

INDIKATOR KUNCI
KEY INDICATORS

ECONOMICS AND INSURANCE DEVELOPMENT DATA		2003	2004	2005	2006	2007
(1)		(2)	(3)	(4)	(5)	(6)
1	National Income Aggregate					
	Gross Domestic Product					
	At Current Market Price (Billion Rp)	2,036,352	2,261,725	2,729,708	3,338,200	3,957,403
	Annual Change (%)	9.29	11.07	34.05	22.29	18.55
	At year 2000 Market Price (Billion Rp)*	1,577,171	1,656,826	1,749,547	1,846,655	1,963,974
	Annual Change (%)	4.72	5.05	10.93	5.55	6.35
2	Inflation Rate (Annual Change of CPI)	5.06	6.40	17.11	6.60	6.59
3	Exchange Rate (Per US\$1)	8,578	8,940	9,830	9,020	9,419
4	Population (Million)	215	217	219	222	226
5	Employment (in 000)**					
	Labour Force	100,300	103,973	105,802	106,811	109,941
	Number of Employed (Formal Sector)	90,785	93,722	94,948	95,457	99,930
	Number of Employed by Insurance Industry	NA	NA	NA	NA	NA
6	Market Structure					
	Number of Registered Insurers :	173	167	157	157	149
	Life Insurers	60	57	51	51	46
	General Insurers	104	101	97	97	94
	Professional Reinsurers	4	4	4	4	4
	Social Insurer & Jamsostek	2	2	2	2	2
	Civil Servant & Armed Forces	3	3	3	3	3
	Insurance and Reinsurance Brokers	141	147	155	166	169
	Loss Adjusters	25	30	30	33	27
	Actuarial Consultants	20	23	28	30	30
7	Insurance Development:					
	Per Capita Expenditure (Rp)***	158,636	190,711	212,488	236,080	330,763
	Total Industry Asset (Million)	94,093,495	119,905,462	139,414,596	174,934,184	228,828,530
	As % of GDP:					
	Life Sum Insureds	9.30	6.26	6.24	5.89	7.63
	Life Premiums	0.68	0.82	0.83	0.82	1.15
	Non-life and Reinsurance Gross Premiums	0.69	0.72	0.62	0.50	0.48
	Life Assets	1.58	1.95	1.98	2.13	2.58
	Non-Life and Reinsurance Assets	0.82	0.87	0.82	0.75	0.75
LIFE INSURANCE DATA						
Total New Business except PA and Health						
	Number of Policies (In Unit)	11,496,464	8,456,933	9,723,897	9,843,859	14,197,408
	Sum Insured (Million Rp)	194,014,311	144,258,927	237,699,587	196,562,339	302,887,920
	Annual Premium (Million Rp)	6,619,164	9,240,792	9,421,471	16,665,313	23,817,393

* The Constant Price is Based on Year 2000 Market Price

** Source: Central of Statistic Bureau (BPS)

*** Total Gross Premiums / Number of Population

KEY INDICATORS (Continued)

