	0.35	5.23	0.02	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	0.30	2.13	0.72	5.96	0.03	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	9	0.61	2.74	2.08	8.03	0.09	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	13	1.22	3.96	2.62	10.65	0.12	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	14	0.30	4.27	1.58	12.24	0.07	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	16	0.61	4.88	4.09	16.33	0.18	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	17	0.30	5.18	3.31	19.64	0.15	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	18	0.30	5.49	3.46	23.10	0.15	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	19	0.30	5.79	0.00	23.10	0.00	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	17	36	5.18	10.98	13.29	36.39	0.59	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	39	0.91	11.89	5.37	41.76	0.24	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	45	1.83	13.72	33.45	75.21	1.48	3.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	48	0.91	14.63	21.41	96.61	0.95	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	29	77	8.84	23.48	79.36	175.98	3.51	7.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	55	132	16.77	40.24	618.06	794.04	27.33	35.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	93	225	28.35	68.60	655.85	1,449.89	29.00	64.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	56	281	17.07	85.67	574.13	2,024.02	25.39	89.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	33	314	10.06	95.73	222.83	2,246.85	9.85	99.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		14	328	4.27	100.00	14.47	2,261.32	0.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				328				2,261.32				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2748 MIXED

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	0.30	0.30	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	0.30	0.60	1.06	1.06	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	0.30	0.90	0.82	1.88	0.12	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	0.30	1.20	1.79	3.67	0.26	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	0.30	1.51	2.19	5.86	0.31	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	0.30	1.81	3.95	9.81	0.56	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	0.30	2.11	5.22	15.03	0.74	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	0.30	2.41	2.11	17.14	0.30	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	11	0.90	3.31	10.81	27.95	1.54	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	0.30	3.61	0.60	28.55	0.09	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	0.30	3.92	0.46	29.01	0.07	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	0.30	4.22	0.62	29.63	0.09	4.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	18	1.20	5.42	0.89	30.51	0.13	4.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	26	2.41	7.83	13.39	43.91	1.91	6.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	27	0.30	8.13	0.00	43.91	0.00	6.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	22	49	6.63	14.76	83.21	127.12	11.87	18.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	45	94	13.55	28.31	130.00	257.12	18.55	36.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	46	140	13.86	42.17	127.06	384.18	18.13	54.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	179	319	53.92	96.08	291.29	675.47	41.56	96.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		13	332	3.92	100.00	25.35	700.82	3.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				332				700.82				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2751 DAIRIES AND DAIRY PRODUCTS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	5.99	5.99	49.27	49.27	4.47	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	14	0.46	6.45	0.10	49.37	0.01	4.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	15	0.46	6.91	0.11	49.48	0.01	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	18	1.38	8.29	0.69	50.17	0.06	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	25	3.23	11.52	2.07	52.24	0.19	4.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	33	3.69	15.21	5.42	57.66	0.49	5.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	34	0.46	15.67	0.66	58.32	0.06	5.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	42	3.69	19.35	9.36	67.69	0.85	6.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	46	1.84	21.20	7.27	74.95	0.66	6.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	48	0.92	22.12	2.78	77.73	0.25	7.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	55	3.23	25.35	10.32	88.05	0.94	7.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	56	0.46	25.81	3.02	91.07	0.27	8.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	57	0.46	26.27	3.23	94.30	0.29	8.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	25	82	11.52	37.79	40.24	134.54	3.65	12.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	86	1.84	39.63	36.45	170.98	3.31	15.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	92	2.76	42.40	69.47	240.45	6.30	21.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	23	115	10.60	53.00	211.17	451.62	19.16	40.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	13	128	5.99	58.99	99.77	551.39	9.05	50.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	61	189	28.11	87.10	320.29	871.68	29.06	79.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		28	217	12.90	100.00	230.41	1,102.10	20.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				217				1,102.10				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2752 DAIRIES AND DAIRY PRODUCTS INCLUDING DESICCATED MILK

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.70	2.70	28.90	28.90	8.68	8.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	2.70	5.41	0.23	29.13	0.07	8.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	2.70	8.11	0.21	29.34	0.06	8.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	2.70	10.81	0.76	30.10	0.23	9.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	2.70	13.51	0.93	31.04	0.28	9.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	2.70	16.22	1.08	32.12	0.33	9.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	2.70	18.92	1.40	33.52	0.42	10.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	2.70	21.62	0.37	33.89	0.11	10.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	2.70	24.32	0.99	34.88	0.30	10.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	2.70	27.03	0.20	35.08	0.06	10.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	2.70	29.73	0.20	35.28	0.06	10.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	13	5.41	35.14	8.12	43.40	2.44	13.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	2.70	37.84	6.26	49.65	1.88	14.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	18	10.81	48.65	17.42	67.07	5.23	20.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	19	2.70	51.35	18.88	85.96	5.67	25.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	21	5.41	56.76	42.32	128.28	12.71	38.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	24	8.11	64.86	69.31	197.59	20.82	59.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	29	13.51	78.38	71.63	269.22	21.52	80.87	1	1	100.00	100.00	7.13	7.13	100.00	100.00	9.96	2.65
19	100,000	500,000	300,000	4	33	10.81	89.19	63.62	332.83	19.11	99.98	0	1	0.00	100.00	0.00	7.13	0.00	100.00	0.00	2.14
20	500,000	**UP**		4	37	10.81	100.00	0.06	332.89	0.02	100.00	0	1	0.00	100.00	0.00	7.13	0.00	100.00	0.00	2.14
				37				332.89				1				7.13				2.14	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2761 COFFEE ROASTING PLANTSCOFFEE EXTRACT FACTORIES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	34	34	4.40	4.40	0.28	0.28	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	40	0.78	5.17	0.59	0.87	0.02	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	16	56	2.07	7.24	3.64	4.51	0.13	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	63	0.91	8.15	3.07	7.59	0.11	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	22	85	2.85	11.00	8.31	15.89	0.29	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	96	1.42	12.42	8.83	24.72	0.31	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	14	110	1.81	14.23	11.48	36.20	0.40	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	36	146	4.66	18.89	44.10	80.30	1.53	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	16	162	2.07	20.96	46.38	126.68	1.61	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	168	0.78	21.73	24.53	151.21	0.85	5.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	174	0.78	22.51	21.48	172.69	0.75	5.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	36	210	4.66	27.17	110.38	283.06	3.83	9.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	21	231	2.72	29.88	66.65	349.71	2.31	12.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	45	276	5.82	35.71	186.85	536.57	6.49	18.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	32	308	4.14	39.84	161.37	697.94	5.60	24.23	1	1	100.00	100.00	40.75	40.75	100.00	100.00	25.25	5.84
16	10,000	20,000	15,000	71	379	9.18	49.03	398.39	1,096.33	13.83	38.06	0	1	0.00	100.00	0.00	40.75	0.00	100.00	0.00	3.72
17	20,000	50,000	35,000	151	530	19.53	68.56	776.04	1,872.37	26.94	65.00	0	1	0.00	100.00	0.00	40.75	0.00	100.00	0.00	2.18
18	50,000	100,000	75,000	93	623	12.03	80.60	408.76	2,281.12	14.19	79.19	0	1	0.00	100.00	0.00	40.75	0.00	100.00	0.00	1.79
19	100,000	500,000	300,000	118	741	15.27	95.86	504.51	2,785.63	17.51	96.70	0	1	0.00	100.00	0.00	40.75	0.00	100.00	0.00	1.46
20	500,000	**UP**		32	773	4.14	100.00	95.08	2,880.70	3.30	100.00	0	1	0.00	100.00	0.00	40.75	0.00	100.00	0.00	1.41
				773				2,880.70				1				40.75				1.41	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2762 MALTINGS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	7.76	7.76	71.00	71.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	0.04	7.81	0.41	71.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	1.66	9.47	15.20	86.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	1.46	10.93	13.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	10.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	10.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	10.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	10.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	10.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	10.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	10.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	10.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	10.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	10.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	10.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	10.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	10.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	10.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	10.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				10.93				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2763 TEA SHEDS AND TEA FACTORIES

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	73	73	12.94	12.94	6.05	6.05	0.33	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	64	137	11.35	24.29	14.01	20.05	0.76	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	70	207	12.41	36.70	27.40	47.46	1.50	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	56	263	9.93	46.63	38.61	86.07	2.11	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	61	324	10.82	57.45	62.31	148.38	3.40	8.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	20	344	3.55	60.99	31.12	179.50	1.70	9.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	23	367	4.08	65.07	33.76	213.26	1.84	11.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	22	389	3.90	68.97	48.95	262.22	2.67	14.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	25	414	4.43	73.40	69.07	331.29	3.77	18.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	425	1.95	75.35	67.16	398.45	3.67	21.75	2	2	100.00	100.00	6.30	6.30	100.00	100.00	9.39	1.58
11	2,500	3,000	2,750	7	432	1.24	76.60	35.08	433.53	1.92	23.67	0	2	0.00	100.00	0.00	6.30	0.00	100.00	0.00	1.45
12	3,000	4,000	3,500	31	463	5.50	82.09	197.51	631.04	10.78	34.45	0	2	0.00	100.00	0.00	6.30	0.00	100.00	0.00	1.00
13	4,000	5,000	4,500	13	476	2.30	84.40	116.28	747.32	6.35	40.80	0	2	0.00	100.00	0.00	6.30	0.00	100.00	0.00	0.84
14	5,000	7,500	6,250	35	511	6.21	90.60	206.21	953.53	11.26	52.05	0	2	0.00	100.00	0.00	6.30	0.00	100.00	0.00	0.66
15	7,500	10,000	8,750	6	517	1.06	91.67	80.13	1,033.66	4.37	56.43	0	2	0.00	100.00	0.00	6.30	0.00	100.00	0.00	0.61
16	10,000	20,000	15,000	22	539	3.90	95.57	331.21	1,364.87	18.08	74.51	0	2	0.00	100.00	0.00	6.30	0.00	100.00	0.00	0.46
17	20,000	50,000	35,000	20	559	3.55	99.11	394.20	1,759.07	21.52	96.03	0	2	0.00	100.00	0.00	6.30	0.00	100.00	0.00	0.36
18	50,000	100,000	75,000	5	564	0.89	100.00	72.81	1,831.88	3.97	100.00	0	2	0.00	100.00	0.00	6.30	0.00	100.00	0.00	0.34
19	100,000	500,000	300,000	0	564	0.00	100.00	0.00	1,831.88	0.00	100.00	0	2	0.00	100.00	0.00	6.30	0.00	100.00	0.00	0.34
20	500,000	**UP**		0	564	0.00	100.00	0.00	1,831.88	0.00	100.00	0	2	0.00	100.00	0.00	6.30	0.00	100.00	0.00	0.34
				564				1,831.88				2				6.30				0.34	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2768 MIXED

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.00	5.00	0.63	0.63	0.78	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.00	10.00	28.67	29.30	35.08	35.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.00	15.00	0.00	29.30	0.01	35.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.00	20.00	0.00	29.31	0.01	35.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.00	25.00	12.75	42.06	15.60	51.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.00	30.00	34.00	76.06	41.60	93.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.00	35.00	0.64	76.70	0.78	93.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.00	40.00	0.72	77.42	0.89	94.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	5.00	45.00	0.18	77.60	0.21	94.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	5.00	50.00	0.20	77.80	0.24	95.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	5.00	55.00	0.55	78.35	0.67	95.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	5.00	60.00	0.24	78.59	0.29	96.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	5.00	65.00	0.64	79.22	0.78	96.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	5.00	70.00	0.72	79.95	0.89	97.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	5.00	75.00	0.34	80.29	0.42	98.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	5.00	80.00	0.39	80.68	0.47	98.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	5.00	85.00	0.06	80.74	0.08	98.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	18	5.00	90.00	0.15	80.89	0.18	98.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		2	20	10.00	100.00	0.84	81.73	1.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				20				81.73				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 277 COLD STORES ICE FACTORIES ABATTOIRS BUTCHERS DRYING INSTALLA

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	7.69	7.69	0.23	0.23	0.61	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	7.69	15.38	0.92	1.16	2.41	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	7.69	23.08	0.96	2.12	2.52	5.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	7.69	30.77	1.61	3.73	4.20	9.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	7.69	38.46	1.73	5.46	4.53	14.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	7.69	46.15	1.74	7.20	4.54	18.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	7.69	53.85	1.83	9.03	4.78	23.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	7.69	61.54	3.42	12.45	8.95	32.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	7.69	69.23	5.32	17.77	13.91	46.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	7.69	76.92	0.99	18.76	2.58	49.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	7.69	84.62	5.98	24.73	15.63	64.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	7.69	92.31	7.11	31.84	18.59	83.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	7.69	100.00	6.41	38.25	16.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	13	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					13				38.25				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2771 COLD STORES AND ICE FACTORIES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	88	88	3.85	3.85	57.17	57.17	0.55	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	34	122	1.49	5.33	2.53	59.70	0.02	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	72	194	3.15	8.48	15.09	74.80	0.15	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	54	248	2.36	10.84	10.83	85.62	0.10	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	71	319	3.10	13.95	25.51	111.13	0.25	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	102	421	4.46	18.41	50.96	162.10	0.49	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	119	540	5.20	23.61	120.34	282.44	1.16	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	109	649	4.77	28.38	117.61	400.05	1.13	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	82	731	3.59	31.96	117.54	517.59	1.13	4.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	93	824	4.07	36.03	197.88	715.47	1.90	6.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	102	926	4.46	40.49	224.87	940.35	2.16	9.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	159	1,085	6.95	47.44	407.05	1,347.39	3.92	12.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	122	1,207	5.33	52.78	434.81	1,782.20	4.18	17.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	180	1,387	7.87	60.65	778.63	2,560.83	7.49	24.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	158	1,545	6.91	67.56	909.01	3,469.83	8.75	33.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	249	1,794	10.89	78.44	2,189.42	5,659.26	21.07	54.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	223	2,017	9.75	88.19	2,456.21	8,115.47	23.64	78.10	2	2	100.00	100.00	27.05	27.05	100.00	100.00	1.10	0.33
18	50,000	100,000	75,000	102	2,119	4.46	92.65	984.04	9,099.51	9.47	87.57	0	2	0.00	100.00	0.00	27.05	0.00	100.00	0.00	0.30
19	100,000	500,000	300,000	154	2,273	6.73	99.39	1,220.39	10,319.91	11.74	99.32	0	2	0.00	100.00	0.00	27.05	0.00	100.00	0.00	0.26
20	500,000	**UP**		14	2,287	0.61	100.00	71.12	10,391.03	0.68	100.00	0	2	0.00	100.00	0.00	27.05	0.00	100.00	0.00	0.26
				2,287				10,391.03				2				27.05				0.26	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2772 ABATTOIRS AND BUTCHERS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	57	57	11.90	11.90	14.71	14.71	1.34	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	34	91	7.10	19.00	7.13	21.84	0.65	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	52	143	10.86	29.85	11.30	33.14	1.03	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	34	177	7.10	36.95	16.44	49.57	1.49	4.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	39	216	8.14	45.09	27.56	77.14	2.51	7.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	32	248	6.68	51.77	23.22	100.35	2.11	9.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	255	1.46	53.24	15.38	115.73	1.40	10.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	19	274	3.97	57.20	19.01	134.74	1.73	12.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	280	1.25	58.46	14.09	148.83	1.28	13.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	285	1.04	59.50	15.34	164.17	1.39	14.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	289	0.84	60.33	15.34	179.50	1.39	16.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	297	1.67	62.00	31.90	211.40	2.90	19.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	11	308	2.30	64.30	53.43	264.83	4.86	24.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	316	1.67	65.97	42.45	307.28	3.86	27.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	321	1.04	67.01	108.15	415.43	9.83	37.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	23	344	4.80	71.82	188.56	604.00	17.14	54.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	54	398	11.27	83.09	281.98	885.98	25.63	80.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	43	441	8.98	92.07	133.53	1,019.51	12.14	92.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	36	477	7.52	99.58	80.61	1,100.11	7.33	99.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		2	479	0.42	100.00	0.15	1,100.26	0.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				479				1,100.26				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2773 DRYING INSTALLATIONS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	11.11	11.11	0.64	0.64	0.83	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	11.11	22.22	12.97	13.61	16.75	17.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	11.11	33.33	2.40	16.01	3.10	20.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	11.11	44.44	3.60	19.60	4.65	25.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	11.11	55.56	3.60	23.20	4.65	29.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	11.11	66.67	28.27	51.48	36.52	66.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	11.11	77.78	9.73	61.21	12.57	79.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	11.11	88.89	9.73	70.93	12.56	91.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	9	11.11	100.00	6.49	77.42	8.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	77.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	77.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	77.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	77.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	77.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	77.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	77.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	77.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	77.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	9	0.00	100.00	0.00	77.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				77.42				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2778 MIXED

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	15.79	15.79	37.99	37.99	15.26	15.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	10	1.75	17.54	2.15	40.14	0.86	16.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	19	15.79	33.33	4.93	45.07	1.98	18.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	24	8.77	42.11	3.36	48.43	1.35	19.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	34	17.54	59.65	14.97	63.40	6.01	25.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	39	8.77	68.42	5.75	69.15	2.31	27.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	40	1.75	70.18	2.69	71.84	1.08	28.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	41	1.75	71.93	3.40	75.23	1.36	30.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	46	8.77	80.70	12.77	88.00	5.13	35.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	47	1.75	82.46	7.84	95.84	3.15	38.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	48	1.75	84.21	3.85	99.69	1.55	40.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	49	1.75	85.96	2.57	102.26	1.03	41.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	50	1.75	87.72	2.57	104.83	1.03	42.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	53	5.26	92.98	23.72	128.55	9.53	51.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	54	1.75	94.74	20.00	148.55	8.03	59.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	55	1.75	96.49	28.10	176.65	11.29	70.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	56	1.75	98.25	43.71	220.35	17.56	88.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	57	1.75	100.00	28.60	248.95	11.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	57	0.00	100.00	0.00	248.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	57	0.00	100.00	0.00	248.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					57				248.95				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2781 BREWERIES

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	3.45	3.45	0.58	0.58	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	3.45	6.90	0.00	0.58	0.00	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	3.45	10.34	0.30	0.89	0.12	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	3.45	13.79	0.83	1.71	0.33	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	3.45	17.24	5.00	6.71	2.02	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	3.45	20.69	7.15	13.86	2.89	5.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	3.45	24.14	11.66	25.52	4.71	10.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	3.45	27.59	21.71	47.24	8.77	19.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	3.45	31.03	21.07	68.30	8.50	27.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	3.45	34.48	0.58	68.89	0.24	27.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	3.45	37.93	16.40	85.29	6.62	34.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	3.45	41.38	28.60	113.89	11.55	45.98	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	3.45	44.83	1.12	115.01	0.45	46.43	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	3.45	48.28	1.15	116.16	0.46	46.90	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	3.45	51.72	17.99	134.15	7.26	54.16	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	16	3.45	55.17	18.39	152.54	7.42	61.59	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	17	3.45	58.62	1.07	153.61	0.43	62.02	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	18	3.45	62.07	1.83	155.44	0.74	62.75	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	19	3.45	65.52	1.65	157.09	0.67	63.42	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		10	29	34.48	100.00	90.60	247.70	36.58	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
				29				247.70				1				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2782 PRODUCERS OF WINESFRUIT JUICES AND MINERAL WATER

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	57	57	4.34	4.34	19.03	19.03	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	53	110	4.03	8.37	7.37	26.40	0.14	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	52	162	3.96	12.33	13.99	40.40	0.27	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	46	208	3.50	15.83	22.97	63.37	0.44	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	57	265	4.34	20.17	38.49	101.85	0.73	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	50	315	3.81	23.97	40.38	142.23	0.77	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	34	349	2.59	26.56	36.97	179.19	0.70	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	35	384	2.66	29.22	56.88	236.07	1.08	4.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	36	420	2.74	31.96	57.05	293.12	1.08	5.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	18	438	1.37	33.33	49.05	342.17	0.93	6.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	27	465	2.05	35.39	91.73	433.90	1.74	8.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	41	506	3.12	38.51	141.07	574.96	2.68	10.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	49	555	3.73	42.24	126.77	701.73	2.41	13.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	61	616	4.64	46.88	252.43	954.17	4.79	18.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	52	668	3.96	50.84	355.96	1,310.13	6.76	24.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	151	819	11.49	62.33	701.70	2,011.83	13.32	38.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	198	1,017	15.07	77.40	1,253.02	3,264.84	23.78	61.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	80	1,097	6.09	83.49	533.22	3,798.07	10.12	72.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	154	1,251	11.72	95.21	988.66	4,786.72	18.76	90.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		63	1,314	4.79	100.00	482.31	5,269.04	9.15	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1,314				5,269.04				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2783 PRODUCERS OF SPIRITS AND LIQUORS AND DISTILLERIES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	10.00	10.00	9.66	9.66	25.42	25.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	10.00	20.00	6.26	15.93	16.48	41.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	10.00	30.00	2.52	18.45	6.63	48.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	10.00	40.00	5.04	23.49	13.26	61.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	10.00	50.00	3.13	26.62	8.24	70.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	10.00	60.00	3.13	29.75	8.24	78.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	10.00	70.00	3.13	32.88	8.24	86.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	10.00	80.00	2.52	35.41	6.63	93.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	10.00	90.00	1.50	36.90	3.94	97.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	10.00	100.00	1.11	38.01	2.92	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	38.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	38.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	38.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	38.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	38.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	38.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	38.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	38.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	10	0.00	100.00	0.00	38.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					10				38.01				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 27831 PRODUCERS OF SPIRITS AND LIQUORS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	15.79	15.79	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	2.63	18.42	0.24	0.24	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	2.63	21.05	0.17	0.41	0.11	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	10	5.26	26.32	0.86	1.27	0.54	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	13	7.89	34.21	0.12	1.39	0.07	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	14	2.63	36.84	0.64	2.03	0.40	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	15	2.63	39.47	6.19	8.21	3.85	5.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	16	2.63	42.11	6.65	14.86	4.14	9.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	17	2.63	44.74	1.75	16.61	1.09	10.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	18	2.63	47.37	7.53	24.14	4.69	15.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	19	2.63	50.00	9.11	33.25	5.67	20.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	20	2.63	52.63	7.88	41.14	4.91	25.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	21	2.63	55.26	2.98	44.12	1.86	27.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	24	7.89	63.16	20.37	64.49	12.69	40.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	25	2.63	65.79	21.59	86.08	13.45	53.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	30	13.16	78.95	30.92	117.00	19.26	72.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	36	15.79	94.74	42.02	159.01	26.17	99.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	38	5.26	100.00	1.52	160.53	0.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	38	0.00	100.00	0.00	160.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	38	0.00	100.00	0.00	160.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				38				160.53				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 27832 DISTILERIES PRODUCING ALCOHOL FROM NON PETROCHEMICAL

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	9.09	9.09	1.40	1.40	0.34	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	9.09	18.18	11.40	12.80	2.75	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	9.09	27.27	13.10	25.89	3.16	6.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	9.09	36.36	219.62	245.52	52.97	59.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	9.09	45.45	164.16	409.68	39.59	98.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	9.09	54.55	1.42	411.10	0.34	99.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	9.09	63.64	0.93	412.03	0.22	99.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	9.09	72.73	0.89	412.92	0.22	99.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	9.09	81.82	0.89	413.82	0.22	99.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	9.09	90.91	0.35	414.17	0.08	99.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	9.09	100.00	0.47	414.63	0.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	414.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	414.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	414.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	414.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	414.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	414.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	414.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	11	0.00	100.00	0.00	414.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				11				414.63				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2784 VINAGER (ACID LIQUOR) FACTORIES

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	16.67	16.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	8.33	25.00	0.08	0.08	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	8.33	33.33	1.34	1.42	2.90	3.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	8.33	41.67	2.19	3.61	4.75	7.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	8.33	50.00	6.96	10.57	15.06	22.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	8.33	58.33	4.18	14.75	9.06	31.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	8.33	66.67	4.32	19.07	9.35	41.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	8.33	75.00	8.38	27.45	18.14	59.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	8.33	83.33	18.46	45.90	39.97	99.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	8.33	91.67	0.11	46.01	0.23	99.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	8.33	100.00	0.17	46.18	0.37	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	12	0.00	100.00	0.00	46.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	46.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	46.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	46.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	46.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	46.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	46.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	46.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	12	0.00	100.00	0.00	46.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					12				46.18				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2788 MIXED

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.35	1.35	0.14	0.14	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.35	2.70	0.16	0.30	0.40	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	1.35	4.05	0.31	0.61	0.81	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	1.35	5.41	2.50	3.11	6.49	8.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	1.35	6.76	6.28	9.39	16.29	24.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	1.35	8.11	1.11	10.49	2.87	27.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	1.35	9.46	1.11	11.60	2.87	30.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	1.35	10.81	0.01	11.61	0.03	30.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	1.35	12.16	0.05	11.66	0.12	30.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	1.35	13.51	0.11	11.77	0.28	30.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	1.35	14.86	6.04	17.81	15.68	46.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	1.35	16.22	6.43	24.24	16.68	62.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	1.35	17.57	0.82	25.06	2.13	65.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	1.35	18.92	1.01	26.07	2.61	67.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	1.35	20.27	0.11	26.18	0.29	67.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	16	1.35	21.62	0.26	26.44	0.68	68.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	17	1.35	22.97	0.14	26.59	0.37	68.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	18	1.35	24.32	0.06	26.65	0.16	69.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	24	42	32.43	56.76	2.73	29.38	7.09	76.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		32	74	43.24	100.00	9.17	38.55	23.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				74				38.55				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 279 TOBACCO, CIGARS AND CIGARETTES MANUFACTURE

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	7.58	7.58	52.55	52.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	6.84	14.42	47.45	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	14.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	14.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	14.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	14.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	14.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	14.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	14.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	14.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	14.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	14.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	14.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	14.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	14.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	14.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	14.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	14.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	14.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				14.42				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2790 TOBACCOCIGARS AND CIGARETTES MANUFACTURE

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	62	62	3.20	3.20	40.36	40.36	1.09	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	34	96	1.76	4.96	1.47	41.83	0.04	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	28	124	1.45	6.40	0.82	42.65	0.02	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	33	157	1.70	8.11	2.43	45.08	0.07	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	50	207	2.58	10.69	4.70	49.78	0.13	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	42	249	2.17	12.85	4.99	54.77	0.13	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	41	290	2.12	14.97	15.95	70.71	0.43	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	92	382	4.75	19.72	31.90	102.61	0.86	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	87	469	4.49	24.21	43.04	145.65	1.16	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	36	505	1.86	26.07	40.98	186.63	1.11	5.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	44	549	2.27	28.34	38.73	225.35	1.05	6.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	72	621	3.72	32.06	76.37	301.73	2.06	8.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	98	719	5.06	37.12	117.48	419.21	3.17	11.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	146	865	7.54	44.66	256.87	676.08	6.94	18.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	104	969	5.37	50.03	219.39	895.47	5.93	24.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	227	1,196	11.72	61.74	712.58	1,608.05	19.25	43.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	239	1,435	12.34	74.08	775.87	2,383.93	20.96	64.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	153	1,588	7.90	81.98	421.96	2,805.88	11.40	75.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	254	1,842	13.11	95.10	785.09	3,590.97	21.21	97.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		95	1,937	4.90	100.00	111.18	3,702.15	3.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1,937				3,702.15				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2791 DRYING SHEDS/SMOKE HOUSES

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	27	27	11.59	11.59	3.56	3.56	0.82	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	25	52	10.73	22.32	5.23	8.80	1.20	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	34	86	14.59	36.91	20.61	29.41	4.73	6.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	24	110	10.30	47.21	13.41	42.82	3.08	9.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	29	139	12.45	59.66	35.36	78.18	8.12	17.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	15	154	6.44	66.09	10.46	88.63	2.40	20.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	162	3.43	69.53	12.51	101.14	2.87	23.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	171	3.86	73.39	24.35	125.49	5.59	28.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	175	1.72	75.11	11.45	136.94	2.63	31.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	176	0.43	75.54	2.68	139.62	0.62	32.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	177	0.43	75.97	0.63	140.25	0.14	32.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	180	1.29	77.25	3.31	143.57	0.76	32.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	188	3.43	80.69	16.08	159.64	3.69	36.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	17	205	7.30	87.98	69.08	228.73	15.86	52.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	212	3.00	90.99	29.01	257.73	6.66	59.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	12	224	5.15	96.14	78.57	336.30	18.04	77.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	229	2.15	98.28	51.47	387.77	11.82	89.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	232	1.29	99.57	28.60	416.37	6.57	95.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	233	0.43	100.00	19.19	435.56	4.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	233	0.00	100.00	0.00	435.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					233				435.56				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2792 OVEN

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.08	2.08	0.26	0.26	0.42	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.08	4.17	0.67	0.94	1.07	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.08	6.25	0.54	1.48	0.86	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.08	8.33	1.29	2.77	2.05	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.08	10.42	1.39	4.16	2.21	6.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.08	12.50	6.49	10.65	10.31	16.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	20	26	41.67	54.17	6.97	17.62	11.06	27.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	32	12.50	66.67	0.43	18.06	0.69	28.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	34	4.17	70.83	8.17	26.23	12.97	41.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	35	2.08	72.92	0.33	26.56	0.53	42.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	42	14.58	87.50	2.04	28.60	3.24	45.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	43	2.08	89.58	6.39	34.99	10.14	55.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	44	2.08	91.67	1.43	36.42	2.27	57.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	46	4.17	95.83	9.24	45.66	14.67	72.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	48	4.17	100.00	17.32	62.98	27.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	48	0.00	100.00	0.00	62.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	48	0.00	100.00	0.00	62.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	48	0.00	100.00	0.00	62.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	48	0.00	100.00	0.00	62.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					48				62.98				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2793 TOBBACCO ESTABLISHMENT

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	0.35	0.35	0.08	0.08	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	5	1.42	1.77	0.30	0.38	0.03	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	15	3.55	5.32	2.41	2.79	0.23	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	21	2.13	7.45	2.61	5.40	0.24	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	27	2.13	9.57	6.39	11.79	0.60	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	23	50	8.16	17.73	21.12	32.90	1.97	3.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	61	3.90	21.63	13.97	46.87	1.31	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	28	89	9.93	31.56	42.51	89.38	3.98	8.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	100	3.90	35.46	24.26	113.64	2.27	10.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	110	3.55	39.01	37.48	151.12	3.50	14.13	1	1	100.00	100.00	7.31	7.31	100.00	100.00	19.50	4.84
11	2,500	3,000	2,750	10	120	3.55	42.55	38.59	189.71	3.61	17.74	0	1	0.00	100.00	0.00	7.31	0.00	100.00	0.00	3.85
12	3,000	4,000	3,500	3	123	1.06	43.62	20.30	210.01	1.90	19.64	0	1	0.00	100.00	0.00	7.31	0.00	100.00	0.00	3.48
13	4,000	5,000	4,500	12	135	4.26	47.87	51.07	261.08	4.78	24.42	0	1	0.00	100.00	0.00	7.31	0.00	100.00	0.00	2.80
14	5,000	7,500	6,250	14	149	4.96	52.84	85.31	346.38	7.98	32.40	0	1	0.00	100.00	0.00	7.31	0.00	100.00	0.00	2.11
15	7,500	10,000	8,750	23	172	8.16	60.99	225.20	571.58	21.06	53.46	0	1	0.00	100.00	0.00	7.31	0.00	100.00	0.00	1.28
16	10,000	20,000	15,000	25	197	8.87	69.86	177.03	748.62	16.56	70.01	0	1	0.00	100.00	0.00	7.31	0.00	100.00	0.00	0.98
17	20,000	50,000	35,000	22	219	7.80	77.66	208.58	957.20	19.51	89.52	0	1	0.00	100.00	0.00	7.31	0.00	100.00	0.00	0.76
18	50,000	100,000	75,000	14	233	4.96	82.62	58.81	1,016.00	5.50	95.02	0	1	0.00	100.00	0.00	7.31	0.00	100.00	0.00	0.72
19	100,000	500,000	300,000	42	275	14.89	97.52	52.25	1,068.26	4.89	99.91	0	1	0.00	100.00	0.00	7.31	0.00	100.00	0.00	0.68
20	500,000	**UP**		7	282	2.48	100.00	0.97	1,069.23	0.09	100.00	0	1	0.00	100.00	0.00	7.31	0.00	100.00	0.00	0.68
				282				1,069.23				1				7.31				0.68	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.88	5.88	0.22	0.22	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.88	11.76	0.68	0.89	0.35	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.88	17.65	0.78	1.67	0.41	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.88	23.53	0.34	2.01	0.18	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.88	29.41	0.39	2.41	0.20	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.88	35.29	0.42	2.83	0.22	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.88	41.18	0.56	3.40	0.29	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.88	47.06	0.98	4.38	0.51	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	5.88	52.94	3.17	7.55	1.65	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	5.88	58.82	63.95	71.50	33.22	37.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	5.88	64.71	29.31	100.81	15.22	52.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	5.88	70.59	1.90	102.71	0.99	53.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	5.88	76.47	3.11	105.82	1.62	54.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	5.88	82.35	14.56	120.38	7.56	62.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	5.88	88.24	16.60	136.98	8.62	71.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	5.88	94.12	13.89	150.86	7.21	78.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	5.88	100.00	41.66	192.52	21.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	192.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	17	0.00	100.00	0.00	192.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					17				192.52				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	2.33	2.33	5.00	5.00	0.67	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	0.58	2.91	0.35	5.35	0.05	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	0.58	3.49	0.36	5.71	0.05	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	0.58	4.07	0.00	5.71	0.00	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	0.58	4.65	0.20	5.91	0.03	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	11	1.74	6.40	2.14	8.05	0.29	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	13	1.16	7.56	1.74	9.79	0.23	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	18	2.91	10.47	4.46	14.25	0.60	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	25	4.07	14.53	5.17	19.43	0.70	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	26	0.58	15.12	1.51	20.94	0.20	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	27	0.58	15.70	1.35	22.29	0.18	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	33	3.49	19.19	19.85	42.13	2.67	5.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	37	2.33	21.51	7.83	49.96	1.05	6.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	44	4.07	25.58	17.64	67.60	2.38	9.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	48	2.33	27.91	12.23	79.83	1.65	10.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	14	62	8.14	36.05	306.25	386.08	41.25	52.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	17	79	9.88	45.93	92.54	478.62	12.46	64.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	25	104	14.53	60.47	45.91	524.53	6.18	70.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	49	153	28.49	88.95	182.98	707.51	24.64	95.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		19	172	11.05	100.00	34.97	742.48	4.71	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				172				742.48				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2801 CONVENTIONAL HYDRO

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	0.53	0.53	0.76	0.76	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	0.53	1.05	0.97	1.73	0.20	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	0.53	1.58	1.18	2.91	0.25	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	0.53	2.11	0.92	3.83	0.19	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	0.53	2.63	8.80	12.62	1.84	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	0.53	3.16	9.30	21.92	1.94	4.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	0.53	3.68	2.07	23.99	0.43	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	0.53	4.21	4.18	28.17	0.87	5.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	0.53	4.74	0.43	28.60	0.09	5.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	0.53	5.26	0.50	29.10	0.10	6.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	0.53	5.79	0.38	29.48	0.08	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	0.53	6.32	0.57	30.05	0.12	6.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	0.53	6.84	0.53	30.57	0.11	6.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	0.53	7.37	0.69	31.27	0.15	6.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	0.53	7.89	0.46	31.73	0.10	6.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	0.53	8.42	0.62	32.35	0.13	6.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	20	2.11	10.53	6.89	39.24	1.44	8.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	17	37	8.95	19.47	55.22	94.45	11.54	19.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		153	190	80.53	100.00	383.87	478.32	80.25	100.00	1	1	100.00	100.00	174.56	174.56	100.00	100.00	45.47	36.49
				190				478.32				1				174.56				36.49	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2802 MICRO HYDRO ELECTRIC POWER

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	1.93	1.93	7.10	7.10	0.40	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	13	0.16	2.09	0.18	7.28	0.01	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	14	0.16	2.25	0.24	7.52	0.01	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	15	0.16	2.41	0.79	8.31	0.04	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	16	0.16	2.57	1.71	10.02	0.10	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	17	0.16	2.73	2.40	12.42	0.13	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	18	0.16	2.89	1.52	13.94	0.08	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	19	0.16	3.05	0.50	14.45	0.03	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	20	0.16	3.22	4.93	19.37	0.27	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	21	0.16	3.38	0.60	19.98	0.03	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	22	0.16	3.54	0.30	20.28	0.02	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	23	0.16	3.70	5.53	25.81	0.31	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	24	0.16	3.86	0.00	25.81	0.00	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	28	0.64	4.50	1.46	27.27	0.08	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	30	0.32	4.82	3.32	30.59	0.19	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	16	46	2.57	7.40	49.63	80.22	2.77	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	111	157	17.85	25.24	368.48	448.70	20.55	25.03	1	1	50.00	50.00	703.94	703.94	99.95	99.95	191.04	156.88
18	50,000	100,000	75,000	91	248	14.63	39.87	196.24	644.94	10.95	35.97	1	2	50.00	100.00	0.36	704.30	0.05	100.00	0.18	109.20
19	100,000	500,000	300,000	346	594	55.63	95.50	1,010.72	1,655.65	56.38	92.35	0	2	0.00	100.00	0.00	704.30	0.00	100.00	0.00	42.54
20	500,000	**UP**		28	622	4.50	100.00	137.13	1,792.78	7.65	100.00	0	2	0.00	100.00	0.00	704.30	0.00	100.00	0.00	39.29
				622				1,792.78				2				704.30				39.29	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 281 CONVENTIONAL POWER STATION BUILDINGS WITH BOILER HOUSES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	1.91	1.91	14.86	14.86	1.55	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	0.64	2.55	0.11	14.97	0.01	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	8	2.55	5.10	1.40	16.37	0.15	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	10	1.27	6.37	0.75	17.12	0.08	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	13	1.91	8.28	1.44	18.55	0.15	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	14	0.64	8.92	1.29	19.85	0.14	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	15	0.64	9.55	1.14	20.99	0.12	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	16	0.64	10.19	3.13	24.12	0.33	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	23	4.46	14.65	17.05	41.17	1.78	4.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	27	2.55	17.20	5.06	46.23	0.53	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	28	0.64	17.83	2.40	48.63	0.25	5.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	32	2.55	20.38	22.57	71.20	2.36	7.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	39	4.46	24.84	45.58	116.78	4.76	12.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	13	52	8.28	33.12	37.78	154.56	3.94	16.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	56	2.55	35.67	22.61	177.17	2.36	18.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	66	6.37	42.04	177.23	354.40	18.51	37.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	12	78	7.64	49.68	105.84	460.23	11.05	48.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	87	5.73	55.41	14.50	474.74	1.51	49.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	25	112	15.92	71.34	208.97	683.70	21.82	71.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		45	157	28.66	100.00	273.97	957.68	28.61	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				157				957.68				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2811 PLTU

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.92	1.92	0.02	0.02	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	1.92	3.85	0.02	0.05	0.06	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	1.92	5.77	0.04	0.08	0.10	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	1.92	7.69	0.04	0.12	0.10	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	1.92	9.62	0.06	0.18	0.16	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	1.92	11.54	0.07	0.25	0.19	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	1.92	13.46	0.07	0.32	0.19	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	1.92	15.38	0.08	0.40	0.21	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	1.92	17.31	0.10	0.50	0.27	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	1.92	19.23	0.10	0.60	0.27	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	1.92	21.15	0.11	0.71	0.29	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	1.92	23.08	0.12	0.83	0.34	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	1.92	25.00	0.14	0.97	0.37	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	1.92	26.92	0.15	1.12	0.40	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	1.92	28.85	0.17	1.29	0.46	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	1.92	30.77	3.16	4.45	8.50	11.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	19	5.77	36.54	0.97	5.42	2.61	14.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	31	50	59.62	96.15	29.45	34.88	79.13	93.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		2	52	3.85	100.00	2.34	37.22	6.30	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				52				37.22				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 28111 PLTU USING STEAM BOILER

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	4.53	4.53	15.04	15.04	0.92	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	12	0.41	4.94	0.61	15.65	0.04	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	13	0.41	5.35	1.44	17.09	0.09	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	14	0.41	5.76	1.35	18.44	0.08	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	15	0.41	6.17	0.14	18.58	0.01	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	16	0.41	6.58	0.00	18.59	0.00	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	17	0.41	7.00	20.91	39.50	1.28	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	18	0.41	7.41	2.86	42.36	0.17	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	19	0.41	7.82	5.15	47.51	0.31	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	20	0.41	8.23	0.23	47.75	0.01	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	21	0.41	8.64	0.05	47.80	0.00	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	22	0.41	9.05	0.09	47.89	0.01	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	23	0.41	9.47	0.02	47.91	0.00	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	24	0.41	9.88	0.02	47.93	0.00	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	25	0.41	10.29	0.12	48.06	0.01	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	31	2.47	12.76	49.98	98.04	3.05	5.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	39	3.29	16.05	2.17	100.21	0.13	6.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	48	3.70	19.75	30.24	130.45	1.84	7.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	59	107	24.28	44.03	511.45	641.90	31.19	39.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		136	243	55.97	100.00	997.96	1,639.86	60.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				243				1,639.86				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 28112 PLTU USING GEOTHERMAL

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	9.09	9.09	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	9.09	18.18	5.04	5.05	2.34	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	9.09	27.27	3.47	8.52	1.61	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	9.09	36.36	49.93	58.45	23.15	27.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	9.09	45.45	16.65	75.10	7.72	34.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	9.09	54.55	12.51	87.61	5.80	40.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	9.09	63.64	27.79	115.40	12.89	53.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	9.09	72.73	19.87	135.28	9.21	62.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	9.09	81.82	28.89	164.17	13.39	76.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	9.09	90.91	27.72	191.89	12.85	88.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	9.09	100.00	23.80	215.69	11.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	11	0.00	100.00	0.00	215.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	215.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	215.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	215.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	215.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	215.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	215.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	215.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	11	0.00	100.00	0.00	215.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				11				215.69				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2812 PLTG

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	0.40	0.40	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	0.40	0.81	3.87	3.87	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	0.40	1.21	0.24	4.11	0.01	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	0.40	1.62	0.66	4.77	0.03	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	0.40	2.02	0.40	5.18	0.02	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	0.40	2.43	0.79	5.97	0.04	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	0.40	2.83	0.05	6.01	0.00	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	0.40	3.24	1.26	7.28	0.06	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	0.40	3.64	0.40	7.67	0.02	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	0.40	4.05	26.14	33.81	1.18	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	0.40	4.45	3.18	36.99	0.14	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	0.40	4.86	0.04	37.02	0.00	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	0.40	5.26	17.00	54.02	0.77	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	0.40	5.67	38.73	92.76	1.75	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	0.40	6.07	5.53	98.29	0.25	4.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	19	1.62	7.69	2.55	100.84	0.11	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	105	124	42.51	50.20	708.83	809.66	31.98	36.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	31	155	12.55	62.75	291.62	1,101.28	13.16	49.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	53	208	21.46	84.21	912.72	2,014.00	41.18	90.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		39	247	15.79	100.00	202.69	2,216.68	9.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				247				2,216.68				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2813 PLTGU (COMBINED CYCLE)

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	2.70	2.70	0.05	0.05	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	4	2.70	5.41	0.42	0.46	0.10	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	1.35	6.76	9.94	10.41	2.49	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	1.35	8.11	19.34	29.75	4.84	7.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	1.35	9.46	0.20	29.95	0.05	7.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	1.35	10.81	0.34	30.29	0.09	7.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	1.35	12.16	0.00	30.29	0.00	7.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	1.35	13.51	0.12	30.42	0.03	7.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	1.35	14.86	0.12	30.54	0.03	7.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	1.35	16.22	3.78	34.32	0.95	8.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	1.35	17.57	4.89	39.21	1.22	9.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	1.35	18.92	2.86	42.07	0.72	10.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	1.35	20.27	0.27	42.34	0.07	10.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	1.35	21.62	10.23	52.57	2.56	13.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	1.35	22.97	1.47	54.04	0.37	13.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	18	1.35	24.32	20.25	74.29	5.07	18.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	19	1.35	25.68	2.91	77.20	0.73	19.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	21	2.70	28.38	30.33	107.53	7.59	26.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	19	40	25.68	54.05	28.16	135.69	7.05	33.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		34	74	45.95	100.00	263.80	399.48	66.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				74				399.48				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2814 PLTD

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19	19	6.01	6.01	4.28	4.28	0.53	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	22	0.95	6.96	1.88	6.15	0.23	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	15	37	4.75	11.71	5.37	11.52	0.66	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	47	3.16	14.87	6.96	18.49	0.86	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	22	69	6.96	21.84	10.37	28.86	1.28	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	72	0.95	22.78	1.20	30.06	0.15	3.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	85	4.11	26.90	8.37	38.43	1.03	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	20	105	6.33	33.23	12.18	50.61	1.50	6.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	116	3.48	36.71	4.68	55.29	0.58	6.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	123	2.22	38.92	11.15	66.43	1.38	8.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	132	2.85	41.77	2.06	68.49	0.25	8.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	141	2.85	44.62	15.27	83.76	1.89	10.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	17	158	5.38	50.00	40.13	123.89	4.96	15.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	24	182	7.59	57.59	38.47	162.36	4.75	20.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	193	3.48	61.08	62.60	224.96	7.73	27.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	29	222	9.18	70.25	190.09	415.05	23.49	51.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	38	260	12.03	82.28	246.58	661.63	30.47	81.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	15	275	4.75	87.03	33.55	695.18	4.14	85.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	33	308	10.44	97.47	113.41	808.59	14.01	99.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		8	316	2.53	100.00	0.79	809.38	0.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				316				809.38				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2815 OTHER

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13	13	4.32	4.32	1.29	1.29	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	21	2.66	6.98	1.83	3.12	0.10	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	26	1.66	8.64	1.29	4.41	0.07	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	37	3.65	12.29	8.16	12.57	0.43	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	46	2.99	15.28	9.48	22.05	0.50	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	14	60	4.65	19.93	14.51	36.56	0.77	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	20	80	6.64	26.58	36.85	73.41	1.96	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	89	2.99	29.57	17.49	90.90	0.93	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	101	3.99	33.55	23.87	114.77	1.27	6.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	108	2.33	35.88	24.89	139.66	1.32	7.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	21	129	6.98	42.86	78.66	218.32	4.19	11.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	81	210	26.91	69.77	70.51	288.83	3.75	15.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	213	1.00	70.76	24.54	313.37	1.31	16.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	224	3.65	74.42	97.93	411.30	5.21	21.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	13	237	4.32	78.74	81.15	492.45	4.32	26.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	26	263	8.64	87.38	1,249.07	1,741.52	66.48	92.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	18	281	5.98	93.36	36.77	1,778.29	1.96	94.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	290	2.99	96.35	10.45	1,788.74	0.56	95.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	11	301	3.65	100.00	90.16	1,878.90	4.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	301	0.00	100.00	0.00	1,878.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				301				1,878.90				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 283 OVERHEAD POWER TRANSMISSION LINES AND NET WORKS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	0.45	0.45	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	0.23	0.68	0.01	0.01	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	0.23	0.91	0.01	0.03	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	0.23	1.14	0.01	0.04	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	0.23	1.36	0.01	0.05	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	16	22	3.64	5.00	1.71	1.76	0.73	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	24	0.45	5.45	0.04	1.81	0.02	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	30	54	6.82	12.27	1.07	2.88	0.46	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	40	94	9.09	21.36	1.95	4.83	0.83	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	54	148	12.27	33.64	3.36	8.19	1.43	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	52	200	11.82	45.45	3.99	12.18	1.70	5.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	82	282	18.64	64.09	7.76	19.95	3.31	8.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	30	312	6.82	70.91	3.64	23.58	1.55	10.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	42	354	9.55	80.45	6.61	30.19	2.81	12.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	14	368	3.18	83.64	2.65	32.84	1.13	13.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	378	2.27	85.91	2.39	35.24	1.02	15.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	382	0.91	86.82	0.04	35.28	0.02	15.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	10	392	2.27	89.09	97.36	132.64	41.47	56.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	20	412	4.55	93.64	83.11	215.75	35.40	91.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		28	440	6.36	100.00	19.04	234.80	8.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				440				234.80				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 284 VOLTAGE & CURRENT TRANSFORMER STATIONS IN THE OPEN

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	17.24	17.24	0.72	0.72	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	3.45	20.69	0.50	1.23	0.24	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	3.45	24.14	0.69	1.91	0.33	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	3.45	27.59	2.48	4.39	1.20	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	3.45	31.03	1.29	5.68	0.63	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	3.45	34.48	1.47	7.16	0.71	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	3.45	37.93	3.67	10.82	1.78	5.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	3.45	41.38	2.15	12.97	1.04	6.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	14	6.90	48.28	8.63	21.60	4.19	10.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	15	3.45	51.72	0.25	21.85	0.12	10.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	3.45	55.17	0.25	22.10	0.12	10.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	17	3.45	58.62	0.42	22.52	0.20	10.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	19	6.90	65.52	16.66	39.18	8.09	19.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	21	6.90	72.41	31.60	70.77	15.34	34.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	22	3.45	75.86	21.79	92.56	10.58	44.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	24	6.90	82.76	28.76	121.33	13.97	58.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	27	10.34	93.10	40.18	161.51	19.51	78.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	28	3.45	96.55	0.28	161.78	0.13	78.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	29	3.45	100.00	44.14	205.93	21.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	29	0.00	100.00	0.00	205.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					29				205.93				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 285 RUBBISH INCINERATION INSTALLATIONS FOR POWER GENERATION

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.70	3.70	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.70	7.41	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.70	11.11	0.01	0.01	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.70	14.81	0.00	0.02	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.70	18.52	16.30	16.32	7.99	8.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.70	22.22	0.02	16.34	0.01	8.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	3.70	25.93	0.03	16.37	0.01	8.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	3.70	29.63	0.01	16.38	0.01	8.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	3.70	33.33	0.05	16.43	0.03	8.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	3.70	37.04	0.01	16.44	0.01	8.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	3.70	40.74	83.24	99.68	40.81	48.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	3.70	44.44	0.07	99.75	0.03	48.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	3.70	48.15	0.03	99.78	0.01	48.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	3.70	51.85	0.13	99.91	0.07	48.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	3.70	55.56	1.02	100.93	0.50	49.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	3.70	59.26	1.63	102.57	0.80	50.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	3.70	62.96	1.18	103.74	0.58	50.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	21	14.81	77.78	40.35	144.10	19.78	70.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		6	27	22.22	100.00	59.87	203.97	29.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				27				203.97				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 286 GASWORKS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	2.35	2.35	0.41	0.41	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	9	2.94	5.29	0.51	0.92	0.06	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	10	0.59	5.88	0.61	1.53	0.07	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	0.59	6.47	1.65	3.18	0.18	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	19	4.71	11.18	4.77	7.95	0.53	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	28	5.29	16.47	12.15	20.10	1.35	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	39	6.47	22.94	10.57	30.67	1.18	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	18	57	10.59	33.53	29.38	60.05	3.27	6.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	17	74	10.00	43.53	42.83	102.88	4.77	11.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	15	89	8.82	52.35	42.29	145.16	4.71	16.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	93	2.35	54.71	32.21	177.37	3.59	19.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	17	110	10.00	64.71	75.16	252.53	8.37	28.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	118	4.71	69.41	52.01	304.54	5.79	33.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	18	136	10.59	80.00	205.42	509.96	22.88	56.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	141	2.94	82.94	47.14	557.10	5.25	62.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	18	159	10.59	93.53	169.63	726.73	18.90	80.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	162	1.76	95.29	38.76	765.49	4.32	85.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	168	3.53	98.82	80.53	846.01	8.97	94.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	169	0.59	99.41	47.23	893.24	5.26	99.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		1	170	0.59	100.00	4.48	897.72	0.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				170				897.72				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2861 LIGHTING GAS AND GENERATOR GAS INSTALLATIONS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	40.00	40.00	0.25	0.25	0.48	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	20.00	60.00	5.00	5.25	9.56	10.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	20.00	80.00	4.47	9.72	8.55	18.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	20.00	100.00	42.54	52.26	81.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	5	0.00	100.00	0.00	52.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	5	0.00	100.00	0.00	52.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	52.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	52.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	52.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	52.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	52.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	52.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	52.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	52.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	52.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	52.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	52.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	52.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	52.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	5	0.00	100.00	0.00	52.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				52.26				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2868 MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	10.00	10.00	20.00	20.00	5.78	5.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	10.00	20.00	49.82	69.82	14.40	20.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	10.00	30.00	28.60	98.42	8.27	28.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	10.00	40.00	49.82	148.24	14.40	42.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	10.00	50.00	20.00	168.24	5.78	48.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	10.00	60.00	49.12	217.36	14.20	62.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	10.00	70.00	20.00	237.36	5.78	68.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	10.00	80.00	49.12	286.49	14.20	82.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	10.00	90.00	42.49	328.98	12.28	95.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	10.00	100.00	17.06	346.03	4.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	346.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	346.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	346.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	346.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	346.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	346.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	346.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	346.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	10	0.00	100.00	0.00	346.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					10				346.03				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 287 WATERWORKS PUMPING STATIONS SEWAGE WORKS ICE RINKS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	30	30	4.73	4.73	1.13	1.13	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	10	40	1.58	6.31	4.00	5.13	0.22	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	33	73	5.21	11.51	1.83	6.96	0.10	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	25	98	3.94	15.46	5.38	12.35	0.29	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	58	156	9.15	24.61	5.01	17.36	0.27	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	31	187	4.89	29.50	12.96	30.31	0.70	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	24	211	3.79	33.28	7.18	37.49	0.39	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	23	234	3.63	36.91	10.38	47.87	0.56	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	37	271	5.84	42.74	13.76	61.62	0.74	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	31	302	4.89	47.63	15.81	77.43	0.85	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	17	319	2.68	50.32	7.20	84.63	0.39	4.56	1	1	1.67	1.67	0.06	0.06	6.39	6.39	0.79	0.07
12	3,000	4,000	3,500	38	357	5.99	56.31	50.72	135.36	2.73	7.29	0	1	0.00	1.67	0.00	0.06	0.00	6.39	0.00	0.04
13	4,000	5,000	4,500	31	388	4.89	61.20	27.92	163.27	1.50	8.79	0	1	0.00	1.67	0.00	0.06	0.00	6.39	0.00	0.03
14	5,000	7,500	6,250	21	409	3.31	64.51	32.29	195.57	1.74	10.53	42	43	70.00	71.67	0.39	0.44	43.83	50.22	1.20	0.23
15	7,500	10,000	8,750	22	431	3.47	67.98	56.80	252.36	3.06	13.59	0	43	0.00	71.67	0.00	0.44	0.00	50.22	0.00	0.18
16	10,000	20,000	15,000	52	483	8.20	76.18	395.17	647.53	21.28	34.88	15	58	25.00	96.67	0.21	0.66	24.02	74.24	0.05	0.10
17	20,000	50,000	35,000	69	552	10.88	87.07	552.28	1,199.81	29.75	64.62	0	58	0.00	96.67	0.00	0.66	0.00	74.24	0.00	0.05
18	50,000	100,000	75,000	29	581	4.57	91.64	258.95	1,458.76	13.95	78.57	0	58	0.00	96.67	0.00	0.66	0.00	74.24	0.00	0.05
19	100,000	500,000	300,000	30	611	4.73	96.37	332.77	1,791.53	17.92	96.50	2	60	3.33	100.00	0.23	0.89	25.76	100.00	0.07	0.05
20	500,000	**UP**		23	634	3.63	100.00	65.07	1,856.59	3.50	100.00	0	60	0.00	100.00	0.00	0.89	0.00	100.00	0.00	0.05
				634				1,856.59				60				0.89				0.05	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 290 TRANSPORT & TRAFFIC

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	35	35	24.82	24.82	0.62	0.62	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	13	48	9.22	34.04	1.23	1.85	0.54	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	53	3.55	37.59	0.45	2.29	0.20	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	58	3.55	41.13	1.36	3.65	0.60	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	17	75	12.06	53.19	8.25	11.90	3.64	5.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	85	7.09	60.28	6.65	18.55	2.94	8.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	14	99	9.93	70.21	16.84	35.39	7.44	15.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	101	1.42	71.63	2.38	37.77	1.05	16.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	109	5.67	77.30	13.58	51.34	5.99	22.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	110	0.71	78.01	4.52	55.87	2.00	24.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	111	0.71	78.72	4.43	60.30	1.96	26.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	11	122	7.80	86.52	37.06	97.36	16.36	42.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	125	2.13	88.65	2.17	99.53	0.96	43.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	132	4.96	93.62	49.71	149.24	21.95	65.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	135	2.13	95.74	24.09	173.33	10.64	76.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	139	2.84	98.58	39.69	213.02	17.52	94.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	140	0.71	99.29	10.32	223.34	4.56	98.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	141	0.71	100.00	3.16	226.50	1.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	141	0.00	100.00	0.00	226.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	141	0.00	100.00	0.00	226.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					141				226.50				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2901 RAILWAYS TRAMWAYS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	24	24	46.15	46.15	0.04	0.04	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	25	1.92	48.08	0.04	0.09	0.03	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	26	1.92	50.00	0.23	0.31	0.15	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	27	1.92	51.92	0.00	0.32	0.00	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	28	1.92	53.85	0.00	0.32	0.00	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	32	7.69	61.54	1.45	1.76	0.96	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	33	1.92	63.46	0.61	2.37	0.41	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	34	1.92	65.38	0.61	2.98	0.41	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	35	1.92	67.31	7.07	10.06	4.70	6.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	36	1.92	69.23	15.71	25.77	10.44	17.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	37	1.92	71.15	21.15	46.92	14.05	31.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	38	1.92	73.08	11.09	58.01	7.37	38.54	1	1	100.00	100.00	0.24	0.24	100.00	100.00	2.20	0.42
13	4,000	5,000	4,500	1	39	1.92	75.00	0.24	58.25	0.16	38.70	0	1	0.00	100.00	0.00	0.24	0.00	100.00	0.00	0.42
14	5,000	7,500	6,250	1	40	1.92	76.92	0.29	58.54	0.20	38.90	0	1	0.00	100.00	0.00	0.24	0.00	100.00	0.00	0.42
15	7,500	10,000	8,750	1	41	1.92	78.85	3.39	61.93	2.25	41.15	0	1	0.00	100.00	0.00	0.24	0.00	100.00	0.00	0.39
16	10,000	20,000	15,000	1	42	1.92	80.77	2.23	64.16	1.48	42.63	0	1	0.00	100.00	0.00	0.24	0.00	100.00	0.00	0.38
17	20,000	50,000	35,000	1	43	1.92	82.69	29.51	93.67	19.61	62.24	0	1	0.00	100.00	0.00	0.24	0.00	100.00	0.00	0.26
18	50,000	100,000	75,000	1	44	1.92	84.62	11.77	105.44	7.82	70.06	0	1	0.00	100.00	0.00	0.24	0.00	100.00	0.00	0.23
19	100,000	500,000	300,000	1	45	1.92	86.54	17.53	122.97	11.65	81.71	0	1	0.00	100.00	0.00	0.24	0.00	100.00	0.00	0.20
20	500,000	**UP**		7	52	13.46	100.00	27.53	150.50	18.29	100.00	0	1	0.00	100.00	0.00	0.24	0.00	100.00	0.00	0.16
				52				150.50				1				0.24				0.16	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2902 HIGHWAYS BRIGES AIRPORT RUNWAYS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	2.97	2.97	0.17	0.17	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	9	0.85	3.81	0.33	0.50	0.12	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	17	3.39	7.20	2.77	3.27	1.00	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	25	3.39	10.59	1.09	4.37	0.40	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	14	39	5.93	16.53	0.67	5.04	0.24	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	48	3.81	20.34	0.47	5.51	0.17	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	61	5.51	25.85	4.79	10.30	1.74	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	19	80	8.05	33.90	13.19	23.49	4.78	8.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	14	94	5.93	39.83	4.43	27.93	1.61	10.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	96	0.85	40.68	0.01	27.93	0.00	10.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	98	0.85	41.53	0.14	28.07	0.05	10.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	12	110	5.08	46.61	0.24	28.32	0.09	10.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	115	2.12	48.73	0.12	28.44	0.04	10.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	121	2.54	51.27	6.33	34.77	2.30	12.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	24	145	10.17	61.44	21.38	56.15	7.75	20.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	34	179	14.41	75.85	81.06	137.21	29.39	49.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	43	222	18.22	94.07	84.04	221.25	30.47	80.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	10	232	4.24	98.31	44.09	265.34	15.98	96.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	234	0.85	99.15	0.98	266.31	0.35	96.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		2	236	0.85	100.00	9.54	275.85	3.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				236				275.85				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2903 JETTIES (DERMAGA)

