MINISTER OF FINANCE
OF THE REPUBLIC OF INDONESIA

COPY OF

REGULATION OF THE MINISTER OF FINANCE

NUMBER 01/PMK.010/2011

CONCERNING

AMENDMENT TO THE REGULATION OF THE MINISTER OF FINANCE NUMBER
74/PMK.010/2007 CONCERNING THE IMPLEMENTATION OF INSURANCE
COVERAGE ON MOTOR VEHICLE INSURANCE BUSINESS LINE

BY THE GRACE OF GOD ALMIGHTY
THE MINISTER OF FINANCE,

Considering : a. that in order to calculate the reference premium rates, costs and premium reserves which have not been incomes related to the insurance marketing on motor vehicle insurance business line, it is necessary to complete the format of risk and loss profile report and data of administrative costs and other general expenses for motor vehicle insurance business line as stipulated in the Regulation of the Minister of Finance Number 74/PMK.010/2007 Concerning the Implementation of Insurance Coverage on Motor Vehicle Insurance Business Line;

b. that based on the consideration as referred to in a, it is necessary to stipulate the Regulation of the Minister of Finance concerning the Amendment to the Regulation of the Minister of Finance Number 74/PMK.010/2007 concerning the Implementation of Insurance Coverage on Motor Vehicle Insurance Business Line;

In View of : 1. Act Number 2 Year 1992 concerning Insurance Business (State Gazette of the Republic of Indonesia Year 1992 Number 13, Supplement to State Gazette of the Republic of Indonesia Number 3467);

2. Government Regulation Number 73 Year 1992 concerning the Implementation of Insurance Business (State Gazette of the Republic of Indonesia Year 1992 Number 120, Supplement to State Gazette of the Republic of Indonesia Number 3506) as several times amended most recently by {1}Government Regulation Number 81 Year 2008 (State Gazette of the Republic of Indonesia Year 2008 Number 212,

Supplement to State Gazette of the Republic of Indonesia Number 4954);

3. Presidential Decree Number 56/P Year 2010;

4. Regulation of the Minister of Finance Number 74/PMK.010/2007 concerning the Implementation of Insurance Coverage on Motor Vehicle Insurance Business Line;

DECIDES:

To stipulate : REGULATION OF THE MINISTER OF FINANCE CONCERNING THE AMENDMENT TO THE REGULATION OF THE MINISTER OF FINANCE NUMBER 74/PMK.010/2007 CONCERNING THE IMPLEMENTATION OF INSURANCE COVERAGE ON MOTOR VEHICLE INSURANCE BUSINESS LINE.

Article I

Several provisions in the Regulation of the Minister of Finance Number 74/PMK.010/2007 Concerning the Implementation of Insurance Coverage on Motor Vehicle Insurance Business Line have been amended as follows:

1. The provisions of Article 7 have been amended so that the Article 7 shall read as follows:

Article 7

(1) A General Insurance Company marketing the Motor Vehicle Insurance products each year must report the risk and loss profile data and data of administrative costs and other general expenses for the Motor Vehicle Insurance business line, which are presented based on calendar year to the Minister.

(2) The report as referred to in paragraph (1) shall be submitted no later than every April 30.

(3) The report as referred to in paragraph (1) shall be accompanied by:

a. covering letter signed by the director of the General Insurance Company which, among others, contains:

1) The risk and loss profile data reporting of Motor Vehicle Insurance; and

2) appointment of staff who provides information relating to the risk and loss profile data report of Motor Vehicle Insurance accompanied by a

phone number and e-mail;

b. statement of board of directors and expert stating that the General Insurance Company has presented the data correctly;

c. coverage data;

d. claim data;

e. recapitulation of coverage data;

f. recapitulation of claim data;

g. premium analysis;

h. claim analysis; and

i. underwriting surplus analysis.

(4) The documents of the report as referred to in paragraph (3) must meet the following requirements:

a. documents as referred to in a and b shall be submitted in the form of hard copy;

b. documents as referred to in c and d shall be submitted in the form of soft copy with database file format (*. dbf);

c. documents as referred to in e to i shall be submitted in the form of hard copy and soft copy with the spreadsheet format, and

d. documents as referred to in c to i shall contain the risk and loss profile data and data of administrative costs and other general expenses for one (1) previous calendar year.

(5) Format of the report as referred to in paragraph (3) shall be as listed in Attachment to this Regulation of the Minister of Finance, which is an integral part of this Regulation of the Minister of Finance.

(6) Format of the report as referred to in paragraph (5) can be reviewed and its amendment shall be specified by the Chairman of the Capital Market Supervisory Agency and Financial Institution.

2. The provisions of Article 8 have been amended so that the Article 8 shall read as follows:

Article 8

In the delivery of the report 2011, the General Insurance

Company must report the risk and loss profile data and data of administrative costs and other general expenses for the Motor Vehicle Insurance business line as referred to in Article 7 paragraph (1), for calendar years 2009 and 2010.