	(1)	(2)	(3)	(4)	(5)	(6)
Total Business In Force :						
Number of Policies (In Unit)		30,867,931	31,611,261	31,388,261	32,147,975	35,301,157
Sum Insured (Million Rp)		467,560,630	445,757,060	623,830,824	685,074,460	949,915,013
Annual Premium (Million Rp)		13,911,913	18,562,704	22,719,466	27,498,290	45,581,560
Number of Policies as % of Population		14.34	14.57	14.33	14.48	15.64
Premium Reserves (Million Rp)		28,143,440	36,135,462	43,905,460	53,858,124	81,191,829
Total Assets (Million Rp)		32,933,681	44,878,544	53,940,335	71,034,086	102,137,208
NON-LIFE INSURANCE & REINSURANCE DATA						
Gross Premium (Million Rp)*		14,482,899	16,694,984	16,872,072	16,628,200	18,917,673
Net Premium (Million Rp) :						
Total		5,078,732	6,392,694	7,217,318	8,147,201	9,310,933
Property		1,179,680	1,405,015	1,575,006	1,693,702	1,719,597
Motor		2,071,803	2,809,099	3,117,632	3,505,199	4,204,402
Cargo		482,778	609,560	729,192	692,384	744,311
Marine Hull		115,059	147,291	130,516	182,238	204,379
Aviation		38,270	38,341	24,679	31,897	49,629
Satellite		3,670	104	12	1	-
Energy-Onshore		13,482	55,793	41,987	67,015	47,610
Energy-Offshore		76,704	48,291	81,512	96,868	93,904
Engineering		157,811	186,614	175,011	190,518	198,167
Liability		49,836	63,755	62,284	80,172	87,338
Personal Accident & Health		404,648	529,104	614,283	791,096	1,003,859
Credit & Surety Bond		166,005	221,415	246,773	312,311	359,340
Others		318,987	279,500	418,430	503,800	598,397
Retention Ratio (%) :		35%	38%	43%	49%	49%
Incurred Loss Ratios (%) ** :						
Total		47.30	51.51	52.83	57.82	60.94
Property		44.57	56.78	41.18	55.52	65.68
Motor		59.77	60.74	66.84	70.07	72.78
Cargo		24.55	25.45	29.15	29.88	34.95
Marine Hull		73.56	58.44	82.29	33.27	44.32
Aviation		46.85	35.73	89.12	45.21	28.28
Satellite		54.64	8.50	1,963.75	1,109.67	-
Energy-Onshore		7.94	22.55	12.94	1,536.24	22.59
Energy-Offshore		20.05	17.29	15.00	9.85	10.25
Engineering:		43.70	43.16	55.51	85.64	42.11
Liability		6.27	11.06	17.01	8.64	21.61
Personal Accident & Health:		52.00	56.95	64.19	50.15	63.44
Credit & Surety Bond:		(7.24)	6.68	14.93	22.26	35.23
Credit Insurance		NA	(3.09)	18.57	30.30	106.00
Surety Bond		NA	NA	12.62	18.28	13.67
Custom Bond		NA	NA	NA	NA	NA
Others		40.84	48.81	43.51	56.27	45.66

* Direct Premium + Reinsurance Premium Inward from Abroad

** Claims Incurred / Premiums Earned

KEY INDICATORS (Continued)

	(1)	(2)	(3)	(4)	(5)	(6)
Underwriting Surplus (Million Rp)						
Earned Premium		5,078,732	6,108,400	7,217,318	7,933,341	9,610,883
Incurred Claim		2,404,495	3,146,634	3,813,180	4,587,116	5,432,004
Net Commission		974,997	1,324,530	1,608,631	1,639,772	1,791,807
Underwriting Profit		2,674,237	2,961,765	3,404,137	3,201,413	3,070,576
Management Expense		1,972,643	2,072,872	2,403,958	2,640,023	2,899,406
Underwriting Profit as % of Earned Premium		52.66	48.49	47.17	40.35	31.95
Net Investment Income (Million Rp)		787,405	1,172,424	908,290	1,345,967	1,924,867
Net Profit (Million Rp)		1,203,263	1,678,736	1,527,777	1,612,216	2,018,334
Total Assets (Million Rp)		17,185,947	20,151,064	22,401,439	24,982,331	29,788,248
SOCIAL INSURANCE PROGRAM & WORKERS SOCIAL SECURITY						
(Million Rp)						
Premium Written		1,877,168	2,083,907	2,379,794	2,653,313	3,016,582
Technical Reserve		25,832,059	31,512,544	37,119,953	4,191,467	4,874,720
Annual Benefit		936,777	1,059,557	1,219,453	2,218,364	1,572,296
Total Assets		27,908,600	34,562,440	40,246,830	51,546,789	63,598,156
CIVIL SERVANTS & ARMED FORCES / POLICE						
(Million Rp)						
Premium Written		3,866,494	4,061,658	4,606,036	5,642,102	7,118,317
Technical Reserve		13,977,179	17,694,298	19,748,464	22,532,400	27,608,140
Annual Benefit		4,729,488	4,774,705	5,444,815	6,739,055	8,270,570
Total Assets		16,076,800	20,313,634	22,825,992	27,370,978	33,304,918
Total Assets		3,866,494	4,061,658	4,606,036	5,642,102	7,118,317