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	3.30	3.30	0.12	0.12	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	15	3.77	7.08	0.77	0.89	0.15	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	18	1.42	8.49	0.19	1.08	0.04	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	20	0.94	9.43	0.23	1.30	0.04	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	21	0.47	9.91	0.14	1.44	0.03	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	22	0.47	10.38	0.47	1.91	0.09	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	33	5.19	15.57	0.98	2.89	0.19	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	37	1.89	17.45	4.89	7.78	0.95	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	41	1.89	19.34	2.91	10.69	0.57	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	42	0.47	19.81	2.95	13.64	0.57	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	43	0.47	20.28	0.17	13.81	0.03	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	16	59	7.55	27.83	11.60	25.41	2.26	4.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	61	0.94	28.77	3.48	28.89	0.68	5.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	67	2.83	31.60	20.85	49.74	4.06	9.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	71	1.89	33.49	12.68	62.41	2.47	12.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	31	102	14.62	48.11	35.28	97.69	6.87	19.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	44	146	20.75	68.87	114.72	212.42	22.34	41.36	1	1	100.00	100.00	22.67	22.67	100.00	100.00	19.76	10.67
18	50,000	100,000	75,000	26	172	12.26	81.13	78.27	290.69	15.24	56.60	0	1	0.00	100.00	0.00	22.67	0.00	100.00	0.00	7.80
19	100,000	500,000	300,000	21	193	9.91	91.04	151.96	442.65	29.59	86.19	0	1	0.00	100.00	0.00	22.67	0.00	100.00	0.00	5.12
20	500,000	**UP**		19	212	8.96	100.00	70.93	513.58	13.81	100.00	0	1	0.00	100.00	0.00	22.67	0.00	100.00	0.00	4.41
				212				513.58				1				22.67				4.41	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2904 AERIAL RAILWAYS/ROPEWAYSFUNICULAR RAILWAYSCHAIRLIFTS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	7.14	7.14	0.60	0.60	2.64	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	7.14	14.29	0.30	0.90	1.32	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	7.14	21.43	0.30	1.20	1.32	5.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	7.14	28.57	0.88	2.08	3.88	9.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	7.14	35.71	0.96	3.03	4.21	13.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	7.14	42.86	0.69	3.72	3.04	16.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	7.14	50.00	1.48	5.21	6.53	22.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	7.14	57.14	1.07	6.27	4.71	27.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	7.14	64.29	2.62	8.89	11.54	39.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	7.14	71.43	1.43	10.32	6.32	45.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	7.14	78.57	5.22	15.55	23.03	68.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	7.14	85.71	2.86	18.41	12.61	81.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	7.14	92.86	2.85	21.26	12.55	93.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	7.14	100.00	1.43	22.68	6.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	22.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	22.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	22.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	22.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	14	0.00	100.00	0.00	22.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				14				22.68				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2905 **AIRPORT : HANGARS**

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	7.02	7.02	0.17	0.17	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	1.75	8.77	0.15	0.31	0.09	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	8	5.26	14.04	0.48	0.80	0.29	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	1.75	15.79	0.04	0.84	0.03	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	14	8.77	24.56	1.17	2.01	0.69	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	20	10.53	35.09	0.82	2.83	0.49	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	21	1.75	36.84	0.70	3.52	0.41	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	22	1.75	38.60	1.04	4.56	0.62	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	23	1.75	40.35	1.40	5.96	0.83	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	24	1.75	42.11	2.82	8.79	1.68	5.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	25	1.75	43.86	3.74	12.52	2.22	7.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	26	1.75	45.61	0.03	12.55	0.02	7.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	29	5.26	50.88	0.10	12.65	0.06	7.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	30	1.75	52.63	11.18	23.83	6.63	14.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	33	5.26	57.89	39.63	63.46	23.51	37.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	35	3.51	61.40	24.77	88.22	14.69	52.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	36	1.75	63.16	0.41	88.64	0.25	52.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	15	51	26.32	89.47	62.33	150.97	36.98	89.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	57	10.53	100.00	17.60	168.57	10.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	57	0.00	100.00	0.00	168.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				57				168.57				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.67	1.67	0.03	0.03	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	5	6.67	8.33	0.94	0.97	0.58	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	11	10.00	18.33	0.45	1.42	0.27	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	13	3.33	21.67	2.74	4.16	1.67	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	16	5.00	26.67	4.46	8.62	2.73	5.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	18	3.33	30.00	2.71	11.33	1.66	6.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	20	3.33	33.33	2.28	13.61	1.39	8.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	23	5.00	38.33	4.61	18.22	2.82	11.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	24	1.67	40.00	2.01	20.23	1.23	12.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	25	1.67	41.67	0.02	20.25	0.01	12.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	28	5.00	46.67	0.06	20.31	0.04	12.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	36	13.33	60.00	0.16	20.47	0.10	12.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	37	1.67	61.67	4.84	25.31	2.96	15.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	41	6.67	68.33	0.19	25.50	0.11	15.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	42	1.67	70.00	9.70	35.20	5.93	21.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	45	5.00	75.00	17.38	52.58	10.62	32.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	50	8.33	83.33	10.22	62.80	6.25	38.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	10	60	16.67	100.00	100.87	163.67	61.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	60	0.00	100.00	0.00	163.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	60	0.00	100.00	0.00	163.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					60				163.67				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2907 **AIRPORT : AIRCRAFTS**

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	75.00	75.00	0.23	0.23	17.24	17.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	25.00	100.00	1.10	1.33	82.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	4	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	4	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				1.33				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	52	52	16.30	16.30	13.86	13.86	1.75	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	55	0.94	17.24	0.30	14.16	0.04	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	18	73	5.64	22.88	7.14	21.30	0.90	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	82	2.82	25.71	2.66	23.96	0.33	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	93	3.45	29.15	1.23	25.19	0.16	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	97	1.25	30.41	0.61	25.80	0.08	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	104	2.19	32.60	0.90	26.70	0.11	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	16	120	5.02	37.62	18.35	45.05	2.31	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	123	0.94	38.56	28.03	73.08	3.53	9.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	127	1.25	39.81	1.80	74.88	0.23	9.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	128	0.31	40.13	0.51	75.39	0.06	9.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	13	141	4.08	44.20	23.55	98.94	2.97	12.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	143	0.63	44.83	3.14	102.09	0.40	12.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	152	2.82	47.65	18.12	120.21	2.28	15.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	10	162	3.13	50.78	13.29	133.50	1.68	16.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	34	196	10.66	61.44	69.92	203.43	8.81	25.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	58	254	18.18	79.62	292.25	495.67	36.83	62.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	29	283	9.09	88.71	84.64	580.31	10.67	73.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	23	306	7.21	95.92	94.36	674.68	11.89	85.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		13	319	4.08	100.00	118.84	793.51	14.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				319				793.51				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2909 **AIRPORT : OTHERS**

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17	17	9.44	9.44	0.22	0.22	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	23	3.33	12.78	0.62	0.84	0.11	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	28	2.78	15.56	0.48	1.32	0.09	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	34	3.33	18.89	1.45	2.77	0.26	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	15	49	8.33	27.22	4.33	7.11	0.79	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	55	3.33	30.56	4.29	11.40	0.78	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	66	6.11	36.67	6.88	18.28	1.25	3.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	78	6.67	43.33	14.69	32.97	2.67	6.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	13	91	7.22	50.56	14.56	47.53	2.65	8.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	100	5.00	55.56	15.67	63.20	2.85	11.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	109	5.00	60.56	19.57	82.78	3.56	15.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	16	125	8.89	69.44	39.33	122.11	7.16	22.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	134	5.00	74.44	15.55	137.66	2.83	25.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	143	5.00	79.44	30.79	168.45	5.60	30.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	146	1.67	81.11	14.19	182.64	2.58	33.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	148	1.11	82.22	59.82	242.46	10.89	44.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	150	1.11	83.33	51.34	293.80	9.34	53.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	10	160	5.56	88.89	106.11	399.91	19.31	72.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	12	172	6.67	95.56	86.50	486.41	15.74	88.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		8	180	4.44	100.00	63.05	549.46	11.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				180				549.46				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 291 CONSTRUCTION FIRMS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.18	0.18	0.56	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	0.90	1.08	2.85	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	1.02	2.10	3.21	6.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	0.94	3.04	2.96	9.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	6.15	9.19	19.36	28.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	1.20	10.39	3.78	32.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	21.37	31.76	67.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	31.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	31.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	31.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	31.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	31.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	31.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	31.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	31.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	31.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	31.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	31.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	7	0.00	100.00	0.00	31.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					7				31.76				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2911 CONSTRUCTION FIRM ROAD CONSTRUCTION AND CONSTRUCTION SITES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	3.33	3.33	6.31	6.31	2.86	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	1.67	5.00	0.14	6.46	0.06	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	6	5.00	10.00	0.81	7.26	0.37	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	8	3.33	13.33	0.78	8.04	0.35	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	11	5.00	18.33	3.95	12.00	1.79	5.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	15	6.67	25.00	3.59	15.59	1.63	7.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	18	5.00	30.00	3.58	19.17	1.62	8.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	22	6.67	36.67	6.74	25.90	3.05	11.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	32	16.67	53.33	22.96	48.86	10.41	22.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	41	15.00	68.33	35.26	84.12	15.99	38.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	43	3.33	71.67	8.04	92.16	3.65	41.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	48	8.33	80.00	14.29	106.45	6.48	48.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	49	1.67	81.67	8.18	114.63	3.71	51.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	54	8.33	90.00	46.25	160.88	20.97	72.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	55	1.67	91.67	8.66	169.55	3.93	76.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	56	1.67	93.33	25.07	194.61	11.37	88.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	59	5.00	98.33	20.16	214.77	9.14	97.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	60	1.67	100.00	5.75	220.52	2.61	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	60	0.00	100.00	0.00	220.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	60	0.00	100.00	0.00	220.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					60				220.52				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2912 CRANESEXCAVATORSELEVATORSROAD BUILDING MACHINES EXCLUDING

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	4.55	4.55	2.33	2.33	1.93	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	4.55	9.09	1.55	3.88	1.29	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	4.55	13.64	0.91	4.79	0.75	3.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	4.55	18.18	0.53	5.31	0.44	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	4.55	22.73	1.85	7.16	1.53	5.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	4.55	27.27	0.76	7.92	0.63	6.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	4.55	31.82	1.26	9.18	1.04	7.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	10	13.64	45.45	4.33	13.50	3.58	11.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	4.55	50.00	3.63	17.13	3.00	14.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	4.55	54.55	3.43	20.55	2.84	17.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	4.55	59.09	14.55	35.10	12.05	29.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	4.55	63.64	9.89	45.00	8.19	37.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	4.55	68.18	21.78	66.78	18.04	55.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	4.55	72.73	16.71	83.49	13.84	69.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	4.55	77.27	13.73	97.21	11.37	80.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	21	18.18	95.45	0.49	97.70	0.40	80.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	22	4.55	100.00	23.04	120.74	19.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	22	0.00	100.00	0.00	120.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	22	0.00	100.00	0.00	120.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	22	0.00	100.00	0.00	120.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				22				120.74				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2913 TAR SPRAYERS AND ROAD SURFACING PLANTS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	16.67	16.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	8.33	25.00	0.64	0.64	5.73	5.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	8.33	33.33	0.54	1.19	4.85	10.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	8.33	41.67	0.75	1.94	6.70	17.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	8.33	50.00	1.17	3.11	10.42	27.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	8.33	58.33	0.85	3.96	7.55	35.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	11	33.33	91.67	5.90	9.86	52.50	87.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	8.33	100.00	1.38	11.23	12.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	12	0.00	100.00	0.00	11.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	12	0.00	100.00	0.00	11.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	12	0.00	100.00	0.00	11.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	12	0.00	100.00	0.00	11.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	11.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	11.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	11.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	11.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	11.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	11.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	11.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	12	0.00	100.00	0.00	11.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				12				11.23				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2914 OTHERS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	5.56	5.56	2.70	2.70	1.49	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	12	19	9.52	15.08	4.81	7.51	2.66	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	21	40	16.67	31.75	19.00	26.51	10.50	14.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	51	8.73	40.48	16.68	43.19	9.22	23.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	62	8.73	49.21	15.91	59.10	8.80	32.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	63	0.79	50.00	1.58	60.69	0.87	33.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	70	5.56	55.56	9.59	70.28	5.30	38.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	25	95	19.84	75.40	21.34	91.62	11.80	50.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	99	3.17	78.57	2.99	94.61	1.65	52.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	103	3.17	81.75	0.93	95.54	0.51	52.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	106	2.38	84.13	2.28	97.82	1.26	54.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	109	2.38	86.51	1.38	99.20	0.76	54.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	110	0.79	87.30	8.68	107.88	4.80	59.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	112	1.59	88.89	14.00	121.88	7.74	67.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	114	1.59	90.48	0.01	121.89	0.00	67.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	120	4.76	95.24	47.18	169.06	26.08	93.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	123	2.38	97.62	10.97	180.03	6.06	99.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	126	2.38	100.00	0.86	180.89	0.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	126	0.00	100.00	0.00	180.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	126	0.00	100.00	0.00	180.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					126				180.89				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2915 WELDING PLANTS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	252	252	13.49	13.49	114.84	114.84	1.81	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	200	452	10.71	24.20	67.98	182.83	1.07	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	208	660	11.13	35.33	127.21	310.03	2.00	4.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	158	818	8.46	43.79	160.39	470.42	2.53	7.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	180	998	9.64	53.43	224.45	694.87	3.53	10.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	150	1,148	8.03	61.46	265.41	960.29	4.18	15.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	124	1,272	6.64	68.09	267.66	1,227.95	4.21	19.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	125	1,397	6.69	74.79	408.98	1,636.93	6.44	25.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	107	1,504	5.73	80.51	371.00	2,007.94	5.84	31.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	57	1,561	3.05	83.57	286.18	2,294.11	4.51	36.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	38	1,599	2.03	85.60	216.19	2,510.30	3.40	39.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	70	1,669	3.75	89.35	488.90	2,999.20	7.70	47.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	24	1,693	1.28	90.63	259.75	3,258.95	4.09	51.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	79	1,772	4.23	94.86	1,033.14	4,292.09	16.27	67.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	37	1,809	1.98	96.84	586.33	4,878.42	9.23	76.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	52	1,861	2.78	99.63	1,193.73	6,072.15	18.80	95.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	1,866	0.27	99.89	207.42	6,279.57	3.27	98.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	1,867	0.05	99.95	66.46	6,346.03	1.05	99.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	1,868	0.05	100.00	4.89	6,350.92	0.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1,868	0.00	100.00	0.00	6,350.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1,868				6,350.92				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	6.67	6.67	0.86	0.86	0.91	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	6.67	13.33	1.24	2.10	1.32	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	6.67	20.00	1.02	3.12	1.08	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	6.67	26.67	3.34	6.46	3.55	6.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	6.67	33.33	2.92	9.38	3.11	9.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	7	13.33	46.67	4.70	14.07	5.00	14.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	6.67	53.33	3.50	17.57	3.72	18.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	6.67	60.00	7.06	24.63	7.52	26.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	6.67	66.67	2.34	26.98	2.49	28.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	6.67	73.33	12.70	39.68	13.52	42.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	6.67	80.00	9.92	49.59	10.56	52.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	6.67	86.67	9.92	59.51	10.56	63.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	6.67	93.33	23.22	82.73	24.71	88.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	6.67	100.00	11.20	93.93	11.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	93.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	93.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	93.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	93.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	15	0.00	100.00	0.00	93.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					15				93.93				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 29152 ACETYLENE (KARBIT) WELDING PLANTS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.95	0.95	12.05	12.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	1.13	2.08	14.35	26.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	2.76	4.84	34.99	61.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	3.05	7.89	38.61	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	7.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	7.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	7.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	7.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	7.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	7.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	7.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	7.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	7.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	7.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	7.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	7.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	7.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	7.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	7.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				7.89				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
P.O.Box 2635 JKT 10026, Cable REINDO
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 292 MASS COMMUNICATION

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	28.57	28.57	0.12	0.12	0.94	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	4	28.57	57.14	0.19	0.30	1.53	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	14.29	71.43	1.50	1.80	12.13	14.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	14.29	85.71	5.09	6.89	41.25	55.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	14.29	100.00	5.44	12.33	44.16	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	7	0.00	100.00	0.00	12.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	7	0.00	100.00	0.00	12.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	12.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	12.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	12.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	12.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	12.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	12.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	12.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	12.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	12.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	12.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	12.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	12.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	7	0.00	100.00	0.00	12.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					7				12.33				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2921 FILM TELEVISION AND RECORDING ON MAGNETIC TAPE STUDIOS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	4.60	4.60	2.46	2.46	0.85	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	1.15	5.75	0.12	2.58	0.04	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	8	3.45	9.20	0.57	3.15	0.20	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	16	9.20	18.39	1.89	5.05	0.65	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	26	11.49	29.89	6.41	11.46	2.22	3.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	28	2.30	32.18	1.97	13.43	0.68	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	14	42	16.09	48.28	16.67	30.10	5.77	10.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	13	55	14.94	63.22	22.96	53.06	7.94	18.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	62	8.05	71.26	16.63	69.69	5.75	24.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	66	4.60	75.86	7.82	77.50	2.70	26.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	69	3.45	79.31	7.62	85.13	2.64	29.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	70	1.15	80.46	3.81	88.93	1.32	30.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	73	3.45	83.91	21.90	110.83	7.57	38.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	83	11.49	95.40	73.36	184.20	25.37	63.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	84	1.15	96.55	11.46	195.66	3.96	67.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	86	2.30	98.85	55.76	251.42	19.28	86.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	87	1.15	100.00	37.74	289.15	13.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	87	0.00	100.00	0.00	289.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	87	0.00	100.00	0.00	289.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	87	0.00	100.00	0.00	289.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					87				289.15				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2922 FILM REPRODUCTION (PRINTS) AND PHOTO TREATMENT

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	32	32	14.75	14.75	6.77	6.77	2.07	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	40	3.69	18.43	2.82	9.59	0.86	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	49	4.15	22.58	1.98	11.57	0.61	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	16	65	7.37	29.95	3.84	15.41	1.18	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	19	84	8.76	38.71	12.90	28.32	3.95	8.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	20	104	9.22	47.93	14.08	42.40	4.32	12.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	16	120	7.37	55.30	14.20	56.60	4.35	17.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	35	155	16.13	71.43	50.77	107.38	15.56	32.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	167	5.53	76.96	23.23	130.61	7.12	40.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	178	5.07	82.03	23.93	154.54	7.33	47.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	187	4.15	86.18	26.94	181.48	8.25	55.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	197	4.61	90.78	32.02	213.49	9.81	65.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	205	3.69	94.47	37.86	251.35	11.60	77.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	12	217	5.53	100.00	74.96	326.31	22.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	217	0.00	100.00	0.00	326.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	217	0.00	100.00	0.00	326.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	217	0.00	100.00	0.00	326.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	217	0.00	100.00	0.00	326.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	217	0.00	100.00	0.00	326.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	217	0.00	100.00	0.00	326.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					217				326.31				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2923 CINEMAS ASSEMBLY ROOMS AND CONCERT HALLS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.11	1.11	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.11	2.22	0.03	0.05	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	7	5.56	7.78	0.78	0.83	0.18	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	9	2.22	10.00	0.29	1.12	0.07	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	1.11	11.11	0.47	1.59	0.11	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	12	2.22	13.33	1.21	2.80	0.28	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	13	1.11	14.44	2.44	5.24	0.56	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	14	1.11	15.56	2.45	7.70	0.56	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	16	2.22	17.78	4.91	12.61	1.12	2.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	20	4.44	22.22	3.29	15.90	0.75	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	21	1.11	23.33	2.13	18.03	0.49	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	23	2.22	25.56	5.97	24.00	1.36	5.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	24	1.11	26.67	12.92	36.92	2.94	8.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	28	4.44	31.11	30.92	67.85	7.04	15.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	10	38	11.11	42.22	84.16	152.01	19.16	34.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	12	50	13.33	55.56	106.27	258.28	24.19	58.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	29	79	32.22	87.78	118.49	376.77	26.97	85.75	4	4	100.00	100.00	6.56	6.56	100.00	100.00	5.53	1.74
18	50,000	100,000	75,000	4	83	4.44	92.22	50.07	426.84	11.40	97.15	0	4	0.00	100.00	0.00	6.56	0.00	100.00	0.00	1.54
19	100,000	500,000	300,000	7	90	7.78	100.00	12.52	439.36	2.85	100.00	0	4	0.00	100.00	0.00	6.56	0.00	100.00	0.00	1.49
20	500,000	**UP**		0	90	0.00	100.00	0.00	439.36	0.00	100.00	0	4	0.00	100.00	0.00	6.56	0.00	100.00	0.00	1.49
				90				439.36				4				6.56				1.49	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2924 THEATRES VARIETY THEATRES AND CIRCUSES HOUSED IN PERMANENT

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.17	0.17	0.44	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	0.22	0.39	0.55	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	0.86	1.25	2.19	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	4.31	5.56	10.93	14.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	5.97	11.53	15.16	29.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	10.63	22.16	26.97	56.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	17.24	39.40	43.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	39.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	39.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	39.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	39.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	39.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	39.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	39.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	39.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	39.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	39.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	39.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	7	0.00	100.00	0.00	39.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					7				39.40				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	14.29	14.29	2.71	2.71	3.50	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	14.29	28.57	4.24	6.95	5.47	8.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	14.29	42.86	4.24	11.19	5.47	14.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	14.29	57.14	0.27	11.46	0.35	14.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	14.29	71.43	0.10	11.56	0.13	14.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	14.29	85.71	1.78	13.34	2.30	17.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	14.29	100.00	64.11	77.45	82.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	77.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	77.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	77.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	77.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	77.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	77.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	77.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	77.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	77.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	77.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	77.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	77.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	7	0.00	100.00	0.00	77.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				77.45				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2926 OTHERS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	24	24	7.77	7.77	1.23	1.23	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	39	63	12.62	20.39	10.43	11.66	2.52	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	59	122	19.09	39.48	31.08	42.74	7.49	10.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	44	166	14.24	53.72	29.65	72.39	7.15	17.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	60	226	19.42	73.14	40.95	113.34	9.87	27.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	25	251	8.09	81.23	32.98	146.32	7.95	35.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	15	266	4.85	86.08	33.04	179.35	7.97	43.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	278	3.88	89.97	22.05	201.41	5.32	48.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	289	3.56	93.53	37.65	239.06	9.08	57.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	293	1.29	94.82	16.17	255.24	3.90	61.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	297	1.29	96.12	22.94	278.18	5.53	67.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	299	0.65	96.76	3.91	282.09	0.94	68.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	300	0.32	97.09	14.36	296.45	3.46	71.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	301	0.32	97.41	2.06	298.50	0.50	71.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	302	0.32	97.73	36.87	335.37	8.89	80.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	303	0.32	98.06	19.89	355.26	4.80	85.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	304	0.32	98.38	9.00	364.26	2.17	87.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	307	0.97	99.35	46.90	411.16	11.31	99.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	308	0.32	99.68	2.00	413.16	0.48	99.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		1	309	0.32	100.00	1.56	414.73	0.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				309				414.73				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2927 RADIO BROADCASTING TELEVISION BROADCASTING & RELAY STATIONS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	40,138	40,138	15.29	15.29	108.19	108.19	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	32,238	72,376	12.28	27.57	659.71	767.90	2.25	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	56,644	129,020	21.58	49.15	1,654.58	2,422.48	5.65	8.27	7	7	21.88	21.88	5.74	5.74	3.68	3.68	0.35	0.24
4	200	300	250	72,893	201,913	27.77	76.92	3,060.58	5,483.06	10.45	18.72	19	26	59.38	81.25	25.76	31.50	16.52	20.20	0.84	0.57
5	300	500	400	14,644	216,557	5.58	82.50	2,268.34	7,751.40	7.74	26.46	1	27	3.13	84.38	19.00	50.50	12.18	32.38	0.84	0.65
6	500	750	625	19,623	236,180	7.48	89.98	2,239.57	9,990.97	7.65	34.11	3	30	9.38	93.75	70.00	120.50	44.88	77.26	3.13	1.21
7	750	1,000	875	9,771	245,951	3.72	93.70	1,240.85	11,231.82	4.24	38.35	0	30	0.00	93.75	0.00	120.50	0.00	77.26	0.00	1.07
8	1,000	1,500	1,250	9,675	255,626	3.69	97.39	1,164.75	12,396.58	3.98	42.32	1	31	3.13	96.88	16.00	136.50	10.26	87.52	1.37	1.10
9	1,500	2,000	1,750	1,644	257,270	0.63	98.01	944.20	13,340.78	3.22	45.55	0	31	0.00	96.88	0.00	136.50	0.00	87.52	0.00	1.02
10	2,000	2,500	2,250	2,621	259,891	1.00	99.01	5,074.06	18,414.83	17.32	62.87	1	32	3.13	100.00	19.47	155.97	12.48	100.00	0.38	0.85
11	2,500	3,000	2,750	503	260,394	0.19	99.20	484.60	18,899.43	1.65	64.53	0	32	0.00	100.00	0.00	155.97	0.00	100.00	0.00	0.83
12	3,000	4,000	3,500	515	260,909	0.20	99.40	893.59	19,793.02	3.05	67.58	0	32	0.00	100.00	0.00	155.97	0.00	100.00	0.00	0.79
13	4,000	5,000	4,500	318	261,227	0.12	99.52	697.98	20,491.00	2.38	69.96	0	32	0.00	100.00	0.00	155.97	0.00	100.00	0.00	0.76
14	5,000	7,500	6,250	329	261,556	0.13	99.65	660.75	21,151.75	2.26	72.21	0	32	0.00	100.00	0.00	155.97	0.00	100.00	0.00	0.74
15	7,500	10,000	8,750	187	261,743	0.07	99.72	464.56	21,616.31	1.59	73.80	0	32	0.00	100.00	0.00	155.97	0.00	100.00	0.00	0.72
16	10,000	20,000	15,000	300	262,043	0.11	99.83	776.46	22,392.78	2.65	76.45	0	32	0.00	100.00	0.00	155.97	0.00	100.00	0.00	0.70
17	20,000	50,000	35,000	169	262,212	0.06	99.90	763.47	23,156.24	2.61	79.06	0	32	0.00	100.00	0.00	155.97	0.00	100.00	0.00	0.67
18	50,000	100,000	75,000	106	262,318	0.04	99.94	817.26	23,973.50	2.79	81.85	0	32	0.00	100.00	0.00	155.97	0.00	100.00	0.00	0.65
19	100,000	500,000	300,000	132	262,450	0.05	99.99	2,198.99	26,172.49	7.51	89.36	0	32	0.00	100.00	0.00	155.97	0.00	100.00	0.00	0.60
20	500,000	**UP**		37	262,487	0.01	100.00	3,117.55	29,290.04	10.64	100.00	0	32	0.00	100.00	0.00	155.97	0.00	100.00	0.00	0.53
				262,487				29,290.04				32				155.97				0.53	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	77	77	20.37	20.37	1.27	1.27	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	19	96	5.03	25.40	0.71	1.98	0.12	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	59	155	15.61	41.01	7.88	9.86	1.35	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	44	199	11.64	52.65	8.60	18.46	1.48	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	58	257	15.34	67.99	17.46	35.91	3.00	6.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	38	295	10.05	78.04	18.37	54.29	3.16	9.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	32	327	8.47	86.51	21.49	75.78	3.69	13.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	16	343	4.23	90.74	8.47	84.25	1.45	14.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	13	356	3.44	94.18	13.38	97.62	2.30	16.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	357	0.26	94.44	3.50	101.12	0.60	17.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	359	0.53	94.97	0.01	101.13	0.00	17.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	361	0.53	95.50	4.34	105.47	0.75	18.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	362	0.26	95.77	5.64	111.11	0.97	19.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	367	1.32	97.09	20.79	131.90	3.57	22.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	368	0.26	97.35	5.32	137.22	0.91	23.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	369	0.26	97.62	1.48	138.70	0.25	23.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	370	0.26	97.88	0.00	138.70	0.00	23.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	371	0.26	98.15	55.42	194.12	9.52	33.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	372	0.26	98.41	55.42	249.54	9.52	42.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		6	378	1.59	100.00	332.52	582.07	57.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				378				582.07				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2929 TELECOMMUNICATION

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9,380	9,380	16.28	16.28	22.37	22.37	0.39	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6,193	15,573	10.75	27.03	128.36	150.72	2.26	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	21,746	37,319	37.74	64.77	939.89	1,090.62	16.52	19.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	17,295	54,614	30.02	94.78	1,185.70	2,276.32	20.84	40.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1,123	55,737	1.95	96.73	99.84	2,376.16	1.75	41.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	628	56,365	1.09	97.82	80.62	2,456.78	1.42	43.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	340	56,705	0.59	98.41	57.98	2,514.76	1.02	44.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	260	56,965	0.45	98.86	103.60	2,618.36	1.82	46.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	134	57,099	0.23	99.09	51.01	2,669.36	0.90	46.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	66	57,165	0.11	99.21	28.62	2,697.98	0.50	47.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	71	57,236	0.12	99.33	40.77	2,738.75	0.72	48.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	57	57,293	0.10	99.43	48.46	2,787.21	0.85	48.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	41	57,334	0.07	99.50	49.87	2,837.08	0.88	49.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	74	57,408	0.13	99.63	146.19	2,983.27	2.57	52.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	35	57,443	0.06	99.69	71.61	3,054.87	1.26	53.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	100	57,543	0.17	99.86	438.80	3,493.67	7.71	61.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	37	57,580	0.06	99.93	270.50	3,764.18	4.75	66.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	57,589	0.02	99.94	78.08	3,842.25	1.37	67.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	26	57,615	0.05	99.99	403.76	4,246.01	7.10	74.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		6	57,621	0.01	100.00	1,442.89	5,688.90	25.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				57,621				5,688.90				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 29291 DATA CENTER

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	38	38	14.90	14.90	96.10	96.10	3.84	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	41	1.18	16.08	0.43	96.53	0.02	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	42	0.39	16.47	0.13	96.66	0.01	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	43	0.39	16.86	0.44	97.10	0.02	3.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	44	0.39	17.25	0.35	97.45	0.01	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	45	0.39	17.65	0.61	98.06	0.02	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	51	2.35	20.00	5.87	103.93	0.23	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	53	0.78	20.78	0.97	104.90	0.04	4.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	61	3.14	23.92	11.18	116.07	0.45	4.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	67	2.35	26.27	14.78	130.85	0.59	5.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	68	0.39	26.67	17.92	148.77	0.72	5.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	74	2.35	29.02	25.87	174.64	1.03	6.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	76	0.78	29.80	5.41	180.06	0.22	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	83	2.75	32.55	40.27	220.33	1.61	8.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	92	3.53	36.08	53.91	274.24	2.15	10.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	97	1.96	38.04	33.07	307.32	1.32	12.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	19	116	7.45	45.49	1,435.98	1,743.29	57.31	69.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	12	128	4.71	50.20	310.13	2,053.42	12.38	81.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	40	168	15.69	65.88	184.79	2,238.21	7.37	89.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		87	255	34.12	100.00	267.60	2,505.81	10.68	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				255				2,505.81				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 293 TRADING AND STORAGE

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.56	5.56	0.70	0.70	1.15	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.56	11.11	0.70	1.40	1.14	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.56	16.67	1.03	2.42	1.68	3.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.56	22.22	1.47	3.89	2.40	6.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.56	27.78	0.80	4.69	1.30	7.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.56	33.33	1.44	6.13	2.36	10.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	9	16.67	50.00	5.79	11.92	9.47	19.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	5.56	55.56	4.34	16.26	7.10	26.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	5.56	61.11	1.80	18.06	2.94	29.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	5.56	66.67	3.58	21.64	5.86	35.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	5.56	72.22	4.15	25.79	6.79	42.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	17	22.22	94.44	27.28	53.07	44.60	86.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	18	5.56	100.00	8.09	61.16	13.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	18	0.00	100.00	0.00	61.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	18	0.00	100.00	0.00	61.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	18	0.00	100.00	0.00	61.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	61.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	61.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	18	0.00	100.00	0.00	61.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				18				61.16				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2930 DISPENSARIES (APOTIK)

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,592	2,592	40.83	40.83	102.49	102.49	2.75	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	856	3,448	13.48	54.31	89.17	191.66	2.40	5.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	592	4,040	9.32	63.63	132.30	323.96	3.55	8.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	269	4,309	4.24	67.87	99.31	423.27	2.67	11.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	421	4,730	6.63	74.50	242.19	665.46	6.51	17.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	365	5,095	5.75	80.25	295.30	960.76	7.93	25.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	301	5,396	4.74	84.99	357.17	1,317.94	9.60	35.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	275	5,671	4.33	89.32	424.34	1,742.28	11.40	46.81	1	1	100.00	100.00	25.00	25.00	100.00	100.00	5.89	1.43
9	1,500	2,000	1,750	186	5,857	2.93	92.25	365.48	2,107.76	9.82	56.63	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	1.19
10	2,000	2,500	2,250	105	5,962	1.65	93.90	256.13	2,363.89	6.88	63.52	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	1.06
11	2,500	3,000	2,750	83	6,045	1.31	95.21	297.37	2,661.25	7.99	71.51	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	0.94
12	3,000	4,000	3,500	66	6,111	1.04	96.25	227.45	2,888.70	6.11	77.62	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	0.87
13	4,000	5,000	4,500	48	6,159	0.76	97.01	193.69	3,082.39	5.20	82.82	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	0.81
14	5,000	7,500	6,250	76	6,235	1.20	98.20	321.34	3,403.73	8.63	91.46	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	0.73
15	7,500	10,000	8,750	33	6,268	0.52	98.72	111.85	3,515.57	3.01	94.46	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	0.71
16	10,000	20,000	15,000	47	6,315	0.74	99.46	151.05	3,666.62	4.06	98.52	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	0.68
17	20,000	50,000	35,000	15	6,330	0.24	99.70	29.57	3,696.19	0.79	99.31	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	0.68
18	50,000	100,000	75,000	5	6,335	0.08	99.78	1.99	3,698.18	0.05	99.37	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	0.68
19	100,000	500,000	300,000	12	6,347	0.19	99.97	22.66	3,720.84	0.61	99.98	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	0.67
20	500,000	**UP**		2	6,349	0.03	100.00	0.89	3,721.73	0.02	100.00	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	0.67
				6,349				3,721.73				1				25.00				0.67	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2931 DEPARTMENT STORES SUPERMARKETS SHOPING CENTRES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	103	103	6.65	6.65	35.33	35.33	0.90	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	282	385	18.22	24.87	35.37	70.70	0.90	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	72	457	4.65	29.52	30.56	101.26	0.78	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	67	524	4.33	33.85	35.77	137.04	0.91	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	163	687	10.53	44.38	134.75	271.79	3.44	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	156	843	10.08	54.46	202.12	473.91	5.15	12.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	70	913	4.52	58.98	105.50	579.41	2.69	14.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	97	1,010	6.27	65.25	216.79	796.20	5.53	20.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	63	1,073	4.07	69.32	189.76	985.96	4.84	25.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	28	1,101	1.81	71.12	87.58	1,073.54	2.23	27.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	19	1,120	1.23	72.35	80.20	1,153.74	2.04	29.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	40	1,160	2.58	74.94	225.88	1,379.62	5.76	35.17	2	2	100.00	100.00	43.25	43.25	100.00	100.00	19.15	3.13
13	4,000	5,000	4,500	25	1,185	1.61	76.55	153.05	1,532.67	3.90	39.07	0	2	0.00	100.00	0.00	43.25	0.00	100.00	0.00	2.82
14	5,000	7,500	6,250	55	1,240	3.55	80.10	306.24	1,838.91	7.81	46.88	0	2	0.00	100.00	0.00	43.25	0.00	100.00	0.00	2.35
15	7,500	10,000	8,750	22	1,262	1.42	81.52	120.70	1,959.62	3.08	49.96	0	2	0.00	100.00	0.00	43.25	0.00	100.00	0.00	2.21
16	10,000	20,000	15,000	74	1,336	4.78	86.30	912.77	2,872.38	23.27	73.22	0	2	0.00	100.00	0.00	43.25	0.00	100.00	0.00	1.51
17	20,000	50,000	35,000	47	1,383	3.04	89.34	301.06	3,173.44	7.67	80.90	0	2	0.00	100.00	0.00	43.25	0.00	100.00	0.00	1.36
18	50,000	100,000	75,000	89	1,472	5.75	95.09	404.98	3,578.42	10.32	91.22	0	2	0.00	100.00	0.00	43.25	0.00	100.00	0.00	1.21
19	100,000	500,000	300,000	68	1,540	4.39	99.48	307.02	3,885.44	7.83	99.05	0	2	0.00	100.00	0.00	43.25	0.00	100.00	0.00	1.11
20	500,000	**UP**		8	1,548	0.52	100.00	37.31	3,922.75	0.95	100.00	0	2	0.00	100.00	0.00	43.25	0.00	100.00	0.00	1.10
				1,548				3,922.75				2				43.25				1.10	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 29311 DEPARTEMENSUPERMAKETSHOPPINGCENTRES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	241	241	13.96	13.96	9.99	9.99	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	120	361	6.95	20.92	13.42	23.41	0.21	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	201	562	11.65	32.56	30.34	53.74	0.47	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	98	660	5.68	38.24	37.31	91.06	0.58	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	105	765	6.08	44.32	62.20	153.26	0.97	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	58	823	3.36	47.68	41.25	194.51	0.64	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	51	874	2.95	50.64	50.14	244.65	0.78	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	57	931	3.30	53.94	47.45	292.10	0.74	4.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	35	966	2.03	55.97	40.88	332.97	0.63	5.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	32	998	1.85	57.82	29.20	362.18	0.45	5.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	36	1,034	2.09	59.91	53.59	415.76	0.83	6.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	94	1,128	5.45	65.35	203.90	619.66	3.17	9.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	70	1,198	4.06	69.41	206.41	826.07	3.21	12.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	110	1,308	6.37	75.78	448.40	1,274.47	6.96	19.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	65	1,373	3.77	79.55	559.61	1,834.08	8.69	28.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	102	1,475	5.91	85.46	1,360.44	3,194.53	21.13	49.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	104	1,579	6.03	91.48	1,731.70	4,926.22	26.89	76.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	88	1,667	5.10	96.58	959.11	5,885.34	14.89	91.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	53	1,720	3.07	99.65	549.16	6,434.50	8.53	99.92	1	1	100.00	100.00	2.25	2.25	100.00	100.00	0.41	0.04
20	500,000	**UP**		6	1,726	0.35	100.00	5.34	6,439.84	0.08	100.00	0	1	0.00	100.00	0.00	2.25	0.00	100.00	0.00	0.03
				1,726				6,439.84				1				2.25				0.03	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 29312 DEPARTEMEN STORESUPERMAKETSHOPPING CENTRES TO WARRANTY B

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,642	3,642	65.70	65.70	51.31	51.31	0.50	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	52	3,694	0.94	66.64	4.74	56.05	0.05	0.55	2	2	66.67	66.67	13.92	13.92	93.28	93.28	293.80	24.83
3	100	200	150	18	3,712	0.32	66.97	3.16	59.22	0.03	0.58	0	2	0.00	66.67	0.00	13.92	0.00	93.28	0.00	23.50
4	200	300	250	20	3,732	0.36	67.33	5.32	64.53	0.05	0.63	0	2	0.00	66.67	0.00	13.92	0.00	93.28	0.00	21.57
5	300	500	400	41	3,773	0.74	68.07	17.60	82.13	0.17	0.81	0	2	0.00	66.67	0.00	13.92	0.00	93.28	0.00	16.95
6	500	750	625	56	3,829	1.01	69.08	28.16	110.29	0.28	1.09	0	2	0.00	66.67	0.00	13.92	0.00	93.28	0.00	12.62
7	750	1,000	875	70	3,899	1.26	70.34	70.18	180.46	0.69	1.78	0	2	0.00	66.67	0.00	13.92	0.00	93.28	0.00	7.71
8	1,000	1,500	1,250	117	4,016	2.11	72.45	143.13	323.60	1.41	3.18	0	2	0.00	66.67	0.00	13.92	0.00	93.28	0.00	4.30
9	1,500	2,000	1,750	92	4,108	1.66	74.11	159.80	483.39	1.57	4.76	0	2	0.00	66.67	0.00	13.92	0.00	93.28	0.00	2.88
10	2,000	2,500	2,250	73	4,181	1.32	75.43	181.63	665.02	1.79	6.54	0	2	0.00	66.67	0.00	13.92	0.00	93.28	0.00	2.09
11	2,500	3,000	2,750	82	4,263	1.48	76.91	208.64	873.66	2.05	8.60	0	2	0.00	66.67	0.00	13.92	0.00	93.28	0.00	1.59
12	3,000	4,000	3,500	98	4,361	1.77	78.68	283.99	1,157.64	2.79	11.39	0	2	0.00	66.67	0.00	13.92	0.00	93.28	0.00	1.20
13	4,000	5,000	4,500	105	4,466	1.89	80.57	428.03	1,585.67	4.21	15.60	1	3	33.33	100.00	1.00	14.92	6.72	100.00	0.23	0.94
14	5,000	7,500	6,250	100	4,566	1.80	82.37	598.80	2,184.48	5.89	21.49	0	3	0.00	100.00	0.00	14.92	0.00	100.00	0.00	0.68
15	7,500	10,000	8,750	196	4,762	3.54	85.91	1,237.20	3,421.68	12.17	33.67	0	3	0.00	100.00	0.00	14.92	0.00	100.00	0.00	0.44
16	10,000	20,000	15,000	532	5,294	9.60	95.51	3,744.43	7,166.10	36.84	70.51	0	3	0.00	100.00	0.00	14.92	0.00	100.00	0.00	0.21
17	20,000	50,000	35,000	143	5,437	2.58	98.09	1,793.91	8,960.01	17.65	88.17	0	3	0.00	100.00	0.00	14.92	0.00	100.00	0.00	0.17
18	50,000	100,000	75,000	35	5,472	0.63	98.72	551.72	9,511.73	5.43	93.59	0	3	0.00	100.00	0.00	14.92	0.00	100.00	0.00	0.16
19	100,000	500,000	300,000	69	5,541	1.24	99.96	631.17	10,142.90	6.21	99.80	0	3	0.00	100.00	0.00	14.92	0.00	100.00	0.00	0.15
20	500,000	**UP**		2	5,543	0.04	100.00	19.86	10,162.76	0.20	100.00	0	3	0.00	100.00	0.00	14.92	0.00	100.00	0.00	0.15
				5,543				10,162.76				3				14.92				0.15	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 29313 DEPARTEMEN STORESSUPERMAKETS SHOPPING CENTRE TO WARRANTY C

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,864	3,864	13.79	13.79	634.46	634.46	1.22	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3,303	7,167	11.79	25.58	365.84	1,000.30	0.71	1.93	1	1	4.00	4.00	11.17	11.17	2.31	2.31	3.05	1.12
3	100	200	150	3,462	10,629	12.36	37.93	706.27	1,706.57	1.36	3.29	2	3	8.00	12.00	250.13	261.31	51.66	53.97	35.42	15.31
4	200	300	250	1,584	12,213	5.65	43.59	582.32	2,288.89	1.12	4.42	0	3	0.00	12.00	0.00	261.31	0.00	53.97	0.00	11.42
5	300	500	400	2,824	15,037	10.08	53.67	1,677.21	3,966.10	3.24	7.65	3	6	12.00	24.00	26.58	287.89	5.49	59.46	1.58	7.26
6	500	750	625	1,990	17,027	7.10	60.77	1,396.27	5,362.38	2.69	10.35	0	6	0.00	24.00	0.00	287.89	0.00	59.46	0.00	5.37
7	750	1,000	875	1,727	18,754	6.16	66.93	1,777.56	7,139.93	3.43	13.78	0	6	0.00	24.00	0.00	287.89	0.00	59.46	0.00	4.03
8	1,000	1,500	1,250	1,675	20,429	5.98	72.91	2,288.19	9,428.13	4.42	18.20	0	6	0.00	24.00	0.00	287.89	0.00	59.46	0.00	3.05
9	1,500	2,000	1,750	1,258	21,687	4.49	77.40	2,155.99	11,584.12	4.16	22.36	1	7	4.00	28.00	2.95	290.84	0.61	60.07	0.14	2.51
10	2,000	2,500	2,250	735	22,422	2.62	80.02	1,292.97	12,877.09	2.50	24.85	0	7	0.00	28.00	0.00	290.84	0.00	60.07	0.00	2.26
11	2,500	3,000	2,750	509	22,931	1.82	81.84	1,354.72	14,231.81	2.61	27.47	0	7	0.00	28.00	0.00	290.84	0.00	60.07	0.00	2.04
12	3,000	4,000	3,500	735	23,666	2.62	84.46	1,875.19	16,106.99	3.62	31.09	1	8	4.00	32.00	87.31	378.14	18.03	78.10	4.66	2.35
13	4,000	5,000	4,500	558	24,224	1.99	86.45	2,171.13	18,278.12	4.19	35.28	0	8	0.00	32.00	0.00	378.14	0.00	78.10	0.00	2.07
14	5,000	7,500	6,250	809	25,033	2.89	89.34	4,507.55	22,785.67	8.70	43.98	0	8	0.00	32.00	0.00	378.14	0.00	78.10	0.00	1.66
15	7,500	10,000	8,750	505	25,538	1.80	91.14	3,078.69	25,864.36	5.94	49.92	0	8	0.00	32.00	0.00	378.14	0.00	78.10	0.00	1.46
16	10,000	20,000	15,000	761	26,299	2.72	93.86	8,289.09	34,153.45	16.00	65.91	0	8	0.00	32.00	0.00	378.14	0.00	78.10	0.00	1.11
17	20,000	50,000	35,000	713	27,012	2.54	96.40	9,085.99	43,239.44	17.54	83.45	1	9	4.00	36.00	1.39	379.53	0.29	78.39	0.02	0.88
18	50,000	100,000	75,000	302	27,314	1.08	97.48	3,117.82	46,357.26	6.02	89.47	3	12	12.00	48.00	1.65	381.18	0.34	78.73	0.05	0.82
19	100,000	500,000	300,000	519	27,833	1.85	99.33	4,376.89	50,734.15	8.45	97.92	11	23	44.00	92.00	102.91	484.09	21.25	99.98	2.35	0.95
20	500,000	**UP**		187	28,020	0.67	100.00	1,080.25	51,814.40	2.08	100.00	2	25	8.00	100.00	0.08	484.17	0.02	100.00	0.01	0.93
				28,020				51,814.40				25				484.17				0.93	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 29314 MAKRO STORES

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	40	40	12.38	12.38	3.05	3.05	0.97	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	29	69	8.98	21.36	4.98	8.03	1.58	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	64	133	19.81	41.18	22.27	30.30	7.06	9.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	58	191	17.96	59.13	35.18	65.47	11.15	20.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	44	235	13.62	72.76	30.76	96.23	9.75	30.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	24	259	7.43	80.19	24.82	121.06	7.87	38.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	16	275	4.95	85.14	21.89	142.94	6.94	45.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	16	291	4.95	90.09	23.93	166.87	7.58	52.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	301	3.10	93.19	19.97	186.84	6.33	59.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	306	1.55	94.74	10.29	197.13	3.26	62.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	307	0.31	95.05	3.45	200.58	1.09	63.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	312	1.55	96.59	14.36	214.94	4.55	68.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	316	1.24	97.83	19.47	234.41	6.17	74.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	319	0.93	98.76	24.95	259.36	7.91	82.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	321	0.62	99.38	17.32	276.68	5.49	87.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	323	0.62	100.00	38.80	315.48	12.30	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	323	0.00	100.00	0.00	315.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	323	0.00	100.00	0.00	315.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	323	0.00	100.00	0.00	315.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	323	0.00	100.00	0.00	315.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				323				315.48				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2932 MAIL ORDER HOUSESSUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	70	70	18.23	18.23	9.51	9.51	1.18	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	41	111	10.68	28.91	5.75	15.26	0.71	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	38	149	9.90	38.80	11.88	27.14	1.47	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	35	184	9.11	47.92	18.69	45.83	2.32	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	41	225	10.68	58.59	27.84	73.67	3.45	9.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	26	251	6.77	65.36	33.61	107.29	4.17	13.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	24	275	6.25	71.61	40.35	147.64	5.01	18.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	36	311	9.38	80.99	86.58	234.22	10.74	29.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	20	331	5.21	86.20	55.74	289.97	6.91	35.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	338	1.82	88.02	30.52	320.49	3.79	39.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	344	1.56	89.58	30.62	351.11	3.80	43.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	13	357	3.39	92.97	84.08	435.18	10.43	53.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	360	0.78	93.75	25.84	461.02	3.21	57.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	367	1.82	95.57	74.29	535.31	9.21	66.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	376	2.34	97.92	99.11	634.43	12.29	78.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	381	1.30	99.22	83.11	717.53	10.31	89.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	383	0.52	99.74	88.51	806.04	10.98	99.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	384	0.26	100.00	0.21	806.26	0.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	384	0.00	100.00	0.00	806.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	384	0.00	100.00	0.00	806.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				384				806.26				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2933 CHAIN STORES GROCER STORES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,312	3,312	36.39	36.39	170.27	170.27	1.24	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	784	4,096	8.61	45.01	244.90	415.17	1.78	3.03	1	1	9.09	9.09	10.12	10.12	10.28	10.28	4.13	2.44
3	100	200	150	850	4,946	9.34	54.35	894.84	1,310.01	6.52	9.55	0	1	0.00	9.09	0.00	10.12	0.00	10.28	0.00	0.77
4	200	300	250	797	5,743	8.76	63.10	1,201.15	2,511.16	8.75	18.30	0	1	0.00	9.09	0.00	10.12	0.00	10.28	0.00	0.40
5	300	500	400	1,073	6,816	11.79	74.89	2,248.91	4,760.07	16.39	34.69	0	1	0.00	9.09	0.00	10.12	0.00	10.28	0.00	0.21
6	500	750	625	551	7,367	6.05	80.95	1,383.42	6,143.49	10.08	44.77	0	1	0.00	9.09	0.00	10.12	0.00	10.28	0.00	0.16
7	750	1,000	875	567	7,934	6.23	87.18	1,769.63	7,913.13	12.90	57.67	1	2	9.09	18.18	1.75	11.87	1.78	12.06	0.10	0.15
8	1,000	1,500	1,250	630	8,564	6.92	94.10	1,888.61	9,801.73	13.76	71.43	8	10	72.73	90.91	86.56	98.42	87.94	100.00	4.58	1.00
9	1,500	2,000	1,750	200	8,764	2.20	96.30	1,016.36	10,818.09	7.41	78.84	0	10	0.00	90.91	0.00	98.42	0.00	100.00	0.00	0.91
10	2,000	2,500	2,250	105	8,869	1.15	97.45	506.96	11,325.05	3.69	82.53	0	10	0.00	90.91	0.00	98.42	0.00	100.00	0.00	0.87
11	2,500	3,000	2,750	87	8,956	0.96	98.41	648.17	11,973.23	4.72	87.26	0	10	0.00	90.91	0.00	98.42	0.00	100.00	0.00	0.82
12	3,000	4,000	3,500	56	9,012	0.62	99.02	449.25	12,422.48	3.27	90.53	0	10	0.00	90.91	0.00	98.42	0.00	100.00	0.00	0.79
13	4,000	5,000	4,500	35	9,047	0.38	99.41	360.24	12,782.72	2.63	93.15	0	10	0.00	90.91	0.00	98.42	0.00	100.00	0.00	0.77
14	5,000	7,500	6,250	20	9,067	0.22	99.63	234.80	13,017.51	1.71	94.87	0	10	0.00	90.91	0.00	98.42	0.00	100.00	0.00	0.76
15	7,500	10,000	8,750	7	9,074	0.08	99.70	95.67	13,113.18	0.70	95.56	0	10	0.00	90.91	0.00	98.42	0.00	100.00	0.00	0.75
16	10,000	20,000	15,000	21	9,095	0.23	99.93	504.12	13,617.30	3.67	99.24	0	10	0.00	90.91	0.00	98.42	0.00	100.00	0.00	0.72
17	20,000	50,000	35,000	3	9,098	0.03	99.97	32.98	13,650.28	0.24	99.48	0	10	0.00	90.91	0.00	98.42	0.00	100.00	0.00	0.72
18	50,000	100,000	75,000	2	9,100	0.02	99.99	71.22	13,721.50	0.52	100.00	0	10	0.00	90.91	0.00	98.42	0.00	100.00	0.00	0.72
19	100,000	500,000	300,000	1	9,101	0.01	100.00	0.50	13,722.00	0.00	100.00	1	11	9.09	100.00	0.00	98.43	0.00	100.00	0.58	0.72
20	500,000	**UP**		0	9,101	0.00	100.00	0.00	13,722.00	0.00	100.00	0	11	0.00	100.00	0.00	98.43	0.00	100.00	0.00	0.72
					9,101				13,722.00				11				98.43				0.72

