

KEY INDICATORS

ECONOMICS AND INSURANCE DEVELOPMENT DATA	2002	2003	2004	2005	2006
1 National Income Aggregate					
Gross Domestic Product					
At Current Market Price (Rp Billion)	1.863.275	2.036.352	2.261.725	2.729.708	3.338.200
Annual Change (%)	10,63	9,29	11,07	34,05	22,29
At year 2000 Market Price (Rp Billion)*	1.506.124	1.577.171	1.656.826	1.749.547	1.846.655
Annual Change (%)	4,38	4,72	5,05	10,93	5,55
2 Inflation rate (annual change of CPI)	10,02	5,06	6,40	17,11	6,60
3 Exchange Rate (Per US\$1)	8.940	8.578	8.940	9.830	9.020
4 Population (Million)	211	215	217	219	222
5 Employment (in 000)**					
Labour Force	100.800	100.300	103.973	105.802	106.811
Number of Employed (Formal Sector)	91.647	90.785	93.722	94.948	95.457
Number of Employed by Insurance Industry	NA	NA	NA	NA	NA
6 Market Structure					
Number of Registered Insurers :	173	173	167	157	149
Life Insurers	60	60	57	51	46
General Insurers	104	104	101	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	118	141	147	160	168
Loss Adjusters	25	25	30	30	26
Actuarial Consultants	19	20	23	34	30
7 Insurance Development :					
Per Capita Expenditure (Rp)***	65.645	67.300	76.935	103.742	123.866
Total Industry Asset (Million)	77.589.087	94.093.495	119.905.462	139.414.596	174.934.184
As % of GDP					
- Life Sum Insureds	7,22	9,30	6,26	6,24	5,89
- Life Premiums	0,61	0,68	0,82	0,83	0,82
- Non-life and Reinsurance Gross Premiums	0,74	0,69	0,72	0,62	0,50
- Life Assets	1,63	1,58	1,95	1,98	2,13
- Non-Life and Reinsurance Assets	0,98	0,82	0,87	0,82	0,75
LIFE INSURANCE DATA					
Total New Business except PA and Health					
Number of Policies (In Unit)	7.863.281	11.496.464	8.456.933	9.723.897	9.843.859
Sum Insured (Rp Million)	116.303.773	194.014.311	144.258.927	237.699.587	196.562.339
Annual Premium (Rp Million)	5.379.882	6.619.164	9.240.792	9.421.471	16.493.040

* The constant price is based on year 2000 market price

** Source: Central Statistic Bureau (BPS)

*** Total Gross Premiums / Number of Population

KEY INDICATORS (Continued)