3. Attachment 2 to the Regulation of the Minister of Finance Number 74/PMK.010/2007 concerning the Implementation of Insurance Coverage on Motor Vehicle Insurance Business Line has been amended to be as specified in Attachment to this Regulation of the Minister of Finance, which is an integral part of this Regulation of the Minister of Finance.

Article II

This Regulation of the Minister of Finance shall come into force on the date of its promulgation.

For public cognizance, this Regulation of the Minister of Finance shall be promulgated by placing it in State Gazette of the Republic of Indonesia.

Stipulated in Jakarta
on January 4, 2011
MINISTER OF FINANCE
Signed,
AGUS D.W. MARTOWARDOJO

Promulgated in Jakarta
On January 4, 2011
MINISTER OF LAW AND HUMAN RIGHTS
Signed
PATRIALIS AKBAR

STATE GAZETTE OF THE REPUBLIC OF INDONESIA YEAR 2011 NUMBER 1

Issued for Certified True Copy
HEAD OF THE GENERAL AFFAIRS BUREAU
For
HEAD OF THE MINISTERIAL ADMINISTRATIVE DIVISION
GIARTO
NIP. 195904201984021001

MINISTER OF FINANCE
OF THE REPUBLIC OF INDONESIA

RISK AND LOSS PROFILE DATA REPORT OF
MOTOR VEHICLE INSURANCE

Reporting Year: ....

Company Name : ....

Address   : ....

                      ....

Phone/Fax. No.   : ....

Email   : ....

STATEMENT OF BOARD OF DIRECTORS AND EXPERT

The undersigned below hereby state that the data presented in the Risk and Loss Profile Data Report of Motor Vehicle Insurance of PT XXX for Year 20XX are correct. If in the future it is found that the data presented in the Risk and Loss Profile Data Report of Motor Vehicle Insurance of PT XXX for Year 20XX are incorrect, we would be glad to be responsible for it.

This statement is truly made.

Board of Directors (Filled with title name)   Expert

signature   *signature*

(Name)   (Name and Registration Number)

MINISTER OF FINANCE
OF THE REPUBLIC OF INDONESIA

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MINISTER OF FINANCE
OF THE REPUBLIC OF INDONESIA

A. FORMAT OF COVERAGE DATA REPORT DATABASE

Coverage data reported is database of motor vehicles with the coverage period commenced at the observation period. Detailed format of the data is as follows:

No.	Name of Field	Type of Field	Size of Field
1	Company_Code	Text	5
2	Policy_Code	Text	20
3	Chassis_Number	Text	60
4	Machine_Number	Text	60
5	Police_Number	Text	10
6	Coverage_Code	Number (Integer)	20
7	Vehicle_Code	Text	10
8	Use_Code	Text	2
9	Area_Code	Text	5
10	Vehicle_Year	Number (Integer)	4
11	Coverage_Price	Currency	
12	Coverage_Start	Date (dd/mm/yyyy)	
13	Coverage_End	Date (dd/mm/yyyy)	
14	Gross_Premium (Gross Contribution)	Currency	
15	Premium_Discount	Currency	
16	Acquisition_Cost	Currency	
17	Operational_Cost	Currency	
18	Ref_Pure_Premium (Pure Contribution)	Currency	
19	Unearned_Premium (Unearned Contribution)	Currency	
20	Deductible	Currency	
21	Currency	Text	2
22	Validity	Text	2

For attention, names of field may not be changed for the purpose of data processing.

Explanations on Format of Coverage Data Report Database

Explanations on format of coverage data report database are as follows:

1. Company_Code

Company_Code is a single code stipulated and delivered by Insurance Bureau of Capital Market Supervisory Agency and Financial Institution to each General Insurance Company.

2. **Policy_Code**

   Policy_Code is an internal code of General Insurance Company identifying a policy issued by the General Insurance Company. This Policy_Code is differentiated between individual coverage and group coverage.

3. **Chassis_Number**

   Chassis_Number is a vehicle standard code identifying the vehicle chassis, issued by General Insurance Company of vehicle manufacturer. This Chassis_Number is single so that its identification is individual.

4. **Machine_Number**

   Machine_Number is a vehicle standard code identifying the machine, issued by the vehicle manufacturing company. This Machine_Number is single so that its identification is individual.

5. **Police_Number**

   Police_Number is a standard code which is a vehicle identity issued by the police.