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2934 SHOPS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	28,199	28,199	7.80	7.80	5,532.13	5,532.13	1.25	1.25	9	9	4.95	4.95	130.94	130.94	1.23	1.23	2.37	2.37
2	50	100	75	17,234	45,433	4.77	12.57	3,919.46	9,451.60	0.89	2.14	4	13	2.20	7.14	41.41	172.35	0.39	1.63	1.06	1.82
3	100	200	150	27,858	73,291	7.71	20.28	12,712.06	22,163.66	2.88	5.02	2	15	1.10	8.24	66.77	239.12	0.63	2.26	0.53	1.08
4	200	300	250	22,915	96,206	6.34	26.62	15,976.44	38,140.09	3.62	8.63	7	22	3.85	12.09	694.04	933.16	6.55	8.80	4.34	2.45
5	300	500	400	39,337	135,543	10.88	37.50	36,719.75	74,859.84	8.31	16.95	13	35	7.14	19.23	560.75	1,493.91	5.29	14.09	1.53	2.00
6	500	750	625	38,209	173,752	10.57	48.07	35,744.99	110,604.83	8.09	25.04	11	46	6.04	25.27	153.19	1,647.10	1.44	15.53	0.43	1.49
7	750	1,000	875	48,412	222,164	13.39	61.47	44,250.09	154,854.92	10.02	35.06	28	74	15.38	40.66	1,557.11	3,204.20	14.69	30.22	3.52	2.07
8	1,000	1,500	1,250	58,964	281,128	16.31	77.78	54,363.42	209,218.35	12.31	47.37	28	102	15.38	56.04	459.39	3,663.59	4.33	34.55	0.85	1.75
9	1,500	2,000	1,750	41,084	322,212	11.37	89.15	46,363.25	255,581.60	10.50	57.86	43	145	23.63	79.67	2,137.01	5,800.60	20.15	54.71	4.61	2.27
10	2,000	2,500	2,250	11,299	333,511	3.13	92.28	26,281.30	281,862.90	5.95	63.81	8	153	4.40	84.07	140.72	5,941.32	1.33	56.03	0.54	2.11
11	2,500	3,000	2,750	9,455	342,966	2.62	94.89	25,973.94	307,836.84	5.88	69.69	8	161	4.40	88.46	949.53	6,890.85	8.95	64.99	3.66	2.24
12	3,000	4,000	3,500	7,450	350,416	2.06	96.96	31,155.23	338,992.07	7.05	76.75	5	166	2.75	91.21	239.96	7,130.81	2.26	67.25	0.77	2.10
13	4,000	5,000	4,500	3,625	354,041	1.00	97.96	22,900.31	361,892.38	5.18	81.93	7	173	3.85	95.05	3,387.10	10,517.91	31.94	99.19	14.79	2.91
14	5,000	7,500	6,250	3,754	357,795	1.04	99.00	29,807.05	391,699.44	6.75	88.68	5	178	2.75	97.80	32.07	10,549.98	0.30	99.50	0.11	2.69
15	7,500	10,000	8,750	1,521	359,316	0.42	99.42	17,166.15	408,865.58	3.89	92.57	1	179	0.55	98.35	5.50	10,555.48	0.05	99.55	0.03	2.58
16	10,000	20,000	15,000	1,436	360,752	0.40	99.82	22,971.83	431,837.41	5.20	97.77	3	182	1.65	100.00	47.82	10,603.30	0.45	100.00	0.21	2.46
17	20,000	50,000	35,000	451	361,203	0.12	99.94	8,323.89	440,161.30	1.88	99.65	0	182	0.00	100.00	0.00	10,603.30	0.00	100.00	0.00	2.41
18	50,000	100,000	75,000	96	361,299	0.03	99.97	1,022.04	441,183.34	0.23	99.88	0	182	0.00	100.00	0.00	10,603.30	0.00	100.00	0.00	2.40
19	100,000	500,000	300,000	106	361,405	0.03	100.00	480.01	441,663.36	0.11	99.99	0	182	0.00	100.00	0.00	10,603.30	0.00	100.00	0.00	2.40
20	500,000	**UP**		15	361,420	0.00	100.00	32.73	441,696.09	0.01	100.00	0	182	0.00	100.00	0.00	10,603.30	0.00	100.00	0.00	2.40
				361,420				441,696.09				182				10,603.30				2.40	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	535	535	9.97	9.97	158.27	158.27	1.48	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	344	879	6.41	16.38	122.19	280.46	1.14	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	589	1,468	10.97	27.35	324.76	605.22	3.03	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	559	2,027	10.42	37.77	449.38	1,054.60	4.20	9.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	923	2,950	17.20	54.97	945.42	2,000.03	8.83	18.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	631	3,581	11.76	66.72	915.52	2,915.55	8.55	27.23	1	1	100.00	100.00	152.46	152.46	100.00	100.00	16.65	5.23
7	750	1,000	875	536	4,117	9.99	76.71	1,077.98	3,993.53	10.07	37.30	0	1	0.00	100.00	0.00	152.46	0.00	100.00	0.00	3.82
8	1,000	1,500	1,250	421	4,538	7.84	84.55	1,157.94	5,151.47	10.82	48.11	0	1	0.00	100.00	0.00	152.46	0.00	100.00	0.00	2.96
9	1,500	2,000	1,750	263	4,801	4.90	89.45	942.14	6,093.61	8.80	56.91	0	1	0.00	100.00	0.00	152.46	0.00	100.00	0.00	2.50
10	2,000	2,500	2,250	140	4,941	2.61	92.06	679.32	6,772.93	6.34	63.26	0	1	0.00	100.00	0.00	152.46	0.00	100.00	0.00	2.25
11	2,500	3,000	2,750	118	5,059	2.20	94.26	654.22	7,427.15	6.11	69.37	0	1	0.00	100.00	0.00	152.46	0.00	100.00	0.00	2.05
12	3,000	4,000	3,500	123	5,182	2.29	96.55	814.87	8,242.02	7.61	76.98	0	1	0.00	100.00	0.00	152.46	0.00	100.00	0.00	1.85
13	4,000	5,000	4,500	67	5,249	1.25	97.80	600.60	8,842.62	5.61	82.59	0	1	0.00	100.00	0.00	152.46	0.00	100.00	0.00	1.72
14	5,000	7,500	6,250	49	5,298	0.91	98.71	502.91	9,345.53	4.70	87.29	0	1	0.00	100.00	0.00	152.46	0.00	100.00	0.00	1.63
15	7,500	10,000	8,750	25	5,323	0.47	99.18	400.56	9,746.10	3.74	91.03	0	1	0.00	100.00	0.00	152.46	0.00	100.00	0.00	1.56
16	10,000	20,000	15,000	34	5,357	0.63	99.81	767.71	10,513.81	7.17	98.20	0	1	0.00	100.00	0.00	152.46	0.00	100.00	0.00	1.45
17	20,000	50,000	35,000	9	5,366	0.17	99.98	162.04	10,675.85	1.51	99.71	0	1	0.00	100.00	0.00	152.46	0.00	100.00	0.00	1.43
18	50,000	100,000	75,000	1	5,367	0.02	100.00	30.90	10,706.75	0.29	100.00	0	1	0.00	100.00	0.00	152.46	0.00	100.00	0.00	1.42
19	100,000	500,000	300,000	0	5,367	0.00	100.00	0.00	10,706.75	0.00	100.00	0	1	0.00	100.00	0.00	152.46	0.00	100.00	0.00	1.42
20	500,000	**UP**		0	5,367	0.00	100.00	0.00	10,706.75	0.00	100.00	0	1	0.00	100.00	0.00	152.46	0.00	100.00	0.00	1.42
				5,367				10,706.75				1				152.46				1.42	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	2.79	2.79	0.68	0.68	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	17	1.52	4.31	1.20	1.88	0.11	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	34	51	8.63	12.94	13.25	15.14	1.24	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	47	98	11.93	24.87	29.35	44.48	2.75	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	46	144	11.68	36.55	43.27	87.75	4.05	8.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	43	187	10.91	47.46	56.69	144.45	5.31	13.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	44	231	11.17	58.63	81.60	226.05	7.65	21.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	51	282	12.94	71.57	124.16	350.21	11.63	32.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	32	314	8.12	79.70	102.22	452.43	9.58	42.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	22	336	5.58	85.28	87.15	539.58	8.17	50.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	18	354	4.57	89.85	81.00	620.58	7.59	58.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	17	371	4.31	94.16	115.17	735.75	10.79	68.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	376	1.27	95.43	34.97	770.72	3.28	72.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	382	1.52	96.95	58.93	829.65	5.52	77.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	388	1.52	98.48	83.12	912.77	7.79	85.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	393	1.27	99.75	151.81	1,064.59	14.22	99.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	394	0.25	100.00	2.74	1,067.32	0.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	394	0.00	100.00	0.00	1,067.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	394	0.00	100.00	0.00	1,067.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	394	0.00	100.00	0.00	1,067.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				394				1,067.32				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	5.68	5.68	1.33	1.33	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	1.14	6.82	0.10	1.44	0.04	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	8	2.27	9.09	0.71	2.14	0.27	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	17	10.23	19.32	8.99	11.13	3.48	4.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	13	30	14.77	34.09	10.95	22.08	4.24	8.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	39	10.23	44.32	15.64	37.72	6.06	14.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	49	11.36	55.68	25.20	62.93	9.76	24.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	55	6.82	62.50	22.90	85.83	8.87	33.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	60	5.68	68.18	15.01	100.84	5.82	39.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	68	9.09	77.27	25.78	126.62	9.99	49.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	78	11.36	88.64	47.69	174.31	18.47	67.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	80	2.27	90.91	14.94	189.25	5.79	73.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	84	4.55	95.45	20.79	210.04	8.05	81.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	86	2.27	97.73	10.02	220.06	3.88	85.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	87	1.14	98.86	7.66	227.72	2.97	88.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	88	1.14	100.00	30.40	258.12	11.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	88	0.00	100.00	0.00	258.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	88	0.00	100.00	0.00	258.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	88	0.00	100.00	0.00	258.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	88	0.00	100.00	0.00	258.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					88				258.12				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2935 PASAR RISK

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	22.22	22.22	2.09	2.09	3.72	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	11	18.52	40.74	1.09	3.17	1.94	5.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	13	7.41	48.15	1.11	4.29	1.98	7.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	14	3.70	51.85	1.50	5.79	2.67	10.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	17	11.11	62.96	7.19	12.98	12.82	23.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	21	14.81	77.78	0.65	13.63	1.15	24.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	22	3.70	81.48	0.37	13.99	0.65	24.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	23	3.70	85.19	0.20	14.19	0.35	25.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	24	3.70	88.89	3.04	17.23	5.42	30.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	25	3.70	92.59	0.00	17.23	0.00	30.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	26	3.70	96.30	2.86	20.09	5.10	35.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	27	3.70	100.00	36.02	56.11	64.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	27	0.00	100.00	0.00	56.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	27	0.00	100.00	0.00	56.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	27	0.00	100.00	0.00	56.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	27	0.00	100.00	0.00	56.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	27	0.00	100.00	0.00	56.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	27	0.00	100.00	0.00	56.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	27	0.00	100.00	0.00	56.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	27	0.00	100.00	0.00	56.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				27				56.11				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
P.O.Box 2635 JKT 10026, Cable REINDO
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2936 OTHERS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	23.08	23.08	0.36	0.36	1.56	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	7.69	30.77	1.08	1.44	4.68	6.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	7	23.08	53.85	4.28	5.72	18.47	24.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	7.69	61.54	6.68	12.40	28.83	53.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	10	15.38	76.92	0.92	13.32	3.95	57.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	12	15.38	92.31	8.84	22.16	38.16	95.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	13	7.69	100.00	1.01	23.17	4.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	13	0.00	100.00	0.00	23.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	13	0.00	100.00	0.00	23.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	13	0.00	100.00	0.00	23.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	13	0.00	100.00	0.00	23.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	13	0.00	100.00	0.00	23.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	13	0.00	100.00	0.00	23.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	23.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	23.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	23.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	23.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	23.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	23.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	13	0.00	100.00	0.00	23.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					13				23.17				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2937 PRIVATE WAREHOUSE AND STOREHOUSE

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	720	720	18.58	18.58	59.38	59.38	0.88	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	466	1,186	12.03	30.61	59.53	118.90	0.88	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	520	1,706	13.42	44.03	137.38	256.28	2.03	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	325	2,031	8.39	52.41	122.88	379.16	1.81	5.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	335	2,366	8.65	61.06	195.44	574.60	2.88	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	189	2,555	4.88	65.94	174.06	748.66	2.57	11.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	201	2,756	5.19	71.12	273.71	1,022.37	4.04	15.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	184	2,940	4.75	75.87	313.79	1,336.16	4.63	19.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	169	3,109	4.36	80.23	410.08	1,746.25	6.05	25.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	89	3,198	2.30	82.53	236.01	1,982.26	3.48	29.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	93	3,291	2.40	84.93	294.79	2,277.04	4.35	33.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	95	3,386	2.45	87.38	383.76	2,660.81	5.66	39.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	84	3,470	2.17	89.55	415.01	3,075.81	6.12	45.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	110	3,580	2.84	92.39	886.98	3,962.79	13.08	58.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	79	3,659	2.04	94.43	620.35	4,583.14	9.15	67.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	95	3,754	2.45	96.88	1,073.62	5,656.76	15.83	83.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	87	3,841	2.25	99.12	812.85	6,469.61	11.99	95.41	2	2	100.00	100.00	21.81	21.81	100.00	100.00	2.68	0.34
18	50,000	100,000	75,000	22	3,863	0.57	99.69	278.13	6,747.75	4.10	99.51	0	2	0.00	100.00	0.00	21.81	0.00	100.00	0.00	0.32
19	100,000	500,000	300,000	12	3,875	0.31	100.00	33.43	6,781.17	0.49	100.00	0	2	0.00	100.00	0.00	21.81	0.00	100.00	0.00	0.32
20	500,000	**UP**		0	3,875	0.00	100.00	0.00	6,781.17	0.00	100.00	0	2	0.00	100.00	0.00	21.81	0.00	100.00	0.00	0.32
				3,875				6,781.17				2				21.81				0.32	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 29371 **SUBJECT TO WARRANTY A**

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	13,224	13,224	7.78	7.78	5,764.81	5,764.81	1.33	1.33	2	2	1.45	1.45	55.10	55.10	0.49	0.49	0.96	0.96
2	50	100	75	7,179	20,403	4.22	12.01	909.62	6,674.43	0.21	1.54	1	3	0.72	2.17	12.73	67.83	0.11	0.60	1.40	1.02
3	100	200	150	10,296	30,699	6.06	18.06	2,422.65	9,097.08	0.56	2.10	3	6	2.17	4.35	7.75	75.57	0.07	0.67	0.32	0.83
4	200	300	250	8,362	39,061	4.92	22.99	2,796.38	11,893.46	0.65	2.75	1	7	0.72	5.07	8.17	83.74	0.07	0.74	0.29	0.70
5	300	500	400	12,411	51,472	7.30	30.29	6,034.72	17,928.18	1.39	4.14	8	15	5.80	10.87	94.85	178.59	0.84	1.58	1.57	1.00
6	500	750	625	10,883	62,355	6.40	36.69	7,420.21	25,348.39	1.72	5.86	4	19	2.90	13.77	42.27	220.85	0.37	1.95	0.57	0.87
7	750	1,000	875	11,477	73,832	6.75	43.45	11,407.61	36,756.01	2.64	8.50	8	27	5.80	19.57	795.10	1,015.95	7.03	8.98	6.97	2.76
8	1,000	1,500	1,250	14,169	88,001	8.34	51.78	17,358.75	54,114.75	4.01	12.51	14	41	10.14	29.71	160.91	1,176.86	1.42	10.41	0.93	2.17
9	1,500	2,000	1,750	10,905	98,906	6.42	58.20	18,870.47	72,985.22	4.36	16.87	2	43	1.45	31.16	775.74	1,952.60	6.86	17.27	4.11	2.68
10	2,000	2,500	2,250	7,296	106,202	4.29	62.49	15,470.72	88,455.94	3.58	20.45	3	46	2.17	33.33	182.62	2,135.22	1.62	18.88	1.18	2.41
11	2,500	3,000	2,750	6,605	112,807	3.89	66.38	17,401.19	105,857.14	4.02	24.47	3	49	2.17	35.51	927.49	3,062.71	8.20	27.09	5.33	2.89
12	3,000	4,000	3,500	9,223	122,030	5.43	71.81	27,289.41	133,146.55	6.31	30.78	9	58	6.52	42.03	1,015.39	4,078.10	8.98	36.07	3.72	3.06
13	4,000	5,000	4,500	7,111	129,141	4.18	75.99	26,567.79	159,714.34	6.14	36.92	13	71	9.42	51.45	2,569.03	6,647.13	22.72	58.79	9.67	4.16
14	5,000	7,500	6,250	10,466	139,607	6.16	82.15	55,776.26	215,490.59	12.89	49.81	18	89	13.04	64.49	2,733.40	9,380.53	24.17	82.96	4.90	4.35
15	7,500	10,000	8,750	7,027	146,634	4.14	86.29	40,822.76	256,313.35	9.44	59.25	5	94	3.62	68.12	642.32	10,022.85	5.68	88.64	1.57	3.91
16	10,000	20,000	15,000	11,224	157,858	6.60	92.89	81,642.22	337,955.57	18.87	78.12	14	108	10.14	78.26	767.98	10,790.84	6.79	95.43	0.94	3.19
17	20,000	50,000	35,000	7,347	165,205	4.32	97.21	64,023.26	401,978.83	14.80	92.92	14	122	10.14	88.41	344.96	11,135.80	3.05	98.48	0.54	2.77
18	50,000	100,000	75,000	2,568	167,773	1.51	98.73	16,911.50	418,890.33	3.91	96.83	10	132	7.25	95.65	96.87	11,232.67	0.86	99.34	0.57	2.68
19	100,000	500,000	300,000	1,872	169,645	1.10	99.83	12,337.93	431,228.26	2.85	99.68	6	138	4.35	100.00	74.56	11,307.23	0.66	100.00	0.60	2.62
20	500,000	**UP**		294	169,939	0.17	100.00	1,391.69	432,619.95	0.32	100.00	0	138	0.00	100.00	0.00	11,307.23	0.00	100.00	0.00	2.61
				169,939				432,619.95				138				11,307.23				2.61	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 293711 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY A

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	7.36	7.36	0.97	0.97	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	13	0.61	7.98	0.12	1.09	0.02	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	19	3.68	11.66	1.35	2.44	0.19	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	26	4.29	15.95	2.52	4.96	0.35	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	32	3.68	19.63	4.84	9.80	0.67	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	40	4.91	24.54	7.36	17.16	1.02	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	14	54	8.59	33.13	15.58	32.74	2.16	4.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	63	5.52	38.65	28.43	4.31	3.94	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	14	77	8.59	47.24	37.02	41.33	5.13	5.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	14	91	8.59	55.83	44.25	85.58	6.13	11.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	101	6.13	61.96	34.66	120.24	4.80	16.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	108	4.29	66.26	37.18	157.42	5.15	21.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	112	2.45	68.71	22.71	180.12	3.15	24.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	121	5.52	74.23	78.76	258.89	10.91	35.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	130	5.52	79.75	67.21	326.10	9.31	45.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	17	147	10.43	90.18	289.37	615.46	40.09	85.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	153	3.68	93.87	103.01	718.47	14.27	99.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	157	2.45	96.32	1.10	719.57	0.15	99.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	161	2.45	98.77	1.10	720.68	0.15	99.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		2	163	1.23	100.00	1.10	721.78	0.15	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					163				721.78				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 29372 **SUBJECT TO WARRANTY B**

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	49	49	3.27	3.27	24.15	24.15	0.45	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	58	0.60	3.87	1.21	25.36	0.02	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	33	91	2.20	6.07	9.28	34.65	0.17	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	64	155	4.27	10.35	21.80	56.44	0.41	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	97	252	6.48	16.82	66.36	122.80	1.25	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	104	356	6.94	23.77	94.43	217.24	1.77	4.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	186	542	12.42	36.18	248.95	466.19	4.68	8.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	133	675	8.88	45.06	207.77	673.96	3.90	12.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	119	794	7.94	53.00	268.53	942.49	5.04	17.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	95	889	6.34	59.35	272.75	1,215.24	5.12	22.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	75	964	5.01	64.35	255.57	1,470.80	4.80	27.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	97	1,061	6.48	70.83	424.05	1,894.85	7.97	35.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	94	1,155	6.28	77.10	514.71	2,409.57	9.67	45.27	1	1	100.00	100.00	4.30	4.30	100.00	100.00	0.84	0.18
14	5,000	7,500	6,250	119	1,274	7.94	85.05	730.15	3,139.72	13.72	58.98	0	1	0.00	100.00	0.00	4.30	0.00	100.00	0.00	0.14
15	7,500	10,000	8,750	81	1,355	5.41	90.45	609.38	3,749.09	11.45	70.43	0	1	0.00	100.00	0.00	4.30	0.00	100.00	0.00	0.11
16	10,000	20,000	15,000	90	1,445	6.01	96.46	915.35	4,664.44	17.20	87.63	0	1	0.00	100.00	0.00	4.30	0.00	100.00	0.00	0.09
17	20,000	50,000	35,000	40	1,485	2.67	99.13	415.86	5,080.30	7.81	95.44	0	1	0.00	100.00	0.00	4.30	0.00	100.00	0.00	0.08
18	50,000	100,000	75,000	11	1,496	0.73	99.87	226.76	5,307.06	4.26	99.70	0	1	0.00	100.00	0.00	4.30	0.00	100.00	0.00	0.08
19	100,000	500,000	300,000	1	1,497	0.07	99.93	8.95	5,316.01	0.17	99.87	0	1	0.00	100.00	0.00	4.30	0.00	100.00	0.00	0.08
20	500,000	**UP**		1	1,498	0.07	100.00	7.11	5,323.12	0.13	100.00	0	1	0.00	100.00	0.00	4.30	0.00	100.00	0.00	0.08
				1,498				5,323.12				1				4.30				0.08	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 293721 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY B

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	11.11	11.11	0.03	0.03	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	11.11	22.22	0.43	0.45	4.01	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	11.11	33.33	0.37	0.82	3.47	7.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	11.11	44.44	0.37	1.19	3.47	11.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	11.11	55.56	1.12	2.31	10.56	21.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	11.11	66.67	1.69	4.00	15.91	37.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	11.11	77.78	1.88	5.89	17.71	55.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	11.11	88.89	3.20	9.08	30.06	85.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	11.11	100.00	1.55	10.63	14.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	9	0.00	100.00	0.00	10.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	10.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	10.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	10.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	10.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	10.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	10.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	10.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	10.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	10.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	9	0.00	100.00	0.00	10.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				10.63				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 29373 **SUBJECT TO WARRANTY C**

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	57	57	2.54	2.54	130.62	130.62	1.63	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	22	79	0.98	3.52	8.22	138.83	0.10	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	33	112	1.47	4.99	8.55	147.39	0.11	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	64	176	2.85	7.84	20.47	167.86	0.26	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	126	302	5.61	13.45	75.97	243.83	0.95	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	156	458	6.95	20.39	121.13	364.95	1.52	4.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	208	666	9.26	29.65	243.19	608.14	3.04	7.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	252	918	11.22	40.87	384.32	992.46	4.81	12.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	206	1,124	9.17	50.04	459.83	1,452.29	5.75	18.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	133	1,257	5.92	55.97	384.71	1,836.99	4.81	22.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	134	1,391	5.97	61.93	419.60	2,256.60	5.25	28.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	165	1,556	7.35	69.28	594.54	2,851.14	7.44	35.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	155	1,711	6.90	76.18	683.51	3,534.65	8.55	44.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	142	1,853	6.32	82.50	879.71	4,414.36	11.01	55.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	116	1,969	5.16	87.67	848.91	5,263.27	10.62	65.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	145	2,114	6.46	94.12	1,427.82	6,691.09	17.86	83.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	88	2,202	3.92	98.04	999.86	7,690.96	12.51	96.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	34	2,236	1.51	99.55	262.60	7,953.56	3.29	99.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	10	2,246	0.45	100.00	39.23	7,992.79	0.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2,246	0.00	100.00	0.00	7,992.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2,246				7,992.79				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 293731 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY C

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	8.33	8.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	8.33	16.67	0.70	0.70	2.34	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	8.33	25.00	0.70	1.40	2.34	4.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	8.33	33.33	0.83	2.23	2.77	7.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	8.33	41.67	0.85	3.07	2.83	10.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	8.33	50.00	1.04	4.12	3.49	13.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	8.33	58.33	2.48	6.60	8.30	22.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	8.33	66.67	2.82	9.41	9.44	31.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	8.33	75.00	5.16	14.57	17.29	48.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	8.33	83.33	6.14	20.71	20.55	69.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	8.33	91.67	1.69	22.40	5.66	75.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	8.33	100.00	7.46	29.85	24.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	29.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	29.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	29.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	29.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	29.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	29.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	29.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	12	0.00	100.00	0.00	29.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					12				29.85				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	1.59	1.59	0.39	0.39	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	11	1.33	2.92	0.80	1.19	0.06	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	20	2.39	5.31	1.66	2.85	0.12	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	15	35	3.98	9.28	4.74	7.59	0.35	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	17	52	4.51	13.79	11.84	19.43	0.87	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	21	73	5.57	19.36	14.85	34.28	1.09	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	25	98	6.63	25.99	28.50	62.78	2.10	4.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	48	146	12.73	38.73	65.12	127.90	4.80	9.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	41	187	10.88	49.60	82.64	210.54	6.09	15.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	25	212	6.63	56.23	56.47	267.01	4.16	19.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	17	229	4.51	60.74	40.81	307.82	3.01	22.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	31	260	8.22	68.97	107.19	415.02	7.89	30.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	19	279	5.04	74.01	72.19	487.21	5.32	35.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	38	317	10.08	84.08	224.70	711.91	16.55	52.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	22	339	5.84	89.92	183.29	895.20	13.50	65.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	21	360	5.57	95.49	233.48	1,128.69	17.19	83.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	15	375	3.98	99.47	220.81	1,349.50	16.26	99.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	377	0.53	100.00	8.54	1,358.04	0.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	377	0.00	100.00	0.00	1,358.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	377	0.00	100.00	0.00	1,358.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					377				1,358.04				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	248	248	23.18	23.18	6.40	6.40	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	27	275	2.52	25.70	6.55	12.95	0.16	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	39	314	3.64	29.35	13.80	26.75	0.34	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	27	341	2.52	31.87	14.56	41.31	0.36	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	41	382	3.83	35.70	29.47	70.78	0.72	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	34	416	3.18	38.88	37.58	108.36	0.92	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	68	484	6.36	45.23	78.43	186.80	1.92	4.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	89	573	8.32	53.55	145.67	332.47	3.57	8.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	72	645	6.73	60.28	162.56	495.03	3.99	12.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	51	696	4.77	65.05	143.95	638.98	3.53	15.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	37	733	3.46	68.50	119.43	758.40	2.93	18.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	61	794	5.70	74.21	234.14	992.55	5.74	24.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	49	843	4.58	78.79	254.70	1,247.25	6.24	30.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	68	911	6.36	85.14	461.60	1,708.85	11.32	41.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	42	953	3.93	89.07	449.94	2,158.80	11.03	52.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	56	1,009	5.23	94.30	855.90	3,014.70	20.98	73.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	47	1,056	4.39	98.69	899.10	3,913.80	22.04	95.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	14	1,070	1.31	100.00	165.01	4,078.81	4.05	100.00	4	4	100.00	100.00	9.15	9.15	100.00	100.00	5.55	0.22
19	100,000	500,000	300,000	0	1,070	0.00	100.00	0.00	4,078.81	0.00	100.00	0	4	0.00	100.00	0.00	9.15	0.00	100.00	0.00	0.22
20	500,000	**UP**		0	1,070	0.00	100.00	0.00	4,078.81	0.00	100.00	0	4	0.00	100.00	0.00	9.15	0.00	100.00	0.00	0.22
					1,070				4,078.81				4				9.15				0.22

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	4.36	4.36	1.83	1.83	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	24	2.18	6.54	2.27	4.09	0.29	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	33	2.45	8.99	3.47	7.56	0.45	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	13	46	3.54	12.53	4.15	11.71	0.54	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	23	69	6.27	18.80	12.64	24.35	1.64	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	20	89	5.45	24.25	11.25	35.60	1.46	4.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	30	119	8.17	32.43	17.03	52.63	2.20	6.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	40	159	10.90	43.32	53.13	105.76	6.88	13.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	39	198	10.63	53.95	45.04	150.80	5.83	19.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	28	226	7.63	61.58	56.64	207.45	7.33	26.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	21	247	5.72	67.30	66.27	273.72	8.58	35.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	18	265	4.90	72.21	26.06	299.78	3.37	38.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	21	286	5.72	77.93	48.38	348.16	6.26	45.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	26	312	7.08	85.01	86.10	434.26	11.15	56.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	25	337	6.81	91.83	90.49	524.75	11.71	67.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	21	358	5.72	97.55	131.88	656.63	17.07	85.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	363	1.36	98.91	49.90	706.53	6.46	91.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	365	0.54	99.46	36.85	743.38	4.77	96.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	367	0.54	100.00	29.07	772.45	3.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	367	0.00	100.00	0.00	772.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					367				772.45				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 29377 SILOS STORING NON HAZARDOUS GOODS ONLY

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.75	1.75	0.13	0.13	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.75	3.51	0.93	1.06	0.30	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	4	3.51	7.02	0.22	1.28	0.07	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	6	3.51	10.53	2.00	3.28	0.64	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	12	10.53	21.05	4.36	7.64	1.39	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	14	3.51	24.56	1.62	9.26	0.52	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	16	3.51	28.07	1.34	10.60	0.43	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	18	3.51	31.58	3.34	13.94	1.07	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	21	5.26	36.84	7.35	21.30	2.35	6.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	25	7.02	43.86	13.79	35.09	4.41	11.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	26	1.75	45.61	4.42	39.50	1.41	12.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	32	10.53	56.14	30.26	69.76	9.68	22.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	37	8.77	64.91	12.68	82.45	4.06	26.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	45	14.04	78.95	61.78	144.23	19.75	46.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	47	3.51	82.46	19.32	163.55	6.18	52.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	52	8.77	91.23	76.12	239.68	24.34	76.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	56	7.02	98.25	59.77	299.45	19.11	95.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	57	1.75	100.00	13.31	312.76	4.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	57	0.00	100.00	0.00	312.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	57	0.00	100.00	0.00	312.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					57				312.76				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 29378 PUBLIC WAREHOUSESSUBJECT TO WARRANTY C

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	260	260	8.27	8.27	145.76	145.76	1.10	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	54	314	1.72	9.98	16.36	162.12	0.12	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	92	406	2.93	12.91	34.21	196.33	0.26	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	63	469	2.00	14.91	35.82	232.15	0.27	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	146	615	4.64	19.55	98.97	331.12	0.75	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	178	793	5.66	25.21	133.66	464.78	1.01	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	190	983	6.04	31.26	248.01	712.80	1.87	5.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	201	1,184	6.39	37.65	289.58	1,002.38	2.18	7.56	1	1	25.00	25.00	83.96	83.96	48.21	48.21	28.99	8.38
9	1,500	2,000	1,750	194	1,378	6.17	43.82	351.18	1,353.55	2.65	10.21	0	1	0.00	25.00	0.00	83.96	0.00	48.21	0.00	6.20
10	2,000	2,500	2,250	113	1,491	3.59	47.41	332.24	1,685.79	2.51	12.72	2	3	50.00	75.00	89.88	173.84	51.61	99.82	27.05	10.31
11	2,500	3,000	2,750	153	1,644	4.86	52.27	387.25	2,073.04	2.92	15.64	0	3	0.00	75.00	0.00	173.84	0.00	99.82	0.00	8.39
12	3,000	4,000	3,500	117	1,761	3.72	55.99	522.05	2,595.09	3.94	19.58	0	3	0.00	75.00	0.00	173.84	0.00	99.82	0.00	6.70
13	4,000	5,000	4,500	90	1,851	2.86	58.86	364.80	2,959.90	2.75	22.33	0	3	0.00	75.00	0.00	173.84	0.00	99.82	0.00	5.87
14	5,000	7,500	6,250	250	2,101	7.95	66.80	1,268.40	4,228.30	9.57	31.90	0	3	0.00	75.00	0.00	173.84	0.00	99.82	0.00	4.11
15	7,500	10,000	8,750	157	2,258	4.99	71.80	1,519.04	5,747.34	11.46	43.36	0	3	0.00	75.00	0.00	173.84	0.00	99.82	0.00	3.02
16	10,000	20,000	15,000	321	2,579	10.21	82.00	2,934.42	8,681.76	22.14	65.50	0	3	0.00	75.00	0.00	173.84	0.00	99.82	0.00	2.00
17	20,000	50,000	35,000	271	2,850	8.62	90.62	2,585.95	11,267.71	19.51	85.01	0	3	0.00	75.00	0.00	173.84	0.00	99.82	0.00	1.54
18	50,000	100,000	75,000	101	2,951	3.21	93.83	884.64	12,152.35	6.67	91.69	0	3	0.00	75.00	0.00	173.84	0.00	99.82	0.00	1.43
19	100,000	500,000	300,000	183	3,134	5.82	99.65	767.77	12,920.11	5.79	97.48	1	4	25.00	100.00	0.31	174.15	0.18	100.00	0.04	1.35
20	500,000	**UP**		11	3,145	0.35	100.00	334.10	13,254.21	2.52	100.00	0	4	0.00	100.00	0.00	174.15	0.00	100.00	0.00	1.31
				3,145				13,254.21				4				174.15				1.31	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 29379 COLD STORAGE PUBLIC WAREHOUSES

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	0.36	0.36	1.87	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	7.89	8.25	40.59	42.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	2.62	10.87	13.48	55.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	4.28	15.15	21.99	77.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	4.29	19.44	22.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	19.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	19.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	19.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	19.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	19.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	19.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	19.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	19.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	19.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	19.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	19.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	19.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	19.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	5	0.00	100.00	0.00	19.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					5				19.44				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2938 STORAGE TANKS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	49	49	10.91	10.91	14.63	14.63	0.87	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	29	78	6.46	17.37	5.68	20.31	0.34	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	21	99	4.68	22.05	9.01	29.31	0.53	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	24	123	5.35	27.39	12.83	42.15	0.76	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	40	163	8.91	36.30	28.29	70.43	1.67	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	21	184	4.68	40.98	24.11	94.55	1.43	5.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	197	2.90	43.88	19.91	114.45	1.18	6.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	21	218	4.68	48.55	39.88	154.33	2.36	9.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	35	253	7.80	56.35	110.10	264.43	6.52	15.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	20	273	4.45	60.80	95.90	360.33	5.68	21.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	27	300	6.01	66.82	107.40	467.73	6.36	27.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	28	328	6.24	73.05	184.05	651.78	10.89	38.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	16	344	3.56	76.61	104.18	755.96	6.17	44.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	35	379	7.80	84.41	282.77	1,038.73	16.73	61.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	15	394	3.34	87.75	96.88	1,135.61	5.73	67.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	27	421	6.01	93.76	362.97	1,498.58	21.48	88.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	14	435	3.12	96.88	151.31	1,649.89	8.95	97.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	441	1.34	98.22	3.49	1,653.38	0.21	97.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	8	449	1.78	100.00	36.33	1,689.70	2.15	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	449	0.00	100.00	0.00	1,689.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				449				1,689.70				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	10.00	10.00	3.10	3.10	2.75	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	10.00	20.00	1.27	4.37	1.13	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	10.00	30.00	0.93	5.30	0.83	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	10.00	40.00	7.48	12.78	6.65	11.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	10.00	50.00	4.39	17.17	3.90	15.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	10.00	60.00	6.13	23.30	5.44	20.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	10.00	70.00	10.99	34.28	9.76	30.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	10.00	80.00	12.06	46.35	10.72	41.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	10.00	90.00	11.03	57.37	9.80	51.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	10.00	100.00	55.12	112.50	49.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	112.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	112.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	112.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	112.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	112.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	112.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	112.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	112.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	10	0.00	100.00	0.00	112.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10				112.50				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	1.74	1.74	2.08	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	1.61	3.35	1.93	4.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	5.61	8.96	6.71	10.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	2.23	11.19	2.67	13.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	23.64	34.84	28.27	41.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	47.80	82.63	57.15	98.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	1.00	83.63	1.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	83.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	83.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	83.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	83.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	83.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	83.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	83.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	83.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	83.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	83.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	83.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	7	0.00	100.00	0.00	83.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				83.63				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 29383 PETROL/DIESEL FUEL STATIONS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,775	1,775	16.72	16.72	136.57	136.57	0.52	0.52	1	1	3.45	3.45	127.02	127.02	8.75	8.75	93.01	93.01
2	50	100	75	204	1,979	1.92	18.64	21.58	158.15	0.08	0.60	12	13	41.38	44.83	69.96	196.98	4.82	13.56	324.23	124.56
3	100	200	150	464	2,443	4.37	23.01	113.61	271.76	0.43	1.03	0	13	0.00	44.83	0.00	196.98	0.00	13.56	0.00	72.48
4	200	300	250	440	2,883	4.14	27.15	185.02	456.79	0.70	1.74	1	14	3.45	48.28	3.11	200.09	0.21	13.78	1.68	43.80
5	300	500	400	585	3,468	5.51	32.66	352.93	809.72	1.34	3.08	0	14	0.00	48.28	0.00	200.09	0.00	13.78	0.00	24.71
6	500	750	625	3,170	6,638	29.85	62.51	1,746.15	2,555.86	6.64	9.71	0	14	0.00	48.28	0.00	200.09	0.00	13.78	0.00	7.83
7	750	1,000	875	332	6,970	3.13	65.64	494.68	3,050.55	1.88	11.59	0	14	0.00	48.28	0.00	200.09	0.00	13.78	0.00	6.56
8	1,000	1,500	1,250	455	7,425	4.28	69.92	869.80	3,920.35	3.31	14.90	4	18	13.79	62.07	850.17	1,050.26	58.54	72.32	97.74	26.79
9	1,500	2,000	1,750	426	7,851	4.01	73.93	1,253.88	5,174.23	4.77	19.67	1	19	3.45	65.52	50.00	1,100.26	3.44	75.76	3.99	21.26
10	2,000	2,500	2,250	348	8,199	3.28	77.21	1,212.64	6,386.87	4.61	24.27	4	23	13.79	79.31	292.62	1,392.89	20.15	95.91	24.13	21.81
11	2,500	3,000	2,750	357	8,556	3.36	80.57	1,527.63	7,914.50	5.81	30.08	2	25	6.90	86.21	13.69	1,406.58	0.94	96.85	0.90	17.77
12	3,000	4,000	3,500	595	9,151	5.60	86.18	3,095.87	11,010.36	11.77	41.85	2	27	6.90	93.10	26.53	1,433.11	1.83	98.68	0.86	13.02
13	4,000	5,000	4,500	368	9,519	3.47	89.64	2,516.40	13,526.77	9.56	51.41	1	28	3.45	96.55	11.95	1,445.06	0.82	99.50	0.47	10.68
14	5,000	7,500	6,250	472	9,991	4.44	94.09	3,968.54	17,495.30	15.08	66.49	0	28	0.00	96.55	0.00	1,445.06	0.00	99.50	0.00	8.26
15	7,500	10,000	8,750	218	10,209	2.05	96.14	2,750.60	20,245.90	10.45	76.95	0	28	0.00	96.55	0.00	1,445.06	0.00	99.50	0.00	7.14
16	10,000	20,000	15,000	239	10,448	2.25	98.39	3,264.94	23,510.84	12.41	89.36	1	29	3.45	100.00	7.20	1,452.26	0.50	100.00	0.22	6.18
17	20,000	50,000	35,000	60	10,508	0.57	98.95	1,062.09	24,572.93	4.04	93.40	0	29	0.00	100.00	0.00	1,452.26	0.00	100.00	0.00	5.91
18	50,000	100,000	75,000	29	10,537	0.27	99.23	600.89	25,173.82	2.28	95.68	0	29	0.00	100.00	0.00	1,452.26	0.00	100.00	0.00	5.77
19	100,000	500,000	300,000	78	10,615	0.73	99.96	1,075.52	26,249.34	4.09	99.77	0	29	0.00	100.00	0.00	1,452.26	0.00	100.00	0.00	5.53
20	500,000	**UP**		4	10,619	0.04	100.00	61.38	26,310.72	0.23	100.00	0	29	0.00	100.00	0.00	1,452.26	0.00	100.00	0.00	5.52
					10,619				26,310.72				29				1,452.26				5.52

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 29384 LNG STATIONS FOR AUTOMOBILES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	20	20	7.66	7.66	18.42	18.42	0.85	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	24	1.53	9.20	0.49	18.90	0.02	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	32	3.07	12.26	4.73	23.63	0.22	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	39	2.68	14.94	2.52	26.15	0.12	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	42	1.15	16.09	2.91	29.06	0.13	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	47	1.92	18.01	5.55	34.61	0.26	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	53	2.30	20.31	5.29	39.90	0.24	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	67	5.36	25.67	26.44	66.33	1.22	3.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	71	1.53	27.20	14.49	80.82	0.67	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	77	2.30	29.50	22.32	103.14	1.03	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	87	3.83	33.33	32.92	136.06	1.53	6.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	21	108	8.05	41.38	128.16	264.22	5.94	12.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	11	119	4.21	45.59	61.87	326.09	2.87	15.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	60	179	22.99	68.58	509.94	836.03	23.63	38.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	47	226	18.01	86.59	581.36	1,417.39	26.94	65.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	27	253	10.34	96.93	546.54	1,963.93	25.32	90.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	261	3.07	100.00	194.42	2,158.36	9.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	261	0.00	100.00	0.00	2,158.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	261	0.00	100.00	0.00	2,158.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	261	0.00	100.00	0.00	2,158.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					261				2,158.36				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 29385 OTHERS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	22	22	4.67	4.67	7.37	7.37	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	25	47	5.31	9.98	10.13	17.50	0.31	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	16	63	3.40	13.38	10.79	28.29	0.33	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	73	2.12	15.50	6.76	35.04	0.20	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	40	113	8.49	23.99	23.73	58.78	0.72	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	21	134	4.46	28.45	26.27	85.04	0.79	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	146	2.55	31.00	18.82	103.87	0.57	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	25	171	5.31	36.31	55.18	159.05	1.67	4.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	178	1.49	37.79	32.54	191.59	0.98	5.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	185	1.49	39.28	23.72	215.30	0.72	6.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	191	1.27	40.55	23.61	238.91	0.71	7.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	15	206	3.18	43.74	83.08	321.99	2.51	9.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	10	216	2.12	45.86	65.88	387.87	1.99	11.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	35	251	7.43	53.29	317.90	705.77	9.62	21.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	13	264	2.76	56.05	150.52	856.28	4.55	25.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	68	332	14.44	70.49	754.48	1,610.76	22.83	48.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	93	425	19.75	90.23	946.60	2,557.36	28.65	77.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	21	446	4.46	94.69	301.15	2,858.52	9.11	86.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	25	471	5.31	100.00	446.08	3,304.59	13.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	471	0.00	100.00	0.00	3,304.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				471				3,304.59				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2939 MISCELLANEOUS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	268	268	43.23	43.23	19.19	19.19	1.26	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	75	343	12.10	55.32	14.96	34.15	0.98	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	36	379	5.81	61.13	9.88	44.03	0.65	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	17	396	2.74	63.87	9.44	53.47	0.62	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	12	408	1.94	65.81	9.50	62.96	0.62	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	16	424	2.58	68.39	18.97	81.93	1.25	5.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	435	1.77	70.16	17.64	99.57	1.16	6.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	446	1.77	71.94	21.60	121.17	1.42	7.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	450	0.65	72.58	11.29	132.46	0.74	8.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	455	0.81	73.39	22.31	154.77	1.46	10.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	14	469	2.26	75.65	52.45	207.22	3.44	13.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	15	484	2.42	78.06	65.66	272.87	4.31	17.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	10	494	1.61	79.68	49.26	322.13	3.23	21.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	42	536	6.77	86.45	203.00	525.13	13.32	34.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	21	557	3.39	89.84	178.97	704.10	11.75	46.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	24	581	3.87	93.71	338.67	1,042.77	22.23	68.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	13	594	2.10	95.81	284.55	1,327.32	18.68	87.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	597	0.48	96.29	26.50	1,353.82	1.74	88.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	13	610	2.10	98.39	97.07	1,450.89	6.37	95.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		10	620	1.61	100.00	72.70	1,523.59	4.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				620				1,523.59				0				0.00				0.00	

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

RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	5.88	5.88	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	5.88	11.76	0.35	0.35	1.10	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	5.88	17.65	0.98	1.33	3.11	4.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	7	23.53	41.18	0.87	2.20	2.74	6.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	10	17.65	58.82	1.67	3.87	5.27	12.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	5.88	64.71	1.38	5.25	4.37	16.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	5.88	70.59	0.92	6.18	2.91	19.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	13	5.88	76.47	2.20	8.38	6.96	26.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	15	11.76	88.24	4.58	12.96	14.47	40.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	16	5.88	94.12	7.74	20.70	24.43	65.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	17	5.88	100.00	10.98	31.68	34.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	17	0.00	100.00	0.00	31.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	17	0.00	100.00	0.00	31.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	17	0.00	100.00	0.00	31.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	17	0.00	100.00	0.00	31.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	17	0.00	100.00	0.00	31.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	17	0.00	100.00	0.00	31.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	17	0.00	100.00	0.00	31.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	31.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	17	0.00	100.00	0.00	31.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					17				31.68				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.64	0.64	10.28	10.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	5.62	6.27	89.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	6.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	6.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	6.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	6.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	6.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	6.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	6.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	6.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	6.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	6.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	6.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	6.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	6.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	6.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	6.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	6.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	6.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				6.27				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	3.05	3.05	78.39	78.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	0.84	3.89	21.61	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	3.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	3.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	3.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	3.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	3.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	3.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	3.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	3.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	3.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	3.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	3.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	3.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	3.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	3.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	3.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	3.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	3.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				3.89				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 29394 VEEM AND BONDED WAREHOUSE

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	89	89	18.86	18.86	10.18	10.18	0.72	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	37	126	7.84	26.69	15.17	25.35	1.07	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	52	178	11.02	37.71	34.16	59.52	2.40	4.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	36	214	7.63	45.34	53.27	112.79	3.75	7.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	38	252	8.05	53.39	77.27	190.06	5.43	13.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	18	270	3.81	57.20	54.82	244.88	3.86	17.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	17	287	3.60	60.81	55.17	300.04	3.88	21.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	21	308	4.45	65.25	43.80	343.85	3.08	24.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	13	321	2.75	68.01	29.41	373.25	2.07	26.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	324	0.64	68.64	9.35	382.60	0.66	26.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	331	1.48	70.13	27.58	410.18	1.94	28.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	24	355	5.08	75.21	60.84	471.02	4.28	33.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	361	1.27	76.48	22.50	493.53	1.58	34.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	19	380	4.03	80.51	71.20	564.72	5.01	39.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	17	397	3.60	84.11	116.67	681.39	8.21	47.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	36	433	7.63	91.74	252.71	934.10	17.77	65.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	24	457	5.08	96.82	214.44	1,148.54	15.08	80.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	14	471	2.97	99.79	258.30	1,406.84	18.17	98.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	472	0.21	100.00	15.04	1,421.88	1.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	472	0.00	100.00	0.00	1,421.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				472				1,421.88				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	37.50	37.50	0.25	0.25	0.82	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	12.50	50.00	1.38	1.62	4.56	5.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	12.50	62.50	2.86	4.48	9.47	14.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	12.50	75.00	3.44	7.92	11.40	26.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	12.50	87.50	2.45	10.37	8.13	34.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	12.50	100.00	19.79	30.16	65.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	8	0.00	100.00	0.00	30.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	8	0.00	100.00	0.00	30.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	30.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	30.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	30.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	30.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	30.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	30.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	30.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	30.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	30.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	30.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	30.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	8	0.00	100.00	0.00	30.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					8				30.16				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 29395 SHOW ROOMS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	915	915	7.88	7.88	360.07	360.07	0.91	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	566	1,481	4.87	12.75	95.22	455.29	0.24	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	723	2,204	6.22	18.97	200.60	655.89	0.51	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	572	2,776	4.92	23.90	269.62	925.50	0.68	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	840	3,616	7.23	31.13	644.04	1,569.54	1.62	3.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	914	4,530	7.87	38.99	961.57	2,531.11	2.42	6.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	797	5,327	6.86	45.86	1,040.52	3,571.64	2.62	9.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1,209	6,536	10.41	56.26	2,324.32	5,895.95	5.86	14.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	724	7,260	6.23	62.49	1,868.87	7,764.82	4.71	19.57	1	1	16.67	16.67	9.97	9.97	11.13	11.13	0.53	0.13
10	2,000	2,500	2,250	516	7,776	4.44	66.94	1,678.84	9,443.66	4.23	23.80	0	1	0.00	16.67	0.00	9.97	0.00	11.13	0.00	0.11
11	2,500	3,000	2,750	521	8,297	4.48	71.42	2,102.42	11,546.07	5.30	29.10	0	1	0.00	16.67	0.00	9.97	0.00	11.13	0.00	0.09
12	3,000	4,000	3,500	641	8,938	5.52	76.94	3,106.56	14,652.63	7.83	36.93	1	2	16.67	33.33	19.46	29.43	21.72	32.86	0.63	0.20
13	4,000	5,000	4,500	484	9,422	4.17	81.11	2,705.36	17,357.99	6.82	43.75	0	2	0.00	33.33	0.00	29.43	0.00	32.86	0.00	0.17
14	5,000	7,500	6,250	693	10,115	5.97	87.07	4,695.29	22,053.28	11.84	55.59	0	2	0.00	33.33	0.00	29.43	0.00	32.86	0.00	0.13
15	7,500	10,000	8,750	374	10,489	3.22	90.29	3,526.91	25,580.19	8.89	64.48	0	2	0.00	33.33	0.00	29.43	0.00	32.86	0.00	0.12
16	10,000	20,000	15,000	681	11,170	5.86	96.15	6,809.63	32,389.83	17.16	81.64	0	2	0.00	33.33	0.00	29.43	0.00	32.86	0.00	0.09
17	20,000	50,000	35,000	357	11,527	3.07	99.23	5,980.06	38,369.88	15.07	96.72	4	6	66.67	100.00	60.13	89.56	67.14	100.00	1.01	0.23
18	50,000	100,000	75,000	73	11,600	0.63	99.85	954.50	39,324.39	2.41	99.12	0	6	0.00	100.00	0.00	89.56	0.00	100.00	0.00	0.23
19	100,000	500,000	300,000	15	11,615	0.13	99.98	302.27	39,626.66	0.76	99.89	0	6	0.00	100.00	0.00	89.56	0.00	100.00	0.00	0.23
20	500,000	**UP**		2	11,617	0.02	100.00	45.52	39,672.18	0.11	100.00	0	6	0.00	100.00	0.00	89.56	0.00	100.00	0.00	0.23
					11,617				39,672.18				6				89.56				0.23

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	2.12	2.12	0.54	0.54	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	10	2.12	4.24	1.07	1.61	0.11	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	19	3.81	8.05	2.16	3.76	0.23	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	27	3.39	11.44	3.00	6.76	0.32	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	43	6.78	18.22	14.00	20.76	1.47	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	27	70	11.44	29.66	20.69	41.45	2.18	4.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	22	92	9.32	38.98	29.47	70.92	3.10	7.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	38	130	16.10	55.08	83.56	154.48	8.80	16.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	27	157	11.44	66.53	74.59	229.07	7.86	24.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	13	170	5.51	72.03	49.68	278.75	5.23	29.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	19	189	8.05	80.08	79.70	358.45	8.39	37.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	199	4.24	84.32	46.11	404.57	4.86	42.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	206	2.97	87.29	45.70	450.27	4.81	47.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	213	2.97	90.25	63.64	513.91	6.70	54.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	222	3.81	94.07	135.71	649.62	14.29	68.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	13	235	5.51	99.58	269.04	918.67	28.34	96.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	236	0.42	100.00	30.80	949.47	3.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	236	0.00	100.00	0.00	949.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	236	0.00	100.00	0.00	949.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	236	0.00	100.00	0.00	949.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					236				949.47				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.56	5.56	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.56	11.11	0.30	0.30	0.23	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	5	16.67	27.78	1.53	1.84	1.16	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	5.56	33.33	0.76	2.59	0.57	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	5.56	38.89	1.12	3.71	0.85	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	5.56	44.44	1.54	5.25	1.16	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	5.56	50.00	6.03	11.28	4.55	8.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	5.56	55.56	3.50	14.79	2.65	11.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	5.56	61.11	5.92	20.70	4.47	15.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	5.56	66.67	8.87	29.58	6.70	22.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	5.56	72.22	8.96	38.53	6.76	29.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	5.56	77.78	2.94	41.47	2.22	31.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	15	5.56	83.33	13.79	55.26	10.42	41.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	16	5.56	88.89	20.73	75.99	15.65	57.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	17	5.56	94.44	39.40	115.39	29.76	87.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	18	5.56	100.00	17.01	132.40	12.85	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	132.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	132.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	18	0.00	100.00	0.00	132.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					18				132.40				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	3.64	3.64	0.31	0.31	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	1.82	5.45	0.10	0.42	0.05	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	5	3.64	9.09	0.68	1.09	0.30	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	10	9.09	18.18	2.50	3.59	1.09	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	16	10.91	29.09	5.88	9.47	2.58	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	24	14.55	43.64	13.73	23.20	6.01	10.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	30	10.91	54.55	13.84	37.04	6.06	16.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	34	7.27	61.82	11.13	48.17	4.88	21.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	38	7.27	69.09	14.83	63.00	6.50	27.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	40	3.64	72.73	8.74	71.75	3.83	31.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	46	10.91	83.64	30.42	102.17	13.33	44.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	48	3.64	87.27	16.17	118.34	7.08	51.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	51	5.45	92.73	28.52	146.86	12.49	64.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	52	1.82	94.55	12.11	158.97	5.31	69.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	53	1.82	96.36	12.76	171.73	5.59	75.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	55	3.64	100.00	56.55	228.28	24.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	55	0.00	100.00	0.00	228.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	55	0.00	100.00	0.00	228.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	55	0.00	100.00	0.00	228.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	55	0.00	100.00	0.00	228.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				55				228.28				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 29396 WHEN THERE IS NO EXHIBITION & BUILDING SPACE

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	3.37	3.37	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				3.37				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 294 HOTELS ENTERTAINMENT SPORTS AND SERVICES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	1.06	1.06	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	0.21	1.28	0.10	0.10	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	0.21	1.49	0.48	0.58	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	0.21	1.70	0.50	1.08	0.02	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	14	1.28	2.98	4.79	5.87	0.18	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	14	28	2.98	5.96	10.48	16.35	0.40	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	16	44	3.40	9.36	17.82	34.17	0.68	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	33	77	7.02	16.38	53.13	87.30	2.02	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	56	133	11.91	28.30	130.43	217.73	4.96	8.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	58	191	12.34	40.64	168.28	386.01	6.39	14.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	37	228	7.87	48.51	120.70	506.71	4.59	19.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	67	295	14.26	62.77	304.74	811.44	11.58	30.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	50	345	10.64	73.40	288.13	1,099.58	10.95	41.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	35	380	7.45	80.85	252.46	1,352.04	9.59	51.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	24	404	5.11	85.96	253.95	1,605.99	9.65	61.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	31	435	6.60	92.55	488.19	2,094.18	18.55	79.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	22	457	4.68	97.23	403.42	2,497.60	15.33	94.91	1	1	100.00	100.00	1.30	1.30	100.00	100.00	0.32	0.05
18	50,000	100,000	75,000	5	462	1.06	98.30	111.41	2,609.01	4.23	99.14	0	1	0.00	100.00	0.00	1.30	0.00	100.00	0.00	0.05
19	100,000	500,000	300,000	3	465	0.64	98.94	4.89	2,613.90	0.19	99.33	0	1	0.00	100.00	0.00	1.30	0.00	100.00	0.00	0.05
20	500,000	**UP**		5	470	1.06	100.00	17.70	2,631.60	0.67	100.00	0	1	0.00	100.00	0.00	1.30	0.00	100.00	0.00	0.05
				470				2,631.60				1				1.30				0.05	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2941 HOTELS MOTELS INNS AND THE LIKE