Total Business In Force :					
Number of Policies (In Unit)	20.613.302	30.867.931	31.611.261	31.388.261	32.147.975
Sum Insured (Rp Million)	159.430.263	467.560.630	445.757.060	623.830.824	685.074.460
Annual Premium (Rp Million)	11.436.363	13.911.913	18.562.704	22.719.466	27.498.290
Number of Policies as % of Population	9,76	14,34	14,57	14,33	14,48
Premium Reserve (Rp Million)	20.703.044	28.143.440	36.135.462	43.905.460	53.858.124
Total Asset (Rp Million)	26.320.521	32.933.681	44.878.544	53.940.335	71.034.086
NON-LIFE INSURANCE & REINS. DATA					
Gross Premium (Rp Million)*	13.857.561	14.482.899	16.694.984	16.872.072	16.628.200
Net Premium (Rp Million) :					
Total	4.696.943	5.078.732	6.392.694	7.217.318	8.147.201
Property	1.223.611	1.179.680	1.405.015	1.575.006	1.693.702
Motor	1.904.246	2.071.803	2.809.099	3.117.632	3.505.199
Cargo	481.987	482.778	609.560	729.192	692.384
Marine Hull	88.437	115.059	147.291	130.516	182.238
Aviation	46.517	38.270	38.341	24.679	31.897
Satellite	3.742	3.670	104	12	1
Energi-Onshore	18.078	13.482	55.793	41.987	67.015
Energi-Offshore	65.259	76.704	48.291	81.512	96.868
Engineering	138.443	157.811	186.614	175.011	190.518
Liability	46.144	49.836	63.755	62.284	80.172
Personal Accident & Health	268.490	404.648	529.104	614.283	791.096
Credit & Surety Bond	136.053	166.005	221.415	246.773	312.311
Others	275.936	318.987	279.500	418.430	503.800
Retention Ratio (%) :	34%	35%	38%	43%	49%
Incurred Loss Ratios (%) ** :					
Total	48,06	47,30	51,51	52,83	57,82
Property	49,34	44,57	56,78	41,18	55,52
Motor	63,50	59,77	60,74	66,84	70,07
Cargo	18,71	24,55	25,45	29,15	29,88
Marine Hull	54,29	73,56	58,44	82,29	33,27
Aviation	19,33	46,85	35,73	89,12	45,21
Satellite	-8,49	54,64	8,50	1.963,75	1.109,67
Energi-Onshore/ Energi-Onshore	-4,90	7,94	22,55	12,94	1.536,24
Energi-Offshore/ Energi-Offshore	4,76	20,05	17,29	15,00	9,85
Engineering:	28,46	43,70	43,16	55,51	85,64
CAR/EAR	NA	NA	NA	NA	NA
Engineering	NA	NA	NA	NA	NA
Liability	5,91	6,27	11,06	17,01	8,64
Personal Accident & Health:	50,05	52,00	56,95	64,19	50,15
Personal Accident	NA	NA	NA	NA	NA
Health Insurance	NA	NA	NA	NA	NA
Credit & Surety Bond:	(36,74)	(7,24)	6,68	14,93	
Credit Insurance	NA	NA	(3,09)	18,57	30,30
Surety Bond	NA	NA	NA	12,62	18,28
Custom Bond	NA	NA	NA	NA	NA
Others	61,15	40,84	48,81	43,51	56,27

* Direct Premium + reinsurance premium inward from abroad

** Claims Incurred/Premiums Earned

KEY INDICATORS (Continued)

Underwriting Surplus (Rp Million)					
Earned Premium	5.078.732	5.078.732	6.108.400	7.217.318	7.933.341
Incurred Claim	2.257.214	2.404.495	3.146.634	3.813.180	4.587.116
Net Commission	678.173	974.997	1.324.530	1.608.631	1.639.772
Underwriting Profit	2.439.729	2.674.237	2.961.765	3.404.137	3.201.413
Management Expense	1.685.446	1.972.643	2.072.872	2.403.958	2.640.023
Underwriting Profit as % of Earned Premium	48,04	52,66	48,49	47,17	40,35
Net Investment Income (Rp Million)	466.847	787.405	1.172.424	908.290	1.345.967
Net Profit (Rp Million)	869.067	1.203.263	1.678.736	1.527.777	1.612.216
Total Asset (Rp Million)	15.768.204	17.185.947	20.151.064	22.401.439	24.982.331
SOCIAL INSURER & JAMSOSTEK					
(Rp Million)					
Premium Written	1.796.758	1.877.168	2.083.907	2.379.794	2.653.313
Technical Reserve	19.934.665	25.832.059	31.512.544	37.119.953	4.191.467
Annual Benefit	782.986	936.777	1.059.557	1.219.453	2.218.364
Total Asset	22.176.991	27.908.600	34.562.440	40.246.830	51.546.789
CIVIL SERVANT & ARMY INSURERS					
(Rp Million)					
Premium Written	3.090.552	3.866.494	4.061.658	4.606.036	5.642.102
Technical Reserve	11.596.638	13.977.179	17.694.298	19.748.464	22.532.400
Annual Benefit	3.985.486	4.729.488	4.774.705	5.444.815	6.739.055
Total Asset	13.323.372	16.076.800	20.313.634	22.825.992	27.370.978