6. **Coverage_Code**

   Coverage_Code is a code used to identify type of coverage. The Coverage_Code is defined as the sum of Coverage Weight Codes covered under the policy. The Coverage Weight Codes for every type of coverage are as follows:

No.	Coverage	Coverage Weight Code
1	Conventional: *Total Loss Only* (Standard)	10000
2	Conventional: *Total Loss Only* (Non-Standard)	20000
3	Conventional: *Comprehensive* (Standard)	40000
4	Islamic: *Total Loss Only* (Standard)	60000
5	Islamic: *Total Loss Only* (Non-Standard)	70000
6	Islamic: *Comprehensive* (Standard)	90000
7	Expansion: Third party liability (TPL)	1
8	Expansion: Personal Accident (Passenger/Driver)	2
9	Expansion: Earthquake	4
10	Expansion: Floods	8.
11	Expansion: Riots and Civil Commotion	16
12	Expansion: Hurricane	32
13	Expansion: Terrorism and Sabotage	64
14	Expansion: Others	128

Special for coverage of Motor Vehicle Insurance covering the remaining credit balance, code which is used is coverage of Total Loss Only (Non-Standard)

replacing not more than credit balance of vehicle owner and is not initial coverage price. For this type, its coverage price is filled by the initial coverage price.

7. Vehicle_Code

Vehicle_Code is a vehicle code as referred to in H of this attachment.

8. Use_Code

Use_Code is a standard code used to identify the vehicles used for personal, office or public. Codes for every type of use are as follows:

No.	Use	Code
1	Passenger Transport – Personal Car	P0
2	Passenger Transport – Office Car	D0
3	Passenger Transport – Rent	S0
4	Public Passenger Transport – Reguler (fixed route)	U0
5	Public Passenger Transport – Non Reguler (non-fixed route)	U1
6	Goods Transport	T0

9. Area_Code

Area_Code is a code based on an address listed in Vehicle Registration Certificate (STNK). The codes are divided based on the observation areas, among others:

No.	Area	Code
1	Jabodetabek (Jakarta, Bogor, Depok, Tangerang, and Bekasi)	01
2	West Java Province	02
3	Banten Province	03
4	Central Java Province	04
5	East Java Province	05
6	DI Jogjakarta Province	06
7	Bali Province	07
8	West Nusa Tenggara Province	08
9	East Nusa Tenggara Province	09
10	Maluku Province	10
11	North Maluku Province	11
12	West Papua Province	12
13	Papua Province	13
14	North Sulawesi Province	14
15	Gorontalo Province	15
16	Central Sulawesi Province	16

17	West Sulawesi Province	17
18	Southeast Sulawesi Province	18
19	South Sulawesi Province	19
20	East Kalimantan Province	20
21	South Kalimantan Province	21
22	West Kalimantan Province	22
23	Central Kalimantan Province	23
24	Nanggroe Aceh Darussalam Province	24
25	North Sumatra Province	25
26	West Sumatra Province	26
27	Riau Province	27
28	Batam Authority Area	28
29	Riau Islands Province (not including code 28)	29
30	Bangka Belitung Province	30
31	Jambi Province	31
32	Bengkulu Province	32
33	South Sumatra Province	33
34	Lampung Province	34
35	Others	35

10. **Vehicle_Year**

Vehicle_Year is year of vehicle production listed in Vehicle Registration Certificate (STNK), with format of four (4) digits.

11. **Coverage_Price**

Coverage_Price is a vehicle price at the time the vehicle is newly bought or an estimated vehicle price if the vehicle is bought at the time the coverage is commenced with the same conditions. Special for Motor Vehicle Insurance policy covering the remaining credit balance, the Coverage_Price is filled with initial loan value of credit and counted including credit interest.

12. **Coverage_Start**

Coverage_Start is the effective time of coverage issued at the observation period with the date format (dd/mm/yyyy).

13. **Coverage_End**

Coverage_End is the expiration of coverage subject to premium income recognition used in accounting system of General Insurance Company with the date format (dd/mm/yyyy).

14. **Gross_Premium (Gross Contribution)**

Gross_Premium (Gross Contribution) is a premium rupiah value paid by the policy holder towards one (1) vehicle registered in accordance with

Coverage_Price listed in the policy for every vehicle. Gross_Premium (Gross Contribution) is also a rupiah value imposed as an addition of extra premium from the covered risk. Value of Gross_Premium (Gross Contribution) is prior to imposition of discount or fee based income of third party.

Special for General Insurance Company with Islamic principle, Gross_Premium (Gross Contribution) is rupiah value of contribution paid by the policy holder towards one (1) car registered in accordance with the coverage price listed in the policy for every vehicle. Gross_Premium (Gross Contribution) is also an addition of rupiah value imposed as the covered protection expansion. Value of Gross_Premium (Gross Contribution) is rupiah value prior to imposition of *ujrah*/fee.

Special for the coverage period of more than one year, the reporting of premium is recorded as one-year coverage and next remaining premium is recorded and delivered at the next reporting periods until the policy ends.

15. **Premium_Discount**

Premium_Discount is a rupiah value of premium discount given to the policy holder on certain considerations at the reported Gross_Premium. Premium_Discounts includes volume discount, renewal discount, no-claim discount, or other technical discounts.