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17	17	6.83	6.83	1.01	1.01	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	24	2.81	9.64	0.86	1.87	0.10	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	28	52	11.24	20.88	6.66	8.53	0.76	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	19	71	7.63	28.51	17.42	25.95	2.00	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	20	91	8.03	36.55	11.38	37.33	1.31	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	16	107	6.43	42.97	15.93	53.27	1.83	6.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	116	3.61	46.59	13.77	67.04	1.58	7.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	22	138	8.84	55.42	33.64	100.68	3.86	11.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	15	153	6.02	61.45	34.98	135.66	4.01	15.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	161	3.21	64.66	21.03	156.69	2.41	17.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	167	2.41	67.07	15.50	172.19	1.78	19.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	174	2.81	69.88	26.79	198.98	3.07	22.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	10	184	4.02	73.90	60.10	259.09	6.90	29.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	195	4.42	78.31	72.65	331.74	8.34	38.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	203	3.21	81.53	114.80	446.54	13.17	51.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	209	2.41	83.94	44.83	491.37	5.14	56.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	13	222	5.22	89.16	152.41	643.77	17.49	73.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	231	3.61	92.77	31.66	675.43	3.63	77.51	1	1	100.00	100.00	2.35	2.35	100.00	100.00	7.41	0.35
19	100,000	500,000	300,000	14	245	5.62	98.39	155.39	830.83	17.83	95.34	0	1	0.00	100.00	0.00	2.35	0.00	100.00	0.00	0.28
20	500,000	**UP**		4	249	1.61	100.00	40.57	871.40	4.66	100.00	0	1	0.00	100.00	0.00	2.35	0.00	100.00	0.00	0.27
				249				871.40				1				2.35				0.27	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,010	1,010	9.33	9.33	1,984.65	1,984.65	4.23	4.23	1	1	5.00	5.00	5.04	5.04	2.33	2.33	0.25	0.25
2	50	100	75	163	1,173	1.51	10.84	36.45	2,021.10	0.08	4.30	0	1	0.00	5.00	0.00	5.04	0.00	2.33	0.00	0.25
3	100	200	150	346	1,519	3.20	14.04	102.54	2,123.64	0.22	4.52	0	1	0.00	5.00	0.00	5.04	0.00	2.33	0.00	0.24
4	200	300	250	326	1,845	3.01	17.05	151.67	2,275.31	0.32	4.85	0	1	0.00	5.00	0.00	5.04	0.00	2.33	0.00	0.22
5	300	500	400	629	2,474	5.81	22.87	442.88	2,718.19	0.94	5.79	0	1	0.00	5.00	0.00	5.04	0.00	2.33	0.00	0.19
6	500	750	625	561	3,035	5.18	28.05	523.02	3,241.20	1.11	6.90	0	1	0.00	5.00	0.00	5.04	0.00	2.33	0.00	0.16
7	750	1,000	875	723	3,758	6.68	34.73	949.34	4,190.54	2.02	8.92	0	1	0.00	5.00	0.00	5.04	0.00	2.33	0.00	0.12
8	1,000	1,500	1,250	1,115	4,873	10.30	45.04	1,924.63	6,115.17	4.10	13.02	0	1	0.00	5.00	0.00	5.04	0.00	2.33	0.00	0.08
9	1,500	2,000	1,750	931	5,804	8.60	53.64	2,345.85	8,461.02	5.00	18.02	0	1	0.00	5.00	0.00	5.04	0.00	2.33	0.00	0.06
10	2,000	2,500	2,250	730	6,534	6.75	60.39	2,235.03	10,696.05	4.76	22.78	1	2	5.00	10.00	1.80	6.84	0.83	3.16	0.08	0.06
11	2,500	3,000	2,750	663	7,197	6.13	66.52	2,545.24	13,241.28	5.42	28.20	0	2	0.00	10.00	0.00	6.84	0.00	3.16	0.00	0.05
12	3,000	4,000	3,500	934	8,131	8.63	75.15	4,385.18	17,626.46	9.34	37.54	5	7	25.00	35.00	132.08	138.92	60.96	64.11	3.01	0.79
13	4,000	5,000	4,500	610	8,741	5.64	80.79	3,592.91	21,219.37	7.65	45.19	0	7	0.00	35.00	0.00	138.92	0.00	64.11	0.00	0.65
14	5,000	7,500	6,250	758	9,499	7.01	87.79	6,035.85	27,255.22	12.85	58.04	1	8	5.00	40.00	0.00	138.92	0.00	64.11	0.00	0.51
15	7,500	10,000	8,750	442	9,941	4.09	91.88	4,913.21	32,168.43	10.46	68.50	7	15	35.00	75.00	47.22	186.14	21.79	85.90	0.96	0.58
16	10,000	20,000	15,000	542	10,483	5.01	96.89	8,508.42	40,676.85	18.12	86.62	2	17	10.00	85.00	3.40	189.54	1.57	87.47	0.04	0.47
17	20,000	50,000	35,000	268	10,751	2.48	99.36	5,512.92	46,189.77	11.74	98.36	2	19	10.00	95.00	3.37	192.91	1.56	89.03	0.06	0.42
18	50,000	100,000	75,000	44	10,795	0.41	99.77	661.21	46,850.98	1.41	99.77	1	20	5.00	100.00	23.77	216.68	10.97	100.00	3.60	0.46
19	100,000	500,000	300,000	22	10,817	0.20	99.97	81.84	46,932.82	0.17	99.94	0	20	0.00	100.00	0.00	216.68	0.00	100.00	0.00	0.46
20	500,000	**UP**		3	10,820	0.03	100.00	26.90	46,959.72	0.06	100.00	0	20	0.00	100.00	0.00	216.68	0.00	100.00	0.00	0.46
				10,820				46,959.72				20				216.68				0.46	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	158	158	3.21	3.21	636.24	636.24	1.59	1.59	3	3	6.00	6.00	0.14	0.14	0.01	0.01	0.02	0.02
2	50	100	75	43	201	0.87	4.08	3.54	639.79	0.01	1.60	0	3	0.00	6.00	0.00	0.14	0.00	0.01	0.00	0.02
3	100	200	150	21	222	0.43	4.51	2.13	641.92	0.01	1.61	0	3	0.00	6.00	0.00	0.14	0.00	0.01	0.00	0.02
4	200	300	250	17	239	0.35	4.85	2.33	644.24	0.01	1.61	0	3	0.00	6.00	0.00	0.14	0.00	0.01	0.00	0.02
5	300	500	400	100	339	2.03	6.88	14.81	659.05	0.04	1.65	0	3	0.00	6.00	0.00	0.14	0.00	0.01	0.00	0.02
6	500	750	625	123	462	2.50	9.38	46.98	706.02	0.12	1.77	0	3	0.00	6.00	0.00	0.14	0.00	0.01	0.00	0.02
7	750	1,000	875	82	544	1.67	11.05	66.25	772.27	0.17	1.93	0	3	0.00	6.00	0.00	0.14	0.00	0.01	0.00	0.02
8	1,000	1,500	1,250	176	720	3.57	14.62	193.09	965.36	0.48	2.42	0	3	0.00	6.00	0.00	0.14	0.00	0.01	0.00	0.01
9	1,500	2,000	1,750	127	847	2.58	17.20	200.00	1,165.35	0.50	2.92	0	3	0.00	6.00	0.00	0.14	0.00	0.01	0.00	0.01
10	2,000	2,500	2,250	108	955	2.19	19.39	226.95	1,392.31	0.57	3.49	0	3	0.00	6.00	0.00	0.14	0.00	0.01	0.00	0.01
11	2,500	3,000	2,750	126	1,081	2.56	21.95	289.56	1,681.87	0.73	4.21	0	3	0.00	6.00	0.00	0.14	0.00	0.01	0.00	0.01
12	3,000	4,000	3,500	161	1,242	3.27	25.22	576.90	2,258.77	1.44	5.66	0	3	0.00	6.00	0.00	0.14	0.00	0.01	0.00	0.01
13	4,000	5,000	4,500	167	1,409	3.39	28.61	616.07	2,874.83	1.54	7.20	0	3	0.00	6.00	0.00	0.14	0.00	0.01	0.00	0.00
14	5,000	7,500	6,250	191	1,600	3.88	32.49	1,124.39	3,999.23	2.82	10.01	3	6	6.00	12.00	69.06	68.92	5.04	5.03	6.14	1.72
15	7,500	10,000	8,750	226	1,826	4.59	37.08	1,467.27	5,466.50	3.67	13.69	0	6	0.00	12.00	0.00	68.92	0.00	5.03	0.00	1.26
16	10,000	20,000	15,000	515	2,341	10.46	47.54	5,631.08	11,097.58	14.10	27.79	4	10	8.00	20.00	36.07	32.85	2.63	2.40	0.64	0.30
17	20,000	50,000	35,000	901	3,242	18.30	65.84	11,014.74	22,112.32	27.58	55.37	13	23	26.00	46.00	265.97	233.12	19.41	17.02	2.41	1.05
18	50,000	100,000	75,000	734	3,976	14.91	80.75	9,063.86	31,176.18	22.70	78.07	8	31	16.00	62.00	154.15	387.27	11.25	28.27	1.70	1.24
19	100,000	500,000	300,000	790	4,766	16.04	96.79	7,896.87	39,073.05	19.77	97.84	16	47	32.00	94.00	980.32	1,367.59	71.56	99.82	12.41	3.50
20	500,000	**UP**		158	4,924	3.21	100.00	861.29	39,934.34	2.16	100.00	3	50	6.00	100.00	2.41	1,370.00	0.18	100.00	0.28	3.43
				4,924				39,934.34				50				1,370.00				3.43	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2942 NIGHT CLUBS DANCE HALLS BALL ROOMSDISCOTHEQUES BARS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	16	16	2.99	2.99	13.34	13.34	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	17	0.19	3.18	0.64	13.98	0.01	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	27	1.87	5.05	22.81	36.79	0.18	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	37	1.87	6.92	32.20	68.99	0.25	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	19	56	3.55	10.47	66.99	135.99	0.52	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	22	78	4.11	14.58	190.88	326.87	1.49	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	53	131	9.91	24.49	449.07	775.94	3.51	6.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	81	212	15.14	39.63	904.84	1,680.78	7.08	13.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	49	261	9.16	48.79	898.70	2,579.48	7.03	20.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	37	298	6.92	55.70	532.54	3,112.02	4.17	24.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	39	337	7.29	62.99	842.87	3,954.89	6.60	30.95	1	1	50.00	50.00	3.75	3.75	19.48	19.48	0.44	0.09
12	3,000	4,000	3,500	65	402	12.15	75.14	1,646.80	5,601.69	12.89	43.84	0	1	0.00	50.00	0.00	3.75	0.00	19.48	0.00	0.07
13	4,000	5,000	4,500	28	430	5.23	80.37	871.94	6,473.64	6.82	50.66	0	1	0.00	50.00	0.00	3.75	0.00	19.48	0.00	0.06
14	5,000	7,500	6,250	37	467	6.92	87.29	1,646.91	8,120.55	12.89	63.55	0	1	0.00	50.00	0.00	3.75	0.00	19.48	0.00	0.05
15	7,500	10,000	8,750	20	487	3.74	91.03	965.92	9,086.47	7.56	71.11	0	1	0.00	50.00	0.00	3.75	0.00	19.48	0.00	0.04
16	10,000	20,000	15,000	25	512	4.67	95.70	2,158.27	11,244.74	16.89	88.00	0	1	0.00	50.00	0.00	3.75	0.00	19.48	0.00	0.03
17	20,000	50,000	35,000	11	523	2.06	97.76	984.22	12,228.96	7.70	95.71	0	1	0.00	50.00	0.00	3.75	0.00	19.48	0.00	0.03
18	50,000	100,000	75,000	2	525	0.37	98.13	250.08	12,479.04	1.96	97.66	0	1	0.00	50.00	0.00	3.75	0.00	19.48	0.00	0.03
19	100,000	500,000	300,000	8	533	1.50	99.63	298.00	12,777.04	2.33	100.00	1	2	50.00	100.00	15.50	19.25	80.52	100.00	5.20	0.15
20	500,000	**UP**		2	535	0.37	100.00	0.60	12,777.64	0.00	100.00	0	2	0.00	100.00	0.00	19.25	0.00	100.00	0.00	0.15
				535				12,777.64				2				19.25				0.15	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	48	48	5.30	5.30	47.10	47.10	2.18	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	13	61	1.44	6.74	1.19	48.29	0.05	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	38	99	4.20	10.94	5.66	53.95	0.26	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	18	117	1.99	12.93	4.64	58.59	0.21	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	71	188	7.85	20.77	28.47	87.05	1.32	4.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	81	269	8.95	29.72	29.81	116.87	1.38	5.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	70	339	7.73	37.46	47.38	164.25	2.19	7.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	70	409	7.73	45.19	78.34	242.58	3.62	11.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	65	474	7.18	52.38	75.81	318.39	3.51	14.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	47	521	5.19	57.57	85.64	404.04	3.96	18.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	72	593	7.96	65.52	175.33	579.36	8.11	26.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	35	628	3.87	69.39	107.76	687.12	4.98	31.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	30	658	3.31	72.71	106.69	793.82	4.94	36.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	51	709	5.64	78.34	174.94	968.76	8.09	44.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	26	735	2.87	81.22	176.57	1,145.32	8.17	52.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	60	795	6.63	87.85	361.39	1,506.71	16.72	69.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	59	854	6.52	94.36	429.97	1,936.68	19.89	89.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	16	870	1.77	96.13	106.52	2,043.20	4.93	94.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	33	903	3.65	99.78	118.10	2,161.31	5.46	99.97	3	3	100.00	100.00	3.94	3.94	100.00	100.00	3.34	0.18
20	500,000	**UP**		2	905	0.22	100.00	0.59	2,161.90	0.03	100.00	0	3	0.00	100.00	0.00	3.94	0.00	100.00	0.00	0.18
				905				2,161.90				3				3.94				0.18	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	4.55	4.55	0.34	0.34	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	13	3.90	8.44	0.59	0.93	0.16	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	22	5.84	14.29	2.98	3.92	0.79	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	25	1.95	16.23	1.24	5.15	0.33	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	34	5.84	22.08	3.40	8.55	0.89	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	41	4.55	26.62	5.67	14.22	1.49	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	50	5.84	32.47	6.13	20.35	1.61	5.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	56	3.90	36.36	15.14	35.49	3.99	9.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	62	3.90	40.26	6.98	42.47	1.84	11.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	69	4.55	44.81	21.72	64.19	5.72	16.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	74	3.25	48.05	13.11	77.29	3.45	20.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	84	6.49	54.55	18.10	95.40	4.77	25.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	15	99	9.74	64.29	41.69	137.08	10.98	36.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	103	2.60	66.88	25.52	162.60	6.72	42.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	112	5.84	72.73	8.52	171.11	2.24	45.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	11	123	7.14	79.87	49.59	220.71	13.06	58.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	128	3.25	83.12	126.38	347.09	33.29	91.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	133	3.25	86.36	22.45	369.53	5.91	97.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	13	146	8.44	94.81	6.67	376.20	1.76	99.08	1	1	100.00	100.00	0.16	0.16	100.00	100.00	2.43	0.04
20	500,000	**UP**		8	154	5.19	100.00	3.48	379.68	0.92	100.00	0	1	0.00	100.00	0.00	0.16	0.00	100.00	0.00	0.04
					154				379.68				1				0.16				0.04

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 29432 SPORT STADIA SPORTS CENTRES FITNESS CENTRESGYMNS ATC

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	81	81	13.57	13.57	39.99	39.99	3.16	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	36	117	6.03	19.60	3.44	43.44	0.27	3.43	2	2	100.00	100.00	20.24	20.24	100.00	100.00	587.45	46.58
3	100	200	150	46	163	7.71	27.30	12.42	55.86	0.98	4.41	0	2	0.00	100.00	0.00	20.24	0.00	100.00	0.00	36.22
4	200	300	250	31	194	5.19	32.50	12.72	68.58	1.00	5.41	0	2	0.00	100.00	0.00	20.24	0.00	100.00	0.00	29.51
5	300	500	400	55	249	9.21	41.71	43.39	111.97	3.42	8.84	0	2	0.00	100.00	0.00	20.24	0.00	100.00	0.00	18.07
6	500	750	625	62	311	10.39	52.09	53.22	165.19	4.20	13.03	0	2	0.00	100.00	0.00	20.24	0.00	100.00	0.00	12.25
7	750	1,000	875	49	360	8.21	60.30	54.50	219.69	4.30	17.34	0	2	0.00	100.00	0.00	20.24	0.00	100.00	0.00	9.21
8	1,000	1,500	1,250	36	396	6.03	66.33	51.42	271.10	4.06	21.39	0	2	0.00	100.00	0.00	20.24	0.00	100.00	0.00	7.46
9	1,500	2,000	1,750	36	432	6.03	72.36	65.66	336.76	5.18	26.57	0	2	0.00	100.00	0.00	20.24	0.00	100.00	0.00	6.01
10	2,000	2,500	2,250	23	455	3.85	76.21	72.96	409.72	5.76	32.33	0	2	0.00	100.00	0.00	20.24	0.00	100.00	0.00	4.94
11	2,500	3,000	2,750	13	468	2.18	78.39	39.65	449.37	3.13	35.46	0	2	0.00	100.00	0.00	20.24	0.00	100.00	0.00	4.50
12	3,000	4,000	3,500	20	488	3.35	81.74	92.90	542.27	7.33	42.79	0	2	0.00	100.00	0.00	20.24	0.00	100.00	0.00	3.73
13	4,000	5,000	4,500	23	511	3.85	85.59	71.35	613.63	5.63	48.42	0	2	0.00	100.00	0.00	20.24	0.00	100.00	0.00	3.30
14	5,000	7,500	6,250	26	537	4.36	89.95	144.95	758.57	11.44	59.86	0	2	0.00	100.00	0.00	20.24	0.00	100.00	0.00	2.67
15	7,500	10,000	8,750	9	546	1.51	91.46	72.67	831.24	5.73	65.59	0	2	0.00	100.00	0.00	20.24	0.00	100.00	0.00	2.43
16	10,000	20,000	15,000	19	565	3.18	94.64	190.74	1,021.98	15.05	80.64	0	2	0.00	100.00	0.00	20.24	0.00	100.00	0.00	1.98
17	20,000	50,000	35,000	23	588	3.85	98.49	120.77	1,142.75	9.53	90.17	0	2	0.00	100.00	0.00	20.24	0.00	100.00	0.00	1.77
18	50,000	100,000	75,000	3	591	0.50	98.99	50.44	1,193.18	3.98	94.15	0	2	0.00	100.00	0.00	20.24	0.00	100.00	0.00	1.70
19	100,000	500,000	300,000	2	593	0.34	99.33	6.80	1,199.98	0.54	94.69	0	2	0.00	100.00	0.00	20.24	0.00	100.00	0.00	1.69
20	500,000	**UP**		4	597	0.67	100.00	67.31	1,267.29	5.31	100.00	0	2	0.00	100.00	0.00	20.24	0.00	100.00	0.00	1.60
				597				1,267.29				2				20.24				1.60	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	9.21	9.21	0.56	0.56	0.31	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	20	3.95	13.16	0.89	1.44	0.48	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	30	6.58	19.74	1.64	3.08	0.90	1.69	1	1	33.33	33.33	8.60	8.60	28.51	28.51	524.86	279.03
4	200	300	250	11	41	7.24	26.97	4.85	7.94	2.66	4.34	0	1	0.00	33.33	0.00	8.60	0.00	28.51	0.00	108.33
5	300	500	400	11	52	7.24	34.21	3.15	11.08	1.72	6.06	0	1	0.00	33.33	0.00	8.60	0.00	28.51	0.00	77.57
6	500	750	625	14	66	9.21	43.42	2.72	13.81	1.49	7.55	0	1	0.00	33.33	0.00	8.60	0.00	28.51	0.00	62.26
7	750	1,000	875	4	70	2.63	46.05	0.89	14.70	0.49	8.04	0	1	0.00	33.33	0.00	8.60	0.00	28.51	0.00	58.48
8	1,000	1,500	1,250	13	83	8.55	54.61	7.20	21.90	3.94	11.98	0	1	0.00	33.33	0.00	8.60	0.00	28.51	0.00	39.25
9	1,500	2,000	1,750	8	91	5.26	59.87	14.27	36.17	7.81	19.79	1	2	33.33	66.67	11.55	20.15	38.32	66.83	80.96	55.71
10	2,000	2,500	2,250	2	93	1.32	61.18	5.70	41.87	3.12	22.91	0	2	0.00	66.67	0.00	20.15	0.00	66.83	0.00	48.13
11	2,500	3,000	2,750	3	96	1.97	63.16	9.87	51.73	5.40	28.31	0	2	0.00	66.67	0.00	20.15	0.00	66.83	0.00	38.95
12	3,000	4,000	3,500	25	121	16.45	79.61	34.06	85.79	18.64	46.94	1	3	33.33	100.00	10.00	30.15	33.17	100.00	29.36	35.14
13	4,000	5,000	4,500	6	127	3.95	83.55	7.47	93.26	4.09	51.03	0	3	0.00	100.00	0.00	30.15	0.00	100.00	0.00	32.33
14	5,000	7,500	6,250	17	144	11.18	94.74	34.70	127.96	18.99	70.02	0	3	0.00	100.00	0.00	30.15	0.00	100.00	0.00	23.56
15	7,500	10,000	8,750	1	145	0.66	95.39	5.53	133.49	3.03	73.05	0	3	0.00	100.00	0.00	30.15	0.00	100.00	0.00	22.59
16	10,000	20,000	15,000	3	148	1.97	97.37	22.16	155.65	12.12	85.17	0	3	0.00	100.00	0.00	30.15	0.00	100.00	0.00	19.37
17	20,000	50,000	35,000	2	150	1.32	98.68	26.26	181.91	14.37	99.54	0	3	0.00	100.00	0.00	30.15	0.00	100.00	0.00	16.57
18	50,000	100,000	75,000	1	151	0.66	99.34	0.51	182.42	0.28	99.82	0	3	0.00	100.00	0.00	30.15	0.00	100.00	0.00	16.53
19	100,000	500,000	300,000	1	152	0.66	100.00	0.33	182.75	0.18	100.00	0	3	0.00	100.00	0.00	30.15	0.00	100.00	0.00	16.50
20	500,000	**UP**		0	152	0.00	100.00	0.00	182.75	0.00	100.00	0	3	0.00	100.00	0.00	30.15	0.00	100.00	0.00	16.50
					152				182.75				3				30.15				16.50

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2944 OTHERS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	2.99	2.99	0.61	0.61	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	5	4.48	7.46	0.72	1.33	0.13	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	7	2.99	10.45	3.42	4.75	0.64	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	1.49	11.94	0.95	5.70	0.18	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	18	14.93	26.87	16.55	22.26	3.07	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	31	19.40	46.27	22.15	44.41	4.11	8.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	35	5.97	52.24	26.88	71.29	4.99	13.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	37	2.99	55.22	6.32	77.61	1.17	14.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	41	5.97	61.19	24.27	101.88	4.50	18.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	48	10.45	71.64	25.16	127.04	4.67	23.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	49	1.49	73.13	1.29	128.33	0.24	23.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	51	2.99	76.12	15.44	143.77	2.87	26.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	52	1.49	77.61	18.71	162.48	3.47	30.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	56	5.97	83.58	67.68	230.16	12.56	42.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	63	10.45	94.03	90.19	320.35	16.74	59.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	64	1.49	95.52	38.03	358.38	7.06	66.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	67	4.48	100.00	180.54	538.92	33.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	67	0.00	100.00	0.00	538.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	67	0.00	100.00	0.00	538.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	67	0.00	100.00	0.00	538.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					67				538.92				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2945 RESTORANTS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,691	1,691	8.95	8.95	1,462.44	1,462.44	2.56	2.56	3	3	13.04	13.04	24.57	24.57	7.77	7.77	1.68	1.68
2	50	100	75	553	2,244	2.93	11.88	150.69	1,613.13	0.26	2.83	0	3	0.00	13.04	0.00	24.57	0.00	7.77	0.00	1.52
3	100	200	150	1,204	3,448	6.37	18.25	399.05	2,012.18	0.70	3.53	1	4	4.35	17.39	6.75	31.32	2.14	9.91	1.69	1.56
4	200	300	250	825	4,273	4.37	22.62	446.74	2,458.92	0.78	4.31	0	4	0.00	17.39	0.00	31.32	0.00	9.91	0.00	1.27
5	300	500	400	1,487	5,760	7.87	30.49	1,231.06	3,689.97	2.16	6.47	0	4	0.00	17.39	0.00	31.32	0.00	9.91	0.00	0.85
6	500	750	625	1,332	7,092	7.05	37.55	1,522.03	5,212.00	2.67	9.14	0	4	0.00	17.39	0.00	31.32	0.00	9.91	0.00	0.60
7	750	1,000	875	1,741	8,833	9.22	46.76	2,710.30	7,922.30	4.75	13.89	1	5	4.35	21.74	50.00	81.32	15.81	25.72	1.84	1.03
8	1,000	1,500	1,250	1,727	10,560	9.14	55.91	3,515.94	11,438.24	6.17	20.06	1	6	4.35	26.09	24.27	105.59	7.68	33.40	0.69	0.92
9	1,500	2,000	1,750	1,361	11,921	7.21	63.11	3,685.67	15,123.91	6.46	26.52	2	8	8.70	34.78	22.86	128.45	7.23	40.63	0.62	0.85
10	2,000	2,500	2,250	968	12,889	5.12	68.24	2,638.80	17,762.71	4.63	31.15	0	8	0.00	34.78	0.00	128.45	0.00	40.63	0.00	0.72
11	2,500	3,000	2,750	1,145	14,034	6.06	74.30	2,940.20	20,702.91	5.16	36.31	2	10	8.70	43.48	44.34	172.79	14.03	54.65	1.51	0.83
12	3,000	4,000	3,500	1,173	15,207	6.21	80.51	3,856.28	24,559.19	6.76	43.07	2	12	8.70	52.17	34.50	207.29	10.91	65.56	0.89	0.84
13	4,000	5,000	4,500	805	16,012	4.26	84.77	3,694.86	28,254.05	6.48	49.55	1	13	4.35	56.52	14.85	222.14	4.70	70.26	0.40	0.79
14	5,000	7,500	6,250	1,141	17,153	6.04	90.81	5,439.15	33,693.20	9.54	59.09	2	15	8.70	65.22	3.29	225.43	1.04	71.30	0.06	0.67
15	7,500	10,000	8,750	738	17,891	3.91	94.72	6,052.35	39,745.55	10.61	69.70	3	18	13.04	78.26	13.38	238.81	4.23	75.53	0.22	0.60
16	10,000	20,000	15,000	706	18,597	3.74	98.45	12,049.91	51,795.46	21.13	90.84	0	18	0.00	78.26	0.00	238.81	0.00	75.53	0.00	0.46
17	20,000	50,000	35,000	223	18,820	1.18	99.63	3,765.64	55,561.10	6.60	97.44	2	20	8.70	86.96	63.38	302.19	20.05	95.58	1.68	0.54
18	50,000	100,000	75,000	50	18,870	0.26	99.90	547.83	56,108.92	0.96	98.40	3	23	13.04	100.00	13.98	316.17	4.42	100.00	2.55	0.56
19	100,000	500,000	300,000	19	18,889	0.10	100.00	912.17	57,021.10	1.60	100.00	0	23	0.00	100.00	0.00	316.17	0.00	100.00	0.00	0.55
20	500,000	**UP**		0	18,889	0.00	100.00	0.00	57,021.10	0.00	100.00	0	23	0.00	100.00	0.00	316.17	0.00	100.00	0.00	0.55
				18,889				57,021.10				23				316.17				0.55	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2946 STALLKEDAIWARUNG MAKAN AND THE LIKE

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,610	1,610	25.15	25.15	215.82	215.82	2.79	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	904	2,514	14.12	39.28	442.15	657.98	5.71	8.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1,251	3,765	19.54	58.82	1,098.17	1,756.14	14.19	22.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	761	4,526	11.89	70.71	934.93	2,691.08	12.08	34.77	4	4	80.00	80.00	345.56	345.56	97.64	97.64	36.96	12.84
5	300	500	400	862	5,388	13.47	84.17	1,466.15	4,157.22	18.94	53.71	1	5	20.00	100.00	8.33	353.90	2.36	100.00	0.57	8.51
6	500	750	625	387	5,775	6.05	90.22	901.22	5,058.44	11.64	65.35	0	5	0.00	100.00	0.00	353.90	0.00	100.00	0.00	7.00
7	750	1,000	875	269	6,044	4.20	94.42	735.38	5,793.82	9.50	74.85	0	5	0.00	100.00	0.00	353.90	0.00	100.00	0.00	6.11
8	1,000	1,500	1,250	171	6,215	2.67	97.09	694.92	6,488.74	8.98	83.83	0	5	0.00	100.00	0.00	353.90	0.00	100.00	0.00	5.45
9	1,500	2,000	1,750	80	6,295	1.25	98.34	398.04	6,886.78	5.14	88.97	0	5	0.00	100.00	0.00	353.90	0.00	100.00	0.00	5.14
10	2,000	2,500	2,250	30	6,325	0.47	98.81	229.66	7,116.45	2.97	91.94	0	5	0.00	100.00	0.00	353.90	0.00	100.00	0.00	4.97
11	2,500	3,000	2,750	20	6,345	0.31	99.13	96.83	7,213.28	1.25	93.19	0	5	0.00	100.00	0.00	353.90	0.00	100.00	0.00	4.91
12	3,000	4,000	3,500	25	6,370	0.39	99.52	188.08	7,401.36	2.43	95.62	0	5	0.00	100.00	0.00	353.90	0.00	100.00	0.00	4.78
13	4,000	5,000	4,500	11	6,381	0.17	99.69	103.15	7,504.51	1.33	96.95	0	5	0.00	100.00	0.00	353.90	0.00	100.00	0.00	4.72
14	5,000	7,500	6,250	11	6,392	0.17	99.86	150.46	7,654.97	1.94	98.89	0	5	0.00	100.00	0.00	353.90	0.00	100.00	0.00	4.62
15	7,500	10,000	8,750	6	6,398	0.09	99.95	40.18	7,695.15	0.52	99.41	0	5	0.00	100.00	0.00	353.90	0.00	100.00	0.00	4.60
16	10,000	20,000	15,000	1	6,399	0.02	99.97	45.56	7,740.71	0.59	100.00	0	5	0.00	100.00	0.00	353.90	0.00	100.00	0.00	4.57
17	20,000	50,000	35,000	2	6,401	0.03	100.00	0.00	7,740.71	0.00	100.00	0	5	0.00	100.00	0.00	353.90	0.00	100.00	0.00	4.57
18	50,000	100,000	75,000	0	6,401	0.00	100.00	0.00	7,740.71	0.00	100.00	0	5	0.00	100.00	0.00	353.90	0.00	100.00	0.00	4.57
19	100,000	500,000	300,000	0	6,401	0.00	100.00	0.00	7,740.71	0.00	100.00	0	5	0.00	100.00	0.00	353.90	0.00	100.00	0.00	4.57
20	500,000	**UP**		0	6,401	0.00	100.00	0.00	7,740.71	0.00	100.00	0	5	0.00	100.00	0.00	353.90	0.00	100.00	0.00	4.57
				6,401				7,740.71				5				353.90				4.57	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2947 BEAUTY SALON/HAIR DRESSER/BARBER SHOPS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	403	403	13.96	13.96	78.48	78.48	2.33	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	255	658	8.83	22.79	19.87	98.35	0.59	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	351	1,009	12.16	34.95	74.44	172.79	2.21	5.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	255	1,264	8.83	43.78	82.85	255.64	2.46	7.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	398	1,662	13.79	57.57	223.32	478.95	6.62	14.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	233	1,895	8.07	65.64	190.16	669.11	5.64	19.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	254	2,149	8.80	74.44	286.95	956.06	8.51	28.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	194	2,343	6.72	81.16	272.42	1,228.48	8.08	36.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	146	2,489	5.06	86.21	313.27	1,541.74	9.29	45.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	104	2,593	3.60	89.82	283.61	1,825.35	8.41	54.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	65	2,658	2.25	92.07	221.54	2,046.89	6.57	60.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	104	2,762	3.60	95.67	365.56	2,412.45	10.84	71.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	30	2,792	1.04	96.71	145.23	2,557.68	4.31	75.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	44	2,836	1.52	98.23	283.20	2,840.88	8.40	84.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	32	2,868	1.11	99.34	192.88	3,033.76	5.72	89.96	2	2	100.00	100.00	57.00	57.00	100.00	100.00	29.55	1.88
16	10,000	20,000	15,000	9	2,877	0.31	99.65	149.79	3,183.55	4.44	94.41	0	2	0.00	100.00	0.00	57.00	0.00	100.00	0.00	1.79
17	20,000	50,000	35,000	8	2,885	0.28	99.93	136.53	3,320.08	4.05	98.45	0	2	0.00	100.00	0.00	57.00	0.00	100.00	0.00	1.72
18	50,000	100,000	75,000	2	2,887	0.07	100.00	52.11	3,372.19	1.55	100.00	0	2	0.00	100.00	0.00	57.00	0.00	100.00	0.00	1.69
19	100,000	500,000	300,000	0	2,887	0.00	100.00	0.00	3,372.19	0.00	100.00	0	2	0.00	100.00	0.00	57.00	0.00	100.00	0.00	1.69
20	500,000	**UP**		0	2,887	0.00	100.00	0.00	3,372.19	0.00	100.00	0	2	0.00	100.00	0.00	57.00	0.00	100.00	0.00	1.69
				2,887				3,372.19				2				57.00				1.69	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2949 RECREATION AREAS AND CULTURAL CENTRES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	42	42	18.67	18.67	4.33	4.33	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	36	78	16.00	34.67	8.38	12.71	0.38	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	80	0.89	35.56	3.12	15.83	0.14	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	85	2.22	37.78	4.69	20.52	0.21	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	92	3.11	40.89	8.67	29.19	0.39	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	103	4.89	45.78	18.90	48.09	0.86	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	110	3.11	48.89	16.56	64.65	0.75	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	117	3.11	52.00	20.10	84.74	0.91	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	127	4.44	56.44	40.74	125.49	1.85	5.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	130	1.33	57.78	25.77	151.26	1.17	6.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	137	3.11	60.89	57.80	209.06	2.62	9.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	147	4.44	65.33	78.52	287.58	3.56	13.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	13	160	5.78	71.11	133.63	421.21	6.06	19.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	25	185	11.11	82.22	334.85	756.06	15.19	34.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	192	3.11	85.33	149.97	906.03	6.80	41.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	15	207	6.67	92.00	539.03	1,445.06	24.45	65.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	14	221	6.22	98.22	559.06	2,004.12	25.36	90.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	225	1.78	100.00	200.14	2,204.26	9.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	225	0.00	100.00	0.00	2,204.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	225	0.00	100.00	0.00	2,204.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				225				2,204.26				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 29491 RECREATIN AREAS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	2.47	2.47	11.73	11.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	18.59	21.06	88.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	21.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	21.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	21.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	21.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	21.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	21.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	21.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	21.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	21.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	21.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	21.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	21.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	21.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	21.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	21.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	21.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	21.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				21.06				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 295 THE CARING SERVICES

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	0.50	0.50	12.73	12.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	0.65	1.15	16.32	29.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	1.29	2.44	32.46	61.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	0.76	3.19	19.06	80.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	0.77	3.97	19.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	3.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	3.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	3.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	3.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	3.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	3.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	3.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	3.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	3.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	3.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	3.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	3.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	3.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	5	0.00	100.00	0.00	3.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				3.97				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2951 SANATORIUM HOSPITALS DOCTORS CONSULTING ROOMS OLD PEOPLES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,613	1,613	19.65	19.65	167.43	167.43	1.14	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	665	2,278	8.10	27.75	44.40	211.83	0.30	1.44	2	2	50.00	50.00	10.12	10.12	68.58	68.58	22.79	4.78
3	100	200	150	489	2,767	5.96	33.70	71.01	282.84	0.48	1.92	0	2	0.00	50.00	0.00	10.12	0.00	68.58	0.00	3.58
4	200	300	250	418	3,185	5.09	38.79	96.25	379.09	0.65	2.58	0	2	0.00	50.00	0.00	10.12	0.00	68.58	0.00	2.67
5	300	500	400	860	4,045	10.48	49.27	294.27	673.35	2.00	4.57	0	2	0.00	50.00	0.00	10.12	0.00	68.58	0.00	1.50
6	500	750	625	819	4,864	9.98	59.24	442.52	1,115.88	3.01	7.58	0	2	0.00	50.00	0.00	10.12	0.00	68.58	0.00	0.91
7	750	1,000	875	544	5,408	6.63	65.87	431.46	1,547.33	2.93	10.51	0	2	0.00	50.00	0.00	10.12	0.00	68.58	0.00	0.65
8	1,000	1,500	1,250	575	5,983	7.00	72.87	655.96	2,203.30	4.46	14.97	0	2	0.00	50.00	0.00	10.12	0.00	68.58	0.00	0.46
9	1,500	2,000	1,750	320	6,303	3.90	76.77	512.99	2,716.29	3.49	18.45	0	2	0.00	50.00	0.00	10.12	0.00	68.58	0.00	0.37
10	2,000	2,500	2,250	200	6,503	2.44	79.21	347.24	3,063.53	2.36	20.81	0	2	0.00	50.00	0.00	10.12	0.00	68.58	0.00	0.33
11	2,500	3,000	2,750	150	6,653	1.83	81.04	321.47	3,385.00	2.18	23.00	0	2	0.00	50.00	0.00	10.12	0.00	68.58	0.00	0.30
12	3,000	4,000	3,500	255	6,908	3.11	84.14	652.34	4,037.34	4.43	27.43	1	3	25.00	75.00	4.60	14.72	31.18	99.76	0.71	0.36
13	4,000	5,000	4,500	139	7,047	1.69	85.83	496.43	4,533.77	3.37	30.80	0	3	0.00	75.00	0.00	14.72	0.00	99.76	0.00	0.32
14	5,000	7,500	6,250	268	7,315	3.26	89.10	1,130.80	5,664.56	7.68	38.48	0	3	0.00	75.00	0.00	14.72	0.00	99.76	0.00	0.26
15	7,500	10,000	8,750	150	7,465	1.83	90.93	1,175.03	6,839.60	7.98	46.47	0	3	0.00	75.00	0.00	14.72	0.00	99.76	0.00	0.22
16	10,000	20,000	15,000	230	7,695	2.80	93.73	2,124.11	8,963.71	14.43	60.90	0	3	0.00	75.00	0.00	14.72	0.00	99.76	0.00	0.16
17	20,000	50,000	35,000	233	7,928	2.84	96.57	2,484.08	11,447.79	16.88	77.77	0	3	0.00	75.00	0.00	14.72	0.00	99.76	0.00	0.13
18	50,000	100,000	75,000	134	8,062	1.63	98.20	1,744.65	13,192.44	11.85	89.63	0	3	0.00	75.00	0.00	14.72	0.00	99.76	0.00	0.11
19	100,000	500,000	300,000	140	8,202	1.71	99.90	1,503.35	14,695.79	10.21	99.84	0	3	0.00	75.00	0.00	14.72	0.00	99.76	0.00	0.10
20	500,000	**UP**		8	8,210	0.10	100.00	23.42	14,719.22	0.16	100.00	1	4	25.00	100.00	0.04	14.75	0.24	100.00	0.15	0.10
				8,210				14,719.22				4				14.75				0.10	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2952 REGILIOUS FACILITIES SUCH AS MOSQUESTEMPLESCHURCHES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	172	172	7.87	7.87	72.77	72.77	1.38	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	50	222	2.29	10.16	2.85	75.62	0.05	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	185	407	8.47	18.63	15.16	90.79	0.29	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	58	465	2.65	21.28	7.61	98.40	0.14	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	204	669	9.34	30.62	51.27	149.67	0.97	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	144	813	6.59	37.21	48.28	197.96	0.92	3.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	159	972	7.28	44.49	95.54	293.50	1.81	5.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	174	1,146	7.96	52.45	127.79	421.29	2.43	8.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	131	1,277	6.00	58.44	157.12	578.41	2.98	10.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	87	1,364	3.98	62.43	132.09	710.51	2.51	13.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	79	1,443	3.62	66.04	148.93	859.44	2.83	16.32	1	1	33.33	33.33	31.50	31.50	97.52	97.52	21.15	3.67
12	3,000	4,000	3,500	133	1,576	6.09	72.13	321.65	1,181.08	6.11	22.42	0	1	0.00	33.33	0.00	31.50	0.00	97.52	0.00	2.67
13	4,000	5,000	4,500	99	1,675	4.53	76.66	289.40	1,470.49	5.49	27.92	0	1	0.00	33.33	0.00	31.50	0.00	97.52	0.00	2.14
14	5,000	7,500	6,250	138	1,813	6.32	82.97	644.63	2,115.12	12.24	40.15	0	1	0.00	33.33	0.00	31.50	0.00	97.52	0.00	1.49
15	7,500	10,000	8,750	112	1,925	5.13	88.10	705.34	2,820.46	13.39	53.54	0	1	0.00	33.33	0.00	31.50	0.00	97.52	0.00	1.12
16	10,000	20,000	15,000	143	2,068	6.54	94.65	1,421.82	4,242.28	26.99	80.54	0	1	0.00	33.33	0.00	31.50	0.00	97.52	0.00	0.74
17	20,000	50,000	35,000	83	2,151	3.80	98.44	669.17	4,911.45	12.70	93.24	0	1	0.00	33.33	0.00	31.50	0.00	97.52	0.00	0.64
18	50,000	100,000	75,000	25	2,176	1.14	99.59	296.85	5,208.30	5.64	98.88	0	1	0.00	33.33	0.00	31.50	0.00	97.52	0.00	0.60
19	100,000	500,000	300,000	9	2,185	0.41	100.00	59.23	5,267.53	1.12	100.00	2	3	66.67	100.00	0.80	32.30	2.48	100.00	1.36	0.61
20	500,000	**UP**		0	2,185	0.00	100.00	0.00	5,267.53	0.00	100.00	0	3	0.00	100.00	0.00	32.30	0.00	100.00	0.00	0.61
				2,185				5,267.53				3				32.30				0.61	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2953 SCHOOLS UNIVERSITIES AND TRAINING COLLEGES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,008	1,008	14.46	14.46	354.72	354.72	2.01	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	376	1,384	5.39	19.85	26.13	380.85	0.15	2.16	1	1	14.29	14.29	10.12	10.12	3.55	3.55	38.72	2.66
3	100	200	150	408	1,792	5.85	25.70	37.27	418.12	0.21	2.37	0	1	0.00	14.29	0.00	10.12	0.00	3.55	0.00	2.42
4	200	300	250	299	2,091	4.29	29.99	45.73	463.85	0.26	2.63	0	1	0.00	14.29	0.00	10.12	0.00	3.55	0.00	2.18
5	300	500	400	509	2,600	7.30	37.29	167.17	631.02	0.95	3.58	0	1	0.00	14.29	0.00	10.12	0.00	3.55	0.00	1.60
6	500	750	625	464	3,064	6.65	43.94	207.65	838.67	1.18	4.76	0	1	0.00	14.29	0.00	10.12	0.00	3.55	0.00	1.21
7	750	1,000	875	455	3,519	6.53	50.47	340.43	1,179.10	1.93	6.69	0	1	0.00	14.29	0.00	10.12	0.00	3.55	0.00	0.86
8	1,000	1,500	1,250	478	3,997	6.86	57.32	514.40	1,693.50	2.92	9.60	1	2	14.29	28.57	27.49	37.61	9.64	13.19	5.34	2.22
9	1,500	2,000	1,750	349	4,346	5.01	62.33	496.61	2,190.11	2.82	12.42	0	2	0.00	28.57	0.00	37.61	0.00	13.19	0.00	1.72
10	2,000	2,500	2,250	176	4,522	2.52	64.85	311.69	2,501.80	1.77	14.19	0	2	0.00	28.57	0.00	37.61	0.00	13.19	0.00	1.50
11	2,500	3,000	2,750	234	4,756	3.36	68.21	454.05	2,955.85	2.57	16.76	0	2	0.00	28.57	0.00	37.61	0.00	13.19	0.00	1.27
12	3,000	4,000	3,500	249	5,005	3.57	71.78	599.41	3,555.26	3.40	20.16	0	2	0.00	28.57	0.00	37.61	0.00	13.19	0.00	1.06
13	4,000	5,000	4,500	226	5,231	3.24	75.02	754.81	4,310.07	4.28	24.44	0	2	0.00	28.57	0.00	37.61	0.00	13.19	0.00	0.87
14	5,000	7,500	6,250	333	5,564	4.78	79.79	1,233.36	5,543.44	6.99	31.43	0	2	0.00	28.57	0.00	37.61	0.00	13.19	0.00	0.68
15	7,500	10,000	8,750	276	5,840	3.96	83.75	1,350.65	6,894.08	7.66	39.09	1	3	14.29	42.86	180.62	218.23	63.34	76.53	13.37	3.17
16	10,000	20,000	15,000	451	6,291	6.47	90.22	3,642.53	10,536.61	20.65	59.75	1	4	14.29	57.14	4.50	222.73	1.58	78.11	0.12	2.11
17	20,000	50,000	35,000	385	6,676	5.52	95.74	4,655.75	15,192.36	26.40	86.15	3	7	42.86	100.00	62.41	285.14	21.89	100.00	1.34	1.88
18	50,000	100,000	75,000	170	6,846	2.44	98.18	1,432.08	16,624.44	8.12	94.27	0	7	0.00	100.00	0.00	285.14	0.00	100.00	0.00	1.72
19	100,000	500,000	300,000	122	6,968	1.75	99.93	959.41	17,583.85	5.44	99.71	0	7	0.00	100.00	0.00	285.14	0.00	100.00	0.00	1.62
20	500,000	**UP**		5	6,973	0.07	100.00	51.83	17,635.68	0.29	100.00	0	7	0.00	100.00	0.00	285.14	0.00	100.00	0.00	1.62
				6,973				17,635.68				7				285.14				1.62	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2954 MUSEUMS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	3.92	3.92	0.15	0.15	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	1.96	5.88	0.09	0.24	0.06	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	1.96	7.84	0.18	0.42	0.13	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	6	3.92	11.76	0.46	0.88	0.34	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	9	5.88	17.65	0.67	1.55	0.49	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	12	5.88	23.53	1.50	3.05	1.08	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	14	3.92	27.45	4.25	7.30	3.08	5.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	20	11.76	39.22	3.91	11.21	2.83	8.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	21	1.96	41.18	0.77	11.98	0.56	8.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	23	3.92	45.10	3.30	15.28	2.39	11.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	26	5.88	50.98	3.42	18.70	2.47	13.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	29	5.88	56.86	13.95	32.65	10.08	23.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	34	9.80	66.67	2.89	35.54	2.09	25.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	35	1.96	68.63	9.01	44.55	6.51	32.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	38	5.88	74.51	31.54	76.08	22.80	55.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	43	9.80	84.31	30.98	107.07	22.40	77.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	48	9.80	94.12	7.99	115.05	5.77	83.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	49	1.96	96.08	11.16	126.21	8.07	91.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	50	1.96	98.04	4.21	130.42	3.04	94.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		1	51	1.96	100.00	7.91	138.33	5.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				51				138.33				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2955 PSYCHIATRIC CLINICS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	4.59	4.59	0.87	0.87	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	21	5.05	9.63	0.84	1.71	0.20	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	23	44	10.55	20.18	2.47	4.18	0.59	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	18	62	8.26	28.44	6.70	10.88	1.59	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	37	99	16.97	45.41	25.77	36.65	6.12	8.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	26	125	11.93	57.34	22.49	59.14	5.34	14.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	21	146	9.63	66.97	24.80	83.94	5.88	19.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	25	171	11.47	78.44	46.85	130.79	11.12	31.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	183	5.50	83.94	26.28	157.07	6.23	37.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	192	4.13	88.07	17.40	174.47	4.13	41.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	197	2.29	90.37	18.93	193.41	4.49	45.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	201	1.83	92.20	19.06	212.47	4.52	50.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	203	0.92	93.12	8.38	220.85	1.99	52.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	211	3.67	96.79	75.77	296.62	17.98	70.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	212	0.46	97.25	10.15	306.77	2.41	72.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	215	1.38	98.62	63.07	369.84	14.97	87.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	217	0.92	99.54	51.13	420.97	12.13	99.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	218	0.46	100.00	0.46	421.43	0.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	218	0.00	100.00	0.00	421.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	218	0.00	100.00	0.00	421.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					218				421.43				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 296 MOTOR VEHICLE REPAIR SHOPS SERVICE STATIONS AND POOLS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	4.76	4.76	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	3	9.52	14.29	0.09	0.09	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	4.76	19.05	0.26	0.36	0.33	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	4.76	23.81	0.33	0.69	0.41	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	4.76	28.57	1.22	1.91	1.52	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	4.76	33.33	1.89	3.79	2.35	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	4.76	38.10	0.47	4.26	0.59	5.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	4.76	42.86	4.27	8.53	5.32	10.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	12	14.29	57.14	6.20	14.74	7.73	18.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	15	14.29	71.43	0.68	15.42	0.85	19.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	4.76	76.19	0.62	16.04	0.77	20.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	17	4.76	80.95	8.90	24.94	11.10	31.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	18	4.76	85.71	5.19	30.13	6.47	37.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	19	4.76	90.48	11.61	41.74	14.47	52.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	20	4.76	95.24	19.89	61.63	24.79	76.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	21	4.76	100.00	18.59	80.22	23.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	21	0.00	100.00	0.00	80.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	21	0.00	100.00	0.00	80.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	21	0.00	100.00	0.00	80.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	21	0.00	100.00	0.00	80.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					21				80.22				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2961 MOTOR VEHICLE REPAIRSHOPS WITH FACILITIES FOR BODY REPAIR

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	776	776	13.55	13.55	116.79	116.79	0.80	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	469	1,245	8.19	21.74	75.93	192.72	0.52	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	591	1,836	10.32	32.05	199.32	392.03	1.36	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	423	2,259	7.38	39.44	247.46	639.49	1.69	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	529	2,788	9.24	48.67	434.79	1,074.28	2.96	7.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	385	3,173	6.72	55.39	379.99	1,454.27	2.59	9.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	368	3,541	6.42	61.82	501.98	1,956.25	3.42	13.34	1	1	14.29	14.29	0.28	0.28	0.26	0.26	0.06	0.01
8	1,000	1,500	1,250	409	3,950	7.14	68.96	687.60	2,643.85	4.69	18.03	1	2	14.29	28.57	7.02	7.30	6.41	6.66	1.02	0.28
9	1,500	2,000	1,750	297	4,247	5.19	74.14	665.79	3,309.65	4.54	22.57	0	2	0.00	28.57	0.00	7.30	0.00	6.66	0.00	0.22
10	2,000	2,500	2,250	198	4,445	3.46	77.60	597.91	3,907.56	4.08	26.64	0	2	0.00	28.57	0.00	7.30	0.00	6.66	0.00	0.19
11	2,500	3,000	2,750	192	4,637	3.35	80.95	689.41	4,596.97	4.70	31.34	0	2	0.00	28.57	0.00	7.30	0.00	6.66	0.00	0.16
12	3,000	4,000	3,500	233	4,870	4.07	85.02	1,029.43	5,626.40	7.02	38.36	2	4	28.57	57.14	21.21	28.51	19.36	26.02	2.06	0.51
13	4,000	5,000	4,500	158	5,028	2.76	87.78	865.68	6,492.08	5.90	44.27	1	5	14.29	71.43	20.13	48.64	18.37	44.39	2.32	0.75
14	5,000	7,500	6,250	199	5,227	3.47	91.25	1,334.55	7,826.63	9.10	53.37	0	5	0.00	71.43	0.00	48.64	0.00	44.39	0.00	0.62
15	7,500	10,000	8,750	122	5,349	2.13	93.38	1,123.90	8,950.53	7.66	61.03	0	5	0.00	71.43	0.00	48.64	0.00	44.39	0.00	0.54
16	10,000	20,000	15,000	222	5,571	3.88	97.26	3,024.47	11,975.00	20.62	81.65	2	7	28.57	100.00	60.93	109.57	55.61	100.00	2.01	0.91
17	20,000	50,000	35,000	108	5,679	1.89	99.14	2,072.10	14,047.10	14.13	95.78	0	7	0.00	100.00	0.00	109.57	0.00	100.00	0.00	0.78
18	50,000	100,000	75,000	31	5,710	0.54	99.69	547.44	14,594.54	3.73	99.51	0	7	0.00	100.00	0.00	109.57	0.00	100.00	0.00	0.75
19	100,000	500,000	300,000	13	5,723	0.23	99.91	48.55	14,643.09	0.33	99.85	0	7	0.00	100.00	0.00	109.57	0.00	100.00	0.00	0.75
20	500,000	**UP**		5	5,728	0.09	100.00	22.68	14,665.76	0.15	100.00	0	7	0.00	100.00	0.00	109.57	0.00	100.00	0.00	0.75
				5,728				14,665.76				7				109.57				0.75	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2962 AS ABOVE AND ALSO OPERATING A PETROL/DIESEL FUEL STATION

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	18.52	18.52	3.92	3.92	2.00	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	12	3.70	22.22	0.77	4.69	0.39	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	16	7.41	29.63	5.50	10.19	2.81	5.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	20	7.41	37.04	2.56	12.75	1.31	6.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	23	5.56	42.59	7.73	20.48	3.95	10.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	26	5.56	48.15	4.44	24.92	2.27	12.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	31	9.26	57.41	10.58	35.50	5.40	18.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	32	1.85	59.26	2.61	38.12	1.33	19.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	35	5.56	64.81	22.33	60.45	11.40	30.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	36	1.85	66.67	5.35	65.80	2.73	33.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	39	5.56	72.22	8.22	74.01	4.19	37.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	40	1.85	74.07	10.58	84.60	5.40	43.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	44	7.41	81.48	21.12	105.72	10.78	53.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	52	14.81	96.30	47.28	153.00	24.13	78.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	53	1.85	98.15	22.98	175.98	11.73	89.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	54	1.85	100.00	19.98	195.96	10.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	54	0.00	100.00	0.00	195.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	54	0.00	100.00	0.00	195.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	54	0.00	100.00	0.00	195.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	54	0.00	100.00	0.00	195.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					54				195.96				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2963 MOTOR VEHICLE SERVICE STATIONS (REFER TO CODE 2961) ONLY

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	214	214	14.37	14.37	42.91	42.91	1.46	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	130	344	8.73	23.10	22.38	65.29	0.76	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	146	490	9.81	32.91	54.36	119.65	1.86	4.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	118	608	7.92	40.83	63.77	183.42	2.18	6.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	132	740	8.87	49.70	95.37	278.78	3.26	9.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	126	866	8.46	58.16	120.32	399.11	4.11	13.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	117	983	7.86	66.02	159.27	558.37	5.44	19.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	108	1,091	7.25	73.27	193.88	752.25	6.62	25.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	74	1,165	4.97	78.24	187.53	939.78	6.40	32.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	54	1,219	3.63	81.87	158.96	1,098.74	5.43	37.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	27	1,246	1.81	83.68	93.57	1,192.31	3.19	40.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	41	1,287	2.75	86.43	194.60	1,386.91	6.64	47.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	37	1,324	2.48	88.92	166.72	1,553.64	5.69	53.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	59	1,383	3.96	92.88	333.89	1,887.53	11.40	64.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	30	1,413	2.01	94.90	236.71	2,124.23	8.08	72.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	33	1,446	2.22	97.11	391.11	2,515.34	13.35	85.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	22	1,468	1.48	98.59	313.87	2,829.22	10.72	96.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	1,469	0.07	98.66	0.11	2,829.32	0.00	96.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	1,474	0.34	98.99	84.63	2,913.95	2.89	99.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		15	1,489	1.01	100.00	15.07	2,929.02	0.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1,489				2,929.02				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2964 MOTOR VEHICLE POOLS WITHOUT ANY BODY REPAIR WORK/SERVICE

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	545	545	19.18	19.18	26.53	26.53	0.73	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	340	885	11.96	31.14	26.15	52.68	0.72	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	403	1,288	14.18	45.32	76.56	129.24	2.12	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	250	1,538	8.80	54.12	83.29	212.53	2.31	5.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	401	1,939	14.11	68.23	147.09	359.62	4.07	9.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	140	2,079	4.93	73.15	104.86	464.48	2.90	12.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	116	2,195	4.08	77.23	114.47	578.95	3.17	16.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	114	2,309	4.01	81.25	140.79	719.75	3.90	19.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	75	2,384	2.64	83.88	136.16	855.91	3.77	23.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	71	2,455	2.50	86.38	120.22	976.13	3.33	27.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	50	2,505	1.76	88.14	99.16	1,075.29	2.75	29.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	56	2,561	1.97	90.11	173.37	1,248.67	4.80	34.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	28	2,589	0.99	91.10	123.67	1,372.33	3.42	37.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	37	2,626	1.30	92.40	264.09	1,636.42	7.31	45.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	28	2,654	0.99	93.38	299.66	1,936.08	8.30	53.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	68	2,722	2.39	95.78	691.26	2,627.34	19.14	72.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	43	2,765	1.51	97.29	469.09	3,096.42	12.99	85.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	11	2,776	0.39	97.68	110.56	3,206.98	3.06	88.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	66	2,842	2.32	100.00	405.30	3,612.28	11.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2,842	0.00	100.00	0.00	3,612.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2,842				3,612.28				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2965 MOTOR VEHICLE POOLS WITH SERVICE STATION UNDER CODE 2961

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	197	197	6.12	6.12	38.91	38.91	0.31	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	297	494	9.23	15.36	24.52	63.43	0.20	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	212	706	6.59	21.95	30.40	93.83	0.25	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	171	877	5.32	27.26	43.30	137.13	0.35	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	181	1,058	5.63	32.89	66.44	203.57	0.54	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	155	1,213	4.82	37.71	100.55	304.12	0.81	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	163	1,376	5.07	42.77	153.06	457.19	1.24	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	235	1,611	7.30	50.08	280.91	738.10	2.27	5.96	1	1	50.00	50.00	50.00	50.00	72.95	72.95	17.80	6.77
9	1,500	2,000	1,750	208	1,819	6.47	56.54	381.03	1,119.13	3.08	9.03	0	1	0.00	50.00	0.00	50.00	0.00	72.95	0.00	4.47
10	2,000	2,500	2,250	153	1,972	4.76	61.30	366.63	1,485.76	2.96	11.99	0	1	0.00	50.00	0.00	50.00	0.00	72.95	0.00	3.37
11	2,500	3,000	2,750	151	2,123	4.69	65.99	440.40	1,926.16	3.56	15.55	0	1	0.00	50.00	0.00	50.00	0.00	72.95	0.00	2.60
12	3,000	4,000	3,500	208	2,331	6.47	72.46	749.34	2,675.50	6.05	21.60	0	1	0.00	50.00	0.00	50.00	0.00	72.95	0.00	1.87
13	4,000	5,000	4,500	135	2,466	4.20	76.66	660.51	3,336.01	5.33	26.93	0	1	0.00	50.00	0.00	50.00	0.00	72.95	0.00	1.50
14	5,000	7,500	6,250	183	2,649	5.69	82.34	1,196.21	4,532.21	9.66	36.59	0	1	0.00	50.00	0.00	50.00	0.00	72.95	0.00	1.10
15	7,500	10,000	8,750	111	2,760	3.45	85.79	1,011.03	5,543.24	8.16	44.75	0	1	0.00	50.00	0.00	50.00	0.00	72.95	0.00	0.90
16	10,000	20,000	15,000	171	2,931	5.32	91.11	2,224.62	7,767.86	17.96	62.71	1	2	50.00	100.00	18.54	68.54	27.05	100.00	0.83	0.88
17	20,000	50,000	35,000	214	3,145	6.65	97.76	3,821.61	11,589.47	30.85	93.55	0	2	0.00	100.00	0.00	68.54	0.00	100.00	0.00	0.59
18	50,000	100,000	75,000	41	3,186	1.27	99.04	548.60	12,138.07	4.43	97.98	0	2	0.00	100.00	0.00	68.54	0.00	100.00	0.00	0.56
19	100,000	500,000	300,000	25	3,211	0.78	99.81	218.05	12,356.13	1.76	99.74	0	2	0.00	100.00	0.00	68.54	0.00	100.00	0.00	0.55
20	500,000	**UP**		6	3,217	0.19	100.00	31.82	12,387.94	0.26	100.00	0	2	0.00	100.00	0.00	68.54	0.00	100.00	0.00	0.55
				3,217				12,387.94				2				68.54				0.55	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2966 MOTOR VEHICLE POOLS WITH BODY REPAIRSERVICE UNDER CODE 2961

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	144	144	22.86	22.86	26.90	26.90	0.83	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	28	172	4.44	27.30	3.30	30.21	0.10	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	23	195	3.65	30.95	8.21	38.42	0.25	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	27	222	4.29	35.24	12.06	50.48	0.37	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	38	260	6.03	41.27	28.01	78.49	0.87	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	33	293	5.24	46.51	40.79	119.27	1.26	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	21	314	3.33	49.84	24.27	143.54	0.75	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	42	356	6.67	56.51	65.31	208.85	2.02	6.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	36	392	5.71	62.22	76.93	285.78	2.38	8.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	15	407	2.38	64.60	43.67	329.45	1.35	10.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	19	426	3.02	67.62	98.11	427.56	3.04	13.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	16	442	2.54	70.16	83.12	510.69	2.57	15.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	24	466	3.81	73.97	138.43	649.12	4.29	20.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	24	490	3.81	77.78	204.79	853.91	6.34	26.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	15	505	2.38	80.16	133.27	987.18	4.13	30.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	51	556	8.10	88.25	834.86	1,822.04	25.86	56.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	58	614	9.21	97.46	1,057.45	2,879.49	32.75	89.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	13	627	2.06	99.52	284.64	3,164.13	8.82	98.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	630	0.48	100.00	64.33	3,228.46	1.99	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	630	0.00	100.00	0.00	3,228.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					630				3,228.46				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2967 MOTOR VEHICLE POOLS WITH A PETROL/DIESEL FUEL STATION

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17	17	17.89	17.89	12.79	12.79	3.41	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	23	6.32	24.21	11.11	23.90	2.96	6.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	25	2.11	26.32	1.18	25.08	0.31	6.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	28	3.16	29.47	1.45	26.53	0.39	7.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	36	8.42	37.89	4.31	30.84	1.15	8.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	39	3.16	41.05	20.26	51.10	5.40	13.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	44	5.26	46.32	14.00	65.10	3.73	17.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	55	11.58	57.89	34.71	99.80	9.25	26.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	57	2.11	60.00	16.63	116.44	4.43	31.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	62	5.26	65.26	30.82	147.25	8.21	39.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	66	4.21	69.47	32.09	179.34	8.55	47.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	72	6.32	75.79	40.66	220.00	10.83	58.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	74	2.11	77.89	14.91	234.91	3.97	62.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	78	4.21	82.11	22.67	257.59	6.04	68.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	82	4.21	86.32	7.61	265.19	2.03	70.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	87	5.26	91.58	19.17	284.36	5.11	75.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	90	3.16	94.74	30.97	315.33	8.25	84.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	94	4.21	98.95	45.88	361.22	12.22	96.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	95	1.05	100.00	14.13	375.34	3.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	95	0.00	100.00	0.00	375.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					95				375.34				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2968 MOTOR VEHICLE POOLS WITH BODY REPAIR WORK & SERVICE STATION

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	10.23	10.23	1.05	1.05	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	14	5.68	15.91	1.25	2.30	0.29	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	20	6.82	22.73	2.80	5.11	0.66	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	28	9.09	31.82	6.32	11.42	1.48	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	39	12.50	44.32	14.27	25.70	3.35	6.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	46	7.95	52.27	8.26	33.96	1.94	7.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	15	61	17.05	69.32	30.46	64.42	7.15	15.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	65	4.55	73.86	13.07	77.48	3.07	18.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	70	5.68	79.55	17.54	95.02	4.12	22.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	71	1.14	80.68	4.90	99.93	1.15	23.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	72	1.14	81.82	5.78	105.70	1.36	24.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	74	2.27	84.09	21.44	127.15	5.03	29.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	76	2.27	86.36	26.79	153.94	6.29	36.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	80	4.55	90.91	11.72	165.65	2.75	38.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	81	1.14	92.05	23.47	189.12	5.51	44.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	85	4.55	96.59	103.24	292.36	24.24	68.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	86	1.14	97.73	42.22	334.58	9.91	78.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	87	1.14	98.86	30.36	364.94	7.13	85.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	88	1.14	100.00	61.05	425.99	14.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	88	0.00	100.00	0.00	425.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					88				425.99				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2969 RUST PROTECTION / PAINT PROTECTION WORKSHOPS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	4.00	4.00	0.26	0.26	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	9	8.00	12.00	1.21	1.47	0.46	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	15	8.00	20.00	2.07	3.54	0.79	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	19	5.33	25.33	1.40	4.94	0.54	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	22	4.00	29.33	2.15	7.08	0.82	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	30	10.67	40.00	8.90	15.98	3.41	6.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	34	5.33	45.33	4.43	20.41	1.70	7.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	42	10.67	56.00	6.84	27.25	2.62	10.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	46	5.33	61.33	6.90	34.15	2.64	13.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	48	2.67	64.00	2.05	36.21	0.79	13.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	56	10.67	74.67	35.17	71.37	13.48	27.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	65	12.00	86.67	30.33	101.71	11.63	38.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	66	1.33	88.00	8.35	110.06	3.20	42.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	67	1.33	89.33	4.67	114.73	1.79	43.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	68	1.33	90.67	11.66	126.38	4.47	48.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	72	5.33	96.00	84.30	210.69	32.31	80.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	75	4.00	100.00	50.20	260.89	19.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	75	0.00	100.00	0.00	260.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	75	0.00	100.00	0.00	260.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	75	0.00	100.00	0.00	260.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					75				260.89				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 297 PRIVATE BUILDINGS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	5.00	5.00	0.07	0.07	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	4	15.00	20.00	0.17	0.23	0.38	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	5.00	25.00	0.02	0.25	0.04	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	7	10.00	35.00	0.42	0.67	0.97	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	5.00	40.00	0.58	1.25	1.32	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	12	20.00	60.00	2.79	4.04	6.41	9.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	13	5.00	65.00	1.50	5.54	3.44	12.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	14	5.00	70.00	2.30	7.84	5.26	17.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	15	5.00	75.00	1.06	8.89	2.42	20.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	18	15.00	90.00	1.27	10.16	2.91	23.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	19	5.00	95.00	15.08	25.24	34.58	57.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	20	5.00	100.00	18.36	43.61	42.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	20	0.00	100.00	0.00	43.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	20	0.00	100.00	0.00	43.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	20	0.00	100.00	0.00	43.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	20	0.00	100.00	0.00	43.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	20	0.00	100.00	0.00	43.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	20	0.00	100.00	0.00	43.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	43.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	20	0.00	100.00	0.00	43.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				20				43.61				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2971 APPARTEMENTS/CONDOMINUIUMSOFFICES NOT EXCEEDING 6 STOREYS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17,842	17,842	17.08	17.08	1,161.46	1,161.46	0.97	0.97	1	1	1.12	1.12	41.57	41.57	1.64	1.64	3.58	3.58
2	50	100	75	8,078	25,920	7.74	24.82	589.36	1,750.82	0.49	1.47	18	19	20.22	21.35	217.18	258.75	8.57	10.22	36.85	14.78
3	100	200	150	8,045	33,965	7.70	32.52	1,062.02	2,812.83	0.89	2.36	2	21	2.25	23.60	1.15	259.91	0.05	10.26	0.11	9.24
4	200	300	250	6,979	40,944	6.68	39.21	1,784.79	4,597.62	1.50	3.86	2	23	2.25	25.84	19.02	278.93	0.75	11.01	1.07	6.07
5	300	500	400	9,690	50,634	9.28	48.48	3,234.17	7,831.80	2.71	6.57	0	23	0.00	25.84	0.00	278.93	0.00	11.01	0.00	3.56
6	500	750	625	9,774	60,408	9.36	57.84	4,835.93	12,667.73	4.06	10.63	1	24	1.12	26.97	23.19	302.11	0.92	11.93	0.48	2.38
7	750	1,000	875	8,089	68,497	7.75	65.59	5,152.97	17,820.70	4.32	14.95	4	28	4.49	31.46	704.58	1,006.69	27.82	39.74	13.67	5.65
8	1,000	1,500	1,250	8,444	76,941	8.09	73.67	7,684.30	25,505.00	6.45	21.40	3	31	3.37	34.83	1,015.40	2,022.10	40.09	79.83	13.21	7.93
9	1,500	2,000	1,750	5,319	82,260	5.09	78.77	6,398.13	31,903.13	5.37	26.77	4	35	4.49	39.33	57.28	2,079.38	2.26	82.09	0.90	6.52
10	2,000	2,500	2,250	3,409	85,669	3.26	82.03	5,159.74	37,062.87	4.33	31.10	22	57	24.72	64.04	16.32	2,095.70	0.64	82.74	0.32	5.65
11	2,500	3,000	2,750	2,499	88,168	2.39	84.43	4,496.02	41,558.89	3.77	34.87	0	57	0.00	64.04	0.00	2,095.70	0.00	82.74	0.00	5.04
12	3,000	4,000	3,500	3,481	91,649	3.33	87.76	7,428.78	48,987.67	6.23	41.10	4	61	4.49	68.54	49.03	2,144.74	1.94	84.67	0.66	4.38
13	4,000	5,000	4,500	2,198	93,847	2.10	89.86	6,274.09	55,261.76	5.26	46.37	0	61	0.00	68.54	0.00	2,144.74	0.00	84.67	0.00	3.88
14	5,000	7,500	6,250	3,030	96,877	2.90	92.76	10,520.63	65,782.39	8.83	55.19	5	66	5.62	74.16	54.86	2,199.59	2.17	86.84	0.52	3.34
15	7,500	10,000	8,750	2,047	98,924	1.96	94.72	10,339.04	76,121.43	8.67	63.87	1	67	1.12	75.28	12.97	2,212.56	0.51	87.35	0.13	2.91
16	10,000	20,000	15,000	2,647	101,571	2.53	97.26	16,975.98	93,097.41	14.24	78.11	3	70	3.37	78.65	132.97	2,345.54	5.25	92.60	0.78	2.52
17	20,000	50,000	35,000	1,674	103,245	1.60	98.86	15,052.85	108,150.26	12.63	90.74	4	74	4.49	83.15	152.23	2,497.77	6.01	98.61	1.01	2.31
18	50,000	100,000	75,000	535	103,780	0.51	99.37	4,021.11	112,171.37	3.37	94.11	1	75	1.12	84.27	1.20	2,498.97	0.05	98.66	0.03	2.23
19	100,000	500,000	300,000	462	104,242	0.44	99.82	3,998.22	116,169.59	3.35	97.47	5	80	5.62	89.89	33.93	2,532.90	1.34	100.00	0.85	2.18
20	500,000	**UP**		191	104,433	0.18	100.00	3,016.93	119,186.52	2.53	100.00	9	89	10.11	100.00	0.02	2,532.93	0.00	100.00	0.00	2.13
				104,433				119,186.52				89				2,532.93				2.13	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2972 APPARTEMENTS/CONDOMINIUMSOFFICES EXCEEDING 6 18 STOREYS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	491	491	9.49	9.49	328.46	328.46	1.78	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	277	768	5.35	14.84	16.98	345.44	0.09	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	393	1,161	7.59	22.43	43.47	388.91	0.24	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	256	1,417	4.95	27.38	57.12	446.03	0.31	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	376	1,793	7.27	34.65	117.70	563.73	0.64	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	345	2,138	6.67	41.31	217.81	781.53	1.18	4.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	274	2,412	5.29	46.61	204.90	986.43	1.11	5.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	306	2,718	5.91	52.52	271.24	1,257.67	1.47	6.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	212	2,930	4.10	56.62	279.77	1,537.44	1.51	8.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	166	3,096	3.21	59.83	337.71	1,875.15	1.83	10.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	125	3,221	2.42	62.24	328.35	2,203.50	1.78	11.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	207	3,428	4.00	66.24	567.97	2,771.47	3.07	15.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	161	3,589	3.11	69.35	655.40	3,426.87	3.55	18.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	275	3,864	5.31	74.67	1,231.90	4,658.77	6.67	25.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	95	3,959	1.84	76.50	626.47	5,285.24	3.39	28.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	269	4,228	5.20	81.70	2,785.79	8,071.02	15.07	43.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	318	4,546	6.14	87.85	3,704.94	11,775.96	20.05	63.72	1	1	5.56	5.56	4.44	4.44	37.21	37.21	0.12	0.04
18	50,000	100,000	75,000	221	4,767	4.27	92.12	2,986.13	14,762.09	16.16	79.87	3	4	16.67	22.22	5.77	10.21	48.29	85.50	0.19	0.07
19	100,000	500,000	300,000	341	5,108	6.59	98.71	3,435.35	18,197.44	18.59	98.46	1	5	5.56	27.78	0.05	10.26	0.39	85.89	0.00	0.06
20	500,000	**UP**		67	5,175	1.29	100.00	284.26	18,481.69	1.54	100.00	13	18	72.22	100.00	1.68	11.94	14.11	100.00	0.59	0.06
				5,175				18,481.69				18				11.94				0.06	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2973 APPARTEMENTS/CONDOMINIUMSOFFICES EXCEEDING 18 STOREYS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	504	504	18.44	18.44	32.39	32.39	0.57	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	209	713	7.65	26.09	17.28	49.67	0.31	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	196	909	7.17	33.26	31.14	80.81	0.55	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	142	1,051	5.20	38.46	34.63	115.44	0.61	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	276	1,327	10.10	48.55	128.87	244.31	2.29	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	146	1,473	5.34	53.90	78.40	322.71	1.39	5.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	147	1,620	5.38	59.28	126.64	449.35	2.25	7.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	146	1,766	5.34	64.62	155.15	604.51	2.75	10.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	103	1,869	3.77	68.39	141.79	746.29	2.51	13.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	52	1,921	1.90	70.29	88.08	834.37	1.56	14.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	78	1,999	2.85	73.14	169.41	1,003.78	3.00	17.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	84	2,083	3.07	76.22	207.93	1,211.71	3.69	21.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	53	2,136	1.94	78.16	157.25	1,368.96	2.79	24.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	58	2,194	2.12	80.28	228.91	1,597.87	4.06	28.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	38	2,232	1.39	81.67	234.79	1,832.67	4.16	32.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	58	2,290	2.12	83.79	525.80	2,358.47	9.32	41.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	79	2,369	2.89	86.68	649.43	3,007.90	11.52	53.34	1	1	20.00	20.00	8.17	8.17	44.61	44.61	1.26	0.27
18	50,000	100,000	75,000	83	2,452	3.04	89.72	598.33	3,606.23	10.61	63.96	0	1	0.00	20.00	0.00	8.17	0.00	44.61	0.00	0.23
19	100,000	500,000	300,000	245	2,697	8.96	98.68	1,794.97	5,401.20	31.83	95.79	2	3	40.00	60.00	0.32	8.48	1.72	46.33	0.02	0.16
20	500,000	**UP**		36	2,733	1.32	100.00	237.47	5,638.67	4.21	100.00	2	5	40.00	100.00	9.83	18.31	53.67	100.00	4.14	0.32
				2,733				5,638.67				5				18.31				0.32	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2974 CONVENTION HALLS AND OTHER MULTI PURPOSE BUILDINGS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	24	24	3.76	3.76	29.14	29.14	1.12	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	17	41	2.66	6.42	2.45	31.59	0.09	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	34	75	5.32	11.74	5.52	37.11	0.21	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	23	98	3.60	15.34	6.92	44.02	0.27	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	55	153	8.61	23.94	20.42	64.44	0.79	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	67	220	10.49	34.43	43.35	107.79	1.67	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	34	254	5.32	39.75	35.14	142.93	1.35	5.50	6	6	100.00	100.00	5.40	5.40	100.00	100.00	15.37	3.78
8	1,000	1,500	1,250	36	290	5.63	45.38	36.77	179.70	1.41	6.91	0	6	0.00	100.00	0.00	5.40	0.00	100.00	0.00	3.01
9	1,500	2,000	1,750	43	333	6.73	52.11	69.68	249.38	2.68	9.59	0	6	0.00	100.00	0.00	5.40	0.00	100.00	0.00	2.17
10	2,000	2,500	2,250	13	346	2.03	54.15	24.43	273.80	0.94	10.53	0	6	0.00	100.00	0.00	5.40	0.00	100.00	0.00	1.97
11	2,500	3,000	2,750	32	378	5.01	59.15	73.38	347.18	2.82	13.35	0	6	0.00	100.00	0.00	5.40	0.00	100.00	0.00	1.56
12	3,000	4,000	3,500	29	407	4.54	63.69	79.84	427.02	3.07	16.42	0	6	0.00	100.00	0.00	5.40	0.00	100.00	0.00	1.26
13	4,000	5,000	4,500	20	427	3.13	66.82	77.16	504.18	2.97	19.38	0	6	0.00	100.00	0.00	5.40	0.00	100.00	0.00	1.07
14	5,000	7,500	6,250	38	465	5.95	72.77	160.45	664.62	6.17	25.55	0	6	0.00	100.00	0.00	5.40	0.00	100.00	0.00	0.81
15	7,500	10,000	8,750	25	490	3.91	76.68	132.31	796.93	5.09	30.64	0	6	0.00	100.00	0.00	5.40	0.00	100.00	0.00	0.68
16	10,000	20,000	15,000	52	542	8.14	84.82	620.91	1,417.85	23.87	54.51	0	6	0.00	100.00	0.00	5.40	0.00	100.00	0.00	0.38
17	20,000	50,000	35,000	37	579	5.79	90.61	467.68	1,885.52	17.98	72.49	0	6	0.00	100.00	0.00	5.40	0.00	100.00	0.00	0.29
18	50,000	100,000	75,000	33	612	5.16	95.77	338.78	2,224.30	13.03	85.52	0	6	0.00	100.00	0.00	5.40	0.00	100.00	0.00	0.24
19	100,000	500,000	300,000	25	637	3.91	99.69	329.18	2,553.48	12.66	98.18	0	6	0.00	100.00	0.00	5.40	0.00	100.00	0.00	0.21
20	500,000	**UP**		2	639	0.31	100.00	47.43	2,600.91	1.82	100.00	0	6	0.00	100.00	0.00	5.40	0.00	100.00	0.00	0.21
					639				2,600.91				6				5.40				0.21

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2975 EXCEEDING 24 STOREYS ABOVE GROUND

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	434	434	6.03	6.03	160.03	160.03	1.03	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	434	868	6.03	12.06	33.32	193.35	0.21	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	630	1,498	8.75	20.81	126.82	320.17	0.82	2.06	1	1	2.70	2.70	6.80	6.80	17.16	17.16	5.36	2.12
4	200	300	250	531	2,029	7.38	28.19	122.48	442.65	0.79	2.85	0	1	0.00	2.70	0.00	6.80	0.00	17.16	0.00	1.54
5	300	500	400	920	2,949	12.78	40.98	305.55	748.20	1.97	4.82	1	2	2.70	5.41	12.40	19.20	31.28	48.44	4.06	2.57
6	500	750	625	678	3,627	9.42	50.40	342.29	1,090.49	2.20	7.02	0	2	0.00	5.41	0.00	19.20	0.00	48.44	0.00	1.76
7	750	1,000	875	489	4,116	6.79	57.19	412.42	1,502.91	2.66	9.68	0	2	0.00	5.41	0.00	19.20	0.00	48.44	0.00	1.28
8	1,000	1,500	1,250	454	4,570	6.31	63.50	510.29	2,013.20	3.29	12.96	0	2	0.00	5.41	0.00	19.20	0.00	48.44	0.00	0.95
9	1,500	2,000	1,750	288	4,858	4.00	67.50	445.53	2,458.73	2.87	15.83	0	2	0.00	5.41	0.00	19.20	0.00	48.44	0.00	0.78
10	2,000	2,500	2,250	176	5,034	2.45	69.95	289.30	2,748.03	1.86	17.70	0	2	0.00	5.41	0.00	19.20	0.00	48.44	0.00	0.70
11	2,500	3,000	2,750	148	5,182	2.06	72.00	364.29	3,112.32	2.35	20.04	0	2	0.00	5.41	0.00	19.20	0.00	48.44	0.00	0.62
12	3,000	4,000	3,500	194	5,376	2.70	74.70	441.94	3,554.26	2.85	22.89	1	3	2.70	8.11	12.69	31.89	32.03	80.47	2.87	0.90
13	4,000	5,000	4,500	129	5,505	1.79	76.49	387.82	3,942.08	2.50	25.39	0	3	0.00	8.11	0.00	31.89	0.00	80.47	0.00	0.81
14	5,000	7,500	6,250	269	5,774	3.74	80.23	1,093.77	5,035.85	7.04	32.43	0	3	0.00	8.11	0.00	31.89	0.00	80.47	0.00	0.63
15	7,500	10,000	8,750	186	5,960	2.58	82.81	916.36	5,952.21	5.90	38.33	0	3	0.00	8.11	0.00	31.89	0.00	80.47	0.00	0.54
16	10,000	20,000	15,000	244	6,204	3.39	86.20	2,483.55	8,435.76	15.99	54.32	0	3	0.00	8.11	0.00	31.89	0.00	80.47	0.00	0.38
17	20,000	50,000	35,000	160	6,364	2.22	88.43	1,597.60	10,033.36	10.29	64.61	0	3	0.00	8.11	0.00	31.89	0.00	80.47	0.00	0.32
18	50,000	100,000	75,000	95	6,459	1.32	89.75	1,019.15	11,052.51	6.56	71.17	0	3	0.00	8.11	0.00	31.89	0.00	80.47	0.00	0.29
19	100,000	500,000	300,000	342	6,801	4.75	94.50	2,590.19	13,642.70	16.68	87.85	6	9	16.22	24.32	2.65	34.54	6.69	87.16	0.10	0.25
20	500,000	**UP**		396	7,197	5.50	100.00	1,886.38	15,529.08	12.15	100.00	28	37	75.68	100.00	5.09	39.62	12.84	100.00	0.27	0.26
					7,197				15,529.08				37				39.62				0.26

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2976 DWELLING HOUSES NOT CLASSIFIED AS SHOP HOUSES / 3 STOREYS

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	56,195	56,195	8.21	8.21	4,246.61	4,246.61	1.46	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	93,045	149,240	13.59	21.80	7,421.29	11,667.89	2.56	4.02	5	5	4.72	4.72	181.73	181.73	4.90	4.90	2.45	1.56
3	100	200	150	191,632	340,872	27.99	49.78	49,016.48	60,684.37	16.91	20.93	11	16	10.38	15.09	872.43	1,054.16	23.51	28.40	1.78	1.74
4	200	300	250	80,702	421,574	11.79	61.57	21,092.01	81,776.38	7.28	28.21	16	32	15.09	30.19	596.66	1,650.82	16.08	44.48	2.83	2.02
5	300	500	400	91,209	512,783	13.32	74.89	30,219.94	111,996.32	10.42	38.63	16	48	15.09	45.28	781.74	2,432.56	21.06	65.54	2.59	2.17
6	500	750	625	49,352	562,135	7.21	82.10	20,461.88	132,458.20	7.06	45.69	16	64	15.09	60.38	160.17	2,592.73	4.32	69.86	0.78	1.96
7	750	1,000	875	38,574	600,709	5.63	87.73	20,582.19	153,040.39	7.10	52.79	6	70	5.66	66.04	586.59	3,179.32	15.80	85.66	2.85	2.08
8	1,000	1,500	1,250	32,282	632,991	4.71	92.45	24,218.22	177,258.61	8.35	61.14	10	80	9.43	75.47	290.88	3,470.20	7.84	93.50	1.20	1.96
9	1,500	2,000	1,750	16,828	649,819	2.46	94.91	17,800.32	195,058.93	6.14	67.28	4	84	3.77	79.25	37.76	3,507.96	1.02	94.51	0.21	1.80
10	2,000	2,500	2,250	8,934	658,753	1.30	96.21	12,248.66	207,307.59	4.22	71.50	2	86	1.89	81.13	21.23	3,529.19	0.57	95.09	0.17	1.70
11	2,500	3,000	2,750	6,298	665,051	0.92	97.13	10,395.25	217,702.84	3.59	75.09	1	87	0.94	82.08	2.64	3,531.83	0.07	95.16	0.03	1.62
12	3,000	4,000	3,500	6,345	671,396	0.93	98.06	13,635.23	231,338.07	4.70	79.79	5	92	4.72	86.79	19.25	3,551.08	0.52	95.68	0.14	1.54
13	4,000	5,000	4,500	3,704	675,100	0.54	98.60	10,461.82	241,799.89	3.61	83.40	2	94	1.89	88.68	20.17	3,571.24	0.54	96.22	0.19	1.48
14	5,000	7,500	6,250	3,837	678,937	0.56	99.16	14,185.65	255,985.53	4.89	88.29	1	95	0.94	89.62	12.55	3,583.79	0.34	96.56	0.09	1.40
15	7,500	10,000	8,750	1,968	680,905	0.29	99.45	10,012.69	265,998.23	3.45	91.75	4	99	3.77	93.40	82.19	3,665.98	2.21	98.77	0.82	1.38
16	10,000	20,000	15,000	2,088	682,993	0.30	99.75	14,508.89	280,507.12	5.00	96.75	2	101	1.89	95.28	38.86	3,704.84	1.05	99.82	0.27	1.32
17	20,000	50,000	35,000	1,175	684,168	0.17	99.92	7,242.62	287,749.74	2.50	99.25	5	106	4.72	100.00	6.72	3,711.56	0.18	100.00	0.09	1.29
18	50,000	100,000	75,000	327	684,495	0.05	99.97	1,415.98	289,165.72	0.49	99.74	0	106	0.00	100.00	0.00	3,711.56	0.00	100.00	0.00	1.28
19	100,000	500,000	300,000	175	684,670	0.03	100.00	697.85	289,863.57	0.24	99.98	0	106	0.00	100.00	0.00	3,711.56	0.00	100.00	0.00	1.28
20	500,000	**UP**		28	684,698	0.00	100.00	59.08	289,922.66	0.02	100.00	0	106	0.00	100.00	0.00	3,711.56	0.00	100.00	0.00	1.28
				684,698				289,922.66				106				3,711.56				1.28	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 29761 DWELLING HOUSE FOR

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,098	1,098	5.26	5.26	163.50	163.50	1.10	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1,322	2,420	6.33	11.60	136.05	299.55	0.92	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2,936	5,356	14.07	25.66	519.22	818.76	3.50	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2,592	7,948	12.42	38.08	721.98	1,540.74	4.87	10.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3,651	11,599	17.49	55.57	1,439.70	2,980.44	9.72	20.11	1	1	14.29	14.29	21.97	21.97	14.58	14.58	1.53	0.74
6	500	750	625	2,215	13,814	10.61	66.19	1,285.22	4,265.66	8.67	28.79	0	1	0.00	14.29	0.00	21.97	0.00	14.58	0.00	0.52
7	750	1,000	875	1,930	15,744	9.25	75.43	1,398.40	5,664.06	9.44	38.23	0	1	0.00	14.29	0.00	21.97	0.00	14.58	0.00	0.39
8	1,000	1,500	1,250	1,633	17,377	7.82	83.26	1,532.46	7,196.52	10.34	48.57	0	1	0.00	14.29	0.00	21.97	0.00	14.58	0.00	0.31
9	1,500	2,000	1,750	1,130	18,507	5.41	88.67	1,321.80	8,518.32	8.92	57.49	0	1	0.00	14.29	0.00	21.97	0.00	14.58	0.00	0.26
10	2,000	2,500	2,250	603	19,110	2.89	91.56	866.53	9,384.85	5.85	63.34	0	1	0.00	14.29	0.00	21.97	0.00	14.58	0.00	0.23
11	2,500	3,000	2,750	553	19,663	2.65	94.21	927.56	10,312.41	6.26	69.60	2	3	28.57	42.86	58.00	36.03	38.47	23.90	6.25	0.35
12	3,000	4,000	3,500	485	20,148	2.32	96.54	1,119.36	11,431.77	7.55	77.15	0	3	0.00	42.86	0.00	36.03	0.00	23.90	0.00	0.32
13	4,000	5,000	4,500	270	20,418	1.29	97.83	877.10	12,308.87	5.92	83.07	0	3	0.00	42.86	0.00	36.03	0.00	23.90	0.00	0.29
14	5,000	7,500	6,250	208	20,626	1.00	98.83	908.93	13,217.80	6.13	89.20	0	3	0.00	42.86	0.00	36.03	0.00	23.90	0.00	0.27
15	7,500	10,000	8,750	106	20,732	0.51	99.33	619.37	13,837.17	4.18	93.38	2	5	28.57	71.43	19.85	16.17	13.17	10.73	3.21	0.12
16	10,000	20,000	15,000	95	20,827	0.46	99.79	650.51	14,487.68	4.39	97.77	2	7	28.57	100.00	166.93	150.76	110.73	100.00	25.66	1.04
17	20,000	50,000	35,000	32	20,859	0.15	99.94	198.57	14,686.24	1.34	99.11	0	7	0.00	100.00	0.00	150.76	0.00	100.00	0.00	1.03
18	50,000	100,000	75,000	9	20,868	0.04	99.99	80.82	14,767.06	0.55	99.66	0	7	0.00	100.00	0.00	150.76	0.00	100.00	0.00	1.02
19	100,000	500,000	300,000	3	20,871	0.01	100.00	50.54	14,817.60	0.34	100.00	0	7	0.00	100.00	0.00	150.76	0.00	100.00	0.00	1.02
20	500,000	**UP**		0	20,871	0.00	100.00	0.00	14,817.60	0.00	100.00	0	7	0.00	100.00	0.00	150.76	0.00	100.00	0.00	1.02
				20,871				14,817.60				7				150.76				1.02	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2977 DWELLING HOUSES BUILDINGS FLOATING ON THE RIVER/SEA SHORE

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	112	112	42.75	42.75	26.63	26.63	14.25	14.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	57	169	21.76	64.50	37.11	63.74	19.86	34.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	38	207	14.50	79.01	33.67	97.40	18.02	52.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	23	230	8.78	87.79	29.11	126.52	15.58	67.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	13	243	4.96	92.75	7.54	134.05	4.03	71.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	253	3.82	96.56	9.63	143.69	5.16	76.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	255	0.76	97.33	4.12	147.80	2.20	79.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	256	0.38	97.71	0.47	148.27	0.25	79.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	257	0.38	98.09	1.35	149.63	0.72	80.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	258	0.38	98.47	7.45	157.07	3.99	84.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	259	0.38	98.85	0.49	157.56	0.26	84.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	260	0.38	99.24	0.29	157.85	0.15	84.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	261	0.38	99.62	7.18	165.03	3.84	88.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	262	0.38	100.00	21.80	186.83	11.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	262	0.00	100.00	0.00	186.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	262	0.00	100.00	0.00	186.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	262	0.00	100.00	0.00	186.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	262	0.00	100.00	0.00	186.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	262	0.00	100.00	0.00	186.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	262	0.00	100.00	0.00	186.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					262				186.83				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2978 INDEPENDENT ANALYTICAL LABORATORIES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	93	93	9.38	9.38	59.53	59.53	1.49	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	18	111	1.81	11.19	1.80	61.33	0.05	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	30	141	3.02	14.21	18.09	79.42	0.45	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	35	176	3.53	17.74	11.62	91.04	0.29	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	89	265	8.97	26.71	44.51	135.55	1.12	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	62	327	6.25	32.96	85.35	220.91	2.14	5.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	79	406	7.96	40.93	90.69	311.60	2.27	7.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	87	493	8.77	49.70	144.46	456.06	3.62	11.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	61	554	6.15	55.85	127.25	583.31	3.19	14.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	39	593	3.93	59.78	125.93	709.24	3.16	17.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	40	633	4.03	63.81	124.82	834.06	3.13	20.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	70	703	7.06	70.87	272.67	1,106.74	6.84	27.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	47	750	4.74	75.60	219.00	1,325.74	5.49	33.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	73	823	7.36	82.96	360.85	1,686.59	9.05	42.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	47	870	4.74	87.70	492.19	2,178.78	12.34	54.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	84	954	8.47	96.17	1,158.77	3,337.55	29.06	83.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	27	981	2.72	98.89	392.71	3,730.26	9.85	93.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	986	0.50	99.40	112.25	3,842.52	2.82	96.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	992	0.60	100.00	144.72	3,987.24	3.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	992	0.00	100.00	0.00	3,987.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				992				3,987.24				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 298 PROPERTY OF PUBLIC BODIES

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	16.90	16.90	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				16.90				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2981 PUBLIC BUILDINGS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	48	48	12.53	12.53	13.44	13.44	2.66	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	83	131	21.67	34.20	6.07	19.51	1.20	3.87	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	17	148	4.44	38.64	5.45	24.96	1.08	4.95	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	160	3.13	41.78	4.21	29.17	0.83	5.78	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	24	184	6.27	48.04	11.58	40.76	2.29	8.07	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	22	206	5.74	53.79	13.18	53.94	2.61	10.69	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	15	221	3.92	57.70	31.55	85.48	6.25	16.94	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	24	245	6.27	63.97	31.90	117.38	6.32	23.26	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	20	265	5.22	69.19	35.41	152.79	7.02	30.27	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	13	278	3.39	72.58	22.56	175.35	4.47	34.74	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	286	2.09	74.67	6.08	181.43	1.20	35.95	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	296	2.61	77.28	3.76	185.19	0.74	36.69	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	301	1.31	78.59	26.33	211.52	5.22	41.91	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	19	320	4.96	83.55	56.48	267.99	11.19	53.10	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	327	1.83	85.38	46.32	314.31	9.18	62.27	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	337	2.61	87.99	56.66	370.97	11.23	73.50	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	26	363	6.79	94.78	54.12	425.09	10.72	84.22	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	367	1.04	95.82	2.24	427.34	0.44	84.67	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	10	377	2.61	98.43	48.68	476.02	9.65	94.31	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		6	383	1.57	100.00	28.70	504.72	5.69	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
					383				504.72				1				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2982 POLICE BARRACKS AND POLICE STATIONS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	75	75	91.46	91.46	0.56	0.56	11.28	11.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	81	7.32	98.78	0.56	1.12	11.43	22.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	82	1.22	100.00	3.82	4.94	77.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	82	0.00	100.00	0.00	4.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	82	0.00	100.00	0.00	4.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	82	0.00	100.00	0.00	4.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	82	0.00	100.00	0.00	4.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	82	0.00	100.00	0.00	4.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	82	0.00	100.00	0.00	4.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	82	0.00	100.00	0.00	4.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	82	0.00	100.00	0.00	4.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	82	0.00	100.00	0.00	4.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	82	0.00	100.00	0.00	4.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	82	0.00	100.00	0.00	4.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	82	0.00	100.00	0.00	4.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	82	0.00	100.00	0.00	4.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	82	0.00	100.00	0.00	4.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	82	0.00	100.00	0.00	4.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	82	0.00	100.00	0.00	4.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	82	0.00	100.00	0.00	4.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					82				4.94				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2983 MILITARY BARRACKS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	22	22	100.00	100.00	0.03	0.03	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	0	22	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	22	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	22	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	22	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	22	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	22	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	22	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	22	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	22	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	22	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	22	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	22	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	22	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	22	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	22	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	22	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	22	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	22	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	22	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				22				0.03				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 29831 MILITARY BARRACKS : WITHOUT FAMILY ACCOMODATION

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

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

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2984 OTHERS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	10.71	10.71	1.81	1.81	0.50	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	15	27	13.39	24.11	7.24	9.05	1.99	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	20	47	17.86	41.96	27.10	36.15	7.45	9.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	30	77	26.79	68.75	51.00	87.14	14.02	23.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	93	14.29	83.04	38.58	125.73	10.61	34.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	7	100	6.25	89.29	23.37	149.10	6.43	41.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	104	3.57	92.86	17.87	166.98	4.92	45.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	105	0.89	93.75	0.24	167.21	0.06	45.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	106	0.89	94.64	1.72	168.93	0.47	46.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	107	0.89	95.54	15.16	184.08	4.17	50.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	108	0.89	96.43	8.28	192.37	2.28	52.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	109	0.89	97.32	65.90	258.27	18.12	71.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	110	0.89	98.21	98.85	357.12	27.18	98.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	111	0.89	99.11	5.52	362.64	1.52	99.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	112	0.89	100.00	1.00	363.64	0.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	112	0.00	100.00	0.00	363.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	112	0.00	100.00	0.00	363.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	112	0.00	100.00	0.00	363.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	112	0.00	100.00	0.00	363.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	112	0.00	100.00	0.00	363.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					112				363.64				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2991 BUILDINGS IN COURSE OF CONSTRUCTION

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	39	39	4.85	4.85	4.30	4.30	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	32	71	3.98	8.83	5.52	9.82	0.25	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	90	161	11.19	20.02	23.85	33.67	1.06	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	81	242	10.07	30.10	36.84	70.51	1.64	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	124	366	15.42	45.52	55.04	125.55	2.45	5.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	79	445	9.83	55.35	40.74	166.29	1.82	7.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	42	487	5.22	60.57	27.52	193.81	1.23	8.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	45	532	5.60	66.17	39.55	233.36	1.76	10.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	21	553	2.61	68.78	22.17	255.52	0.99	11.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	20	573	2.49	71.27	27.02	282.55	1.20	12.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	18	591	2.24	73.51	37.99	320.54	1.69	14.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	31	622	3.86	77.36	70.90	391.44	3.16	17.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	24	646	2.99	80.35	85.62	477.06	3.82	21.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	25	671	3.11	83.46	117.22	594.28	5.23	26.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	14	685	1.74	85.20	93.15	687.43	4.15	30.65	1	1	100.00	100.00	17.64	17.64	100.00	100.00	18.94	2.57
16	10,000	20,000	15,000	39	724	4.85	90.05	319.60	1,007.03	14.25	44.90	0	1	0.00	100.00	0.00	17.64	0.00	100.00	0.00	1.75
17	20,000	50,000	35,000	26	750	3.23	93.28	357.82	1,364.85	15.96	60.86	0	1	0.00	100.00	0.00	17.64	0.00	100.00	0.00	1.29
18	50,000	100,000	75,000	11	761	1.37	94.65	454.04	1,818.89	20.25	81.10	0	1	0.00	100.00	0.00	17.64	0.00	100.00	0.00	0.97
19	100,000	500,000	300,000	39	800	4.85	99.50	380.64	2,199.52	16.97	98.08	0	1	0.00	100.00	0.00	17.64	0.00	100.00	0.00	0.80
20	500,000	**UP**		4	804	0.50	100.00	43.15	2,242.67	1.92	100.00	0	1	0.00	100.00	0.00	17.64	0.00	100.00	0.00	0.79
				804				2,242.67				1				17.64				0.79	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 2992 RENTS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	10.71	10.71	0.42	0.42	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	15	16.07	26.79	0.90	1.32	1.09	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	25	17.86	44.64	9.60	10.92	11.72	13.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	32	12.50	57.14	5.46	16.38	6.67	20.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	15	47	26.79	83.93	8.12	24.49	9.91	29.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	49	3.57	87.50	4.43	28.93	5.42	35.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	51	3.57	91.07	0.56	29.49	0.68	36.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	52	1.79	92.86	0.40	29.89	0.49	36.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	53	1.79	94.64	7.57	37.46	9.24	45.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	54	1.79	96.43	4.28	41.74	5.23	50.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	55	1.79	98.21	15.69	57.42	19.16	70.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	56	1.79	100.00	24.45	81.87	29.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	56	0.00	100.00	0.00	81.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	56	0.00	100.00	0.00	81.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	56	0.00	100.00	0.00	81.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	56	0.00	100.00	0.00	81.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	56	0.00	100.00	0.00	81.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	56	0.00	100.00	0.00	81.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	56	0.00	100.00	0.00	81.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	56	0.00	100.00	0.00	81.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				56				81.87				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 30 KINA

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	33.33	33.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	33.33	66.67	11.19	11.19	49.32	49.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	33.33	100.00	11.50	22.70	50.68	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	3	0.00	100.00	0.00	22.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	22.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	22.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	22.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	22.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	22.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	22.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	22.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	22.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	22.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	22.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	22.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	22.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	22.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	22.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	22.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	22.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				22.70				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 300 KINA

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	1.79	1.79	1.20	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	11.31	13.10	7.58	8.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	9.14	22.23	6.12	14.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	30.92	53.15	20.73	35.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	96.00	149.16	64.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	149.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	149.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	149.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	149.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	149.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	149.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	149.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	149.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	149.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	149.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	149.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	149.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	149.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	5	0.00	100.00	0.00	149.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				149.16				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 3000 KINA

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.81	0.81	50.00	50.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	0.81	1.63	50.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	1.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	1.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	1.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	1.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	1.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	1.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	1.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	1.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	1.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	1.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	1.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	1.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	1.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	1.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	1.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	1.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	1.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				1.63				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 301 COKLAT

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	13.04	13.04	1.59	1.59	5.44	5.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	9	26.09	39.13	3.29	4.88	11.30	16.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	17	34.78	73.91	6.15	11.03	21.10	37.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	19	8.70	82.61	3.44	14.47	11.80	49.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	21	8.70	91.30	5.08	19.55	17.42	67.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	23	8.70	100.00	9.60	29.16	32.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	23	0.00	100.00	0.00	29.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	23	0.00	100.00	0.00	29.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	23	0.00	100.00	0.00	29.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	23	0.00	100.00	0.00	29.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	23	0.00	100.00	0.00	29.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	23	0.00	100.00	0.00	29.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	23	0.00	100.00	0.00	29.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	23	0.00	100.00	0.00	29.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	23	0.00	100.00	0.00	29.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	23	0.00	100.00	0.00	29.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	23	0.00	100.00	0.00	29.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	23	0.00	100.00	0.00	29.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	23	0.00	100.00	0.00	29.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	23	0.00	100.00	0.00	29.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				23				29.16				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 3030 KOPI

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.24	0.24	22.20	22.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	0.84	1.08	77.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	1.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	1.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	1.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	1.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	1.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	1.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	1.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	1.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	1.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	1.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	1.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	1.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	1.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	1.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	1.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	1.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	1.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				1.08				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 3031 RUMAH PENGERINGAN

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	9.09	9.09	0.57	0.57	0.78	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	3.03	12.12	0.41	0.98	0.57	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	3.03	15.15	0.36	1.34	0.50	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	3.03	18.18	1.08	2.42	1.49	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	15	27.27	45.45	6.82	9.25	9.41	12.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	17	6.06	51.52	2.51	11.75	3.46	16.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	19	6.06	57.58	3.19	14.94	4.40	20.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	24	15.15	72.73	10.81	25.76	14.92	35.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	25	3.03	75.76	2.84	28.60	3.93	39.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	26	3.03	78.79	8.51	37.11	11.74	51.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	27	3.03	81.82	10.21	47.31	14.08	65.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	29	6.06	87.88	25.13	72.44	34.68	99.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	30	3.03	90.91	0.01	72.45	0.01	99.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	31	3.03	93.94	0.01	72.45	0.01	99.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	32	3.03	96.97	0.01	72.47	0.02	99.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	33	3.03	100.00	0.01	72.47	0.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	33	0.00	100.00	0.00	72.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	33	0.00	100.00	0.00	72.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	33	0.00	100.00	0.00	72.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	33	0.00	100.00	0.00	72.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				33				72.47				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 3032 DENGAN RUMAH PENGERINGAN

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	10.00	10.00	0.14	0.14	1.44	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	7	60.00	70.00	8.97	9.11	90.05	91.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	10.00	80.00	0.12	9.23	1.16	92.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	10.00	90.00	0.48	9.71	4.79	97.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	10.00	100.00	0.26	9.96	2.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	10	0.00	100.00	0.00	9.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	10	0.00	100.00	0.00	9.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	10	0.00	100.00	0.00	9.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	10	0.00	100.00	0.00	9.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	9.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	9.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	9.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	9.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	9.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	9.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	9.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	9.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	9.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	10	0.00	100.00	0.00	9.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10				9.96				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 304 TEH

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	0.71	0.71	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	0.71	1.43	0.17	0.17	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	4	1.43	2.86	0.22	0.39	0.03	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	0.71	3.57	0.00	0.39	0.00	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	0.71	4.29	0.02	0.41	0.00	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	0.71	5.00	1.77	2.17	0.21	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	0.71	5.71	1.49	3.66	0.17	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	0.71	6.43	1.86	5.52	0.22	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	0.71	7.14	1.56	7.08	0.18	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	0.71	7.86	2.58	9.67	0.30	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	20	6.43	14.29	12.51	22.18	1.46	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	26	4.29	18.57	15.37	37.54	1.79	4.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	35	6.43	25.00	27.93	65.48	3.25	7.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	56	91	40.00	65.00	246.75	312.23	28.70	36.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	17	108	12.14	77.14	108.32	420.55	12.60	48.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	17	125	12.14	89.29	243.00	663.55	28.26	77.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	10	135	7.14	96.43	126.31	789.86	14.69	91.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	137	1.43	97.86	25.90	815.76	3.01	94.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	140	2.14	100.00	44.10	859.87	5.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	140	0.00	100.00	0.00	859.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					140				859.87				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 3040 TEH

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.27	2.27	0.15	0.15	0.93	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.27	4.55	0.19	0.34	1.16	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.27	6.82	0.17	0.51	1.04	3.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.27	9.09	0.19	0.69	1.16	4.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.27	11.36	0.17	0.86	1.05	5.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.27	13.64	0.19	1.05	1.17	6.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	2.27	15.91	0.18	1.24	1.15	7.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	2.27	18.18	0.21	1.44	1.28	8.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	2.27	20.45	0.21	1.66	1.33	10.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	2.27	22.73	0.22	1.88	1.35	11.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	2.27	25.00	0.19	2.07	1.20	12.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	2.27	27.27	0.22	2.29	1.38	14.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	16	28	36.36	63.64	3.58	5.87	22.18	36.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	36	18.18	81.82	2.55	8.42	15.81	52.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	40	9.09	90.91	1.68	10.11	10.44	62.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	43	6.82	97.73	3.81	13.92	23.61	86.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	44	2.27	100.00	2.22	16.14	13.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	44	0.00	100.00	0.00	16.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	44	0.00	100.00	0.00	16.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					44				16.14				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 305 MINYAK SEREH

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	7.14	7.14	0.24	0.24	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	7.14	14.29	0.99	1.24	0.60	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	7.14	21.43	1.86	3.10	1.13	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	7.14	28.57	0.76	3.86	0.46	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	7.14	35.71	1.40	5.26	0.85	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	7.14	42.86	0.57	5.83	0.35	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	7.14	50.00	2.68	8.52	1.63	5.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	7.14	57.14	1.09	9.60	0.66	5.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	7.14	64.29	18.97	28.57	11.54	17.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	7.14	71.43	26.89	55.47	16.36	33.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	7.14	78.57	32.76	88.22	19.93	53.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	7.14	85.71	49.22	137.44	29.94	83.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	7.14	92.86	18.81	156.25	11.44	95.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	7.14	100.00	8.13	164.38	4.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	164.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	164.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	164.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	164.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	14	0.00	100.00	0.00	164.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					14				164.38				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 3050 MINYAK SEREH

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	4.94	4.94	13.42	13.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	7.01	11.95	19.02	32.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	8.53	20.48	23.17	55.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	16.35	36.83	44.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	36.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	36.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	36.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	36.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	36.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	36.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	36.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	36.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	36.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	36.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	36.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	36.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	36.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	36.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	36.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					4				36.83				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 3071 BILA TIDAK DILAKUKAN EKSTRAKSI MINYAK

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	25	25	44.64	44.64	3.32	3.32	1.80	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	29	7.14	51.79	2.62	5.94	1.42	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	32	5.36	57.14	2.46	8.40	1.33	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	33	1.79	58.93	0.52	8.92	0.28	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	34	1.79	60.71	0.51	9.43	0.28	5.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	35	1.79	62.50	2.91	12.34	1.58	6.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	37	3.57	66.07	5.82	18.16	3.15	9.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	38	1.79	67.86	0.09	18.25	0.05	9.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	41	5.36	73.21	16.26	34.51	8.82	18.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	44	5.36	78.57	10.44	44.95	5.66	24.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	45	1.79	80.36	19.16	64.11	10.38	34.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	46	1.79	82.14	30.67	94.78	16.63	51.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	47	1.79	83.93	69.75	164.53	37.81	89.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	48	1.79	85.71	1.54	166.07	0.83	90.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	49	1.79	87.50	1.60	167.67	0.87	90.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	50	1.79	89.29	3.76	171.43	2.04	92.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	51	1.79	91.07	1.95	173.38	1.06	93.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	56	8.93	100.00	11.10	184.48	6.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	56	0.00	100.00	0.00	184.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	56	0.00	100.00	0.00	184.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					56				184.48				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 3072 DENGAN EKTRAKSI MINYAK

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	0.49	0.49	3.53	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	0.00	0.49	0.00	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	13.36	13.85	96.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	13.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	13.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	13.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	13.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	13.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	13.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	13.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	13.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	13.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	13.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	13.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	13.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	13.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	13.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	13.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	13.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				13.85				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 3073 GEDUNG PENGERINGAN DENGAN PENGERINGAN BUATAN

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	27.81	27.81	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	27.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	27.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	27.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	27.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	27.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	27.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	27.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	27.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	27.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	27.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	27.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	27.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	27.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	27.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	27.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	27.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	27.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	27.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				27.81				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 308 GEDUNG TIDAK TERMASUK RUMAH ASAP

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	87.50	87.50	2.55	2.55	61.24	61.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	8	12.50	100.00	1.61	4.16	38.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	8	0.00	100.00	0.00	4.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	8	0.00	100.00	0.00	4.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	8	0.00	100.00	0.00	4.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	8	0.00	100.00	0.00	4.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	8	0.00	100.00	0.00	4.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	8	0.00	100.00	0.00	4.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	4.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	4.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	4.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	4.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	4.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	4.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	4.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	4.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	4.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	4.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	4.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	8	0.00	100.00	0.00	4.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					8				4.16				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 3081 SEMUA GEDUNG TIDAK TERMASUK RUMAH ASAP

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	27	27	13.64	13.64	5.39	5.39	0.54	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	36	4.55	18.18	6.04	11.44	0.61	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	46	5.05	23.23	9.09	20.52	0.92	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	47	0.51	23.74	0.07	20.60	0.01	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	17	64	8.59	32.32	27.87	48.47	2.82	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	72	4.04	36.36	10.54	59.02	1.06	5.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	82	5.05	41.41	16.56	75.58	1.67	7.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	21	103	10.61	52.02	60.57	136.15	6.12	13.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	110	3.54	55.56	28.65	164.80	2.89	16.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	118	4.04	59.60	23.78	188.58	2.40	19.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	121	1.52	61.11	28.73	217.32	2.90	21.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	127	3.03	64.14	24.66	241.97	2.49	24.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	12	139	6.06	70.20	55.00	296.97	5.55	29.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	25	164	12.63	82.83	181.80	478.77	18.36	48.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	13	177	6.57	89.39	131.37	610.13	13.27	61.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	14	191	7.07	96.46	193.28	803.41	19.52	81.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	196	2.53	98.99	126.39	929.80	12.77	93.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	197	0.51	99.49	56.11	985.91	5.67	99.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	198	0.51	100.00	4.17	990.08	0.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	198	0.00	100.00	0.00	990.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				198				990.08				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 3082 RUMAH ASAP DI PERKEBUNAN KARET

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	4.70	4.70	0.28	0.28	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	11	2.68	7.38	1.71	1.99	0.19	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	21	6.71	14.09	7.17	9.16	0.81	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	23	1.34	15.44	2.58	11.75	0.29	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	24	0.67	16.11	0.75	12.50	0.09	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	28	2.68	18.79	14.82	27.32	1.68	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	31	2.01	20.81	13.02	40.34	1.48	4.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	18	49	12.08	32.89	38.04	78.38	4.32	8.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	24	73	16.11	48.99	81.31	159.69	9.23	18.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	23	96	15.44	64.43	85.47	245.16	9.70	27.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	14	110	9.40	73.83	76.52	321.68	8.69	36.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	114	2.68	76.51	12.87	334.55	1.46	37.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	119	3.36	79.87	8.72	343.27	0.99	38.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	19	138	12.75	92.62	197.71	540.98	22.44	61.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	145	4.70	97.32	172.37	713.35	19.56	80.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	149	2.68	100.00	167.69	881.04	19.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	149	0.00	100.00	0.00	881.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	149	0.00	100.00	0.00	881.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	149	0.00	100.00	0.00	881.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	149	0.00	100.00	0.00	881.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				149				881.04				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 309 GULA BIBIT

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	1.59	1.59	2.79	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	2.10	3.70	3.68	6.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	2.72	6.42	4.76	11.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	3.30	9.71	5.78	17.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	10.33	20.04	18.09	35.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	12.99	33.03	22.74	57.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	24.07	57.10	42.15	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	57.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	57.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	57.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	57.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	57.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	57.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	57.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	57.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	57.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	57.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	57.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	7	0.00	100.00	0.00	57.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					7				57.10				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 3090 GULA BIBIT GEDUNG DAN ISINYA

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	33.33	33.33	0.14	0.14	3.32	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	33.33	66.67	0.28	0.42	6.64	9.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	33.33	100.00	3.82	4.24	90.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	3	0.00	100.00	0.00	4.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	4.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	4.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	4.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	4.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	4.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	4.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	4.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	4.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	4.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	4.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	4.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	4.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	4.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	4.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	4.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	4.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				4.24				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 310 PERKEBUNAN SERAT,SERAT CAMPURAN DAN KAPOK YANG BELUM TERPROS

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	50.00	50.00	3.72	3.72	29.30	29.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	16	38.89	88.89	4.38	8.10	34.51	63.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	17	5.56	94.44	1.25	9.35	9.87	73.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	18	5.56	100.00	3.34	12.69	26.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	18	0.00	100.00	0.00	12.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	18	0.00	100.00	0.00	12.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	18	0.00	100.00	0.00	12.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	18	0.00	100.00	0.00	12.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	18	0.00	100.00	0.00	12.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	18	0.00	100.00	0.00	12.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	18	0.00	100.00	0.00	12.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	18	0.00	100.00	0.00	12.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	18	0.00	100.00	0.00	12.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	18	0.00	100.00	0.00	12.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	18	0.00	100.00	0.00	12.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	18	0.00	100.00	0.00	12.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	18	0.00	100.00	0.00	12.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	12.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	12.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	18	0.00	100.00	0.00	12.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				18				12.69				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 3100 PERKEBUNAN SERATSERAT CAMPURAN DAN KAPOK

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	30.93	30.93	97.17	97.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	0.90	31.83	2.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	31.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	31.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	31.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	31.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	31.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	31.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	31.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	31.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	31.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	31.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	31.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	31.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	31.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	31.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	31.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	31.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	31.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				31.83				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 311 PABRIK TAPIOKA DI

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	1.03	1.03	4.90	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	1.60	2.63	7.65	12.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	18.32	20.95	87.45	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	20.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	20.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	20.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	20.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	20.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	20.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	20.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	20.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	20.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	20.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	20.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	20.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	20.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	20.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	20.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	3	0.00	100.00	0.00	20.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					3				20.95				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 312 DAMAR DAN TERPENTIN

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	6.90	6.90	75.57	75.57	10.38	10.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	4	6.90	13.79	1.17	76.75	0.16	10.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	3.45	17.24	1.90	78.65	0.26	10.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	3.45	20.69	11.43	90.08	1.57	12.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	3.45	24.14	2.12	92.20	0.29	12.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	3.45	27.59	12.71	104.91	1.75	14.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	3.45	31.03	13.34	118.25	1.83	16.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	3.45	34.48	2.22	120.48	0.31	16.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	3.45	37.93	16.08	136.56	2.21	18.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	3.45	41.38	14.40	150.96	1.98	20.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	15	10.34	51.72	19.20	170.15	2.64	23.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	17	6.90	58.62	20.16	190.31	2.77	26.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	18	3.45	62.07	44.28	234.59	6.08	32.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	19	3.45	65.52	34.80	269.39	4.78	37.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	21	6.90	72.41	99.83	369.22	13.72	50.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	24	10.34	82.76	245.83	615.05	33.77	84.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	26	6.90	89.66	52.41	667.45	7.20	91.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	27	3.45	93.10	30.20	697.65	4.15	95.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	29	6.90	100.00	30.20	727.85	4.15	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	29	0.00	100.00	0.00	727.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					29				727.85				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 3120 DAMAR DAN TERPENTIN

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	10.00	10.00	0.26	0.26	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	10.00	20.00	0.42	0.68	0.39	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	10.00	30.00	4.34	5.02	4.07	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	10.00	40.00	11.94	16.96	11.20	15.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	10.00	50.00	11.96	28.92	11.22	27.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	10.00	60.00	12.52	41.44	11.74	38.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	10.00	70.00	14.40	55.84	13.50	52.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	10.00	80.00	16.69	72.53	15.65	68.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	10.00	90.00	19.03	91.55	17.84	85.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	10	10.00	100.00	15.10	106.65	14.16	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	106.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	106.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	106.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	106.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	106.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	106.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	106.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	106.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	106.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	10	0.00	100.00	0.00	106.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10				106.65				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 313 CENGKEH DAN REMPAH

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	2	50.00	50.00	0.50	0.50	2.31	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	25.00	75.00	1.06	1.55	4.90	7.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	25.00	100.00	20.00	21.55	92.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	21.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	21.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	21.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	21.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	21.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	21.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	21.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	21.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	21.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	21.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	21.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	21.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	21.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	21.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	21.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	4	0.00	100.00	0.00	21.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				21.55				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 314 PADI, TANPA PENGERJAAN

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	10.00	10.00	0.22	0.22	0.77	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	3	20.00	30.00	0.78	1.00	2.78	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	5	20.00	50.00	5.23	6.23	18.51	22.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	7	20.00	70.00	2.73	8.96	9.68	31.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	10	30.00	100.00	19.27	28.24	68.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	10	0.00	100.00	0.00	28.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	10	0.00	100.00	0.00	28.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	10	0.00	100.00	0.00	28.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	10	0.00	100.00	0.00	28.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	10	0.00	100.00	0.00	28.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	28.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	28.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	28.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	28.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	28.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	28.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	28.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	28.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	28.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	10	0.00	100.00	0.00	28.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					10				28.24				0				0.00				0.00

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 3140 PADI TANPA PENGERJAAN TERMASUK PADI DI TEMPAT TERBUKA

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	31.00	31.00	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				31.00				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 315 HORTIKULTURA,SAYUR SAYURAN,KENTANG DAN TIDAK ADA PENGERINGA

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	43	43	32.58	32.58	4.72	4.72	0.98	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	22	65	16.67	49.24	9.30	14.02	1.93	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	17	82	12.88	62.12	18.31	32.33	3.80	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	92	7.58	69.70	14.30	46.63	2.97	9.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	96	3.03	72.73	5.58	52.21	1.16	10.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	106	7.58	80.30	18.99	71.20	3.94	14.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	107	0.76	81.06	6.00	77.20	1.25	16.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	108	0.76	81.82	4.44	81.65	0.92	16.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	112	3.03	84.85	10.39	92.03	2.16	19.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	114	1.52	86.36	11.72	103.75	2.43	21.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	116	1.52	87.88	45.81	149.56	9.51	31.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	120	3.03	90.91	26.77	176.33	5.56	36.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	121	0.76	91.67	7.27	183.60	1.51	38.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	124	2.27	93.94	51.10	234.70	10.61	48.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	125	0.76	94.70	64.38	299.08	13.37	62.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	126	0.76	95.45	27.92	327.00	5.80	67.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	127	0.76	96.21	88.85	415.85	18.45	86.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	128	0.76	96.97	0.10	415.95	0.02	86.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	130	1.52	98.48	55.73	471.68	11.57	97.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		2	132	1.52	100.00	10.00	481.68	2.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				132				481.68				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 3150 HORTIKULTURASAYUR SAYURANKENTANG DAN TIDAK ADA PENGERING

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	10.00	10.00	0.06	0.06	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	10.00	20.00	0.34	0.40	0.50	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	4	20.00	40.00	1.02	1.42	1.50	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	10.00	50.00	5.68	7.09	8.36	10.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	10.00	60.00	1.79	8.88	2.63	13.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	10.00	70.00	8.58	17.46	12.63	25.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	10.00	80.00	27.24	44.70	40.10	65.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	10.00	90.00	10.35	55.06	15.24	81.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	10.00	100.00	12.87	67.93	18.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	10	0.00	100.00	0.00	67.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	67.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	67.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	67.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	67.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	67.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	67.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	67.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	67.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	67.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	10	0.00	100.00	0.00	67.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10				67.93				0				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 316 KELAPA SAWIT

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	537	537	34.10	34.10	269.17	269.17	4.35	4.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	283	820	17.97	52.06	135.29	404.46	2.18	6.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	179	999	11.37	63.43	131.36	535.82	2.12	8.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	49	1,048	3.11	66.54	54.88	590.70	0.89	9.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	35	1,083	2.22	68.76	46.97	637.67	0.76	10.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	8	1,091	0.51	69.27	6.93	644.60	0.11	10.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	1,101	0.63	69.90	41.83	686.43	0.68	11.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	18	1,119	1.14	71.05	27.96	714.39	0.45	11.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	1,128	0.57	71.62	23.08	737.47	0.37	11.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	18	1,146	1.14	72.76	39.66	777.13	0.64	12.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	1,155	0.57	73.33	50.93	828.06	0.82	13.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	23	1,178	1.46	74.79	46.58	874.63	0.75	14.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	1,185	0.44	75.24	49.05	923.68	0.79	14.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	19	1,204	1.21	76.44	75.58	999.27	1.22	16.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	17	1,221	1.08	77.52	108.48	1,107.75	1.75	17.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	38	1,259	2.41	79.94	569.66	1,677.40	9.20	27.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	86	1,345	5.46	85.40	1,301.24	2,978.64	21.01	48.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	72	1,417	4.57	89.97	1,167.29	4,145.93	18.85	66.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	140	1,557	8.89	98.86	1,655.10	5,801.04	26.72	93.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		18	1,575	1.14	100.00	392.94	6,193.98	6.34	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1,575				6,193.98				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 3160 MINYAK KELAPA SAWIT TANPA PEMAKAIAN BENSIN DALAM PENGERJAAN

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	0.99	0.99	0.03	0.03	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	3	1.98	2.97	0.10	0.13	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	0.99	3.96	0.16	0.29	0.02	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	0.99	4.95	0.11	0.40	0.01	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	0.99	5.94	3.84	4.24	0.39	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	0.99	6.93	0.59	4.84	0.06	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	0.99	7.92	2.04	6.88	0.21	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	10	1.98	9.90	3.43	10.31	0.35	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	0.99	10.89	0.64	10.95	0.06	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	15	3.96	14.85	38.26	49.21	3.86	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	19	3.96	18.81	5.42	54.63	0.55	5.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	23	3.96	22.77	13.62	68.25	1.37	6.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	32	8.91	31.68	14.24	82.49	1.44	8.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	42	9.90	41.58	62.03	144.52	6.25	14.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	12	54	11.88	53.47	36.40	180.91	3.67	18.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	11	65	10.89	64.36	128.50	309.41	12.95	31.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	71	5.94	70.30	114.88	424.29	11.58	42.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	79	7.92	78.22	210.57	634.86	21.22	63.99	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	17	96	16.83	95.05	283.62	918.48	28.59	92.58	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		5	101	4.95	100.00	73.66	992.14	7.42	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
				101				992.14				1				0.00				0.00	