Special for General Insurance Company with Islamic principle, Premium_Discount is a rupiah value of discount given to the policy holder on certain considerations such as volume discount, expansion, no claim bonus or technical discount which is part of *ujrah*/fee and originating from operator.

16. **Acquisition_Cost**

Acquisition_Cost is costs paid by the insurer to the policy holder or other party in the framework of business acquisition.

Special for General Insurance Company with Islamic principle, Acquisition_Cost is costs paid by the insurer to the policy holder or other party in the framework of business acquisition. The costs are part of *ujrah*/fee and originating from operator.

17. **Operational_Cost**

Operational_Cost is a rupiah value which is an income proportion received by the General Insurance Company and intended to cover annual operational costs of the General Insurance Company. This proportion must be pursuant to the percentage of operational cost allocation listed in product reporting document.

Special for General Insurance Company with Islamic principle, Operational_Cost is annual operational costs incurred by the General Insurance Company. The amount of these costs is based on the proportion of

percentage of operational cost allocation listed in product reporting document which is part of *ujrah*/fee and originating from operator.

18. **Ref_Pure_Premium (Pure Contribution)**

Ref_Pure_Premium (Pure Contribution) is a rupiah value which is the multiplication between Coverage_Price and Reference Rate regulated in Attachment 1 to Regulation of the Minister of Finance Number 74/PMK.010/2007 concerning the Implementation of Insurance Coverage on Motor Vehicle Insurance Business Line.

Special for General Insurance Company with Islamic principle, Ref_Pure_Premium (Pure Contribution) is a rupiah value of contribution allocated to *tabarru'* funds, originating from gross contribution after deducted by *ujrah*/fee. Pure Contribution is the multiplication result between coverage price and Reference Rate regulated in Attachment 1 to Regulation of the Minister of Finance Number 74/PMK.010/2007 concerning the Implementation of Insurance Coverage on Motor Vehicle Insurance Business Line.

19. **Unearned_Premium (Unearned Contribution)**

Unearned_Premium (Unearned Contribution) is the amount of rupiah that has not become the income of General Insurance Company based on Article 5 of Regulation of the Minister of Finance Number 74/PMK.010/2007 concerning the Implementation of Insurance Coverage on Motor Vehicle Insurance Business Line regarding the formation of reserve which has not been the income based on Ref_Pure_Premium.

Special for General Insurance Company with Islamic principle, Unearned_Premium (Unearned Contribution) is the amount of rupiah that has not become the income/right in accordance with Article 5 of Regulation of the Minister of Finance Number 74/PMK.010/2007 concerning the Implementation of Insurance Coverage on Motor Vehicle Insurance Business Line regarding the formation of reserve that has not been the income.

20. **Deductible**

Deductible is the amount of rupiah which becomes the amenability of the car owner based on the policy provisions for basic risk (not including deductible of expansion risk).

21. **Currency**

Currency is a currency code used in the coverage. The currency codes used are as follows:

No	Currency	Code

.		
1	Rupiah	01
2	U.S. Dollar	02
3	Singapore Dollar	03
4	Malaysian Ringgit	04
5	Japanese Yen	05
6	Euro	06
7	Others	99

22. Validity

Validity is a coverage data information status code.

The coverage data information status codes are as follows:

No.	Use	Code
1	Self-issued Policy	A
2	Coinsurance Policy	B
3	Endorsement of Addition	C
4	Endorsement of Reduction	D
5	Others	X

Endorsement of Addition includes reinstatement, renewal of coverage period, addition of expansion, and other similar things.

Endorsement of Reduction includes cancellation of coverage, reduction of expansion, return of premium, other similar things:

B. FORMAT OF CLAIM DATA REPORT DATABASE

The claim data reported includes all claims occurring in calendar year reported with respect to the event date of claim and the approval date of claim. The details of data format are as follows:

No.	Name of Field	Type of Field	Size of Field
1	Company Code	Text	5
2	Claim_Register_Number	Text	20
3	Policy_Code	Text	20
4	Chassis_Number	Text	60
5	Machine_Number	Text	60
6	Coverage_Code	Number (Integer)	20
7	Event_Date	Date (dd / mm / yyyy)	
8	Event_Area_Code	Text	5
9	Claim_Code	Text	2
10	Cause_Code	Text	2
11	Claim_Filed	Currency	
12	Deductible	Currency	
13	Claim_Cost	Currency	

14	Claim_Approved	Currency	
15	Currency	Text	2
16	Date_Approved	Date (dd / mm / yyyy)	
17	Validity	Text	2

For attention, names of field may not be changed for the purpose of data processing.