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 317 TEMBAKAU

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	435	435	49.38	49.38	1,138.43	1,138.43	36.76	36.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	434	869	49.26	98.64	1,907.14	3,045.57	61.59	98.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	877	0.91	99.55	29.24	3,074.81	0.94	99.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	878	0.11	99.66	7.37	3,082.18	0.24	99.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	879	0.11	99.77	14.09	3,096.27	0.46	99.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	880	0.11	99.89	0.16	3,096.43	0.01	99.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	881	0.11	100.00	0.16	3,096.59	0.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	881	0.00	100.00	0.00	3,096.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	881	0.00	100.00	0.00	3,096.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	881	0.00	100.00	0.00	3,096.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	881	0.00	100.00	0.00	3,096.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	881	0.00	100.00	0.00	3,096.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	881	0.00	100.00	0.00	3,096.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	881	0.00	100.00	0.00	3,096.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	881	0.00	100.00	0.00	3,096.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	881	0.00	100.00	0.00	3,096.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	881	0.00	100.00	0.00	3,096.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	881	0.00	100.00	0.00	3,096.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	881	0.00	100.00	0.00	3,096.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	881	0.00	100.00	0.00	3,096.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				881				3,096.59				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 3170 TEMBAKAU JIKA FERMENTASI TEMBAKAU DIKERJAKAN DIPERKEBUNAN

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	50.00	50.00	0.65	0.65	34.35	34.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	50.00	100.00	1.24	1.89	65.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	2	0.00	100.00	0.00	1.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	1.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	1.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	1.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	1.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	1.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	1.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	1.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	1.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	1.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	1.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	1.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	1.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	1.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	1.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	1.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	1.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	2	0.00	100.00	0.00	1.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2				1.89				0				0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

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

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	5.34	5.34	0.47	0.47	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	15	6.11	11.45	5.43	5.91	0.46	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	18	2.29	13.74	4.83	10.73	0.41	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	19	0.76	14.50	2.45	13.19	0.21	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	20	0.76	15.27	1.38	14.56	0.12	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	21	0.76	16.03	3.59	18.16	0.30	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	22	0.76	16.79	2.63	20.78	0.22	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	25	2.29	19.08	8.27	29.05	0.70	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	26	0.76	19.85	1.69	30.73	0.14	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	27	0.76	20.61	13.51	44.24	1.14	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	28	0.76	21.37	7.92	52.16	0.67	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	30	1.53	22.90	22.17	74.33	1.87	6.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	31	0.76	23.66	12.38	86.71	1.05	7.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	34	2.29	25.95	32.10	118.81	2.71	10.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	39	3.82	29.77	48.36	167.17	4.09	14.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	49	7.63	37.40	52.53	219.70	4.44	18.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	19	68	14.50	51.91	380.19	599.89	32.13	50.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	17	85	12.98	64.89	367.40	967.29	31.05	81.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	44	129	33.59	98.47	210.71	1,178.00	17.81	99.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		2	131	1.53	100.00	5.16	1,183.16	0.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				131				1,183.16				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
P.O.Box 2635 JKT 10026, Cable REINDO
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 4006 COFFEE/KOPI

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	0.94	0.94	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	0.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.94				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 4012 PALM OIL/KELAPA SAWIT

DATA POSITION FROM : 01/01/2022
DATA POSITION TO : 31/12/2022
PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	74	74	32.17	32.17	4.77	4.77	0.88	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	96	170	41.74	73.91	35.91	40.68	6.62	7.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	178	3.48	77.39	12.38	53.06	2.28	9.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	180	0.87	78.26	3.00	56.07	0.55	10.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	184	1.74	80.00	5.96	62.03	1.10	11.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	186	0.87	80.87	2.97	64.99	0.55	11.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	187	0.43	81.30	0.27	65.27	0.05	12.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	188	0.43	81.74	0.57	65.84	0.11	12.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	189	0.43	82.17	1.49	67.32	0.27	12.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	190	0.43	82.61	1.46	68.78	0.27	12.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	191	0.43	83.04	16.00	84.78	2.95	15.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	192	0.43	83.48	0.04	84.82	0.01	15.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	193	0.43	83.91	9.57	94.39	1.76	17.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	194	0.43	84.35	2.44	96.83	0.45	17.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	195	0.43	84.78	1.67	98.50	0.31	18.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	198	1.30	86.09	12.42	110.92	2.29	20.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	204	2.61	88.70	59.72	170.64	11.00	31.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	209	2.17	90.87	29.39	200.03	5.41	36.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	18	227	7.83	98.70	340.81	540.84	62.79	99.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		3	230	1.30	100.00	1.91	542.76	0.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				230				542.76				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 4016 PERKEBUNAN KARET

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	80.00	80.00	0.98	0.98	16.88	16.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	13	6.67	86.67	0.47	1.45	8.20	25.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	14	6.67	93.33	1.45	2.90	25.01	50.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	15	6.67	100.00	2.89	5.79	49.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	15	0.00	100.00	0.00	5.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	15	0.00	100.00	0.00	5.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	15	0.00	100.00	0.00	5.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	15	0.00	100.00	0.00	5.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	15	0.00	100.00	0.00	5.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	15	0.00	100.00	0.00	5.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	15	0.00	100.00	0.00	5.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	15	0.00	100.00	0.00	5.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	15	0.00	100.00	0.00	5.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	15	0.00	100.00	0.00	5.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	15	0.00	100.00	0.00	5.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	5.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	5.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	5.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	5.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	15	0.00	100.00	0.00	5.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				15				5.79				0				0.00				0.00	

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

UNDERWRITING YEAR 2022

OCCUPATION CODE 4021 TOBACCO/TEMBAKAU

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	7.94	7.94	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	7.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	7.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	7.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	7.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	7.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	7.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	7.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	7.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	7.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	7.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	7.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	7.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	7.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	7.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	7.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	7.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	7.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		0	1	0.00	100.00	0.00	7.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				7.94				0				0.00				0.00	
GRAND TOTAL				2,063,495.0				2,543,432.69				1,132.0				46,888.85					

5.5 GROUP BY PROVINCE CODE

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

RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 01 NANGGROE ACEH DARUSSALAM

UNDERWRITING YEAR 2022

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	550	550	6.77	6.77	152.83	152.83	1.66	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	448	998	5.52	12.29	35.98	188.81	0.39	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1,822	2,820	22.44	34.73	158.89	347.70	1.73	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1,113	3,933	13.71	48.44	158.98	506.67	1.73	5.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	832	4,765	10.25	58.68	308.03	814.70	3.35	8.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	559	5,324	6.88	65.57	273.10	1,087.80	2.97	11.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	545	5,869	6.71	72.28	389.05	1,476.85	4.23	16.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	864	6,733	10.64	82.92	785.73	2,262.58	8.54	24.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	282	7,015	3.47	86.39	453.01	2,715.59	4.92	29.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	165	7,180	2.03	88.42	400.43	3,116.02	4.35	33.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	109	7,289	1.34	89.77	291.58	3,407.59	3.17	37.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	126	7,415	1.55	91.32	369.20	3,776.79	4.01	41.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	76	7,491	0.94	92.25	329.51	4,106.30	3.58	44.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	153	7,644	1.88	94.14	523.70	4,630.00	5.69	50.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	62	7,706	0.76	94.90	579.96	5,209.97	6.30	56.62	1	1	50.00	50.00	450.00	450.00	96.76	96.76	77.59	8.64
16	10,000	20,000	15,000	159	7,865	1.96	96.86	932.07	6,142.04	10.13	66.75	0	1	0.00	50.00	0.00	450.00	0.00	96.76	0.00	7.33
17	20,000	50,000	35,000	80	7,945	0.99	97.84	778.69	6,920.74	8.46	75.21	1	2	50.00	100.00	15.05	465.05	3.24	100.00	1.93	6.72
18	50,000	100,000	75,000	78	8,023	0.96	98.81	1,007.77	7,928.50	10.95	86.16	0	2	0.00	100.00	0.00	465.05	0.00	100.00	0.00	5.87
19	100,000	500,000	300,000	55	8,078	0.68	99.48	1,114.03	9,042.53	12.11	98.27	0	2	0.00	100.00	0.00	465.05	0.00	100.00	0.00	5.14
20	500,000	**UP**		42	8,120	0.52	100.00	159.58	9,202.11	1.73	100.00	0	2	0.00	100.00	0.00	465.05	0.00	100.00	0.00	5.05
				8,120					9,202.11			2					465.05				5.05

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 02 SUMATERA UTARA

UNDERWRITING YEAR 2022

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9,047	9,047	8.56	8.56	1,451.65	1,451.65	1.07	1.07	1	1	1.96	1.96	47.50	47.50	2.90	2.90	3.27	3.27
2	50	100	75	9,846	18,893	9.32	17.88	946.18	2,397.83	0.70	1.77	1	2	1.96	3.92	15.00	62.50	0.92	3.81	1.59	2.61
3	100	200	150	17,024	35,917	16.11	33.98	3,719.06	6,116.89	2.75	4.52	3	5	5.88	9.80	146.69	209.19	8.95	12.76	3.94	3.42
4	200	300	250	13,642	49,559	12.91	46.89	3,033.72	9,150.61	2.24	6.76	9	14	17.65	27.45	257.00	466.18	15.68	28.45	8.47	5.09
5	300	500	400	11,991	61,550	11.35	58.24	6,203.94	15,354.54	4.59	11.35	3	17	5.88	33.33	161.59	627.78	9.86	38.31	2.60	4.09
6	500	750	625	9,130	70,680	8.64	66.88	6,299.06	21,653.60	4.66	16.01	5	22	9.80	43.14	72.15	699.92	4.40	42.71	1.15	3.23
7	750	1,000	875	7,360	78,040	6.96	73.84	7,216.88	28,870.48	5.33	21.34	4	26	7.84	50.98	78.01	777.93	4.76	47.47	1.08	2.69
8	1,000	1,500	1,250	7,373	85,413	6.98	80.82	8,981.75	37,852.23	6.64	27.98	4	30	7.84	58.82	203.76	981.69	12.43	59.90	2.27	2.59
9	1,500	2,000	1,750	3,870	89,283	3.66	84.48	7,474.69	45,326.92	5.53	33.51	1	31	1.96	60.78	2.26	983.95	0.14	60.04	0.03	2.17
10	2,000	2,500	2,250	2,713	91,996	2.57	87.05	5,105.24	50,432.16	3.77	37.28	1	32	1.96	62.75	16.05	1,000.00	0.98	61.02	0.31	1.98
11	2,500	3,000	2,750	1,887	93,883	1.79	88.83	5,174.86	55,607.02	3.83	41.10	0	32	0.00	62.75	0.00	1,000.00	0.00	61.02	0.00	1.80
12	3,000	4,000	3,500	2,041	95,924	1.93	90.76	6,603.20	62,210.21	4.88	45.99	2	34	3.92	66.67	22.53	1,022.53	1.37	62.39	0.34	1.64
13	4,000	5,000	4,500	1,367	97,291	1.29	92.06	5,739.00	67,949.22	4.24	50.23	2	36	3.92	70.59	380.61	1,403.14	23.22	85.62	6.63	2.06
14	5,000	7,500	6,250	1,735	99,026	1.64	93.70	9,765.63	77,714.84	7.22	57.45	3	39	5.88	76.47	27.36	1,430.50	1.67	87.29	0.28	1.84
15	7,500	10,000	8,750	1,017	100,043	0.96	94.66	8,446.22	86,161.06	6.24	63.69	0	39	0.00	76.47	0.00	1,430.50	0.00	87.29	0.00	1.66
16	10,000	20,000	15,000	1,960	102,003	1.85	96.52	18,295.72	104,456.79	13.52	77.21	3	42	5.88	82.35	30.39	1,460.88	1.85	89.14	0.17	1.40
17	20,000	50,000	35,000	1,645	103,648	1.56	98.07	16,142.56	120,599.34	11.93	89.15	2	44	3.92	86.27	31.34	1,492.22	1.91	91.06	0.19	1.24
18	50,000	100,000	75,000	885	104,533	0.84	98.91	7,936.17	128,535.52	5.87	95.01	6	50	11.76	98.04	146.35	1,638.57	8.93	99.99	1.84	1.27
19	100,000	500,000	300,000	1,010	105,543	0.96	99.87	5,965.31	134,500.83	4.41	99.42	1	51	1.96	100.00	0.24	1,638.81	0.01	100.00	0.00	1.22
20	500,000	**UP**		142	105,685	0.13	100.00	781.80	135,282.63	0.58	100.00	0	51	0.00	100.00	0.00	1,638.81	0.00	100.00	0.00	1.21
				105,685				135,282.63				51				1,638.81					1.21

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 03 SUMATERA BARAT

UNDERWRITING YEAR 2022

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,817	2,817	6.69	6.69	346.08	346.08	0.76	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3,633	6,450	8.63	15.32	727.76	1,073.83	1.59	2.35	12	12	48.00	48.00	96.47	96.47	24.33	24.33	13.26	8.98
3	100	200	150	7,579	14,029	18.00	33.32	2,219.34	3,293.18	4.85	7.19	0	12	0.00	48.00	0.00	96.47	0.00	24.33	0.00	2.93
4	200	300	250	5,790	19,819	13.75	47.07	2,145.19	5,438.36	4.69	11.88	2	14	8.00	56.00	17.35	113.82	4.38	28.71	0.81	2.09
5	300	500	400	7,462	27,281	17.72	64.79	4,458.43	9,896.80	9.74	21.62	1	15	4.00	60.00	0.50	114.32	0.12	28.83	0.01	1.16
6	500	750	625	4,108	31,389	9.76	74.55	3,445.55	13,342.35	7.53	29.15	1	16	4.00	64.00	25.87	140.19	6.53	35.36	0.75	1.05
7	750	1,000	875	3,175	34,564	7.54	82.09	3,896.65	17,239.00	8.51	37.66	1	17	4.00	68.00	131.00	271.18	33.04	68.40	3.36	1.57
8	1,000	1,500	1,250	2,309	36,873	5.48	87.58	3,884.10	21,123.10	8.49	46.15	1	18	4.00	72.00	17.49	288.67	4.41	72.81	0.45	1.37
9	1,500	2,000	1,750	1,280	38,153	3.04	90.62	2,921.20	24,044.30	6.38	52.53	0	18	0.00	72.00	0.00	288.67	0.00	72.81	0.00	1.20
10	2,000	2,500	2,250	658	38,811	1.56	92.18	1,989.96	26,034.26	4.35	56.88	4	22	16.00	88.00	96.18	384.85	24.26	97.07	4.83	1.48
11	2,500	3,000	2,750	581	39,392	1.38	93.56	1,855.56	27,889.82	4.05	60.93	2	24	8.00	96.00	11.32	396.17	2.86	99.92	0.61	1.42
12	3,000	4,000	3,500	688	40,080	1.63	95.19	2,646.64	30,536.47	5.78	66.72	0	24	0.00	96.00	0.00	396.17	0.00	99.92	0.00	1.30
13	4,000	5,000	4,500	409	40,489	0.97	96.16	2,024.42	32,560.89	4.42	71.14	0	24	0.00	96.00	0.00	396.17	0.00	99.92	0.00	1.22
14	5,000	7,500	6,250	435	40,924	1.03	97.20	2,728.76	35,289.65	5.96	77.10	0	24	0.00	96.00	0.00	396.17	0.00	99.92	0.00	1.12
15	7,500	10,000	8,750	283	41,207	0.67	97.87	2,131.45	37,421.10	4.66	81.76	0	24	0.00	96.00	0.00	396.17	0.00	99.92	0.00	1.06
16	10,000	20,000	15,000	385	41,592	0.91	98.78	3,523.93	40,945.03	7.70	89.46	0	24	0.00	96.00	0.00	396.17	0.00	99.92	0.00	0.97
17	20,000	50,000	35,000	202	41,794	0.48	99.26	2,457.42	43,402.45	5.37	94.83	0	24	0.00	96.00	0.00	396.17	0.00	99.92	0.00	0.91
18	50,000	100,000	75,000	82	41,876	0.19	99.46	1,070.49	44,472.94	2.34	97.16	1	25	4.00	100.00	0.30	396.48	0.08	100.00	0.03	0.89
19	100,000	500,000	300,000	224	42,100	0.53	99.99	1,290.61	45,763.55	2.82	99.98	0	25	0.00	100.00	0.00	396.48	0.00	100.00	0.00	0.87
20	500,000	**UP**		4	42,104	0.01	100.00	7.20	45,770.75	0.02	100.00	0	25	0.00	100.00	0.00	396.48	0.00	100.00	0.00	0.87
				42,104				45,770.75				25					396.48				0.87

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 04 RIAU

UNDERWRITING YEAR 2022

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4,322	4,322	8.85	8.85	685.75	685.75	1.27	1.27	2	2	11.11	11.11	127.02	127.02	10.22	10.22	18.52	18.52
2	50	100	75	4,133	8,455	8.46	17.31	538.00	1,223.75	0.99	2.26	0	2	0.00	11.11	0.00	127.02	0.00	10.22	0.00	10.38
3	100	200	150	8,620	17,075	17.65	34.96	2,336.69	3,560.44	4.32	6.58	0	2	0.00	11.11	0.00	127.02	0.00	10.22	0.00	3.57
4	200	300	250	5,507	22,582	11.28	46.23	1,592.66	5,153.10	2.94	9.52	1	3	5.56	16.67	1.59	128.61	0.13	10.35	0.10	2.50
5	300	500	400	6,177	28,759	12.65	58.88	3,536.14	8,689.23	6.53	16.05	4	7	22.22	38.89	16.85	145.46	1.36	11.71	0.48	1.67
6	500	750	625	4,383	33,142	8.97	67.86	2,911.89	11,601.12	5.38	21.43	1	8	5.56	44.44	10.94	156.40	0.88	12.59	0.38	1.35
7	750	1,000	875	3,455	36,597	7.07	74.93	3,483.16	15,084.29	6.43	27.87	0	8	0.00	44.44	0.00	156.40	0.00	12.59	0.00	1.04
8	1,000	1,500	1,250	3,603	40,200	7.38	82.31	4,050.87	19,135.16	7.48	35.35	1	9	5.56	50.00	84.15	240.56	6.77	19.36	2.08	1.26
9	1,500	2,000	1,750	1,799	41,999	3.68	85.99	3,045.14	22,180.30	5.63	40.97	1	10	5.56	55.56	768.03	1,008.58	61.82	81.19	25.22	4.55
10	2,000	2,500	2,250	882	42,881	1.81	87.80	1,900.58	24,080.88	3.51	44.48	1	11	5.56	61.11	8.87	1,017.45	0.71	81.90	0.47	4.23
11	2,500	3,000	2,750	700	43,581	1.43	89.23	1,850.26	25,931.14	3.42	47.90	0	11	0.00	61.11	0.00	1,017.45	0.00	81.90	0.00	3.92
12	3,000	4,000	3,500	981	44,562	2.01	91.24	2,556.77	28,487.91	4.72	52.63	0	11	0.00	61.11	0.00	1,017.45	0.00	81.90	0.00	3.57
13	4,000	5,000	4,500	521	45,083	1.07	92.30	2,204.95	30,692.86	4.07	56.70	0	11	0.00	61.11	0.00	1,017.45	0.00	81.90	0.00	3.31
14	5,000	7,500	6,250	899	45,982	1.84	94.14	3,456.07	34,148.93	6.38	63.08	1	12	5.56	66.67	2.72	1,020.16	0.22	82.12	0.08	2.99
15	7,500	10,000	8,750	414	46,396	0.85	94.99	2,415.49	36,564.42	4.46	67.55	0	12	0.00	66.67	0.00	1,020.16	0.00	82.12	0.00	2.79
16	10,000	20,000	15,000	802	47,198	1.64	96.63	5,245.38	41,809.80	9.69	77.24	0	12	0.00	66.67	0.00	1,020.16	0.00	82.12	0.00	2.44
17	20,000	50,000	35,000	592	47,790	1.21	97.85	4,541.01	46,350.81	8.39	85.62	0	12	0.00	66.67	0.00	1,020.16	0.00	82.12	0.00	2.20
18	50,000	100,000	75,000	363	48,153	0.74	98.59	3,336.51	49,687.31	6.16	91.79	0	12	0.00	66.67	0.00	1,020.16	0.00	82.12	0.00	2.05
19	100,000	500,000	300,000	574	48,727	1.18	99.76	3,668.22	53,355.54	6.78	98.56	5	17	27.78	94.44	219.50	1,239.66	17.67	99.79	5.98	2.32
20	500,000	**UP**		115	48,842	0.24	100.00	777.27	54,132.81	1.44	100.00	1	18	5.56	100.00	2.66	1,242.33	0.21	100.00	0.34	2.29
				48,842					54,132.81			18					1,242.33				2.29

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 05 JAMBI

UNDERWRITING YEAR 2022

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,343	2,343	9.55	9.55	469.35	469.35	1.90	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2,562	4,905	10.45	20.00	332.30	801.65	1.34	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5,259	10,164	21.44	41.44	1,398.60	2,200.25	5.66	8.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2,465	12,629	10.05	51.49	933.48	3,133.73	3.78	12.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2,882	15,511	11.75	63.24	1,804.67	4,938.40	7.30	19.98	1	1	25.00	25.00	40.84	40.84	56.75	56.75	2.26	0.83
6	500	750	625	1,788	17,299	7.29	70.53	1,338.70	6,277.10	5.42	25.40	0	1	0.00	25.00	0.00	40.84	0.00	56.75	0.00	0.65
7	750	1,000	875	1,504	18,803	6.13	76.66	1,339.29	7,616.39	5.42	30.81	0	1	0.00	25.00	0.00	40.84	0.00	56.75	0.00	0.54
8	1,000	1,500	1,250	1,903	20,706	7.76	84.42	1,807.56	9,423.95	7.31	38.13	0	1	0.00	25.00	0.00	40.84	0.00	56.75	0.00	0.43
9	1,500	2,000	1,750	879	21,585	3.58	88.00	1,388.20	10,812.15	5.62	43.74	2	3	50.00	75.00	11.67	52.51	16.22	72.96	0.84	0.49
10	2,000	2,500	2,250	363	21,948	1.48	89.48	841.09	11,653.25	3.40	47.15	0	3	0.00	75.00	0.00	52.51	0.00	72.96	0.00	0.45
11	2,500	3,000	2,750	290	22,238	1.18	90.66	881.68	12,534.92	3.57	50.71	0	3	0.00	75.00	0.00	52.51	0.00	72.96	0.00	0.42
12	3,000	4,000	3,500	510	22,748	2.08	92.74	1,137.70	13,672.62	4.60	55.32	1	4	25.00	100.00	19.46	71.96	27.04	100.00	1.71	0.53
13	4,000	5,000	4,500	237	22,985	0.97	93.71	948.32	14,620.94	3.84	59.15	0	4	0.00	100.00	0.00	71.96	0.00	100.00	0.00	0.49
14	5,000	7,500	6,250	368	23,353	1.50	95.21	1,404.05	16,025.00	5.68	64.83	0	4	0.00	100.00	0.00	71.96	0.00	100.00	0.00	0.45
15	7,500	10,000	8,750	202	23,555	0.82	96.03	909.03	16,934.02	3.68	68.51	0	4	0.00	100.00	0.00	71.96	0.00	100.00	0.00	0.42
16	10,000	20,000	15,000	273	23,828	1.11	97.15	2,136.52	19,070.55	8.64	77.15	0	4	0.00	100.00	0.00	71.96	0.00	100.00	0.00	0.38
17	20,000	50,000	35,000	234	24,062	0.95	98.10	2,485.43	21,555.97	10.06	87.21	0	4	0.00	100.00	0.00	71.96	0.00	100.00	0.00	0.33
18	50,000	100,000	75,000	141	24,203	0.57	98.67	1,209.69	22,765.66	4.89	92.10	0	4	0.00	100.00	0.00	71.96	0.00	100.00	0.00	0.32
19	100,000	500,000	300,000	287	24,490	1.17	99.85	1,555.33	24,320.99	6.29	98.40	0	4	0.00	100.00	0.00	71.96	0.00	100.00	0.00	0.30
20	500,000	**UP**		38	24,528	0.15	100.00	396.64	24,717.63	1.60	100.00	0	4	0.00	100.00	0.00	71.96	0.00	100.00	0.00	0.29
				24,528					24,717.63			4					71.96				0.29

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 06 SUMATERA SELATAN

UNDERWRITING YEAR 2022

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5,755	5,755	9.97	9.97	377.07	377.07	0.75	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6,141	11,896	10.63	20.60	530.88	907.94	1.05	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	13,796	25,692	23.89	44.49	3,924.79	4,832.73	7.77	9.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6,166	31,858	10.68	55.17	1,485.73	6,318.46	2.94	12.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5,577	37,435	9.66	64.83	2,675.38	8,993.85	5.30	17.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3,982	41,417	6.90	71.72	2,316.99	11,310.84	4.59	22.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3,376	44,793	5.85	77.57	2,535.99	13,846.83	5.02	27.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3,875	48,668	6.71	84.28	3,231.23	17,078.06	6.40	33.82	1	1	9.09	9.09	984.17	984.17	93.28	93.28	30.46	5.76
9	1,500	2,000	1,750	2,191	50,859	3.79	88.07	2,853.73	19,931.79	5.65	39.47	0	1	0.00	9.09	0.00	984.17	0.00	93.28	0.00	4.94
10	2,000	2,500	2,250	1,006	51,865	1.74	89.82	2,042.62	21,974.41	4.04	43.51	1	2	9.09	18.18	19.65	1,003.82	1.86	95.14	0.96	4.57
11	2,500	3,000	2,750	639	52,504	1.11	90.92	1,746.46	23,720.87	3.46	46.97	0	2	0.00	18.18	0.00	1,003.82	0.00	95.14	0.00	4.23
12	3,000	4,000	3,500	1,119	53,623	1.94	92.86	2,636.74	26,357.60	5.22	52.19	1	3	9.09	27.27	4.60	1,008.42	0.44	95.58	0.17	3.83
13	4,000	5,000	4,500	604	54,227	1.05	93.91	2,371.17	28,728.77	4.70	56.89	0	3	0.00	27.27	0.00	1,008.42	0.00	95.58	0.00	3.51
14	5,000	7,500	6,250	753	54,980	1.30	95.21	3,390.36	32,119.14	6.71	63.60	0	3	0.00	27.27	0.00	1,008.42	0.00	95.58	0.00	3.14
15	7,500	10,000	8,750	428	55,408	0.74	95.95	2,305.28	34,424.42	4.56	68.17	1	4	9.09	36.36	17.64	1,026.07	1.67	97.25	0.77	2.98
16	10,000	20,000	15,000	761	56,169	1.32	97.27	5,447.74	39,872.15	10.79	78.95	0	4	0.00	36.36	0.00	1,026.07	0.00	97.25	0.00	2.57
17	20,000	50,000	35,000	726	56,895	1.26	98.53	5,063.89	44,936.04	10.03	88.98	2	6	18.18	54.55	21.81	1,047.88	2.07	99.32	0.43	2.33
18	50,000	100,000	75,000	272	57,167	0.47	99.00	2,099.02	47,035.06	4.16	93.14	1	7	9.09	63.64	0.56	1,048.44	0.05	99.37	0.03	2.23
19	100,000	500,000	300,000	408	57,575	0.71	99.70	2,562.12	49,597.19	5.07	98.21	2	9	18.18	81.82	0.04	1,048.49	0.00	99.38	0.00	2.11
20	500,000	**UP**		171	57,746	0.30	100.00	902.74	50,499.93	1.79	100.00	2	11	18.18	100.00	6.59	1,055.07	0.62	100.00	0.73	2.09
				57,746					50,499.93			11					1,055.07				2.09

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 07 BENGKULU

UNDERWRITING YEAR 2022

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,531	1,531	12.29	12.29	143.83	143.83	1.12	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1,657	3,188	13.30	25.58	288.34	432.17	2.24	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2,485	5,673	19.94	45.53	791.34	1,223.50	6.16	9.52	2	2	18.18	18.18	34.52	34.52	1.50	1.50	4.36	2.82
4	200	300	250	1,367	7,040	10.97	56.50	612.63	1,836.13	4.77	14.29	2	4	18.18	36.36	231.05	265.57	10.06	11.56	37.71	14.46
5	300	500	400	1,766	8,806	14.17	70.67	1,103.91	2,940.04	8.59	22.88	0	4	0.00	36.36	0.00	265.57	0.00	11.56	0.00	9.03
6	500	750	625	926	9,732	7.43	78.10	918.49	3,858.53	7.15	30.02	3	7	27.27	63.64	13.22	278.78	0.58	12.14	1.44	7.23
7	750	1,000	875	699	10,431	5.61	83.71	976.15	4,834.68	7.60	37.62	0	7	0.00	63.64	0.00	278.78	0.00	12.14	0.00	5.77
8	1,000	1,500	1,250	609	11,040	4.89	88.60	1,048.94	5,883.62	8.16	45.78	0	7	0.00	63.64	0.00	278.78	0.00	12.14	0.00	4.74
9	1,500	2,000	1,750	305	11,345	2.45	91.04	776.28	6,659.90	6.04	51.82	2	9	18.18	81.82	1,759.28	2,038.06	76.61	88.75	226.63	30.60
10	2,000	2,500	2,250	141	11,486	1.13	92.18	394.52	7,054.42	3.07	54.89	2	11	18.18	100.00	258.32	2,296.39	11.25	100.00	65.48	32.55
11	2,500	3,000	2,750	118	11,604	0.95	93.12	448.65	7,503.08	3.49	58.38	0	11	0.00	100.00	0.00	2,296.39	0.00	100.00	0.00	30.61
12	3,000	4,000	3,500	134	11,738	1.08	94.20	515.54	8,018.62	4.01	62.39	0	11	0.00	100.00	0.00	2,296.39	0.00	100.00	0.00	28.64
13	4,000	5,000	4,500	66	11,804	0.53	94.73	362.01	8,380.63	2.82	65.21	0	11	0.00	100.00	0.00	2,296.39	0.00	100.00	0.00	27.40
14	5,000	7,500	6,250	155	11,959	1.24	95.97	812.85	9,193.48	6.32	71.53	0	11	0.00	100.00	0.00	2,296.39	0.00	100.00	0.00	24.98
15	7,500	10,000	8,750	92	12,051	0.74	96.71	497.51	9,690.99	3.87	75.40	0	11	0.00	100.00	0.00	2,296.39	0.00	100.00	0.00	23.70
16	10,000	20,000	15,000	121	12,172	0.97	97.68	1,191.73	10,882.72	9.27	84.68	0	11	0.00	100.00	0.00	2,296.39	0.00	100.00	0.00	21.10
17	20,000	50,000	35,000	74	12,246	0.59	98.27	765.73	11,648.44	5.96	90.63	0	11	0.00	100.00	0.00	2,296.39	0.00	100.00	0.00	19.71
18	50,000	100,000	75,000	53	12,299	0.43	98.70	612.32	12,260.76	4.76	95.40	0	11	0.00	100.00	0.00	2,296.39	0.00	100.00	0.00	18.73
19	100,000	500,000	300,000	154	12,453	1.24	99.94	523.75	12,784.51	4.08	99.47	0	11	0.00	100.00	0.00	2,296.39	0.00	100.00	0.00	17.96
20	500,000	**UP**		8	12,461	0.06	100.00	67.83	12,852.33	0.53	100.00	0	11	0.00	100.00	0.00	2,296.39	0.00	100.00	0.00	17.87
				12,461					12,852.33			11					2,296.39				17.87

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 08 LAMPUNG

UNDERWRITING YEAR 2022

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4,202	4,202	9.41	9.41	416.83	416.83	0.98	0.98	2	2	10.53	10.53	9.17	9.17	2.10	2.10	2.20	2.20
2	50	100	75	4,706	8,908	10.54	19.96	404.54	821.38	0.95	1.93	3	5	15.79	26.32	79.87	89.04	18.26	20.36	19.74	10.84
3	100	200	150	9,313	18,221	20.86	40.82	1,649.59	2,470.96	3.88	5.82	1	6	5.26	31.58	56.37	145.40	12.89	33.24	3.42	5.88
4	200	300	250	5,819	24,040	13.04	53.86	1,360.98	3,831.94	3.20	9.02	1	7	5.26	36.84	11.68	157.08	2.67	35.91	0.86	4.10
5	300	500	400	4,148	28,188	9.29	63.15	2,019.51	5,851.45	4.76	13.78	0	7	0.00	36.84	0.00	157.08	0.00	35.91	0.00	2.68
6	500	750	625	2,991	31,179	6.70	69.85	1,834.01	7,685.46	4.32	18.10	1	8	5.26	42.11	10.00	167.08	2.29	38.20	0.55	2.17
7	750	1,000	875	2,936	34,115	6.58	76.43	2,019.50	9,704.96	4.76	22.85	0	8	0.00	42.11	0.00	167.08	0.00	38.20	0.00	1.72
8	1,000	1,500	1,250	3,276	37,391	7.34	83.77	2,337.79	12,042.74	5.50	28.36	0	8	0.00	42.11	0.00	167.08	0.00	38.20	0.00	1.39
9	1,500	2,000	1,750	1,603	38,994	3.59	87.36	2,016.86	14,059.60	4.75	33.11	0	8	0.00	42.11	0.00	167.08	0.00	38.20	0.00	1.19
10	2,000	2,500	2,250	603	39,597	1.35	88.71	1,207.39	15,266.99	2.84	35.95	0	8	0.00	42.11	0.00	167.08	0.00	38.20	0.00	1.09
11	2,500	3,000	2,750	659	40,256	1.48	90.19	1,419.96	16,686.95	3.34	39.29	0	8	0.00	42.11	0.00	167.08	0.00	38.20	0.00	1.00
12	3,000	4,000	3,500	961	41,217	2.15	92.34	2,060.64	18,747.60	4.85	44.15	0	8	0.00	42.11	0.00	167.08	0.00	38.20	0.00	0.89
13	4,000	5,000	4,500	531	41,748	1.19	93.53	1,555.80	20,303.40	3.66	47.81	1	9	5.26	47.37	11.95	179.03	2.73	40.93	0.77	0.88
14	5,000	7,500	6,250	649	42,397	1.45	94.98	2,893.02	23,196.42	6.81	54.62	1	10	5.26	52.63	1.58	180.61	0.36	41.29	0.05	0.78
15	7,500	10,000	8,750	303	42,700	0.68	95.66	1,805.83	25,002.25	4.25	58.87	0	10	0.00	52.63	0.00	180.61	0.00	41.29	0.00	0.72
16	10,000	20,000	15,000	615	43,315	1.38	97.04	4,555.75	29,558.00	10.73	69.60	4	14	21.05	73.68	221.04	401.66	50.53	91.83	4.85	1.36
17	20,000	50,000	35,000	502	43,817	1.12	98.17	4,177.00	33,734.99	9.84	79.44	1	15	5.26	78.95	0.00	401.66	0.00	91.83	0.00	1.19
18	50,000	100,000	75,000	328	44,145	0.73	98.90	1,963.16	35,698.15	4.62	84.06	3	18	15.79	94.74	32.28	433.94	7.38	99.21	1.64	1.22
19	100,000	500,000	300,000	416	44,561	0.93	99.83	2,876.73	38,574.88	6.77	90.83	1	19	5.26	100.00	3.47	437.41	0.79	100.00	0.12	1.13
20	500,000	**UP**		75	44,636	0.17	100.00	3,892.97	42,467.84	9.17	100.00	0	19	0.00	100.00	0.00	437.41	0.00	100.00	0.00	1.03
				44,636					42,467.84			19					437.41				1.03

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 09 DKI JAKARTA

UNDERWRITING YEAR 2022

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	39,802	39,802	14.01	14.01	6,280.40	6,280.40	1.53	1.53	6	6	2.62	2.62	33.18	33.18	0.96	0.96	0.53	0.53
2	50	100	75	26,845	66,647	9.45	23.45	1,240.91	7,521.32	0.30	1.83	12	18	5.24	7.86	50.78	83.96	1.48	2.44	4.09	1.12
3	100	200	150	27,119	93,766	9.54	33.00	2,784.97	10,306.29	0.68	2.50	6	24	2.62	10.48	36.53	120.49	1.06	3.50	1.31	1.17
4	200	300	250	19,126	112,892	6.73	39.73	3,220.72	13,527.01	0.78	3.29	3	27	1.31	11.79	225.65	346.14	6.56	10.06	7.01	2.56
5	300	500	400	24,976	137,868	8.79	48.52	8,596.75	22,123.75	2.09	5.38	3	30	1.31	13.10	13.23	359.37	0.38	10.44	0.15	1.62
6	500	750	625	25,282	163,150	8.90	57.41	11,678.26	33,802.02	2.84	8.21	3	33	1.31	14.41	175.67	535.04	5.10	15.55	1.50	1.58
7	750	1,000	875	25,226	188,376	8.88	66.29	19,087.43	52,889.45	4.64	12.85	6	39	2.62	17.03	569.86	1,104.90	16.56	32.10	2.99	2.09
8	1,000	1,500	1,250	24,704	213,080	8.69	74.98	26,090.65	78,980.10	6.34	19.19	6	45	2.62	19.65	233.98	1,338.89	6.80	38.90	0.90	1.70
9	1,500	2,000	1,750	15,468	228,548	5.44	80.43	23,983.87	102,963.97	5.83	25.02	3	48	1.31	20.96	46.33	1,385.21	1.35	40.25	0.19	1.35
10	2,000	2,500	2,250	8,667	237,215	3.05	83.48	16,863.76	119,827.73	4.10	29.12	1	49	0.44	21.40	2.59	1,387.81	0.08	40.32	0.02	1.16
11	2,500	3,000	2,750	7,575	244,790	2.67	86.14	18,114.65	137,942.38	4.40	33.52	4	53	1.75	23.14	696.37	2,084.18	20.23	60.56	3.84	1.51
12	3,000	4,000	3,500	8,407	253,197	2.96	89.10	26,664.53	164,606.91	6.48	40.00	5	58	2.18	25.33	338.79	2,422.97	9.84	70.40	1.27	1.47
13	4,000	5,000	4,500	5,526	258,723	1.94	91.05	23,383.74	187,990.65	5.68	45.68	1	59	0.44	25.76	30.03	2,453.00	0.87	71.27	0.13	1.30
14	5,000	7,500	6,250	6,607	265,330	2.33	93.37	35,744.33	223,734.98	8.68	54.36	48	107	20.96	46.72	607.29	3,060.29	17.64	88.92	1.70	1.37
15	7,500	10,000	8,750	4,127	269,457	1.45	94.82	31,347.30	255,082.28	7.62	61.98	4	111	1.75	48.47	54.67	3,114.96	1.59	90.51	0.17	1.22
16	10,000	20,000	15,000	5,775	275,232	2.03	96.86	61,412.40	316,494.68	14.92	76.90	15	126	6.55	55.02	0.21	3,115.18	0.01	90.51	0.00	0.98
17	20,000	50,000	35,000	4,298	279,530	1.51	98.37	52,604.63	369,099.31	12.78	89.68	11	137	4.80	59.83	155.46	3,270.63	4.52	95.03	0.30	0.89
18	50,000	100,000	75,000	1,694	281,224	0.60	98.96	17,013.29	386,112.59	4.13	93.82	5	142	2.18	62.01	8.29	3,278.93	0.24	95.27	0.05	0.85
19	100,000	500,000	300,000	2,016	283,240	0.71	99.67	17,801.18	403,913.78	4.33	98.14	33	175	14.41	76.42	146.39	3,425.32	4.25	99.52	0.82	0.85
20	500,000	**UP**		928	284,168	0.33	100.00	7,651.66	411,565.44	1.86	100.00	54	229	23.58	100.00	16.41	3,441.73	0.48	100.00	0.21	0.84
				284,168				411,565.44				229				3,441.73					0.84

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 10 JAWA BARAT

UNDERWRITING YEAR 2022

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	31,047	31,047	8.83	8.83	5,286.89	5,286.89	1.18	1.18	5	5	2.29	2.29	18.65	18.65	0.53	0.53	0.35	0.35
2	50	100	75	35,365	66,412	10.06	18.89	2,622.30	7,909.19	0.58	1.76	5	10	2.29	4.59	44.39	63.04	1.26	1.79	1.69	0.80
3	100	200	150	62,893	129,305	17.89	36.79	14,357.57	22,266.76	3.20	4.96	4	14	1.83	6.42	15.21	78.25	0.43	2.22	0.11	0.35
4	200	300	250	39,561	168,866	11.25	48.04	8,691.46	30,958.22	1.93	6.89	6	20	2.75	9.17	102.82	181.06	2.92	5.14	1.18	0.58
5	300	500	400	32,372	201,238	9.21	57.25	15,721.38	46,679.61	3.50	10.39	13	33	5.96	15.14	130.36	311.43	3.70	8.84	0.83	0.67
6	500	750	625	26,007	227,245	7.40	64.65	14,380.37	61,059.98	3.20	13.59	10	43	4.59	19.72	98.95	410.37	2.81	11.64	0.69	0.67
7	750	1,000	875	22,910	250,155	6.52	71.17	15,330.42	76,390.40	3.41	17.00	19	62	8.72	28.44	657.03	1,067.41	18.64	30.29	4.29	1.40
8	1,000	1,500	1,250	25,901	276,056	7.37	78.54	21,375.67	97,766.06	4.76	21.76	20	82	9.17	37.61	280.00	1,347.41	7.95	38.23	1.31	1.38
9	1,500	2,000	1,750	17,601	293,657	5.01	83.54	19,102.69	116,868.75	4.25	26.01	27	109	12.39	50.00	190.19	1,537.60	5.40	43.63	1.00	1.32
10	2,000	2,500	2,250	7,225	300,882	2.06	85.60	13,974.76	130,843.52	3.11	29.12	4	113	1.83	51.83	71.74	1,609.35	2.04	45.67	0.51	1.23
11	2,500	3,000	2,750	5,603	306,485	1.59	87.19	13,153.49	143,997.01	2.93	32.05	6	119	2.75	54.59	48.62	1,657.96	1.38	47.05	0.37	1.15
12	3,000	4,000	3,500	6,683	313,168	1.90	89.09	19,025.77	163,022.77	4.23	36.28	9	128	4.13	58.72	114.50	1,772.46	3.25	50.29	0.60	1.09
13	4,000	5,000	4,500	4,253	317,421	1.21	90.30	16,922.26	179,945.04	3.77	40.05	8	136	3.67	62.39	275.49	2,047.95	7.82	58.11	1.63	1.14
14	5,000	7,500	6,250	6,344	323,765	1.80	92.11	31,050.10	210,995.13	6.91	46.96	10	146	4.59	66.97	27.57	2,075.52	0.78	58.89	0.09	0.98
15	7,500	10,000	8,750	3,921	327,686	1.12	93.23	25,807.61	236,802.74	5.74	52.70	7	153	3.21	70.18	221.07	2,296.59	6.27	65.17	0.86	0.97
16	10,000	20,000	15,000	7,281	334,967	2.07	95.30	63,635.75	300,438.49	14.16	66.87	11	164	5.05	75.23	745.56	3,042.14	21.16	86.32	1.17	1.01
17	20,000	50,000	35,000	6,934	341,901	1.97	97.27	66,992.85	367,431.34	14.91	81.78	11	175	5.05	80.28	134.51	3,176.65	3.82	90.14	0.20	0.86
18	50,000	100,000	75,000	3,839	345,740	1.09	98.36	31,470.27	398,901.61	7.00	88.78	18	193	8.26	88.53	22.67	3,199.32	0.64	90.78	0.07	0.80
19	100,000	500,000	300,000	4,336	350,076	1.23	99.60	36,930.02	435,831.63	8.22	97.00	12	205	5.50	94.04	315.00	3,514.32	8.94	99.72	0.85	0.81
20	500,000	**UP**		1,423	351,499	0.40	100.00	13,480.59	449,312.22	3.00	100.00	13	218	5.96	100.00	9.82	3,524.14	0.28	100.00	0.07	0.78
				351,499				449,312.22				218				3,524.14					0.78

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 11 JAWA TENGAH

UNDERWRITING YEAR 2022

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	27,636	27,636	12.98	12.98	2,448.14	2,448.14	1.25	1.25	1	1	0.82	0.82	18.40	18.40	0.16	0.16	0.75	0.75
2	50	100	75	22,178	49,814	10.41	23.39	2,027.84	4,475.98	1.03	2.28	3	4	2.46	3.28	82.75	101.15	0.74	0.90	4.08	2.26
3	100	200	150	42,445	92,259	19.93	43.32	7,714.54	12,190.52	3.92	6.20	3	7	2.46	5.74	8.61	109.76	0.08	0.98	0.11	0.90
4	200	300	250	31,981	124,240	15.02	58.34	5,640.77	17,831.29	2.87	9.07	3	10	2.46	8.20	16.54	126.30	0.15	1.12	0.29	0.71
5	300	500	400	16,438	140,678	7.72	66.05	7,932.54	25,763.83	4.03	13.10	6	16	4.92	13.11	78.76	205.06	0.70	1.82	0.99	0.80
6	500	750	625	12,374	153,052	5.81	71.86	6,952.50	32,716.32	3.54	16.64	1	17	0.82	13.93	3.15	208.21	0.03	1.85	0.05	0.64
7	750	1,000	875	9,848	162,900	4.62	76.49	6,807.05	39,523.38	3.46	20.10	2	19	1.64	15.57	19.99	228.20	0.18	2.03	0.29	0.58
8	1,000	1,500	1,250	11,277	174,177	5.30	81.78	10,022.06	49,545.44	5.10	25.20	10	29	8.20	23.77	214.77	442.97	1.91	3.93	2.14	0.89
9	1,500	2,000	1,750	9,137	183,314	4.29	86.07	9,695.88	59,241.32	4.93	30.13	8	37	6.56	30.33	83.32	526.29	0.74	4.68	0.86	0.89
10	2,000	2,500	2,250	3,128	186,442	1.47	87.54	6,788.85	66,030.17	3.45	33.59	25	62	20.49	50.82	140.12	666.41	1.24	5.92	2.06	1.01
11	2,500	3,000	2,750	2,623	189,065	1.23	88.77	6,463.44	72,493.61	3.29	36.87	2	64	1.64	52.46	874.32	1,540.73	7.77	13.69	13.53	2.13
12	3,000	4,000	3,500	3,955	193,020	1.86	90.63	10,561.14	83,054.76	5.37	42.25	6	70	4.92	57.38	245.34	1,786.07	2.18	15.87	2.32	2.15
13	4,000	5,000	4,500	2,480	195,500	1.16	91.80	8,863.58	91,918.34	4.51	46.75	5	75	4.10	61.48	5,237.23	7,023.30	46.52	62.39	59.09	7.64
14	5,000	7,500	6,250	3,452	198,952	1.62	93.42	14,907.80	106,826.14	7.58	54.34	4	79	3.28	64.75	64.74	7,088.04	0.58	62.96	0.43	6.64
15	7,500	10,000	8,750	2,438	201,390	1.14	94.56	14,134.65	120,960.79	7.19	61.53	1	80	0.82	65.57	10.82	7,098.86	0.10	63.06	0.08	5.87
16	10,000	20,000	15,000	3,940	205,330	1.85	96.41	28,569.15	149,529.93	14.53	76.06	10	90	8.20	73.77	1,139.32	8,238.17	10.12	73.18	3.99	5.51
17	20,000	50,000	35,000	3,444	208,774	1.62	98.03	24,756.92	174,286.86	12.59	88.65	18	108	14.75	88.52	1,951.94	10,190.11	17.34	90.52	7.88	5.85
18	50,000	100,000	75,000	1,788	210,562	0.84	98.87	9,631.63	183,918.49	4.90	93.55	6	114	4.92	93.44	52.38	10,242.49	0.47	90.99	0.54	5.57
19	100,000	500,000	300,000	1,896	212,458	0.89	99.76	10,474.43	194,392.92	5.33	98.88	8	122	6.56	100.00	1,014.82	11,257.31	9.01	100.00	9.69	5.79
20	500,000	**UP**		516	212,974	0.24	100.00	2,207.32	196,600.24	1.12	100.00	0	122	0.00	100.00	0.00	11,257.31	0.00	100.00	0.00	5.73
				212,974					196,600.24			122					11,257.31				5.73

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 12 DIY YOGYAKARTA

UNDERWRITING YEAR 2022

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,505	2,505	9.88	9.88	446.20	446.20	1.44	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2,157	4,662	8.51	18.40	246.31	692.51	0.80	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4,107	8,769	16.21	34.60	753.28	1,445.79	2.44	4.68	2	2	25.00	25.00	1.15	1.15	0.84	0.84	0.15	0.08
4	200	300	250	3,560	12,329	14.05	48.65	695.76	2,141.55	2.25	6.93	0	2	0.00	25.00	0.00	1.15	0.00	0.84	0.00	0.05
5	300	500	400	2,549	14,878	10.06	58.71	1,136.50	3,278.05	3.68	10.60	0	2	0.00	25.00	0.00	1.15	0.00	0.84	0.00	0.04
6	500	750	625	2,001	16,879	7.90	66.60	1,124.41	4,402.46	3.64	14.24	0	2	0.00	25.00	0.00	1.15	0.00	0.84	0.00	0.03
7	750	1,000	875	1,663	18,542	6.56	73.16	1,228.49	5,630.95	3.97	18.21	0	2	0.00	25.00	0.00	1.15	0.00	0.84	0.00	0.02
8	1,000	1,500	1,250	1,513	20,055	5.97	79.13	1,601.15	7,232.10	5.18	23.39	2	4	25.00	50.00	30.59	31.75	22.35	23.19	1.91	0.44
9	1,500	2,000	1,750	1,234	21,289	4.87	84.00	1,728.28	8,960.37	5.59	28.98	1	5	12.50	62.50	55.40	87.14	40.47	63.67	3.21	0.97
10	2,000	2,500	2,250	572	21,861	2.26	86.26	1,305.56	10,265.93	4.22	33.20	1	6	12.50	75.00	33.10	120.24	24.18	87.85	2.54	1.17
11	2,500	3,000	2,750	449	22,310	1.77	88.03	1,107.74	11,373.67	3.58	36.78	0	6	0.00	75.00	0.00	120.24	0.00	87.85	0.00	1.06
12	3,000	4,000	3,500	555	22,865	2.19	90.22	1,859.40	13,233.07	6.01	42.79	1	7	12.50	87.50	9.50	129.74	6.94	94.79	0.51	0.98
13	4,000	5,000	4,500	357	23,222	1.41	91.63	1,509.96	14,743.04	4.88	47.67	0	7	0.00	87.50	0.00	129.74	0.00	94.79	0.00	0.88
14	5,000	7,500	6,250	537	23,759	2.12	93.75	2,688.83	17,431.87	8.69	56.37	0	7	0.00	87.50	0.00	129.74	0.00	94.79	0.00	0.74
15	7,500	10,000	8,750	335	24,094	1.32	95.07	2,053.36	19,485.23	6.64	63.01	0	7	0.00	87.50	0.00	129.74	0.00	94.79	0.00	0.67
16	10,000	20,000	15,000	564	24,658	2.23	97.30	4,600.71	24,085.94	14.88	77.89	0	7	0.00	87.50	0.00	129.74	0.00	94.79	0.00	0.54
17	20,000	50,000	35,000	373	25,031	1.47	98.77	3,595.33	27,681.27	11.63	89.51	0	7	0.00	87.50	0.00	129.74	0.00	94.79	0.00	0.47
18	50,000	100,000	75,000	209	25,240	0.82	99.59	2,277.52	29,958.79	7.36	96.88	1	8	12.50	100.00	7.13	136.87	5.21	100.00	0.31	0.46
19	100,000	500,000	300,000	75	25,315	0.30	99.89	770.13	30,728.93	2.49	99.37	0	8	0.00	100.00	0.00	136.87	0.00	100.00	0.00	0.45
20	500,000	**UP**		28	25,343	0.11	100.00	195.36	30,924.28	0.63	100.00	0	8	0.00	100.00	0.00	136.87	0.00	100.00	0.00	0.44
				25,343					30,924.28			8					136.87				0.44

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 13 JAWA TIMUR

UNDERWRITING YEAR 2022

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	24,908	24,908	10.31	10.31	4,914.84	4,914.84	1.65	1.65	5	5	4.13	4.13	350.22	350.22	4.90	4.90	7.13	7.13
2	50	100	75	21,655	46,563	8.97	19.28	3,658.99	8,573.83	1.23	2.88	3	8	2.48	6.61	33.65	383.87	0.47	5.38	0.92	4.48
3	100	200	150	42,662	89,225	17.66	36.94	8,161.19	16,735.02	2.74	5.61	3	11	2.48	9.09	250.13	634.01	3.50	8.88	3.06	3.79
4	200	300	250	28,543	117,768	11.82	48.76	6,648.83	23,383.85	2.23	7.84	4	15	3.31	12.40	204.70	838.71	2.87	11.75	3.08	3.59
5	300	500	400	21,135	138,903	8.75	57.51	9,746.09	33,129.94	3.27	11.11	3	18	2.48	14.88	193.19	1,031.90	2.71	14.45	1.98	3.11
6	500	750	625	17,440	156,343	7.22	64.73	9,655.22	42,785.17	3.24	14.35	1	19	0.83	15.70	1.33	1,033.23	0.02	14.47	0.01	2.41
7	750	1,000	875	13,437	169,780	5.56	70.29	9,868.91	52,654.07	3.31	17.66	8	27	6.61	22.31	538.47	1,571.70	7.54	22.01	5.46	2.98
8	1,000	1,500	1,250	15,399	185,179	6.38	76.67	14,167.25	66,821.32	4.75	22.41	9	36	7.44	29.75	38.50	1,610.19	0.54	22.55	0.27	2.41
9	1,500	2,000	1,750	10,319	195,498	4.27	80.94	13,189.77	80,011.09	4.42	26.83	4	40	3.31	33.06	662.50	2,272.70	9.28	31.83	5.02	2.84
10	2,000	2,500	2,250	5,412	200,910	2.24	83.18	9,544.70	89,555.79	3.20	30.03	2	42	1.65	34.71	26.39	2,299.09	0.37	32.20	0.28	2.57
11	2,500	3,000	2,750	4,293	205,203	1.78	84.96	9,533.43	99,089.22	3.20	33.23	8	50	6.61	41.32	58.45	2,357.54	0.82	33.02	0.61	2.38
12	3,000	4,000	3,500	5,611	210,814	2.32	87.28	14,502.54	113,591.75	4.86	38.09	11	61	9.09	50.41	294.42	2,651.96	4.12	37.14	2.03	2.33
13	4,000	5,000	4,500	3,536	214,350	1.46	88.75	13,136.34	126,728.09	4.41	42.50	10	71	8.26	58.68	163.07	2,815.03	2.28	39.42	1.24	2.22
14	5,000	7,500	6,250	5,271	219,621	2.18	90.93	23,909.64	150,637.73	8.02	50.51	7	78	5.79	64.46	1,854.18	4,669.21	25.97	65.39	7.75	3.10
15	7,500	10,000	8,750	3,569	223,190	1.48	92.41	19,520.53	170,158.26	6.55	57.06	13	91	10.74	75.21	1,522.01	6,191.22	21.31	86.70	7.80	3.64
16	10,000	20,000	15,000	6,265	229,455	2.59	95.00	44,341.35	214,499.61	14.87	71.93	7	98	5.79	80.99	465.67	6,656.90	6.52	93.23	1.05	3.10
17	20,000	50,000	35,000	5,542	234,997	2.29	97.30	42,154.25	256,653.86	14.14	86.07	8	106	6.61	87.60	122.93	6,779.82	1.72	94.95	0.29	2.64
18	50,000	100,000	75,000	2,791	237,788	1.16	98.45	18,073.45	274,727.31	6.06	92.13	3	109	2.48	90.08	315.12	7,094.94	4.41	99.36	1.74	2.58
19	100,000	500,000	300,000	2,863	240,651	1.19	99.64	18,970.59	293,697.90	6.36	98.49	8	117	6.61	96.69	15.01	7,109.95	0.21	99.57	0.08	2.42
20	500,000	**UP**		878	241,529	0.36	100.00	4,511.36	298,209.26	1.51	100.00	4	121	3.31	100.00	30.68	7,140.63	0.43	100.00	0.68	2.39
					241,529				298,209.26			121					7,140.63				2.39

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 14 KALIMANTAN BARAT

UNDERWRITING YEAR 2022

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,116	3,116	6.22	6.22	633.81	633.81	1.11	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4,132	7,248	8.25	14.48	817.51	1,451.31	1.44	2.55	5	5	17.86	17.86	18.49	18.49	1.04	1.04	2.26	1.27
3	100	200	150	10,950	18,198	21.88	36.35	4,456.34	5,907.65	7.82	10.37	2	7	7.14	25.00	359.30	377.79	20.26	21.30	8.06	6.39
4	200	300	250	7,012	25,210	14.01	50.36	4,336.46	10,244.11	7.61	17.99	4	11	14.29	39.29	382.20	759.99	21.55	42.86	8.81	7.42
5	300	500	400	8,153	33,363	16.29	66.65	7,418.10	17,662.21	13.02	31.01	3	14	10.71	50.00	833.60	1,593.58	47.01	89.86	11.24	9.02
6	500	750	625	3,813	37,176	7.62	74.27	4,319.89	21,982.10	7.59	38.60	0	14	0.00	50.00	0.00	1,593.58	0.00	89.86	0.00	7.25
7	750	1,000	875	3,347	40,523	6.69	80.95	5,163.98	27,146.08	9.07	47.66	2	16	7.14	57.14	8.22	1,601.80	0.46	90.33	0.16	5.90
8	1,000	1,500	1,250	2,835	43,358	5.66	86.62	4,504.73	31,650.81	7.91	55.57	1	17	3.57	60.71	1.25	1,603.05	0.07	90.40	0.03	5.06
9	1,500	2,000	1,750	1,554	44,912	3.10	89.72	3,270.40	34,921.21	5.74	61.32	0	17	0.00	60.71	0.00	1,603.05	0.00	90.40	0.00	4.59
10	2,000	2,500	2,250	883	45,795	1.76	91.49	2,394.38	37,315.59	4.20	65.52	0	17	0.00	60.71	0.00	1,603.05	0.00	90.40	0.00	4.30
11	2,500	3,000	2,750	612	46,407	1.22	92.71	2,252.88	39,568.48	3.96	69.48	0	17	0.00	60.71	0.00	1,603.05	0.00	90.40	0.00	4.05
12	3,000	4,000	3,500	692	47,099	1.38	94.09	2,317.05	41,885.53	4.07	73.54	1	18	3.57	64.29	4.60	1,607.65	0.26	90.66	0.20	3.84
13	4,000	5,000	4,500	529	47,628	1.06	95.15	1,625.99	43,511.51	2.85	76.40	0	18	0.00	64.29	0.00	1,607.65	0.00	90.66	0.00	3.69
14	5,000	7,500	6,250	619	48,247	1.24	96.38	2,827.07	46,338.58	4.96	81.36	0	18	0.00	64.29	0.00	1,607.65	0.00	90.66	0.00	3.47
15	7,500	10,000	8,750	319	48,566	0.64	97.02	1,653.73	47,992.32	2.90	84.27	0	18	0.00	64.29	0.00	1,607.65	0.00	90.66	0.00	3.35
16	10,000	20,000	15,000	495	49,061	0.99	98.01	3,534.36	51,526.68	6.21	90.47	1	19	3.57	67.86	149.65	1,757.30	8.44	99.10	4.23	3.41
17	20,000	50,000	35,000	339	49,400	0.68	98.69	1,876.54	53,403.22	3.29	93.77	5	24	17.86	85.71	14.06	1,771.36	0.79	99.89	0.75	3.32
18	50,000	100,000	75,000	163	49,563	0.33	99.01	994.63	54,397.85	1.75	95.51	0	24	0.00	85.71	0.00	1,771.36	0.00	99.89	0.00	3.26
19	100,000	500,000	300,000	453	50,016	0.90	99.92	2,151.01	56,548.86	3.78	99.29	4	28	14.29	100.00	1.96	1,773.32	0.11	100.00	0.09	3.14
20	500,000	**UP**		41	50,057	0.08	100.00	404.01	56,952.87	0.71	100.00	0	28	0.00	100.00	0.00	1,773.32	0.00	100.00	0.00	3.11
				50,057					56,952.87			28					1,773.32				3.11