Explanations on Format of Coverage Data Report Database

Explanations on format of coverage data report database are as follows:

1. Company_Code

Company_Code is a single code stipulated and delivered by Insurance Bureau of Capital Market Supervisory Agency and Financial Institution to each General Insurance Company.

2. Claim_Register_Number

Claim_Register_Number is an internal code of General Insurance Company identifying a single claim event issued by General Insurance Company.

3. Policy_Code

Policy_Code is an internal code of General Insurance Company identifying a policy issued by the General Insurance Company. This Policy_Code is differentiated between individual coverage and group coverage.

4. Chassis_Number

Chassis_Number is a vehicle standard code identifying the vehicle chassis, issued by General Insurance Company of vehicle manufacturer. This Chassis_Number is single so that its identification is individual

5. Machine_Number

Machine_Number is a vehicle standard code identifying the machine, issued by the vehicle manufacturing company. This Machine_Number is single so that its identification is individual.

6. Coverage_Code

Coverage_Code is a code used to identify type of coverage. The Coverage_Code is defined as the sum of Coverage Weight Codes covered under the policy. Coverage_Code must be pursuant to Coverage_Code defined in coverage database. The Coverage Weight Codes for every type of coverage are as follows:

No.	Coverage	Coverage Weight Code
1	Conventional: Total Loss Only (Standard)	10000
2	Conventional: Total Loss Only (Non-Standard)	20000
3	Conventional: Comprehensive (Standard)	40000
4	Islamic: Total Loss Only (Standard)	60000
5	Islamic: Total Loss Only (Non-Standard)	70000
6	Islamic: Comprehensive (Standard)	90000

7	Expansion: Third party liability (TPL)	1
8	Expansion: Personal Accident (Passenger/Driver)	2
9	Expansion: Earthquake	4
10	Expansion: Floods	8
11	Expansion: Riots and Civil Commotion	16
12	Expansion: Hurricane	32
13	Expansion: Terrorism and Sabotage	64
14	Expansion: Others	128

Special for coverage of Motor Vehicle Insurance covering the remaining credit balance, code which is used is coverage of Total Loss Only (Non-Standard) replacing not more than credit balance of vehicle owner and is not initial coverage price. For this type, its coverage price is filled by the initial coverage price.

7. Event_Date

Event_Date is the date of accident event and is not the date of claim approval or payment with the format of date (dd/mm/yyyy).

8. Event_Area_Code

Event_Area_Code is a standard code identifying the location of incident event or the address of the closest police office in the area of claim event. The codes are divided based on the observation areas, among others:

No.	Area	Code
1	Jabodetabek (Jakarta, Bogor, Depok, Tangerang, and Bekasi)	01
2	West Java Province	02
3	Banten Province	03
4	Central Java Province	04
5	East Java Province	05
6	DI Jogjakarta Province	06
7	Bali Province	07
8	West Nusa Tenggara Province	08
9	East Nusa Tenggara Province	09
10	Maluku Province	10
11	North Maluku Province	11
12	West Papua Province	12
13	Papua Province	13
14	North Sulawesi Province	14
15	Gorontalo Province	15
16	Central Sulawesi Province	16
17	West Sulawesi Province	17
18	Southeast Sulawesi Province	18

19	South Sulawesi Province	19
20	East Kalimantan Province	20
21	South Kalimantan Province	21
22	West Kalimantan Province	22
23	Central Kalimantan Province	23
24	Nanggroe Aceh Darussalam Province	24
25	North Sumatra Province	25
26	West Sumatra Province	26
27	Riau Province	27
28	Batam Authority Area	28
29	Riau Islands Province (not including code 28)	29
30	Bangka Belitung Province	30
31	Jambi Province	31
32	Bengkulu Province	32
33	South Sumatra Province	33
34	Lampung Province	34
35	Others	35

9. Claim_Code

Claim_Code is a standard code identifying the type of claim. The codes for every type of claim are as follows:

No.	Type of Claim	Code
1	Partial Loss	P
2	Total Loss	T
3	Legal Responsibility of Third Party	L
4	Personal Accident	A
5	Others	X

10. Cause_Code

Cause_Code is a standard code identifying the type of claim cause (Nature of Loss). The Codes for every type of cause are as follows:

No.	Cause	Code
1	Collision Caused by Own Fault	A
2	Collision Caused by Other People's Fault	B
3	Partial Theft	C
4	Total Theft (Vehicle Loss)	D
5	Misconduct	E
6	Fire	F
7	Earthquake	G
8	Floods	H

9	Riots and Civil Commotion	I
10	Hurricane	J
11	Terrorism or Sabotage	K
12	Others	X

11. Claim_Filed

Claim_Filed is the rupiah amount of claim filed by the workshop or policy holder or estimated amount of claim that will be paid.

12. Deductible

Deductible is the rupiah amount borne by the vehicle owner applied on the claim.