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 15 KALIMANTAN TENGAH

UNDERWRITING YEAR 2022

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,988	1,988	11.21	11.21	204.86	204.86	1.24	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1,417	3,405	7.99	19.21	189.36	394.22	1.15	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4,498	7,903	25.37	44.58	1,586.84	1,981.06	9.63	12.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1,522	9,425	8.59	53.16	611.32	2,592.38	3.71	15.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1,892	11,317	10.67	63.84	997.16	3,589.55	6.05	21.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1,032	12,349	5.82	69.66	698.62	4,288.16	4.24	26.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	904	13,253	5.10	74.76	768.64	5,056.81	4.67	30.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1,171	14,424	6.61	81.36	870.22	5,927.03	5.28	35.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	622	15,046	3.51	84.87	823.72	6,750.75	5.00	40.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	276	15,322	1.56	86.43	611.11	7,361.86	3.71	44.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	219	15,541	1.24	87.66	484.61	7,846.47	2.94	47.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	266	15,807	1.50	89.16	679.22	8,525.69	4.12	51.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	206	16,013	1.16	90.33	715.32	9,241.00	4.34	56.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	231	16,244	1.30	91.63	817.39	10,058.39	4.96	61.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	177	16,421	1.00	92.63	760.85	10,819.24	4.62	65.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	346	16,767	1.95	94.58	1,429.27	12,248.51	8.68	74.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	301	17,068	1.70	96.28	1,211.28	13,459.79	7.35	81.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	182	17,250	1.03	97.30	953.98	14,413.77	5.79	87.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	425	17,675	2.40	99.70	1,735.28	16,149.05	10.53	98.03	1	1	100.00	100.00	0.24	0.24	100.00	100.00	0.01	0.00
20	500,000	UP		53	17,728	0.30	100.00	324.39	16,473.44	1.97	100.00	0	1	0.00	100.00	0.00	0.24	0.00	100.00	0.00	0.00
				17,728					16,473.44			1					0.24				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 16 KALIMANTAN SELATAN

UNDERWRITING YEAR 2022

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,524	2,524	9.41	9.41	247.65	247.65	0.97	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2,410	4,934	8.99	18.40	274.99	522.64	1.08	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6,396	11,330	23.85	42.25	1,948.48	2,471.12	7.64	9.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3,391	14,721	12.65	54.90	789.80	3,260.92	3.10	12.79	1	1	7.69	7.69	98.37	98.37	13.75	13.75	12.45	3.02
5	300	500	400	2,683	17,404	10.01	64.90	1,169.45	4,430.37	4.59	17.37	0	1	0.00	7.69	0.00	98.37	0.00	13.75	0.00	2.22
6	500	750	625	1,641	19,045	6.12	71.02	1,068.83	5,499.21	4.19	21.56	0	1	0.00	7.69	0.00	98.37	0.00	13.75	0.00	1.79
7	750	1,000	875	1,254	20,299	4.68	75.70	1,017.82	6,517.03	3.99	25.56	3	4	23.08	30.77	1.89	100.26	0.26	14.02	0.19	1.54
8	1,000	1,500	1,250	1,734	22,033	6.47	82.17	1,611.47	8,128.50	6.32	31.88	0	4	0.00	30.77	0.00	100.26	0.00	14.02	0.00	1.23
9	1,500	2,000	1,750	1,001	23,034	3.73	85.90	1,285.80	9,414.31	5.04	36.92	2	6	15.38	46.15	50.11	150.37	7.01	21.03	3.90	1.60
10	2,000	2,500	2,250	408	23,442	1.52	87.42	798.24	10,212.54	3.13	40.05	0	6	0.00	46.15	0.00	150.37	0.00	21.03	0.00	1.47
11	2,500	3,000	2,750	342	23,784	1.28	88.70	882.09	11,094.63	3.46	43.51	0	6	0.00	46.15	0.00	150.37	0.00	21.03	0.00	1.36
12	3,000	4,000	3,500	456	24,240	1.70	90.40	1,207.82	12,302.45	4.74	48.24	0	6	0.00	46.15	0.00	150.37	0.00	21.03	0.00	1.22
13	4,000	5,000	4,500	262	24,502	0.98	91.37	1,194.06	13,496.51	4.68	52.93	0	6	0.00	46.15	0.00	150.37	0.00	21.03	0.00	1.11
14	5,000	7,500	6,250	450	24,952	1.68	93.05	1,786.06	15,282.57	7.00	59.93	0	6	0.00	46.15	0.00	150.37	0.00	21.03	0.00	0.98
15	7,500	10,000	8,750	283	25,235	1.06	94.11	1,281.42	16,563.99	5.03	64.95	0	6	0.00	46.15	0.00	150.37	0.00	21.03	0.00	0.91
16	10,000	20,000	15,000	540	25,775	2.01	96.12	3,390.97	19,954.96	13.30	78.25	4	10	30.77	76.92	539.65	690.02	75.46	96.48	15.91	3.46
17	20,000	50,000	35,000	494	26,269	1.84	97.96	2,655.53	22,610.49	10.41	88.67	2	12	15.38	92.31	23.95	713.98	3.35	99.83	0.90	3.16
18	50,000	100,000	75,000	176	26,445	0.66	98.62	1,016.97	23,627.46	3.99	92.65	1	13	7.69	100.00	1.20	715.18	0.17	100.00	0.12	3.03
19	100,000	500,000	300,000	259	26,704	0.97	99.59	1,383.71	25,011.17	5.43	98.08	0	13	0.00	100.00	0.00	715.18	0.00	100.00	0.00	2.86
20	500,000	**UP**		111	26,815	0.41	100.00	489.59	25,500.77	1.92	100.00	0	13	0.00	100.00	0.00	715.18	0.00	100.00	0.00	2.80
				26,815					25,500.77			13					715.18				2.80

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

RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 17 KALIMANTAN TIMUR

UNDERWRITING YEAR 2022

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7,890	7,890	17.03	17.03	854.95	854.95	1.55	1.55	3	3	13.64	13.64	36.36	36.36	2.43	2.43	4.25	4.25
2	50	100	75	4,245	12,135	9.16	26.20	775.10	1,630.05	1.41	2.96	2	5	9.09	22.73	149.94	186.30	10.03	12.46	19.34	11.43
3	100	200	150	6,558	18,693	14.16	40.36	1,656.69	3,286.74	3.00	5.96	2	7	9.09	31.82	254.00	440.30	16.99	29.44	15.33	13.40
4	200	300	250	4,202	22,895	9.07	49.43	1,228.97	4,515.71	2.23	8.19	1	8	4.55	36.36	36.48	476.78	2.44	31.88	2.97	10.56
5	300	500	400	4,742	27,637	10.24	59.67	2,304.47	6,820.18	4.18	12.37	1	9	4.55	40.91	22.38	499.16	1.50	33.38	0.97	7.32
6	500	750	625	3,498	31,135	7.55	67.22	2,336.73	9,156.91	4.24	16.61	0	9	0.00	40.91	0.00	499.16	0.00	33.38	0.00	5.45
7	750	1,000	875	2,822	33,957	6.09	73.31	2,930.41	12,087.32	5.32	21.92	0	9	0.00	40.91	0.00	499.16	0.00	33.38	0.00	4.13
8	1,000	1,500	1,250	2,711	36,668	5.85	79.16	3,462.89	15,550.21	6.28	28.21	2	11	9.09	50.00	690.00	1,189.16	46.14	79.52	19.93	7.65
9	1,500	2,000	1,750	1,873	38,541	4.04	83.21	3,174.03	18,724.24	5.76	33.96	1	12	4.55	54.55	15.01	1,204.17	1.00	80.53	0.47	6.43
10	2,000	2,500	2,250	955	39,496	2.06	85.27	2,380.70	21,104.94	4.32	38.28	0	12	0.00	54.55	0.00	1,204.17	0.00	80.53	0.00	5.71
11	2,500	3,000	2,750	833	40,329	1.80	87.07	2,312.16	23,417.10	4.19	42.47	4	16	18.18	72.73	64.31	1,268.48	4.30	84.83	2.78	5.42
12	3,000	4,000	3,500	1,190	41,519	2.57	89.64	3,237.15	26,654.25	5.87	48.35	3	19	13.64	86.36	85.95	1,354.43	5.75	90.58	2.66	5.08
13	4,000	5,000	4,500	629	42,148	1.36	91.00	2,749.18	29,403.43	4.99	53.33	0	19	0.00	86.36	0.00	1,354.43	0.00	90.58	0.00	4.61
14	5,000	7,500	6,250	900	43,048	1.94	92.94	3,930.15	33,333.58	7.13	60.46	0	19	0.00	86.36	0.00	1,354.43	0.00	90.58	0.00	4.06
15	7,500	10,000	8,750	555	43,603	1.20	94.14	3,467.22	36,800.80	6.29	66.75	0	19	0.00	86.36	0.00	1,354.43	0.00	90.58	0.00	3.68
16	10,000	20,000	15,000	769	44,372	1.66	95.80	6,126.81	42,927.61	11.11	77.86	1	20	4.55	90.91	7.50	1,361.93	0.50	91.08	0.12	3.17
17	20,000	50,000	35,000	683	45,055	1.47	97.27	5,353.05	48,280.66	9.71	87.57	0	20	0.00	90.91	0.00	1,361.93	0.00	91.08	0.00	2.82
18	50,000	100,000	75,000	378	45,433	0.82	98.09	2,190.87	50,471.52	3.97	91.55	1	21	4.55	95.45	0.35	1,362.29	0.02	91.10	0.02	2.70
19	100,000	500,000	300,000	638	46,071	1.38	99.46	3,734.38	54,205.90	6.77	98.32	1	22	4.55	100.00	133.08	1,495.37	8.90	100.00	3.56	2.76
20	500,000	**UP**		248	46,319	0.54	100.00	926.65	55,132.55	1.68	100.00	0	22	0.00	100.00	0.00	1,495.37	0.00	100.00	0.00	2.71
				46,319					55,132.55			22					1,495.37				2.71

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 18 SULAWESI UTARA

UNDERWRITING YEAR 2022

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,980	1,980	8.62	8.62	551.87	551.87	1.32	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1,410	3,390	6.14	14.75	148.31	700.18	0.36	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3,554	6,944	15.47	30.22	829.03	1,529.21	1.99	3.67	1	1	16.67	16.67	60.00	60.00	4.24	4.24	7.24	3.92
4	200	300	250	2,445	9,389	10.64	40.86	662.06	2,191.27	1.59	5.25	2	3	33.33	50.00	242.56	302.56	17.15	21.39	36.64	13.81
5	300	500	400	2,985	12,374	12.99	53.85	1,351.22	3,542.49	3.24	8.49	0	3	0.00	50.00	0.00	302.56	0.00	21.39	0.00	8.54
6	500	750	625	1,970	14,344	8.57	62.43	1,241.14	4,783.64	2.98	11.47	1	4	16.67	66.67	57.67	360.22	4.08	25.47	4.65	7.53
7	750	1,000	875	1,524	15,868	6.63	69.06	1,428.64	6,212.28	3.43	14.90	0	4	0.00	66.67	0.00	360.22	0.00	25.47	0.00	5.80
8	1,000	1,500	1,250	1,962	17,830	8.54	77.60	1,927.13	8,139.41	4.62	19.52	0	4	0.00	66.67	0.00	360.22	0.00	25.47	0.00	4.43
9	1,500	2,000	1,750	1,065	18,895	4.64	82.23	1,715.31	9,854.72	4.11	23.63	0	4	0.00	66.67	0.00	360.22	0.00	25.47	0.00	3.66
10	2,000	2,500	2,250	646	19,541	2.81	85.05	1,259.30	11,114.02	3.02	26.65	0	4	0.00	66.67	0.00	360.22	0.00	25.47	0.00	3.24
11	2,500	3,000	2,750	599	20,140	2.61	87.65	1,462.30	12,576.32	3.51	30.16	0	4	0.00	66.67	0.00	360.22	0.00	25.47	0.00	2.86
12	3,000	4,000	3,500	601	20,741	2.62	90.27	2,218.14	14,794.46	5.32	35.48	0	4	0.00	66.67	0.00	360.22	0.00	25.47	0.00	2.43
13	4,000	5,000	4,500	440	21,181	1.91	92.18	1,900.82	16,695.28	4.56	40.03	0	4	0.00	66.67	0.00	360.22	0.00	25.47	0.00	2.16
14	5,000	7,500	6,250	580	21,761	2.52	94.71	12,226.18	28,921.45	29.32	69.35	1	5	16.67	83.33	350.00	710.22	24.75	50.22	2.86	2.46
15	7,500	10,000	8,750	345	22,106	1.50	96.21	2,859.78	31,781.23	6.86	76.21	0	5	0.00	83.33	0.00	710.22	0.00	50.22	0.00	2.23
16	10,000	20,000	15,000	453	22,559	1.97	98.18	4,616.59	36,397.82	11.07	87.28	0	5	0.00	83.33	0.00	710.22	0.00	50.22	0.00	1.95
17	20,000	50,000	35,000	201	22,760	0.87	99.06	2,978.40	39,376.22	7.14	94.42	1	6	16.67	100.00	703.94	1,414.16	49.78	100.00	23.63	3.59
18	50,000	100,000	75,000	112	22,872	0.49	99.54	1,153.50	40,529.72	2.77	97.19	0	6	0.00	100.00	0.00	1,414.16	0.00	100.00	0.00	3.49
19	100,000	500,000	300,000	68	22,940	0.30	99.84	684.58	41,214.30	1.64	98.83	0	6	0.00	100.00	0.00	1,414.16	0.00	100.00	0.00	3.43
20	500,000	**UP**		37	22,977	0.16	100.00	489.15	41,703.45	1.17	100.00	0	6	0.00	100.00	0.00	1,414.16	0.00	100.00	0.00	3.39
				22,977					41,703.45			6					1,414.16				3.39

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 19 SULAWESI TENGAH

UNDERWRITING YEAR 2022

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,005	2,005	12.67	12.67	246.82	246.82	1.27	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1,517	3,522	9.59	22.26	247.04	493.85	1.27	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2,920	6,442	18.46	40.72	903.92	1,397.78	4.63	7.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1,641	8,083	10.37	51.09	730.84	2,128.62	3.75	10.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1,614	9,697	10.20	61.29	1,009.80	3,138.42	5.18	16.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	974	10,671	6.16	67.45	835.05	3,973.47	4.28	20.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	681	11,352	4.30	71.75	802.12	4,775.59	4.11	24.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	682	12,034	4.31	76.06	1,014.08	5,789.67	5.20	29.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1,026	13,060	6.49	82.55	1,279.00	7,068.67	6.56	36.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	745	13,805	4.71	87.26	1,548.40	8,617.07	7.94	44.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	340	14,145	2.15	89.41	911.82	9,528.89	4.67	48.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	382	14,527	2.41	91.82	1,084.58	10,613.47	5.56	54.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	180	14,707	1.14	92.96	913.79	11,527.26	4.68	59.09	1	1	33.33	33.33	2.10	2.10	0.78	0.78	0.23	0.02
14	5,000	7,500	6,250	312	15,019	1.97	94.93	1,719.39	13,246.65	8.81	67.91	0	1	0.00	33.33	0.00	2.10	0.00	0.78	0.00	0.02
15	7,500	10,000	8,750	180	15,199	1.14	96.07	1,219.04	14,465.68	6.25	74.16	0	1	0.00	33.33	0.00	2.10	0.00	0.78	0.00	0.01
16	10,000	20,000	15,000	231	15,430	1.46	97.53	2,052.09	16,517.77	10.52	84.68	1	2	33.33	66.67	93.55	95.65	34.62	35.40	4.56	0.58
17	20,000	50,000	35,000	133	15,563	0.84	98.37	1,523.53	18,041.30	7.81	92.49	0	2	0.00	66.67	0.00	95.65	0.00	35.40	0.00	0.53
18	50,000	100,000	75,000	83	15,646	0.52	98.89	708.05	18,749.35	3.63	96.12	0	2	0.00	66.67	0.00	95.65	0.00	35.40	0.00	0.51
19	100,000	500,000	300,000	65	15,711	0.41	99.30	367.28	19,116.63	1.88	98.00	0	2	0.00	66.67	0.00	95.65	0.00	35.40	0.00	0.50
20	500,000	**UP**		110	15,821	0.70	100.00	390.56	19,507.19	2.00	100.00	1	3	33.33	100.00	174.56	270.22	64.60	100.00	44.70	1.39
				15,821					19,507.19			3					270.22				1.39

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 20 SULAWESI SELATAN

UNDERWRITING YEAR 2022

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6,171	6,171	9.84	9.84	579.32	579.32	0.93	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5,554	11,725	8.86	18.71	604.36	1,183.68	0.97	1.91	1	1	12.50	12.50	2.32	2.32	0.41	0.41	0.38	0.20
3	100	200	150	13,207	24,932	21.07	39.78	3,513.40	4,697.08	5.67	7.58	0	1	0.00	12.50	0.00	2.32	0.00	0.41	0.00	0.05
4	200	300	250	10,262	35,194	16.37	56.15	2,040.32	6,737.40	3.29	10.87	0	1	0.00	12.50	0.00	2.32	0.00	0.41	0.00	0.03
5	300	500	400	5,822	41,016	9.29	65.44	3,287.81	10,025.21	5.30	16.17	0	1	0.00	12.50	0.00	2.32	0.00	0.41	0.00	0.02
6	500	750	625	4,532	45,548	7.23	72.67	2,904.11	12,929.32	4.68	20.86	0	1	0.00	12.50	0.00	2.32	0.00	0.41	0.00	0.02
7	750	1,000	875	3,514	49,062	5.61	78.27	2,861.01	15,790.33	4.61	25.47	2	3	25.00	37.50	1.46	3.78	0.26	0.68	0.05	0.02
8	1,000	1,500	1,250	3,224	52,286	5.14	83.41	3,606.80	19,397.13	5.82	31.29	0	3	0.00	37.50	0.00	3.78	0.00	0.68	0.00	0.02
9	1,500	2,000	1,750	1,881	54,167	3.00	86.42	3,419.89	22,817.02	5.52	36.80	0	3	0.00	37.50	0.00	3.78	0.00	0.68	0.00	0.02
10	2,000	2,500	2,250	1,136	55,303	1.81	88.23	2,414.08	25,231.10	3.89	40.70	0	3	0.00	37.50	0.00	3.78	0.00	0.68	0.00	0.01
11	2,500	3,000	2,750	1,270	56,573	2.03	90.25	2,601.84	27,832.94	4.20	44.89	1	4	12.50	50.00	10.07	13.86	1.80	2.48	0.39	0.05
12	3,000	4,000	3,500	1,567	58,140	2.50	92.75	4,027.40	31,860.34	6.50	51.39	0	4	0.00	50.00	0.00	13.86	0.00	2.48	0.00	0.04
13	4,000	5,000	4,500	925	59,065	1.48	94.23	3,747.47	35,607.80	6.04	57.44	0	4	0.00	50.00	0.00	13.86	0.00	2.48	0.00	0.04
14	5,000	7,500	6,250	964	60,029	1.54	95.77	4,759.19	40,366.99	7.68	65.11	0	4	0.00	50.00	0.00	13.86	0.00	2.48	0.00	0.03
15	7,500	10,000	8,750	631	60,660	1.01	96.77	4,129.47	44,496.46	6.66	71.77	0	4	0.00	50.00	0.00	13.86	0.00	2.48	0.00	0.03
16	10,000	20,000	15,000	844	61,504	1.35	98.12	7,452.61	51,949.07	12.02	83.79	2	6	25.00	75.00	506.42	520.28	90.56	93.04	6.80	1.00
17	20,000	50,000	35,000	599	62,103	0.96	99.08	5,556.70	57,505.77	8.96	92.76	2	8	25.00	100.00	38.94	559.22	6.96	100.00	0.70	0.97
18	50,000	100,000	75,000	233	62,336	0.37	99.45	2,521.76	60,027.54	4.07	96.82	0	8	0.00	100.00	0.00	559.22	0.00	100.00	0.00	0.93
19	100,000	500,000	300,000	251	62,587	0.40	99.85	1,406.57	61,434.11	2.27	99.09	0	8	0.00	100.00	0.00	559.22	0.00	100.00	0.00	0.91
20	500,000	**UP**		95	62,682	0.15	100.00	562.05	61,996.15	0.91	100.00	0	8	0.00	100.00	0.00	559.22	0.00	100.00	0.00	0.90
				62,682					61,996.15			8					559.22				0.90

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 21 SULAWESI TENGGARA

UNDERWRITING YEAR 2022

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,181	1,181	11.51	11.51	120.08	120.08	1.00	1.00	1	1	25.00	25.00	47.50	47.50	34.26	34.26	39.56	39.56
2	50	100	75	1,070	2,251	10.43	21.94	122.14	242.23	1.02	2.03	0	1	0.00	25.00	0.00	47.50	0.00	34.26	0.00	19.61
3	100	200	150	2,506	4,757	24.42	46.36	727.05	969.28	6.08	8.11	0	1	0.00	25.00	0.00	47.50	0.00	34.26	0.00	4.90
4	200	300	250	1,092	5,849	10.64	57.00	400.48	1,369.76	3.35	11.46	0	1	0.00	25.00	0.00	47.50	0.00	34.26	0.00	3.47
5	300	500	400	1,139	6,988	11.10	68.10	651.47	2,021.23	5.45	16.90	1	2	25.00	50.00	4.54	52.04	3.27	37.53	0.70	2.57
6	500	750	625	697	7,685	6.79	74.89	595.70	2,616.93	4.98	21.89	1	3	25.00	75.00	74.10	126.14	53.44	90.97	12.44	4.82
7	750	1,000	875	410	8,095	4.00	78.88	549.25	3,166.18	4.59	26.48	0	3	0.00	75.00	0.00	126.14	0.00	90.97	0.00	3.98
8	1,000	1,500	1,250	465	8,560	4.53	83.41	751.15	3,917.33	6.28	32.76	0	3	0.00	75.00	0.00	126.14	0.00	90.97	0.00	3.22
9	1,500	2,000	1,750	473	9,033	4.61	88.02	694.61	4,611.93	5.81	38.57	0	3	0.00	75.00	0.00	126.14	0.00	90.97	0.00	2.74
10	2,000	2,500	2,250	243	9,276	2.37	90.39	473.90	5,085.83	3.96	42.54	0	3	0.00	75.00	0.00	126.14	0.00	90.97	0.00	2.48
11	2,500	3,000	2,750	161	9,437	1.57	91.96	504.24	5,590.07	4.22	46.75	0	3	0.00	75.00	0.00	126.14	0.00	90.97	0.00	2.26
12	3,000	4,000	3,500	179	9,616	1.74	93.70	653.73	6,243.80	5.47	52.22	0	3	0.00	75.00	0.00	126.14	0.00	90.97	0.00	2.02
13	4,000	5,000	4,500	107	9,723	1.04	94.75	640.55	6,884.35	5.36	57.58	0	3	0.00	75.00	0.00	126.14	0.00	90.97	0.00	1.83
14	5,000	7,500	6,250	169	9,892	1.65	96.39	1,469.02	8,353.38	12.29	69.86	0	3	0.00	75.00	0.00	126.14	0.00	90.97	0.00	1.51
15	7,500	10,000	8,750	122	10,014	1.19	97.58	896.89	9,250.26	7.50	77.37	1	4	25.00	100.00	12.52	138.66	9.03	100.00	1.40	1.50
16	10,000	20,000	15,000	127	10,141	1.24	98.82	1,321.38	10,571.64	11.05	88.42	0	4	0.00	100.00	0.00	138.66	0.00	100.00	0.00	1.31
17	20,000	50,000	35,000	50	10,191	0.49	99.31	626.36	11,198.00	5.24	93.66	0	4	0.00	100.00	0.00	138.66	0.00	100.00	0.00	1.24
18	50,000	100,000	75,000	14	10,205	0.14	99.44	209.28	11,407.28	1.75	95.41	0	4	0.00	100.00	0.00	138.66	0.00	100.00	0.00	1.22
19	100,000	500,000	300,000	46	10,251	0.45	99.89	468.92	11,876.20	3.92	99.33	0	4	0.00	100.00	0.00	138.66	0.00	100.00	0.00	1.17
20	500,000	**UP**		11	10,262	0.11	100.00	80.40	11,956.60	0.67	100.00	0	4	0.00	100.00	0.00	138.66	0.00	100.00	0.00	1.16
				10,262					11,956.60			4					138.66				1.16

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 22 BALI

UNDERWRITING YEAR 2022

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6,426	6,426	11.21	11.21	3,551.46	3,551.46	3.36	3.36	2	2	3.08	3.08	46.61	46.61	2.80	2.80	1.31	1.31
2	50	100	75	4,279	10,705	7.46	18.67	458.75	4,010.21	0.43	3.79	0	2	0.00	3.08	0.00	46.61	0.00	2.80	0.00	1.16
3	100	200	150	7,881	18,586	13.74	32.41	1,363.39	5,373.60	1.29	5.08	1	3	1.54	4.62	8.60	55.21	0.52	3.31	0.63	1.03
4	200	300	250	6,141	24,727	10.71	43.12	1,394.93	6,768.53	1.32	6.40	1	4	1.54	6.15	51.52	106.73	3.09	6.40	3.69	1.58
5	300	500	400	5,110	29,837	8.91	52.03	2,663.35	9,431.88	2.52	8.92	0	4	0.00	6.15	0.00	106.73	0.00	6.40	0.00	1.13
6	500	750	625	3,831	33,668	6.68	58.71	2,392.20	11,824.08	2.26	11.19	2	6	3.08	9.23	55.38	162.11	3.32	9.72	2.32	1.37
7	750	1,000	875	3,671	37,339	6.40	65.11	3,312.85	15,136.93	3.13	14.32	0	6	0.00	9.23	0.00	162.11	0.00	9.72	0.00	1.07
8	1,000	1,500	1,250	4,556	41,895	7.94	73.06	5,610.82	20,747.75	5.31	19.63	1	7	1.54	10.77	38.80	200.91	2.33	12.05	0.69	0.97
9	1,500	2,000	1,750	2,970	44,865	5.18	78.24	5,793.62	26,541.37	5.48	25.11	1	8	1.54	12.31	11.55	212.47	0.69	12.74	0.20	0.80
10	2,000	2,500	2,250	2,022	46,887	3.53	81.76	5,164.25	31,705.61	4.89	30.00	2	10	3.08	15.38	3.95	216.42	0.24	12.98	0.08	0.68
11	2,500	3,000	2,750	1,680	48,567	2.93	84.69	5,237.86	36,943.47	4.96	34.95	3	13	4.62	20.00	46.98	263.40	2.82	15.80	0.90	0.71
12	3,000	4,000	3,500	2,034	50,601	3.55	88.24	8,212.54	45,156.01	7.77	42.72	7	20	10.77	30.77	63.02	326.42	3.78	19.58	0.77	0.72
13	4,000	5,000	4,500	1,299	51,900	2.27	90.50	6,494.28	51,650.29	6.14	48.87	2	22	3.08	33.85	25.22	351.63	1.51	21.09	0.39	0.68
14	5,000	7,500	6,250	1,682	53,582	2.93	93.44	11,412.88	63,063.17	10.80	59.67	7	29	10.77	44.62	56.15	295.48	3.37	17.72	0.49	0.47
15	7,500	10,000	8,750	1,045	54,627	1.82	95.26	8,381.16	71,444.34	7.93	67.60	10	39	15.38	60.00	119.58	415.06	7.17	24.89	1.43	0.58
16	10,000	20,000	15,000	1,298	55,925	2.26	97.52	15,617.29	87,061.62	14.78	82.37	12	51	18.46	78.46	216.57	631.63	12.99	37.88	1.39	0.73
17	20,000	50,000	35,000	697	56,622	1.22	98.74	10,706.59	97,768.22	10.13	92.50	11	62	16.92	95.38	256.71	888.34	15.40	53.28	2.40	0.91
18	50,000	100,000	75,000	319	56,941	0.56	99.30	3,576.03	101,344.25	3.38	95.89	1	63	1.54	96.92	0.15	888.50	0.01	53.28	0.00	0.88
19	100,000	500,000	300,000	299	57,240	0.52	99.82	3,443.51	104,787.76	3.26	99.14	1	64	1.54	98.46	778.19	1,666.69	46.67	99.95	22.60	1.59
20	500,000	UP		105	57,345	0.18	100.00	904.91	105,692.67	0.86	100.00	1	65	1.54	100.00	0.76	1,667.45	0.05	100.00	0.08	1.58
				57,345					105,692.67			65					1,667.45				1.58

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 23 NUSA TENGGARA BARAT

UNDERWRITING YEAR 2022

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2,047	2,047	7.89	7.89	792.27	792.27	2.98	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2,327	4,374	8.97	16.86	237.91	1,030.19	0.90	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4,232	8,606	16.31	33.17	810.04	1,840.23	3.05	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3,295	11,901	12.70	45.87	777.48	2,617.71	2.93	9.86	2	2	20.00	20.00	109.40	109.40	27.25	27.25	14.07	4.18
5	300	500	400	2,651	14,552	10.22	56.08	1,247.37	3,865.08	4.70	14.56	0	2	0.00	20.00	0.00	109.40	0.00	27.25	0.00	2.83
6	500	750	625	2,398	16,950	9.24	65.33	1,094.61	4,959.69	4.12	18.68	0	2	0.00	20.00	0.00	109.40	0.00	27.25	0.00	2.21
7	750	1,000	875	2,066	19,016	7.96	73.29	1,167.30	6,126.99	4.40	23.07	1	3	10.00	30.00	1.50	110.90	0.37	27.62	0.13	1.81
8	1,000	1,500	1,250	2,790	21,806	10.75	84.04	1,737.06	7,864.04	6.54	29.62	1	4	10.00	40.00	14.64	125.54	3.65	31.27	0.84	1.60
9	1,500	2,000	1,750	1,006	22,812	3.88	87.92	1,333.92	9,197.97	5.02	34.64	0	4	0.00	40.00	0.00	125.54	0.00	31.27	0.00	1.36
10	2,000	2,500	2,250	400	23,212	1.54	89.46	985.20	10,183.17	3.71	38.35	0	4	0.00	40.00	0.00	125.54	0.00	31.27	0.00	1.23
11	2,500	3,000	2,750	411	23,623	1.58	91.04	1,182.85	11,366.02	4.45	42.81	0	4	0.00	40.00	0.00	125.54	0.00	31.27	0.00	1.10
12	3,000	4,000	3,500	459	24,082	1.77	92.81	1,613.89	12,979.91	6.08	48.88	0	4	0.00	40.00	0.00	125.54	0.00	31.27	0.00	0.97
13	4,000	5,000	4,500	301	24,383	1.16	93.97	1,395.17	14,375.08	5.25	54.14	0	4	0.00	40.00	0.00	125.54	0.00	31.27	0.00	0.87
14	5,000	7,500	6,250	420	24,803	1.62	95.59	2,649.39	17,024.46	9.98	64.12	1	5	10.00	50.00	5.00	130.54	1.25	32.51	0.19	0.77
15	7,500	10,000	8,750	270	25,073	1.04	96.63	2,113.31	19,137.78	7.96	72.07	0	5	0.00	50.00	0.00	130.54	0.00	32.51	0.00	0.68
16	10,000	20,000	15,000	371	25,444	1.43	98.06	3,509.65	22,647.42	13.22	85.29	0	5	0.00	50.00	0.00	130.54	0.00	32.51	0.00	0.58
17	20,000	50,000	35,000	236	25,680	0.91	98.97	2,242.39	24,889.82	8.45	93.74	2	7	20.00	70.00	181.74	312.28	45.26	77.77	8.10	1.25
18	50,000	100,000	75,000	100	25,780	0.39	99.36	741.19	25,631.00	2.79	96.53	3	10	30.00	100.00	89.24	401.53	22.23	100.00	12.04	1.57
19	100,000	500,000	300,000	130	25,910	0.50	99.86	595.73	26,226.73	2.24	98.77	0	10	0.00	100.00	0.00	401.53	0.00	100.00	0.00	1.53
20	500,000	**UP**		37	25,947	0.14	100.00	326.11	26,552.83	1.23	100.00	0	10	0.00	100.00	0.00	401.53	0.00	100.00	0.00	1.51
				25,947					26,552.83			10					401.53				1.51

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 24 NUSA TENGGARA TIMUR

UNDERWRITING YEAR 2022

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,272	1,272	10.67	10.67	153.72	153.72	0.86	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	835	2,107	7.00	17.67	144.92	298.64	0.81	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1,415	3,522	11.87	29.53	438.29	736.93	2.45	4.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1,034	4,556	8.67	38.21	409.33	1,146.25	2.29	6.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1,497	6,053	12.55	50.76	795.50	1,941.75	4.44	10.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	958	7,011	8.03	58.79	808.94	2,750.68	4.52	15.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	758	7,769	6.36	65.15	829.77	3,580.45	4.64	20.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1,054	8,823	8.84	73.99	1,065.98	4,646.43	5.96	25.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	563	9,386	4.72	78.71	971.57	5,618.00	5.43	31.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	767	10,153	6.43	85.14	1,854.05	7,472.05	10.36	41.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	287	10,440	2.41	87.55	962.45	8,434.50	5.38	47.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	322	10,762	2.70	90.25	1,205.56	9,640.06	6.74	53.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	336	11,098	2.82	93.06	1,326.40	10,966.46	7.41	61.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	304	11,402	2.55	95.61	1,912.48	12,878.94	10.69	71.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	158	11,560	1.32	96.94	1,294.09	14,173.04	7.23	79.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	176	11,736	1.48	98.42	1,743.99	15,917.03	9.74	88.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	97	11,833	0.81	99.23	1,229.61	17,146.64	6.87	95.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	28	11,861	0.23	99.46	317.30	17,463.94	1.77	97.58	2	2	100.00	100.00	87.31	87.31	100.00	100.00	27.52	0.50
19	100,000	500,000	300,000	44	11,905	0.37	99.83	350.80	17,814.75	1.96	99.54	0	2	0.00	100.00	0.00	87.31	0.00	100.00	0.00	0.49
20	500,000	**UP**		20	11,925	0.17	100.00	81.85	17,896.59	0.46	100.00	0	2	0.00	100.00	0.00	87.31	0.00	100.00	0.00	0.49
				11,925					17,896.59			2					87.31				0.49

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 25 MALUKU

UNDERWRITING YEAR 2022

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,258	1,258	16.62	16.62	110.29	110.29	0.98	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	897	2,155	11.85	28.48	103.07	213.37	0.92	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	882	3,037	11.66	40.13	232.63	445.99	2.08	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	673	3,710	8.89	49.03	274.64	720.63	2.45	6.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	839	4,549	11.09	60.12	550.78	1,271.41	4.92	11.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	532	5,081	7.03	67.15	540.18	1,811.59	4.82	16.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	381	5,462	5.04	72.18	504.21	2,315.80	4.50	20.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	406	5,868	5.37	77.55	653.77	2,969.56	5.84	26.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	503	6,371	6.65	84.19	703.41	3,672.97	6.28	32.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	264	6,635	3.49	87.68	757.92	4,430.89	6.77	39.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	127	6,762	1.68	89.36	483.26	4,914.15	4.31	43.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	136	6,898	1.80	91.16	674.96	5,589.11	6.02	49.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	147	7,045	1.94	93.10	705.76	6,294.88	6.30	56.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	166	7,211	2.19	95.30	1,152.51	7,447.38	10.29	66.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	115	7,326	1.52	96.82	1,102.77	8,550.16	9.84	76.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	123	7,449	1.63	98.44	1,141.06	9,691.22	10.19	86.50	2	2	100.00	100.00	0.79	0.79	100.00	100.00	0.07	0.01
17	20,000	50,000	35,000	64	7,513	0.85	99.29	886.92	10,578.14	7.92	94.42	0	2	0.00	100.00	0.00	0.79	0.00	100.00	0.00	0.01
18	50,000	100,000	75,000	16	7,529	0.21	99.50	172.86	10,751.00	1.54	95.96	0	2	0.00	100.00	0.00	0.79	0.00	100.00	0.00	0.01
19	100,000	500,000	300,000	18	7,547	0.24	99.74	374.66	11,125.67	3.34	99.31	0	2	0.00	100.00	0.00	0.79	0.00	100.00	0.00	0.01
20	500,000	**UP**		20	7,567	0.26	100.00	77.71	11,203.38	0.69	100.00	0	2	0.00	100.00	0.00	0.79	0.00	100.00	0.00	0.01
				7,567					11,203.38			2					0.79				0.01

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 26 IRIAN JAYA/PAPUA

UNDERWRITING YEAR 2022

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,021	3,021	10.72	10.72	239.62	239.62	0.64	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2,568	5,589	9.11	19.83	307.49	547.11	0.82	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8,545	14,134	30.31	50.14	2,667.19	3,214.30	7.11	8.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2,807	16,941	9.96	60.10	1,700.85	4,915.16	4.53	13.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3,021	19,962	10.72	70.82	2,001.46	6,916.62	5.33	18.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1,126	21,088	3.99	74.81	1,236.52	8,153.13	3.29	21.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1,057	22,145	3.75	78.56	1,482.81	9,635.95	3.95	25.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	933	23,078	3.31	81.87	1,924.19	11,560.14	5.13	30.80	2	2	40.00	40.00	10.16	10.16	8.31	8.31	0.53	0.09
9	1,500	2,000	1,750	643	23,721	2.28	84.15	1,986.68	13,546.82	5.29	36.09	0	2	0.00	40.00	0.00	10.16	0.00	8.31	0.00	0.07
10	2,000	2,500	2,250	1,300	25,021	4.61	88.76	3,183.03	16,729.85	8.48	44.57	1	3	20.00	60.00	19.47	29.62	15.92	24.23	0.61	0.18
11	2,500	3,000	2,750	436	25,457	1.55	90.31	1,528.41	18,258.26	4.07	48.65	0	3	0.00	60.00	0.00	29.62	0.00	24.23	0.00	0.16
12	3,000	4,000	3,500	575	26,032	2.04	92.35	2,354.16	20,612.42	6.27	54.92	0	3	0.00	60.00	0.00	29.62	0.00	24.23	0.00	0.14
13	4,000	5,000	4,500	465	26,497	1.65	94.00	2,190.01	22,802.42	5.83	60.75	0	3	0.00	60.00	0.00	29.62	0.00	24.23	0.00	0.13
14	5,000	7,500	6,250	436	26,933	1.55	95.55	3,196.68	25,999.10	8.52	69.27	0	3	0.00	60.00	0.00	29.62	0.00	24.23	0.00	0.11
15	7,500	10,000	8,750	261	27,194	0.93	96.47	2,184.17	28,183.27	5.82	75.09	0	3	0.00	60.00	0.00	29.62	0.00	24.23	0.00	0.11
16	10,000	20,000	15,000	466	27,660	1.65	98.13	4,432.39	32,615.65	11.81	86.90	0	3	0.00	60.00	0.00	29.62	0.00	24.23	0.00	0.09
17	20,000	50,000	35,000	266	27,926	0.94	99.07	2,332.93	34,948.58	6.22	93.11	1	4	20.00	80.00	2.54	32.16	2.08	26.31	0.11	0.09
18	50,000	100,000	75,000	116	28,042	0.41	99.48	1,010.55	35,959.13	2.69	95.81	0	4	0.00	80.00	0.00	32.16	0.00	26.31	0.00	0.09
19	100,000	500,000	300,000	105	28,147	0.37	99.85	1,254.47	37,213.60	3.34	99.15	1	5	20.00	100.00	90.09	122.25	73.69	100.00	7.18	0.33
20	500,000	**UP**		41	28,188	0.15	100.00	319.50	37,533.10	0.85	100.00	0	5	0.00	100.00	0.00	122.25	0.00	100.00	0.00	0.33
				28,188					37,533.10			5					122.25				0.33

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 27 MALUKU UTARA

UNDERWRITING YEAR 2022

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	456	456	11.10	11.10	47.08	47.08	0.76	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	558	1,014	13.58	24.68	43.04	90.12	0.69	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	543	1,557	13.22	37.90	111.86	201.98	1.80	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	356	1,913	8.67	46.57	108.07	310.04	1.74	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	471	2,384	11.47	58.03	218.42	528.46	3.52	8.51	1	1	25.00	25.00	95.87	95.87	27.43	27.43	43.89	18.14
6	500	750	625	291	2,675	7.08	65.12	233.02	761.48	3.75	12.26	0	1	0.00	25.00	0.00	95.87	0.00	27.43	0.00	12.59
7	750	1,000	875	151	2,826	3.68	68.79	165.89	927.37	2.67	14.93	0	1	0.00	25.00	0.00	95.87	0.00	27.43	0.00	10.34
8	1,000	1,500	1,250	147	2,973	3.58	72.37	259.77	1,187.14	4.18	19.11	1	2	25.00	50.00	24.27	120.14	6.95	34.38	9.34	10.12
9	1,500	2,000	1,750	314	3,287	7.64	80.01	460.33	1,647.47	7.41	26.52	0	2	0.00	50.00	0.00	120.14	0.00	34.38	0.00	7.29
10	2,000	2,500	2,250	148	3,435	3.60	83.62	375.80	2,023.27	6.05	32.57	0	2	0.00	50.00	0.00	120.14	0.00	34.38	0.00	5.94
11	2,500	3,000	2,750	94	3,529	2.29	85.91	314.48	2,337.74	5.06	37.63	0	2	0.00	50.00	0.00	120.14	0.00	34.38	0.00	5.14
12	3,000	4,000	3,500	129	3,658	3.14	89.05	502.00	2,839.74	8.08	45.71	0	2	0.00	50.00	0.00	120.14	0.00	34.38	0.00	4.23
13	4,000	5,000	4,500	84	3,742	2.04	91.09	579.46	3,419.19	9.33	55.04	0	2	0.00	50.00	0.00	120.14	0.00	34.38	0.00	3.51
14	5,000	7,500	6,250	115	3,857	2.80	93.89	764.09	4,183.28	12.30	67.34	0	2	0.00	50.00	0.00	120.14	0.00	34.38	0.00	2.87
15	7,500	10,000	8,750	45	3,902	1.10	94.99	288.13	4,471.41	4.64	71.97	0	2	0.00	50.00	0.00	120.14	0.00	34.38	0.00	2.69
16	10,000	20,000	15,000	75	3,977	1.83	96.81	645.80	5,117.21	10.39	82.37	0	2	0.00	50.00	0.00	120.14	0.00	34.38	0.00	2.35
17	20,000	50,000	35,000	57	4,034	1.39	98.20	617.97	5,735.18	9.95	92.32	1	3	25.00	75.00	224.40	344.54	64.21	98.59	36.31	6.01
18	50,000	100,000	75,000	15	4,049	0.37	98.56	173.31	5,908.49	2.79	95.10	1	4	25.00	100.00	4.94	349.48	1.41	100.00	2.85	5.91
19	100,000	500,000	300,000	12	4,061	0.29	98.86	190.63	6,099.12	3.07	98.17	0	4	0.00	100.00	0.00	349.48	0.00	100.00	0.00	5.73
20	500,000	**UP**		47	4,108	1.14	100.00	113.48	6,212.60	1.83	100.00	0	4	0.00	100.00	0.00	349.48	0.00	100.00	0.00	5.63
				4,108					6,212.60			4					349.48				5.63

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 28 IRIAN JAYA BARAT

UNDERWRITING YEAR 2022

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	491	491	4.93	4.93	125.43	125.43	0.86	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	794	1,285	7.97	12.90	85.86	211.29	0.59	1.45	2	2	20.00	20.00	65.30	65.30	7.89	7.89	76.06	30.91
3	100	200	150	3,474	4,759	34.88	47.79	1,602.87	1,814.16	11.02	12.48	0	2	0.00	20.00	0.00	65.30	0.00	7.89	0.00	3.60
4	200	300	250	1,033	5,792	10.37	58.16	637.11	2,451.27	4.38	16.86	0	2	0.00	20.00	0.00	65.30	0.00	7.89	0.00	2.66
5	300	500	400	901	6,693	9.05	67.21	681.24	3,132.50	4.69	21.54	0	2	0.00	20.00	0.00	65.30	0.00	7.89	0.00	2.08
6	500	750	625	539	7,232	5.41	72.62	522.06	3,654.56	3.59	25.13	1	3	10.00	30.00	4.89	70.19	0.59	8.48	0.94	1.92
7	750	1,000	875	464	7,696	4.66	77.28	622.90	4,277.46	4.28	29.42	1	4	10.00	40.00	636.51	706.70	76.93	85.41	102.19	16.52
8	1,000	1,500	1,250	523	8,219	5.25	82.53	801.31	5,078.77	5.51	34.93	3	7	30.00	70.00	95.52	802.22	11.54	96.95	11.92	15.80
9	1,500	2,000	1,750	313	8,532	3.14	85.67	751.54	5,830.31	5.17	40.10	0	7	0.00	70.00	0.00	802.22	0.00	96.95	0.00	13.76
10	2,000	2,500	2,250	202	8,734	2.03	87.70	626.44	6,456.75	4.31	44.40	1	8	10.00	80.00	2.64	804.85	0.32	97.27	0.42	12.47
11	2,500	3,000	2,750	215	8,949	2.16	89.86	817.02	7,273.77	5.62	50.02	0	8	0.00	80.00	0.00	804.85	0.00	97.27	0.00	11.07
12	3,000	4,000	3,500	176	9,125	1.77	91.63	879.32	8,153.09	6.05	56.07	0	8	0.00	80.00	0.00	804.85	0.00	97.27	0.00	9.87
13	4,000	5,000	4,500	144	9,269	1.45	93.07	752.00	8,905.09	5.17	61.24	0	8	0.00	80.00	0.00	804.85	0.00	97.27	0.00	9.04
14	5,000	7,500	6,250	200	9,469	2.01	95.08	1,219.64	10,124.73	8.39	69.63	1	9	10.00	90.00	4.03	808.89	0.49	97.76	0.33	7.99
15	7,500	10,000	8,750	128	9,597	1.29	96.37	861.38	10,986.11	5.92	75.55	0	9	0.00	90.00	0.00	808.89	0.00	97.76	0.00	7.36
16	10,000	20,000	15,000	196	9,793	1.97	98.33	1,828.37	12,814.48	12.57	88.13	1	10	10.00	100.00	18.54	827.43	2.24	100.00	1.01	6.46
17	20,000	50,000	35,000	111	9,904	1.11	99.45	1,171.84	13,986.32	8.06	96.19	0	10	0.00	100.00	0.00	827.43	0.00	100.00	0.00	5.92
18	50,000	100,000	75,000	35	9,939	0.35	99.80	344.61	14,330.93	2.37	98.56	0	10	0.00	100.00	0.00	827.43	0.00	100.00	0.00	5.77
19	100,000	500,000	300,000	19	9,958	0.19	99.99	205.69	14,536.61	1.41	99.97	0	10	0.00	100.00	0.00	827.43	0.00	100.00	0.00	5.69
20	500,000	**UP**		1	9,959	0.01	100.00	4.04	14,540.66	0.03	100.00	0	10	0.00	100.00	0.00	827.43	0.00	100.00	0.00	5.69
				9,959					14,540.66			10					827.43				5.69

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 29 BANTEN

UNDERWRITING YEAR 2022

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7,983	7,983	5.19	5.19	2,802.44	2,802.44	1.31	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11,480	19,463	7.46	12.64	767.91	3,570.35	0.36	1.67	3	3	3.70	3.70	29.74	29.74	1.29	1.29	3.87	0.83
3	100	200	150	17,981	37,444	11.68	24.32	2,530.42	6,100.77	1.19	2.86	1	4	1.23	4.94	6.80	36.54	0.29	1.58	0.27	0.60
4	200	300	250	12,518	49,962	8.13	32.45	2,354.37	8,455.14	1.10	3.96	3	7	3.70	8.64	16.44	52.97	0.71	2.30	0.70	0.63
5	300	500	400	13,427	63,389	8.72	41.18	5,183.62	13,638.76	2.43	6.39	7	14	8.64	17.28	568.55	621.52	24.64	26.94	10.97	4.56
6	500	750	625	14,238	77,627	9.25	50.42	6,136.64	19,775.39	2.88	9.27	4	18	4.94	22.22	12.07	633.60	0.52	27.46	0.20	3.20
7	750	1,000	875	16,325	93,952	10.60	61.03	7,748.91	27,524.30	3.63	12.90	6	24	7.41	29.63	374.77	1,008.37	16.25	43.71	4.84	3.66
8	1,000	1,500	1,250	18,310	112,262	11.89	72.92	9,887.46	37,411.77	4.63	17.53	10	34	12.35	41.98	160.81	1,169.18	6.97	50.68	1.63	3.13
9	1,500	2,000	1,750	10,832	123,094	7.04	79.96	8,269.30	45,681.07	3.87	21.40	9	43	11.11	53.09	62.82	1,232.00	2.72	53.40	0.76	2.70
10	2,000	2,500	2,250	3,818	126,912	2.48	82.44	6,008.95	51,690.02	2.82	24.22	2	45	2.47	55.56	3.81	1,235.81	0.17	53.57	0.06	2.39
11	2,500	3,000	2,750	3,296	130,208	2.14	84.58	5,535.28	57,225.29	2.59	26.81	1	46	1.23	56.79	262.68	1,498.49	11.39	64.95	4.75	2.62
12	3,000	4,000	3,500	3,941	134,149	2.56	87.14	9,422.19	66,647.49	4.41	31.23	7	53	8.64	65.43	115.01	1,613.50	4.99	69.94	1.22	2.42
13	4,000	5,000	4,500	2,300	136,449	1.49	88.63	8,785.18	75,432.67	4.12	35.34	1	54	1.23	66.67	0.00	1,613.50	0.00	69.94	0.00	2.14
14	5,000	7,500	6,250	3,191	139,640	2.07	90.70	15,373.08	90,805.75	7.20	42.55	2	56	2.47	69.14	2.45	1,615.95	0.11	70.05	0.02	1.78
15	7,500	10,000	8,750	2,217	141,857	1.44	92.14	15,034.60	105,840.35	7.04	49.59	1	57	1.23	70.37	3.48	1,619.43	0.15	70.20	0.02	1.53
16	10,000	20,000	15,000	3,759	145,616	2.44	94.59	36,753.59	142,593.94	17.22	66.81	4	61	4.94	75.31	227.36	1,846.80	9.86	80.05	0.62	1.30
17	20,000	50,000	35,000	3,709	149,325	2.41	97.00	37,557.72	180,151.65	17.60	84.41	6	67	7.41	82.72	57.56	1,904.35	2.49	82.55	0.15	1.06
18	50,000	100,000	75,000	1,792	151,117	1.16	98.16	14,937.35	195,089.00	7.00	91.41	8	75	9.88	92.59	383.93	2,288.29	16.64	99.19	2.57	1.17
19	100,000	500,000	300,000	2,057	153,174	1.34	99.50	14,248.97	209,337.98	6.68	98.09	6	81	7.41	100.00	18.70	2,306.99	0.81	100.00	0.13	1.10
20	500,000	**UP**		776	153,950	0.50	100.00	4,084.35	213,422.32	1.91	100.00	0	81	0.00	100.00	0.00	2,306.99	0.00	100.00	0.00	1.08
				153,950					213,422.32			81					2,306.99				1.08

PT. REASURANSI INDONESIA UTAMA (PERSERO)
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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 30 BANGKA BELITUNG

UNDERWRITING YEAR 2022

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,190	1,190	13.09	13.09	163.36	163.36	1.77	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1,324	2,514	14.56	27.65	154.07	317.43	1.67	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1,940	4,454	21.34	48.99	538.23	855.66	5.84	9.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	981	5,435	10.79	59.78	235.37	1,091.03	2.55	11.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	879	6,314	9.67	69.45	436.48	1,527.51	4.73	16.57	1	1	16.67	16.67	19.00	19.00	20.71	20.71	4.35	1.24
6	500	750	625	469	6,783	5.16	74.61	302.39	1,829.90	3.28	19.85	2	3	33.33	50.00	60.00	79.00	65.41	86.13	19.84	4.32
7	750	1,000	875	503	7,286	5.53	80.15	438.95	2,268.85	4.76	24.61	0	3	0.00	50.00	0.00	79.00	0.00	86.13	0.00	3.48
8	1,000	1,500	1,250	443	7,729	4.87	85.02	462.17	2,731.01	5.01	29.63	0	3	0.00	50.00	0.00	79.00	0.00	86.13	0.00	2.89
9	1,500	2,000	1,750	281	8,010	3.09	88.11	579.14	3,310.16	6.28	35.91	0	3	0.00	50.00	0.00	79.00	0.00	86.13	0.00	2.39
10	2,000	2,500	2,250	146	8,156	1.61	89.72	335.03	3,645.18	3.63	39.54	0	3	0.00	50.00	0.00	79.00	0.00	86.13	0.00	2.17
11	2,500	3,000	2,750	131	8,287	1.44	91.16	463.75	4,108.94	5.03	44.57	0	3	0.00	50.00	0.00	79.00	0.00	86.13	0.00	1.92
12	3,000	4,000	3,500	149	8,436	1.64	92.80	457.33	4,566.27	4.96	49.53	1	4	16.67	66.67	12.34	91.34	13.46	99.58	2.70	2.00
13	4,000	5,000	4,500	84	8,520	0.92	93.72	432.81	4,999.08	4.69	54.23	0	4	0.00	66.67	0.00	91.34	0.00	99.58	0.00	1.83
14	5,000	7,500	6,250	116	8,636	1.28	95.00	612.72	5,611.79	6.65	60.87	0	4	0.00	66.67	0.00	91.34	0.00	99.58	0.00	1.63
15	7,500	10,000	8,750	77	8,713	0.85	95.84	465.96	6,077.75	5.05	65.93	0	4	0.00	66.67	0.00	91.34	0.00	99.58	0.00	1.50
16	10,000	20,000	15,000	110	8,823	1.21	97.05	966.94	7,044.69	10.49	76.42	0	4	0.00	66.67	0.00	91.34	0.00	99.58	0.00	1.30
17	20,000	50,000	35,000	100	8,923	1.10	98.15	1,095.52	8,140.21	11.88	88.30	0	4	0.00	66.67	0.00	91.34	0.00	99.58	0.00	1.12
18	50,000	100,000	75,000	68	8,991	0.75	98.90	449.96	8,590.17	4.88	93.18	0	4	0.00	66.67	0.00	91.34	0.00	99.58	0.00	1.06
19	100,000	500,000	300,000	87	9,078	0.96	99.86	467.23	9,057.40	5.07	98.25	2	6	33.33	100.00	0.38	91.73	0.42	100.00	0.08	1.01
20	500,000	**UP**		13	9,091	0.14	100.00	161.18	9,218.58	1.75	100.00	0	6	0.00	100.00	0.00	91.73	0.00	100.00	0.00	1.00
				9,091					9,218.58			6					91.73				1.00

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 31 GORONTALO

UNDERWRITING YEAR 2022

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	403	403	7.90	7.90	36.50	36.50	0.60	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	349	752	6.84	14.74	47.47	83.97	0.78	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	824	1,576	16.15	30.89	261.70	345.67	4.27	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	599	2,175	11.74	42.63	260.22	605.89	4.25	9.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	806	2,981	15.80	58.43	423.12	1,029.01	6.91	16.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	405	3,386	7.94	66.37	285.84	1,314.85	4.67	21.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	337	3,723	6.61	72.97	286.73	1,601.58	4.68	26.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	475	4,198	9.31	82.28	420.02	2,021.59	6.86	33.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	137	4,335	2.69	84.97	270.85	2,292.44	4.42	37.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	110	4,445	2.16	87.12	279.67	2,572.11	4.57	42.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	65	4,510	1.27	88.40	165.77	2,737.88	2.71	44.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	82	4,592	1.61	90.00	298.55	3,036.43	4.88	49.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	69	4,661	1.35	91.36	230.80	3,267.22	3.77	53.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	116	4,777	2.27	93.63	595.74	3,862.97	9.73	63.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	58	4,835	1.14	94.77	277.25	4,140.22	4.53	67.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	114	4,949	2.23	97.00	936.42	5,076.63	15.29	82.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	48	4,997	0.94	97.94	501.45	5,578.08	8.19	91.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	37	5,034	0.73	98.67	228.15	5,806.23	3.73	94.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	34	5,068	0.67	99.33	148.48	5,954.72	2.42	97.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	**UP**		34	5,102	0.67	100.00	168.32	6,123.03	2.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5,102					6,123.03			0					0.00				0.00