13. Claim_Cost

Claim_Cost is the rupiah amount incurred by General Insurance Company associated with the claim. For example, investigation cost, appraiser cost, mediation cost, lawyer cost, towing cost, and others.

14. Claim_Approved

Claim_Approved is the rupiah amount approved by General Insurance Company to pay the occurring claim of not more than Total_Claim minus deductible. The Claim_Approved is not included in Claim_Cost.

15. Currency

Currency is a currency code used in the claim approval. The currency codes used are as follows:

No.	Currency	Code
1	Rupiah	01
2	U.S. Dollar	02
3	Singapore Dollar	03
4	Malaysian Ringgit	04
5	Japanese Yen	05
6	Euro	06
7	Others	99

16. Date_Approved

Date_Approved is date of settlement.

17. Validity

Validity is a claim data information status code. The claim data information status codes are as follows:

No.	Use	Code
1.	Normal Claim (in accordance with policy provisions)	A
2	Ex Gratia Claim (outside policy provisions/including exemption)	B

3	Salvage	C
4	Subrogation	D
5	Others	X

C. FORMAT OF COVERAGE DATA RECAPITULATION REPORT

Coverage data recapitulation report is a control report over the detailed data presented by General Insurance Company in the form of database. Format of Coverage Data Recapitulation Report is as follows:

No.	Recapitulation	Rupiah Currency Coverage	Foreign Currency Coverage
1	The Amount of Record		
2	Coverage Price		
3	Gross Premium		
4	Premium Discount		
5	Acquisition Cost		
6	Operational Cost		
7	Reference Pure Premium		
8	Unearned Premium		

Explanation on Format of Coverage Data Recapitulation Report

The amount of Record is the amount of record or the row of coverage data information stored in a table in accordance with currency used in the policy. If there is a foreign currency used, the General Insurance Company must make recapitulation of coverage data in the foreign currency.

The amount of Coverage Price, Gross Premium, Premium Discount, Acquisition Cost, Operational Cost, Reference Pure Premium, and Unearned Premium is the sum of all coverage data in rupiah currency and foreign currency. Special for coverage in foreign currency, it is denominated in rupiah unit with exchange rate per December 31 used by the General Insurance Company.

D. FORMAT OF CLAIM DATA RECAPITULATION REPORT

Claim data recapitulation report is a control report over the detailed data of claim presented by General Insurance Company in the form of database. The format of Claim Data Recapitulation Report is as follows:

No.	Recapitulation	Rupiah Currency Coverage	Foreign Currency Coverage

1	The Amount of Record		
2	Claim Filed		
3	Deductible		
4	Claim Cost		
5	Claim Approved		

Explanation on Format of Claim Data Recapitulation Report

The amount of Record is the amount of record or the row of claim data information stored in a table in accordance with currency used in the policy. If there is a foreign currency used, the General Insurance Company must make recapitulation of claim data in the foreign currency.

Claim Filed, Deductible, Claim Cost, and Claim Approved are the sums of all coverage data in rupiah currency and foreign currency. Special for claim paid in foreign currency, it is denominated in rupiah unit with exchange rate per December 31 used by the General Insurance Company.

E. **FORMAT OF PREMIUM ANALYSIS REPORT**

Premium analysis report is an initial analysis over the data presented by General Insurance Company in the form of database. The format of Premium Analysis Report is as follows:

No.	Description	Amount in Rupiah	Percentage
1	Gross Premium		100%
2	Premium Discount		%
3	Acquisition Cost		%
4	Operational Cost		%
5	Pure Premium		%
6	Unearned Premium		%

Explanation on Format of Premium Analysis Report

The amount in rupiah of Gross Premium, Premium Discount, Acquisition Cost, Operational Cost, Pure Premium, and Unearned Premium is the sum of all data in rupiah currency plus the amount of data in foreign currency that has been converted into rupiah currency. Conversion into rupiah currency uses exchange rate per December 31. Percentage is the amount of percentage for every row based on the rupiah amount of each row divided by the amount of Gross Premium in rupiah.

Pure Premium as referred to in number 5 is the rupiah value which is the multiplication between Coverage Price and Reference Rate regulated in Attachment 1 to Regulation of the Minister of Finance Number 74/PMK.010/2007 concerning

the Implementation of Insurance Coverage on Motor Vehicle Insurance Business Line.

F. FORMAT OF CLAIM ANALYSIS REPORT

Claim analysis report is the initial analysis over the data presented by General Insurance Company in the form of database. The Format of claim analysis report is as follows:

No.	Description	Amount in Rupiah	Percentage
1	Claim Filed		100%
2	Claim Approved		%
3	Claim Unapproved		%
4	Claim Cost		%

Explanation on Format of Claim Analysis Report

The amount of Claim Filed, Claim Approved, Claim Unapproved, and Claim Cost is the sum of all data in rupiah currency plus the amount of data in foreign currency that has been converted into rupiah currency. Conversion into rupiah currency uses exchange rate per December 31. Percentage is the amount of percentage for every row based on the rupiah amount of each row divided by the amount of Gross Premium in rupiah.

G. FORMAT OF UNDERWRITING SURPLUS ANALYSIS REPORT

Underwriting Surplus Analysis Report is the initial analysis over the data presented by General Insurance Company in the form of database and not the actual Underwriting Surplus Analysis. This Underwriting Surplus Analysis has not been complete because reinsurance/coinsurance transaction value, investment outcome, and other costs have not been included in calculation. The Format of Underwriting Surplus Analysis is as follows:

No.	Description	Amount in rupiah
1	Gross Premium – (Acquisition Cost + Premium Discount + Operational Cost)	
2	Reserve Increase/Decrease (Unearned Premium)	
3	Claim Approved + Claim Cost	
4	Underwriting Surplus ((1) – (2) – (3))	
5	Underwriting Surplus Ratio ((4)/Gross Premium)	

Explanation on Format of Underwriting Surplus Analysis Report

MINISTER OF FINANCE
OF THE REPUBLIC OF INDONESIA

Underwriting Surplus is Gross Premium minus Acquisition Cost, Premium Discount, and Operational Cost minus Claim Approved, Claim Cost, and Unearned Premium. Underwriting Surplus Ratio is the Underwriting Surplus value division ratio divided by the amount of Gross Premium income.

H. LIST OF BRAND CODES AND TYPES OF MOTOR VEHICLE

No.	Brand Codes and Types		Vehicle Brands	Vehicle Types
PASSENGER VEHICLES				
1	10	001	AUDI	A3
2	10	002	AUDI	A4
3	10	003	AUDI	A 6
4	10	004	AUDI	A8
5	10	005	AUDI	ALLROAD
6	10	006	AUDI	TT 1.8 TURBO
7	10	099	AUDI	Other
8	11	001	Bimantara	ARYA2.5
9	11	002	Bimantara	CAKRA 1.5
10	11	003	Bimantara	NENGGALA 1.6
11	11	099	Bimantara	Other
12	12	001	BMW	1201
13	12	002	BMW	Series 3
14	12	003	BMW	Series 5
15	12	004	BMW	Series 6
16	12	005	BMW	Series 7
17	12	006	BMW	X3
18	12	007	BMW	X5
19	12	008	BMW	Z Series
20	12	099	BMW	Other
21	13	001	CHEVROLET	AVEO
22	13	002	CHEVROLET	BLAZER
23	13	003	CHEVROLET	EXPRESS
24	13	004	CHEVROLET	OPTRA
25	13	005	CHEVROLET	SPARK
26	13	006	CHEVROLET	TAVERA
27	13	007	CHEVROLET	TROOPER
28	13	008	CHEVROLET	ZAFIRA
29	13	099	CHEVROLET	Other
30	14	001	CHRYSLER	DODGE
31	14	002	CHRYSLER	CHEROKEE
32	14	003	CHRYSLER	WRANGLER
33	14	004	CHRYSLER	PT CRUISER
34	14	099	CHRYSLER	Other
35	15	001	DAEWOO	ESPERO
36	15	002	DAEWOO	LANOS

37	15	003	DAEWOO	LEGANZA
38	15	004	DAEWOO	MATIZ
39	15	005	DAEWOO	NEXIA
40	15	006	DAEWOO	NUBIRA
41	15	007	DAEWOO	TACUMA
42	15	099	DAEWOO	Other
43	16	001	DAIHATSU	CHEERS
44	16	002	DAIHATSU	CLASSY
45	16	003	DAIHATSU	COPEN
46	16	004	DAIHATSU	ESPASS
47	16	005	DAIHATSU	FEROZA
48	16	006	DAIHATSU	ZEBRA
49	16	007	DAIHATSU	TAFT
50	16	008	DAIHATSU	MIDSHIPMAN
51	16	009	DAIHATSU	TERIOS
52	16	010	DAIHATSU	XENIA
53	16	011	DAIHATSU	YRV
54	16	012	DAIHATSU	ZEBRA
55	16	099	DAIHATSU	Other
56	17	001	FORD	ESCAPE
57	17	002	FORD	EVEREST
58	17	003	FORD	LASER CHAMP
59	17	004	FORD	LYNX
60	17	005	FORD	RANGER
61	17	006	FORD	TELSTAR
62	17	099	FORD	Other
63	18	001	HONDA	ACCORD
64	18	002	HONDA	CITY
65	18	003	HONDA	CIVIC
66	18	004	HONDA	CR-V
67	18	005	HONDA	FIT / JAZZ
68	18	006	HONDA	ODYSSEY
69	18	007	HONDA	STREAM
70	18	099	HONDA	Other
71	19	001	HYUNDAI	ACCENT
72	19	002	HYUNDAI	ATOZ
73	19	003	HYUNDAI	COUPE
74	19	004	HYUNDAI	GETZ
75	19	005	HYUNDAI	GRACE
76	19	006	HYUNDAI	GRANDEUR
77	19	007	HYUNDAI	GRACE
78	19	008	HYUNDAI	MATRIX
79	19	009	HYUNDAI	SANTA
80	19	010	HYUNDAI	SONATA
81	19	011	HYUNDAI	TRAJET
82	19	012	HYUNDAI	ELANTRA
83	19	099	HYUNDAI	Other
84	20	001	ISUZU	D-MAX
85	20	002	ISUZU	PANTHER