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 32 RIAU KEPULAUAN

UNDERWRITING YEAR 2022

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,906	1,906	5.71	5.71	510.61	510.61	1.26	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1,981	3,887	5.93	11.64	182.85	693.46	0.45	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6,044	9,931	18.10	29.74	898.26	1,591.72	2.21	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7,751	17,682	23.21	52.96	851.58	2,443.31	2.10	6.02	10	10	55.56	55.56	10.51	10.51	45.00	45.00	1.23	0.43
5	300	500	400	3,421	21,103	10.25	63.21	1,644.31	4,087.61	4.05	10.07	0	10	0.00	55.56	0.00	10.51	0.00	45.00	0.00	0.26
6	500	750	625	2,566	23,669	7.69	70.89	1,728.06	5,815.67	4.26	14.33	0	10	0.00	55.56	0.00	10.51	0.00	45.00	0.00	0.18
7	750	1,000	875	2,310	25,979	6.92	77.81	2,298.79	8,114.46	5.66	19.99	0	10	0.00	55.56	0.00	10.51	0.00	45.00	0.00	0.13
8	1,000	1,500	1,250	1,880	27,859	5.63	83.44	2,501.28	10,615.74	6.16	26.15	0	10	0.00	55.56	0.00	10.51	0.00	45.00	0.00	0.10
9	1,500	2,000	1,750	1,087	28,946	3.26	86.70	2,244.70	12,860.44	5.53	31.68	0	10	0.00	55.56	0.00	10.51	0.00	45.00	0.00	0.08
10	2,000	2,500	2,250	582	29,528	1.74	88.44	1,423.73	14,284.17	3.51	35.19	0	10	0.00	55.56	0.00	10.51	0.00	45.00	0.00	0.07
11	2,500	3,000	2,750	498	30,026	1.49	89.93	1,422.84	15,707.01	3.51	38.69	1	11	5.56	61.11	4.84	15.35	20.72	65.72	0.34	0.10
12	3,000	4,000	3,500	499	30,525	1.49	91.43	1,973.35	17,680.36	4.86	43.56	0	11	0.00	61.11	0.00	15.35	0.00	65.72	0.00	0.09
13	4,000	5,000	4,500	402	30,927	1.20	92.63	1,907.96	19,588.33	4.70	48.26	1	12	5.56	66.67	4.30	19.65	18.41	84.13	0.23	0.10
14	5,000	7,500	6,250	560	31,487	1.68	94.31	3,218.24	22,806.57	7.93	56.18	0	12	0.00	66.67	0.00	19.65	0.00	84.13	0.00	0.09
15	7,500	10,000	8,750	369	31,856	1.11	95.41	2,953.90	25,760.47	7.28	63.46	1	13	5.56	72.22	0.45	20.10	1.92	86.05	0.02	0.08
16	10,000	20,000	15,000	503	32,359	1.51	96.92	4,816.45	30,576.93	11.87	75.33	0	13	0.00	72.22	0.00	20.10	0.00	86.05	0.00	0.07
17	20,000	50,000	35,000	370	32,729	1.11	98.03	4,300.01	34,876.94	10.59	85.92	3	16	16.67	88.89	1.30	21.40	5.57	91.62	0.03	0.06
18	50,000	100,000	75,000	217	32,946	0.65	98.68	2,493.20	37,370.14	6.14	92.06	0	16	0.00	88.89	0.00	21.40	0.00	91.62	0.00	0.06
19	100,000	500,000	300,000	273	33,219	0.82	99.49	2,148.24	39,518.38	5.29	97.35	2	18	11.11	100.00	1.96	23.36	8.38	100.00	0.09	0.06
20	500,000	**UP**		169	33,388	0.51	100.00	1,074.25	40,592.63	2.65	100.00	0	18	0.00	100.00	0.00	23.36	0.00	100.00	0.00	0.06
				33,388					40,592.63			18					23.36				0.06

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RISK AND LOSS PROFILE
DESEMBER 2022

PROVINCE 34 SULAWESI BARAT

UNDERWRITING YEAR 2022

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2022

DATA POSITION TO : 31/12/2022

PROCESSING DATE : 10/02/2023

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE	
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	633	633	13.67	13.67	57.92	57.92	1.57	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	657	1,290	14.19	27.87	96.31	154.23	2.61	4.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1,077	2,367	23.27	51.13	339.81	494.04	9.22	13.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	517	2,884	11.17	62.30	224.41	718.45	6.09	19.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	503	3,387	10.87	73.17	306.33	1,024.78	8.32	27.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	259	3,646	5.60	78.76	269.19	1,293.97	7.31	35.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	142	3,788	3.07	81.83	172.00	1,465.98	4.67	39.80	2	2	40.00	40.00	700.00	700.00	45.45	45.45	406.97	47.75
8	1,000	1,500	1,250	190	3,978	4.10	85.94	202.43	1,668.41	5.50	45.29	0	2	0.00	40.00	0.00	700.00	0.00	45.45	0.00	41.96
9	1,500	2,000	1,750	152	4,130	3.28	89.22	219.28	1,887.68	5.95	51.24	0	2	0.00	40.00	0.00	700.00	0.00	45.45	0.00	37.08
10	2,000	2,500	2,250	104	4,234	2.25	91.47	216.59	2,104.27	5.88	57.12	1	3	20.00	60.00	140.00	840.00	9.09	54.55	64.64	39.92
11	2,500	3,000	2,750	78	4,312	1.69	93.15	173.28	2,277.55	4.70	61.83	0	3	0.00	60.00	0.00	840.00	0.00	54.55	0.00	36.88
12	3,000	4,000	3,500	59	4,371	1.27	94.43	183.93	2,461.48	4.99	66.82	2	5	40.00	100.00	700.00	1,540.00	45.45	100.00	380.57	62.56
13	4,000	5,000	4,500	57	4,428	1.23	95.66	214.04	2,675.52	5.81	72.63	0	5	0.00	100.00	0.00	1,540.00	0.00	100.00	0.00	57.56
14	5,000	7,500	6,250	39	4,467	0.84	96.50	159.08	2,834.60	4.32	76.95	0	5	0.00	100.00	0.00	1,540.00	0.00	100.00	0.00	54.33
15	7,500	10,000	8,750	12	4,479	0.26	96.76	58.55	2,893.16	1.59	78.54	0	5	0.00	100.00	0.00	1,540.00	0.00	100.00	0.00	53.23
16	10,000	20,000	15,000	40	4,519	0.86	97.62	316.04	3,209.19	8.58	87.12	0	5	0.00	100.00	0.00	1,540.00	0.00	100.00	0.00	47.99
17	20,000	50,000	35,000	9	4,528	0.19	97.82	11.75	3,220.94	0.32	87.44	0	5	0.00	100.00	0.00	1,540.00	0.00	100.00	0.00	47.81
18	50,000	100,000	75,000	25	4,553	0.54	98.36	126.34	3,347.28	3.43	90.87	0	5	0.00	100.00	0.00	1,540.00	0.00	100.00	0.00	46.01
19	100,000	500,000	300,000	59	4,612	1.27	99.63	246.91	3,594.19	6.70	97.57	0	5	0.00	100.00	0.00	1,540.00	0.00	100.00	0.00	42.85
20	500,000	**UP**		17	4,629	0.37	100.00	89.52	3,683.70	2.43	100.00	0	5	0.00	100.00	0.00	1,540.00	0.00	100.00	0.00	41.81
				4,629					3,683.70			5					1,540.00				41.81
	GRAND TOTAL			2,063,495					2,543,432.72			1,132					46,888.83				

TABEL GABUNGAN – COMBAINED TABLE

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PERBANDINGAN DATA POLIS, PREMI, KLAIM & LOSS RATIO 2018 - 2022
THE COMPARATION OF POLICIES, PREMIUM, CLAIM & LOSS RATIO 2018 - 2022 by CLASS OF BUSINESS

Premium and Claim in million Rupiah

CLASS OF BUSINESS	UY 2018					UY 2019					UY 2020					UY 2021					UY 2022				
	Number of Policies	Premium	Number of Claims	Claim Incured	% LOSS RATIO	Number of Policies	Premium	Number of Claims	Claim Incured	% LOSS RATIO	Number of Policies	Premium	Number of Claims	Claim Incured	% LOSS RATIO	Number of Policies	Premium	Number of Claims	Claim Incured	% LOSS RATIO	Number of Policies	Premium	Number of Claims	Claim Incured	% LOSS RATIO
· Earthquake (EQ)	374,286	2,044,464.55	1,835	227,729.84	11.14	368,168	698,100.19	176	6,174.81	0.88	439,575	759,073.58	231	38,525.03	5.08	504,992	565,995.59	154	2,902.22	0.51	410,081	451,214	12	943	0.21
· Fire (FR)	1,356,964	1,472,499.82	4,550	374,952.28	25.46	1,430,223	1,501,458.82	4,202	299,524.78	19.95	1,355,902	1,370,681.03	3,134	210,826.57	15.38	1,244,474	1,172,461.63	1,833	169,912.91	14.49	978,189	882,650	192	13,828	1.57
· Industrial All Risk (IAR)	689,940	484,967.50	16,953	710,475.44	146.00	734,892	1,598,820.16	29,726	1,068,632.19	66.84	773,850	1,816,631.96	23,063	648,283.64	35.69	892,124	1,620,589.98	15,397	361,931.10	22.33	673,928	1,207,509	928	32,118	2.66
· Loss of Profit (LOP)	12	10.57	0	0	0.00	115	191.67	0	0	0.00	1735	5169.9	6	244.25	4.72	1,740	3,268.60	4	23.2	0.71	1,297	2,060	-	-	-
TOTAL	**2,421,202**	**3,500,361.31**	**23,338**	**1,313,157.56**	**37.51**	**2,533,398.00**	**3,798,570.84**	**34,104.00**	**1,374,331.78**	**36.18**	**2,571,062**	**3,951,556**	**26,434**	**897,879**	**22.72**	**2,643,330**	**3,362,316**	**17,388**	**534,769**	**15.90**	**2,063,495**	**2,543,433**	**1,132**	**46,889**	**1.84**

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PERBANDINGAN DATA POLIS, PREMI, KLAIM & LOSS RATIO 2018- 2022
THE COMPARATION OF POLICIES, PREMIUM, CLAIM & LOSS RATIO 2018 - 2022 by OCCUPATION

Premium and Claim in million Rupiah

OCCUPATION CODE	UY 2018					UY 2019					UY 2020					UY 2021					UY 2022				
	Number of Policies	Premium	Number of Claims	Claim Incured	% LOSS RATIO	Number of Policies	Premium	Number of Claims	Claim Incured	% LOSS RATIO	Number of Policies	Premium	Number of Claims	Claim Incured	% LOSS RATIO	Number of Policies	Premium	Number of Claims	Claim Incured	% LOSS RATIO	Number of Policies	Premium	Number of Claims	Claim Incured	% LOSS RATIO
20 - Mining, Drilling Installation, Salt Mines	4,416	18,551.09	176	10,388.63	56.00	5,208	18,859.77	231	5,120.20	27.15	4,325	20,363.17	118	3,409.78	16.74	5,252	21,666.07	114	598.61	2.76	3,086	13,787.35	1	98.3	0.71
21 - Stone, Earth, (Animal) Bones or Shells	5,653	26,499.65	262	25,877.11	97.65	5,129	22,810.04	209	7,490.85	32.84	5,226	23,160.76	131	4,108.19	17.74	4,973	20,470.60	56	594.29	2.90	3,053	14,775.66	5	231.93	1.57
22 - Metals	19,960	80,609.01	329	5,001.50	6.20	19,307	81,081.39	588	34,698.24	42.79	19,265	88,465.36	385	48,091.94	54.36	18,945	82,182.44	300	13,269.16	16.15	12,679	60,732.26	24	955.46	1.57
23 - Chemicals/Oil/Gas	34,833	193,890.05	630	67,299.55	34.71	32,563	253,074.90	1,300	145,577.56	57.52	32,734	230,399.88	905	97,084.30	42.14	34,460	228,596.99	559	46,764.51	20.46	23,697	168,790.31	33	3501.71	2.07
24 - Textiles	31,322	82,348.70	924	76,135.26	92.45	31,175	138,503.09	1,008	69,749.33	50.36	29,307	127,344.30	734	33,519.45	26.32	29,220	110,740.42	331	18,409.42	16.62	20,474	82,475.01	26	2439.54	2.96
25 - Paper, Leather, Rubber	23,089	104,561.02	616	61,742.45	59.05	22,449	122,441.42	773	86,904.97	70.98	21,098	108,565.94	665	35,983.84	33.14	21,317	115,787.54	466	16,157.72	13.95	15,328	80,391.95	8	129.76	0.16
26 - Wood, Bamboo and Rattan	15,153	93,369.12	652	64,984.69	69.60	16,713	115,673.72	618	58,802.71	50.83	16,127	107,711.17	579	45,855.62	42.57	18,515	105,411.51	326	21,593.33	20.48	103,728	143,684.76	66	1,891.95	1.32
27 - Nutritional, Drinks and Tobacco	101,266	249,245.52	2,492	58,032.31	23.28	133,803	184,100.80	3,200	73,981.02	40.19	152,912	272,594.12	3,057	60,256.81	22.10	93,218	168,070.71	1,177	60,046.32	35.73	13,429	73,272.43	51	2,703.18	3.69
28 - Power and Heating	4,344	21,458.13	285	10,898.21	50.79	4,152	24,317.32	132	5,317.99	21.87	4,949	25,058.10	108	3,673.91	14.66	4,854	19,545.67	1,844	2,273.49	11.63	3,717	15,158.28	63	879.75	5.80
29 - Transport and Traffic, Construction Firms, etc	2,172,347	2,603,855.69	16,761	926,963.23	35.60	2,255,340	2,812,377.02	25,724	875,690.53	31.14	2,278,738	2,924,931.43	19,677	564,704.23	19.31	2,406,161	2,468,964.02	12,183	353,637.04	14.32	1,860,443	1,873,282.86	854	34,057.29	1.82
30 - Estate Plantation Risk	1,069	4,056.47	10	799.61	19.71	1,087	4,879.10	47	3,369.35	69.06	862	4,574.24	3	168.19	3.68	792	4,182.80	2	381.01	9.11	705	3,526.13	0	0	-
31 - Estate Plantation Risk	5,761	16,469.35	164	4,020.85	24.41	5,020	14,944.93	209	5,401.67	36.14	4,254	14,604.08	51	1,016.44	6.96	4,851	13,795.87	25	1,019.79	7.39	2,778	11,814.99	1	0	-
32 - Recreation Place	12	1.41	0	0	-	1	4.79	0	0	-	1	4.79	0	0	-	1	4.79	0	0	-	0	0	0	0	-
40 - Non Estate Plantation	1,977	5,446.09	37	1,014.15	18.62	1,451	5,502.56	65	2,227.37	40.48	1,264	3,779.14	21	6.81	0.18	771	2,896.36	5	24.74	0.85	378	1,740.58	0	0	-
TOTAL	2,421,202	3,500,361.30	23,338	1,313,157.55	37.51	2,533,398	3,798,570.85	34,104	1,374,331.79	36.18	2,571,062	3,951,556.48	26,434	897,879.51	22.72	2,643,330	3,362,315.79	17,388	534,769.43	15.90	2,063,495	2,543,432.57	1,132	46,888.87	1.84

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PERBANDINGAN DATA POLIS, PREMI, KLAIM & LOSS RATIO 2018 - 2022

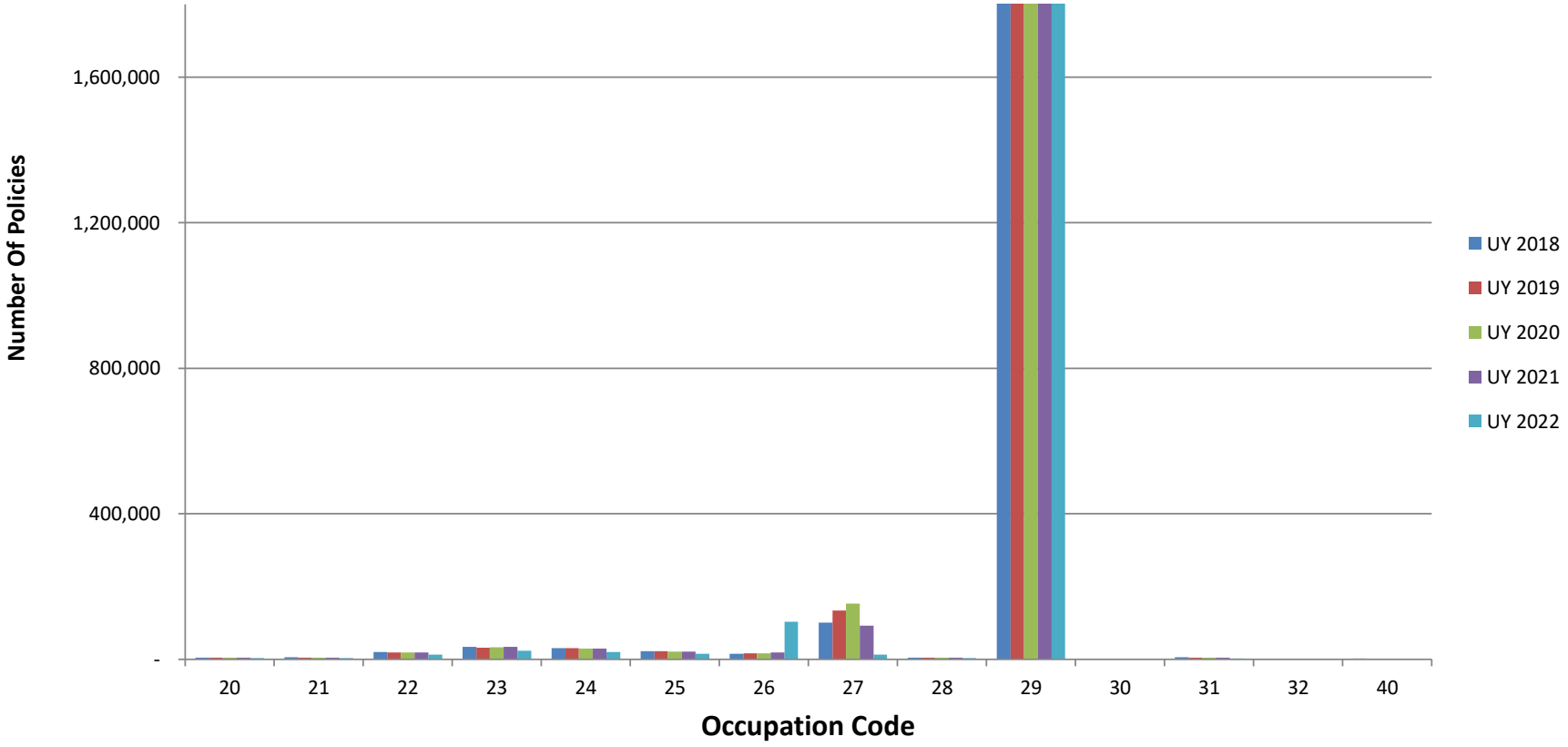
THE COMPARATION OF POLICIES, PREMIUM, CLAIM & LOSS RATIO 2018 - 2022 by PROVINCE

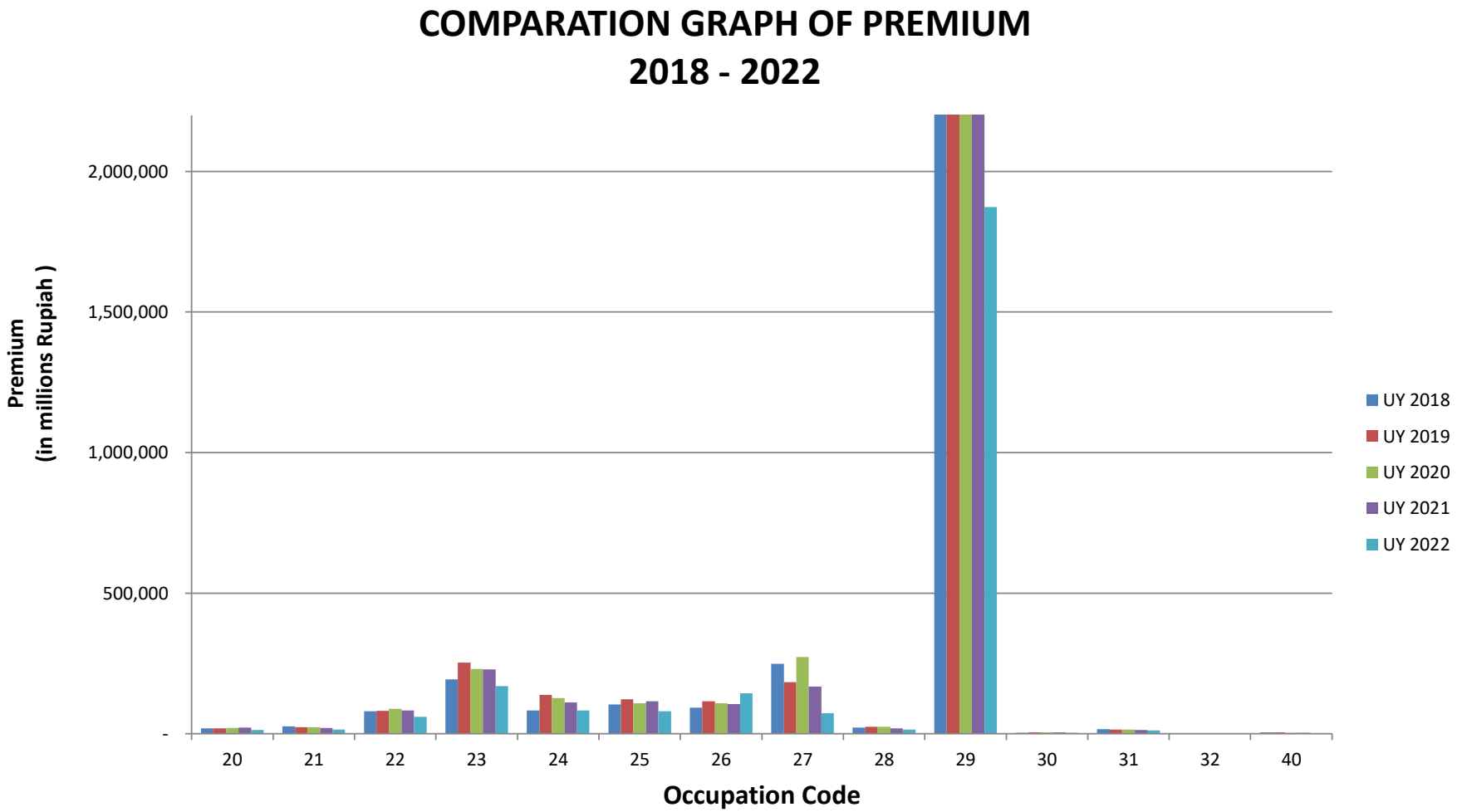
Premium and Claim in million Rupiah

PROVINCE CODE	UY 2018					UY 2019					UY 2020					UY 2021					UY 2022				
	Number of Policies	Premium	Number of Claims	Claim Incured	% LOSS RATIO	Number of Policies	Premium	Number of Claims	Claim Incured	% LOSS RATIO	Number of Policies	Premium	Number of Claims	Claim Incured	% LOSS RATIO	Number of Policies	Premium	Number of Claims	Claim Incured	% LOSS RATIO	Number of Policies	Premium	Number of Claims	Claim Incured	% LOSS RATIO
01 - Nanggroe Aceh Darussalam	25,851	292,588.14	133	4,862.35	1.66	29,076	33,341.23	149	7062.69	21.18	18,274	12,695.62	100	8,112.99	63.90	12,802	14,624.54	63	1,493.21	10.21	8,120	9,202.11	2	465.05	5.05
02 - Sumatera Utara	144,480	162,953.06	1,250	90,624.06	55.61	136,804	191,823.42	1,036	63698.54	33.21	137,206	198,727.66	989	37,188.84	18.71	143,233	180,110.42	664	25,704.07	14.27	105,685	135,282.63	51	1,638.81	1.21
03 - Sumatera Barat	64,944	57,662.11	443	7,818.44	13.56	61,689	68,319.33	296	11514.21	16.85	59,514	65,183.79	195	8,846.50	13.57	55,249	58,067.55	156	4,447.83	7.66	42,104	45,770.75	25	396.48	0.87
04 - Riau	66,762	21,657.51	655	17,869.98	82.51	65,086	79,590.87	505	18333.16	23.03	65,166	80,390.91	628	13,695.68	17.04	70,763	75,469.98	283	11,285.25	14.95	48,842	54,132.81	18	1,242.33	2.29
05 - Jambi	30,394	32,680.30	264	7,979.18	24.42	29,940	45,259.72	328	8114.65	17.93	33,245	42,742.84	238	3,824.80	8.95	31,430	30,371.99	97	2,328.31	7.67	24,528	24,717.63	4	71.96	0.29
06 - Sumatera Selatan	64,965	45,333.55	705	38,442.30	84.80	59,933	71,868.18	756	26161.63	36.40	68,668	99,567.11	413	20,063.50	20.15	73,296	67,848.33	301	6,921.97	10.20	57,746	50,499.93	11	1,055.07	2.09
07 - Bengkulu	16,911	15,606.61	73	15,885.97	101.79	15,087	15,703.34	60	3642.4	23.20	14,754	18,780.67	49	2,786.88	14.84	15,188	17,139.23	52	2,961.16	17.28	12,461	12,852.33	11	2,296.39	17.87
08 - Lampung	51,379	44,372.41	527	51,837.15	116.82	99,442	79,765.06	2,558	43901.86	55.04	61,210	83,990.45	397	6,667.51	7.94	59,505	53,773.16	323	4,195.28	7.80	44,636	42,467.84	19	437.41	1.03
09 - Daerah Khusus Ibukota Jakarta	406,694	637,545.08	5,251	112,455.59	17.64	435,294	719,001.91	10,471	343549.83	47.78	465,675	729,199.14	5,409	94,873.41	13.01	376,797	561,238.21	4,293	46,016.19	8.20	284,168	411,565.44	229	3,441.73	0.84
10 - Jawa Barat	393,082	754,318.68	3,797	133,791.30	17.74	394,638	613,704.08	7,529	282955.72	46.11	410,134	693,772.82	5,962	129,777.60	18.71	479,669	615,136.46	4,224	88,984.14	14.47	351,499	449,312.22	218	3,524.14	0.78
11 - Jawa Tengah	200,776	217,316.53	1,508	104,187.38	47.94	213,229	283,657.22	1,848	52772.18	18.60	229,631	287,892.97	3,329	110,608.38	38.42	248,062	269,962.68	1,429	59,554.80	22.06	212,974	196,600.24	122	11,257.31	5.73
12 - Daerah Istimewa Yogyakarta	30,648	37,764.92	121	8,926.89	23.64	29,270	46,313.41	139	1715.87	3.70	30,189	43,244.76	155	5,604.85	12.96	33,607	40,809.51	93	7,887.84	19.33	25,343	30,924.28	8	136.87	0.44
13 - Jawa Timur	294,710	342,159.65	2,380	124,358.10	36.35	306,269	459,009.14	2,609	172214.68	37.52	300,415	444,663.63	2,414	119,456.77	26.86	305,408	398,950.28	1,697	68,952.90	17.28	241,529	298,209.26	121	7,140.63	2.39
14 - Kalimantan Barat	57,470	57,698.96	338	21,615.84	37.46	61,763	72,357.07	312	19795.88	27.36	62,348	86,784.25	471	30,298.99	34.91	62,832	70,544.48	289	17,203.25	24.39	50,057	56,952.87	28	1,773.32	3.11
15 - Kalimantan Tengah	15,880	16,579.54	181	1,430.86	8.63	17,837	25,214.57	88	619	2.45	20,647	39,454.10	128	859.39	2.18	21,097	23,006.14	119	1,496.78	6.51	17,728	16,473.44	1	0.24	0.00
16 - Kalimantan Selatan	36,694	30,306.36	348	9,183.88	30.30	35,809	39,691.38	282	7199.48	18.14	40,566	47,397.39	446	19,566.04	41.28	42,469	35,684.27	186	10,477.45	29.36	26,815	25,500.77	13	715.18	2.80
17 - Kalimantan Timur	52,026	45,210.91	421	21,571.02	47.71	52,419	78,017.91	389	19872.73	25.47	54,037	74,057.26	448	12,919.67	17.45	60,449	67,279.17	255	12,963.91	19.27	46,319	55,132.55	22	1,495.37	2.71
18 - Sulawesi Utara	27,579	36,547.56	157	24,799.80	67.86	29,017	52,697.66	163	14167.62	26.88	27,660	47,934.92	207	6,136.24	12.80	30,912	41,493.56	111	6,813.85	16.42	22,977	41,703.45	6	1,414.16	3.39
19 - Sulawesi Tengah	18,948	17,357.55	897	152,229.19	877.02	17,399	32,303.20	50	962.52	2.98	17,350	21,632.28	83	11,276.44	52.13	19,979	23,068.79	18	2,982.35	12.93	15,821	19,507.19	3	270.22	1.39
20 - Sulawesi Selatan	68,445	116,483.01	397	20,170.10	17.32	69,244	91,003.65	290	11871.73	13.05	79,692	89,366.77	486	77,345.97	86.55	73,101	79,428.29	255	15,324.77	19.29	62,682	61,996.15	8	559.22	0.90
21 - Sulawesi Tenggara	12,765	12,437.14	56	6,992.03	56.22	12,915	14,137.53	34	1197.29	8.47	13,436	16,387.15	25	913.13	5.57	13,490	15,873.49	16	1,156.33	7.28	10,262	11,956.60	4	138.66	1.16
22 - Bali	71,375	122,174.55	916	25,514.28	20.88	79,309	157,205.65	750	45802.99	29.14	73,467	176,329.67	946	23,454.40	13.30	71,276	130,631.96	569	17,269.78	13.22	57,345	105,692.67	65	1,667.45	1.58
23 - Nusa Tenggara Barat	22,883	25,996.57	656	129,272.92	497.27	25,230	35,550.61	174	8632.18	24.28	21,368	33,136.60	166	6,087.76	18.37	24,968	31,017.19	95	2,098.35	6.77	25,947	26,552.83	10	401.53	1.51
24 - Nusa Tenggara Timur	11,514	13,478.08	59	4,589.45	34.05	13,031	28,810.88	25	3565.71	12.38	13,382	21,838.01	371	13,459.64	61.63	15,109	21,416.61	88	2,460.11	11.49	11,925	17,896.59	2	87.31	0.49
25 - Maluku	7,785	12,418.82	51	3,233.11	26.03	9,451	14,487.82	86	4743.66	32.74	9,147	15,844.42	30	1,071.83	6.76	8,624	11,772.26	35	2,227.92	18.93	7,567	11,203.38	2	0.79	0.01
26 - Irian Jaya	14,105	33,304.95	203	19,654.34	59.01	17,080	43,732.25	117	15890.87	36.34	15,668	40,360.16	67	4,203.39	10.41	19,532	35,265.75	106	21,752.32	61.68	28,188	37,533.10	5	122.25	0.33
27 - Maluku Utara	3,369	2,426.36	9	697.59	28.75	3,671	4,811.69	12	1564.61	32.52	4,253	18,122.77	25	363.57	2.01	12,344	13,479.63	30	4,027.91	29.88	4,108	6,212.60	4	349.48	5.63
28 - Irian Jaya Barat	6,447	7,954.48	51	6,202.66	77.98	7,023	29,272.08	47	2680.18	9.16	8,805	9,712.91	53	2,909.70	29.96	7,942	15,321.94	29	3,912.26	25.53	9,959	14,540.66	10	827.43	5.69
29 - Banten	153,215	303,226.76	1,226	133,850.90	44.14	153,889	299,139.02	2,713	171234.69	57.24	156,988	328,006.51	1,834	113,326.50	34.55	173,565	275,455.80	1,263	67,636.53	24.55	153,950	213,422.32	81	2,306.99	1.08
30 - Bangka Belitung	7,833	8,763.38	80	7,936.83	90.57	10,016	9,591.82	137	2121.77	22.12	11,146	14,286.66	91	443.80	3.11	11,027	11,241.06	37	1,188.26	10.57	9,091	9,218.58	6	91.73	1.00
31 - Gorontalo	5,917	5,206.33	23	929.82	17.86	7,137	10,407.04	18	435.57	4.19	7,673	8,438.73	16	800.55	9.49	7,811	8,663.24	73	700.51	8.09	5,102	6,123.03	0	0.00	-
32 - Kepulauan Riau	34,987	24,645.10	161	4,218.08	17.12	34,675	52,202.65	131	6321.44	12.11	37,259	60,014.33	188	5,984.61	9.97	38,085	62,997.19	122	11,083.73	17.59	33,388	40,592.63	18	23.36	0.06
33 - Kalimantan Utara	35	60.81	0	0.00	-	50	134.66	0	0	-	62	212.08	0	0.00	-	19	77.23	0	0.00	-	**0**	**0.00**	**0**	**0.00**	-
34 - Sulwasi Barat	334	268.42	1	26.18	9.75	676	444.80	2	14.45	3.25	2,027	1,387.15	75	4,950.16	356.86	23,690	5,095.37	17	1,260.13	24.73	4,629	3,683.70	5	1,540.00	41.81
	2,421,202	**3,500,361.31**	**23,338**	**1,313,157.57**	**37.51**	**2,533,398**	**3,798,570.85**	**34,104**	**1,374,331.79**	**36.18**	**2,571,062**	**3,951,556.49**	**26,434**	**897,879.49**	**22.72**	**2,643,330**	**3,362,315.76**	**17,388**	**534,769.45**	**15.90**	**2,063,495**	**2,543,432.58**	**1,132**	**46,888.87**	**1.84**

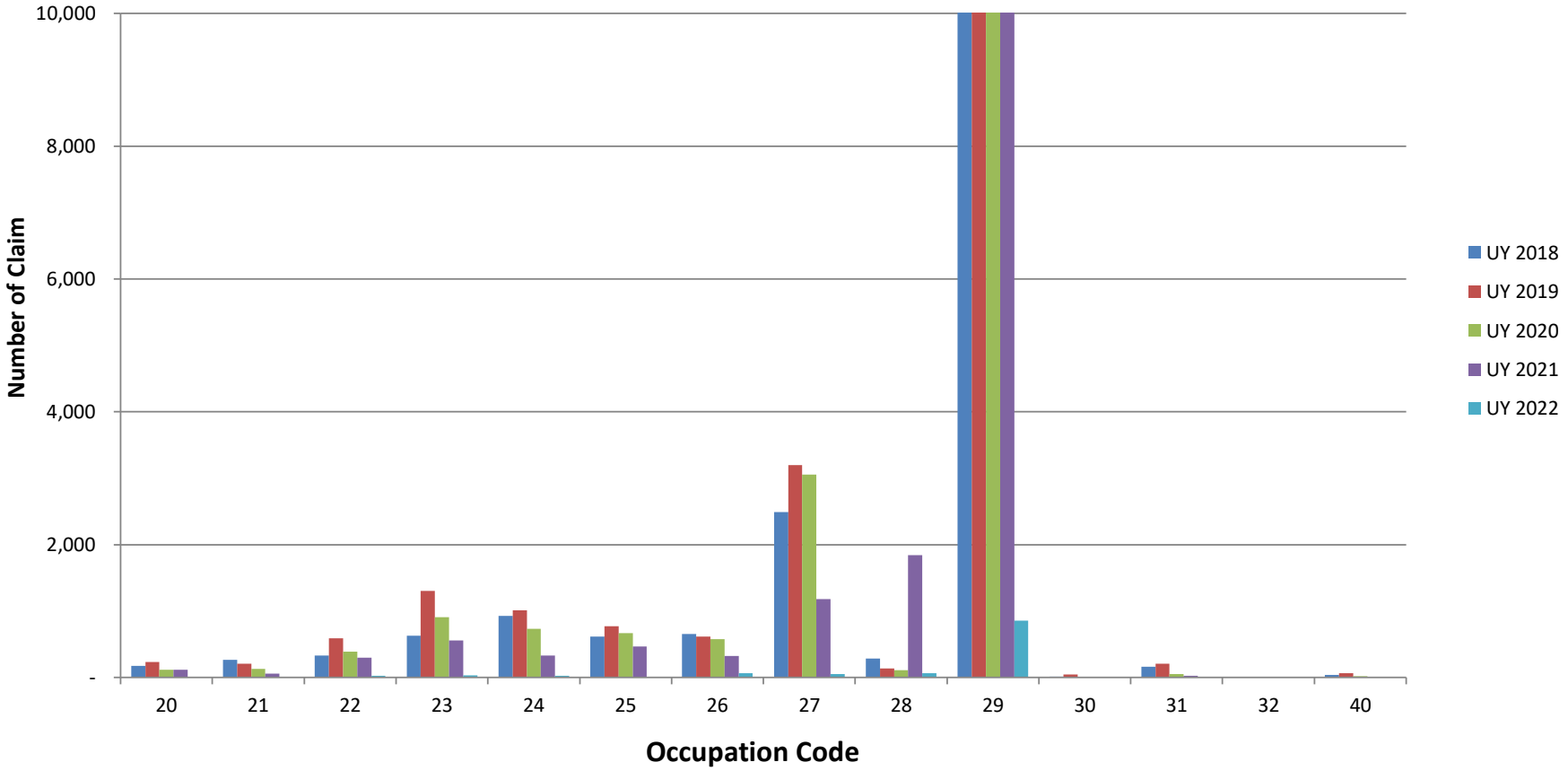
GRAFIK - GRAPH

COMPARATION GRAPH OF POLICIES NUMBER
2018 - 2022

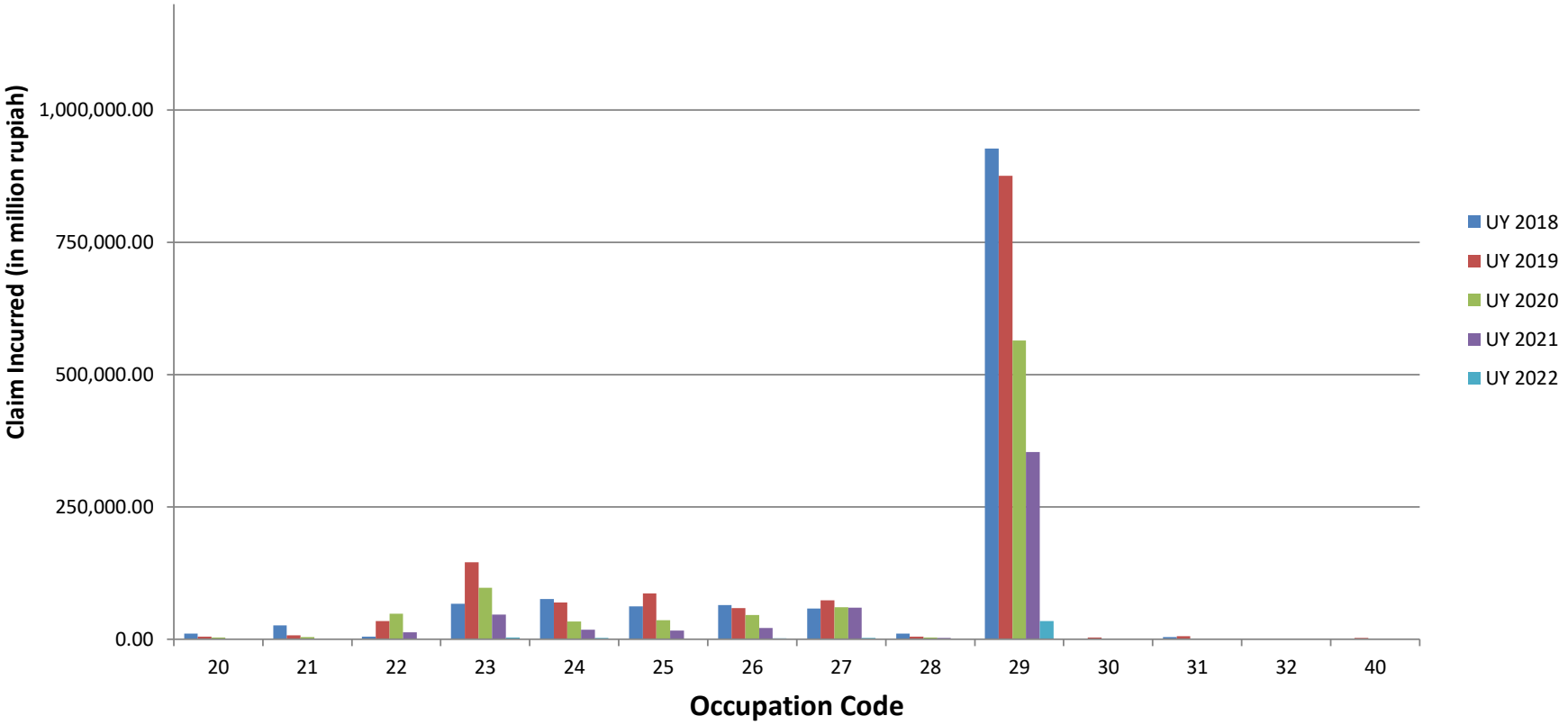


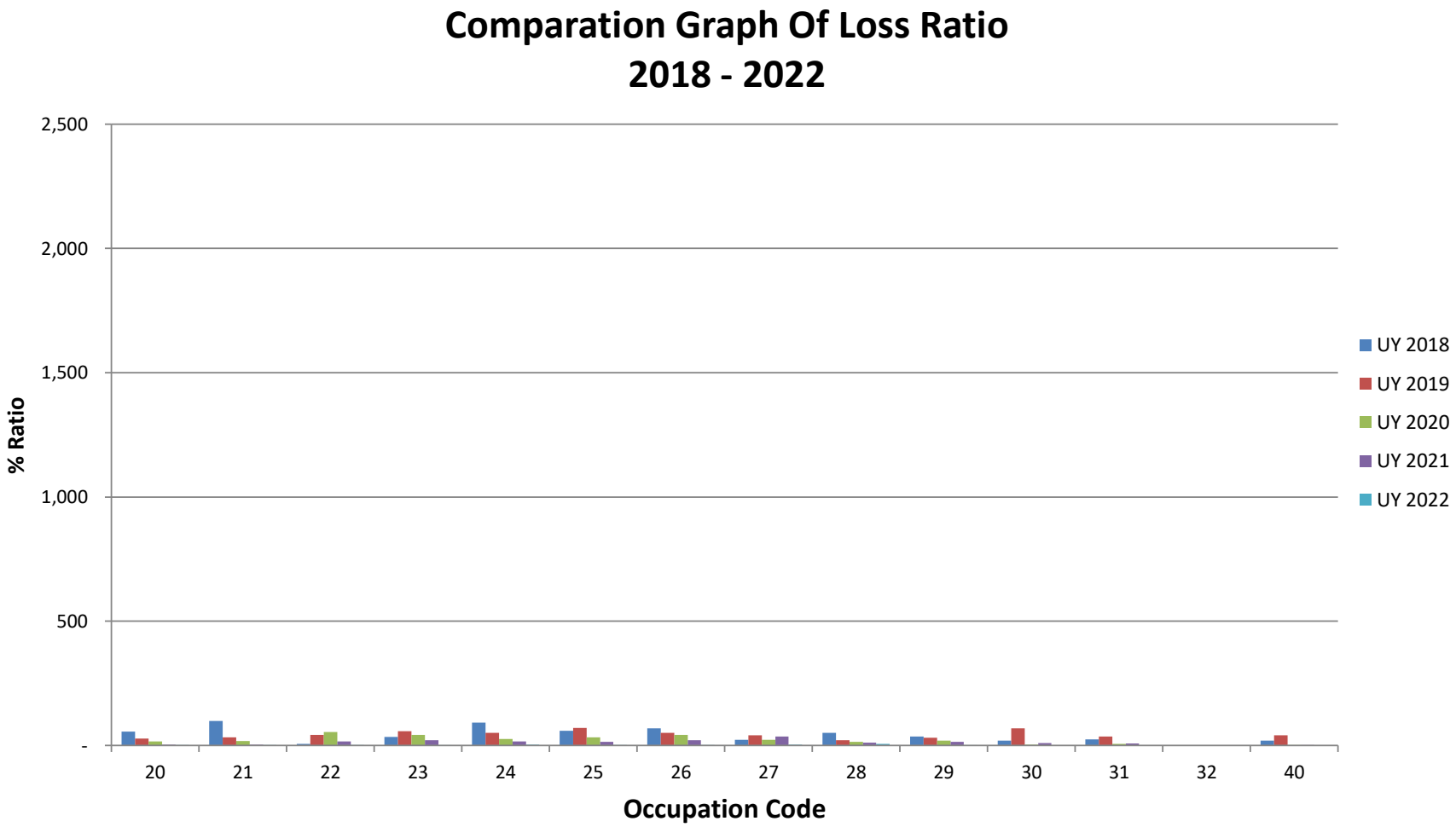

COMPARATION GRAPH OF PREMIUM
2018 - 2022
Premium
(in millions Rupiah)
2,000,000
1,500,000
1,000,000
500,000
-
20
21
22
23
24
25
26
27
28
29
30
31
32
40
Occupation Code
UY 2018
UY 2019
UY 2020
UY 2021
UY 2022

COMPARATION GRAPH OF CLAIM NUMBER
2018 - 2022

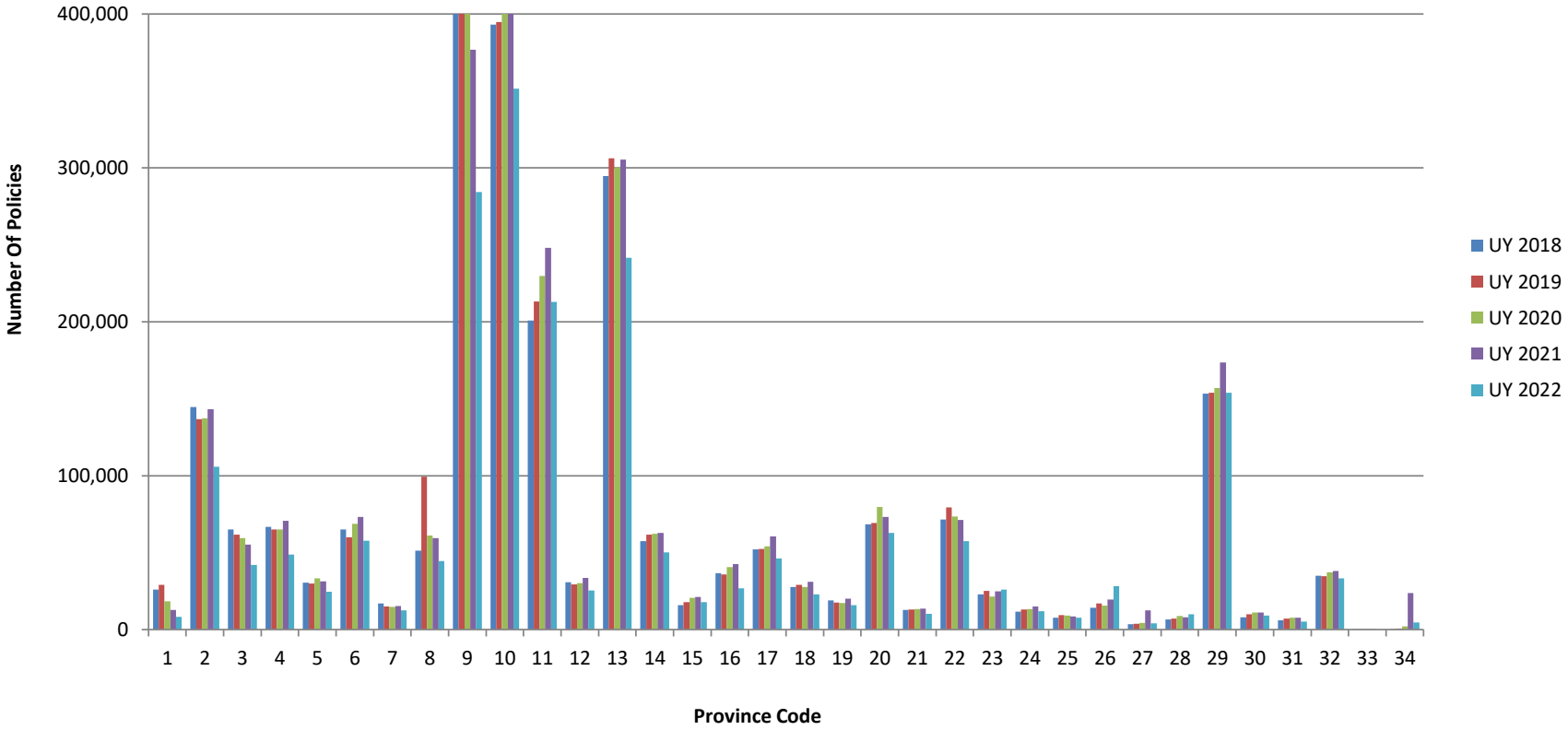


COMPARATION GRAPH OF CLAIM
2018 - 2022

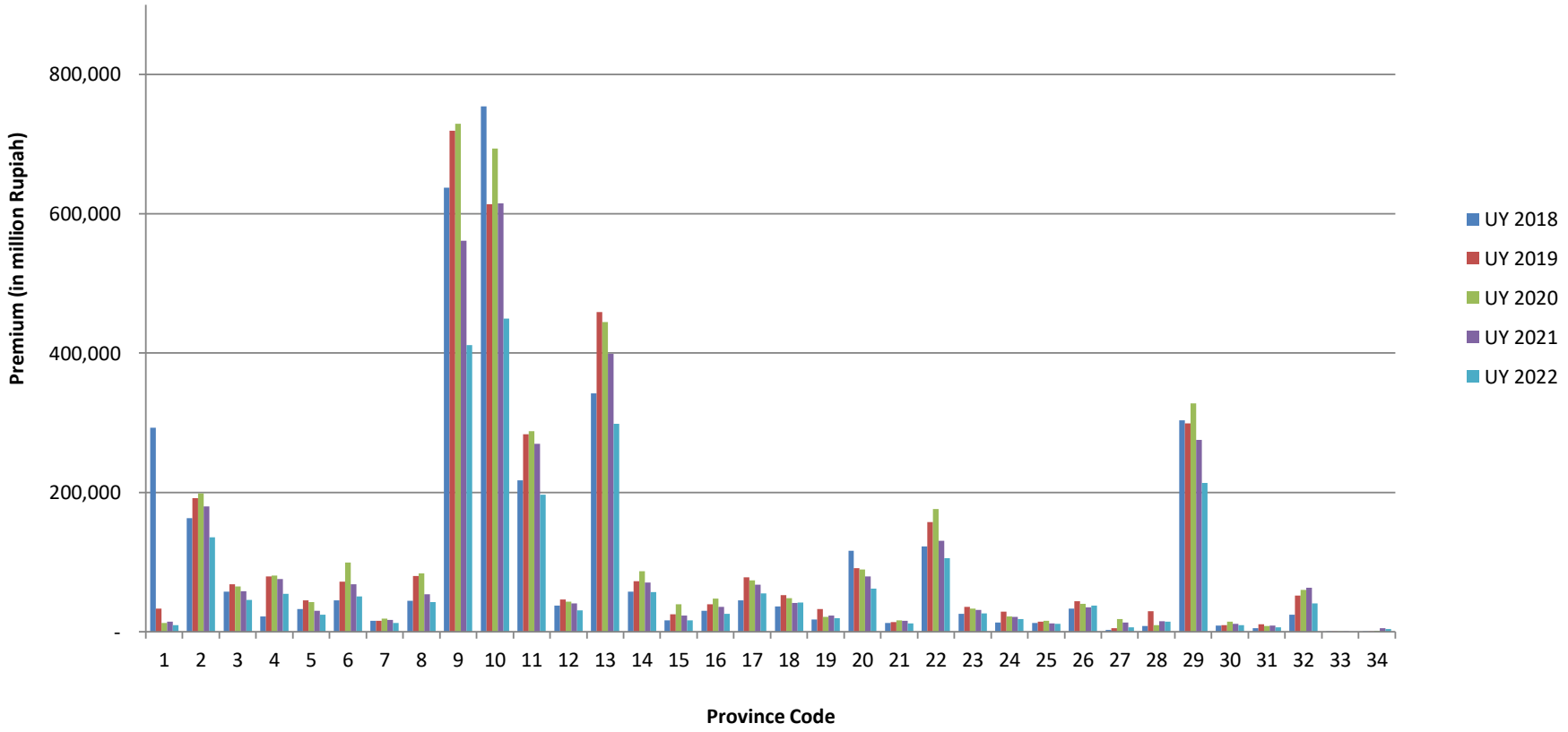



Comparation Graph Of Loss Ratio
2018 - 2022
2,500
2,000
1,500
1,000
500
-
% Ratio
20
21
22
23
24
25
26
27
28
29
30
31
32
40
Occupation Code
UY 2018
UY 2019
UY 2020
UY 2021
UY 2022

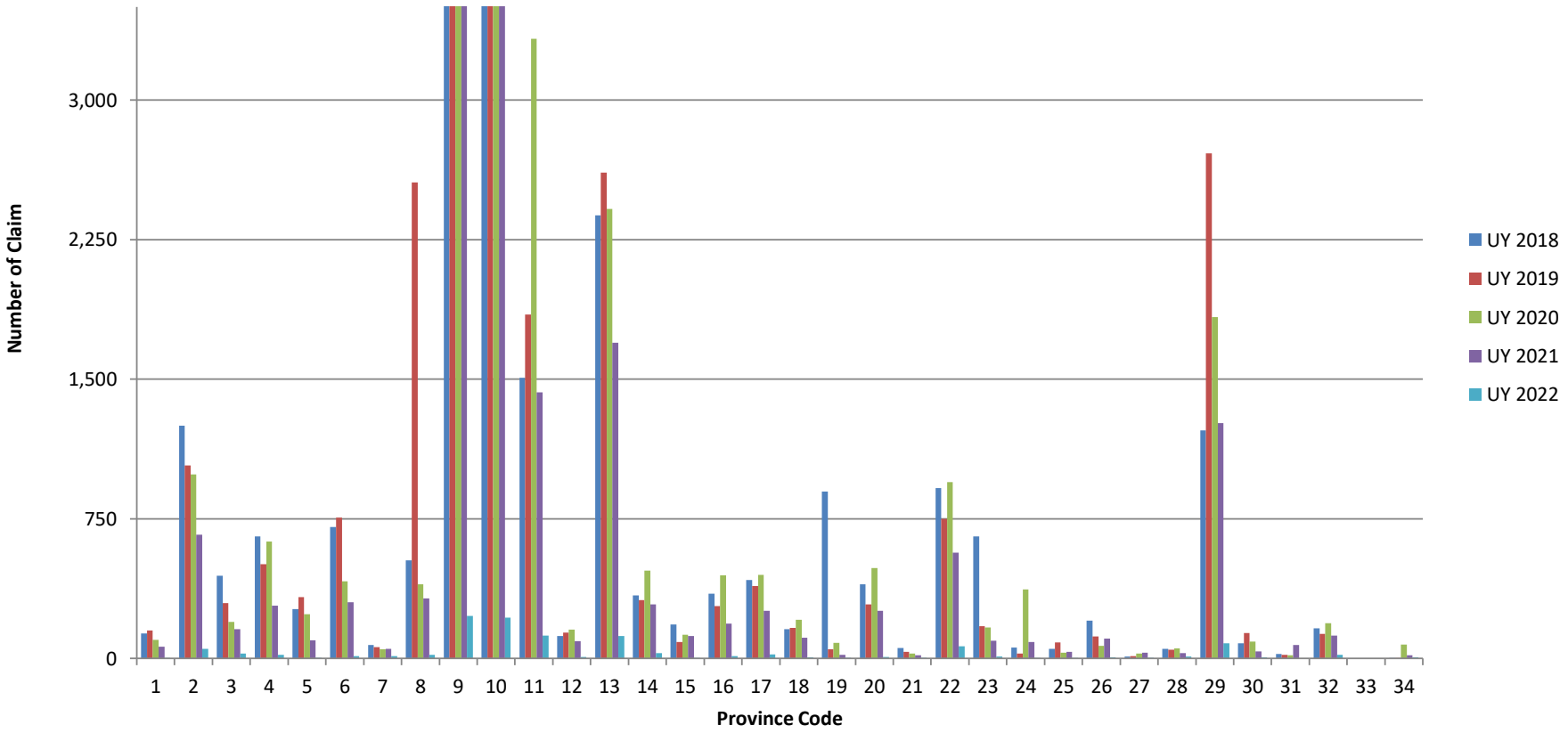
COMPARATION GRAPH OF POLICIES NUMBER
2018 - 2022



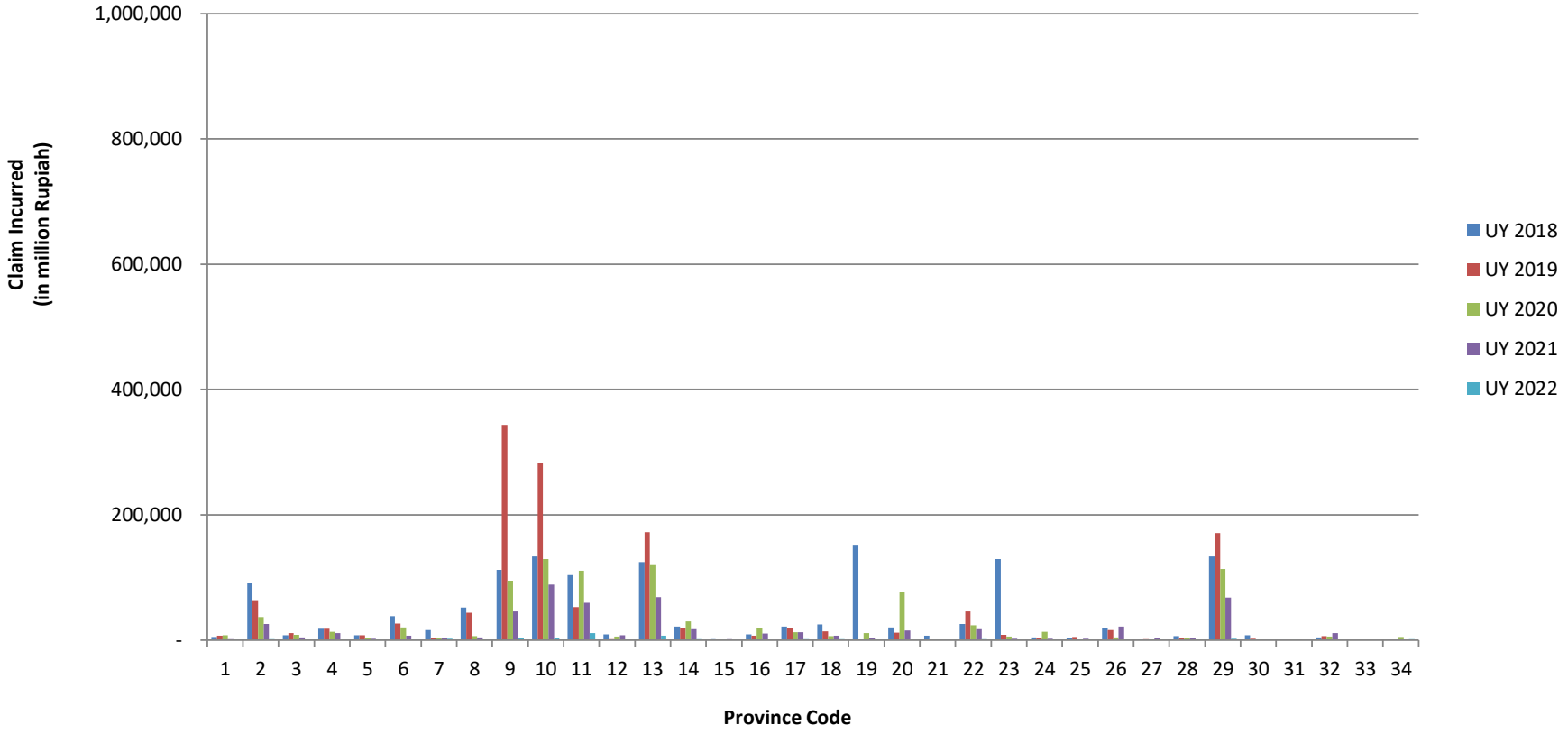
COMPARATION GRAPH OF PREMIUM
2018 - 2022



COMPARATION GRAPH OF CLAIM NUMBER
2018 - 2022



COMPARATION GRAPH OF CLAIM
2018 - 2022



COMPARATION GRAPH OF LOSS RATIO
2018 - 2022