86	20	099	ISUZU	Other
87	21	001	JAGUAR	DAIMLER
88	21	002	JAGUAR	S-TYPE
89	21	003	JAGUAR	XJ
90	21	004	JAGUAR	X-TYPE
91	21	099	JAGUAR	Other
92	22	001	KIA	BIG UP
93	22	002	KIA	CARNIVAL
94	22	003	KIA	CARRENS
95	22	004	KIA	CERES
96	22	005	KIA	MAGENTIS
97	22	006	KIA	PREGIO
98	22	007	KIA	RIO
99	22	008	KIA	SHUMA
100	22	009	KIA	SEDONA
101	22	010	KIA	SPECTRA
102	22	011	KIA	SPORTAGE
103	22	012	KIA	SORENTO
104	22	013	KIA	VISTO
105	22	014	KIA	PICANTO
106	22	015	KIA	TRAVELO
107	22	099	KIA	Other
108	23	001	Landrover	DEFENDER
109	23	002	Landrover	DISCOVERY
110	23	003	Landrover	FREELANDER
111	23	004	Landrover	RANGE ROVER
112	23	099	Landrover	Other
113	24	001	MAZDA	323
114	24	002	MAZDA	626
115	24	003	MAZDA	E-2000
116	24	004	MAZDA	MPV2.5
117	24	005	MAZDA	MR 90
118	24	006	MAZDA	MX6
119	24	007	MAZDA	PREMACY
120	24	008	MAZDA	MAZDA RX 8
121	24	009	MAZDA	VANTREND ST.WAGON
122	24	010	MAZDA	TRIBUTE
123	24	011	MAZDA	B-SERIES 2.5
124	24	099	MAZDA	Other
125	25	001	Mercedes-Benz	A-CLASS
126	25	002	Mercedes-Benz	C-CLASS
127	25	003	Mercedes-Benz	E-CLASS
128	25	004	Mercedes-Benz	ML-CLASS
129	25	005	Mercedes-Benz	S-CLASS
130	25	006	Mercedes-Benz	V-CLASS
131	25	099	Mercedes-Benz	Other
132	26	001	MITSUBISHI	COLT L 300
133	26	002	MITSUBISHI	COLT T120 SS
134	26	003	MITSUBISHI	CHARIOT

135	26	004	MITSUBISHI	ETERNA
136	26	005	MITSUBISHI	GALANT
137	26	006	MITSUBISHI	GRANDIS
138	26	007	MITSUBISHI	HORSE
139	26	008	MITSUBISHI	L 200
140	26	009	MITSUBISHI	LANCER
141	26	010	MITSUBISHI	PAJERO
142	26	099	MITSUBISHI	Other
143	27	001	NISSAN	CEFIRO
144	27	002	NISSAN	GENESIS
145	27	003	NISSAN	INFINITY
146	27	004	NISSAN	PATROL
147	27	005	NISSAN	CENTER
148	27	006	NISSAN	SERENA
149	27	007	NISSAN	SILVIA
150	27	008	NISSAN	TERRANO
151	27	009	NISSAN	X-TRAIL
152	27	010	NISSAN	TEANA
153	27	011	NISSAN	SUNNY
154	27	012	NISSAN	NISSAN MARCH
155	27	099	NISSAN	Other
156	28	001	OPEL	BLAZER
157	28	002	OPEL	OPTIMA
158	28	003	OPEL	VECTRA
159	28	099	OPEL	Other
160	29	001	PEUGEOT	Series 2
161	29	002	PEUGEOT	Series 3
162	29	003	PEUGEOT	Series 4
163	29	004	PEUGEOT	Series 8
164	29	005	PEUGEOT	PARTNER
165	29	099	PEUGEOT	Other
166	30	001	RENAULT	CLIO
167	30	002	RENAULT	KANGOO
168	30	003	RENAULT	LAGUNA
169	30	004	RENAULT	SCENIC
170	30	099	RENAULT	Other
171	31	001	SSYANGYONG	BOXER
172	31	002	SSYANGYONG	CHAIRMAN
173	31	003	SSYANGYONG	KORANDO
174	31	004	SSYANGYONG	MUSSO
175	31	005	SSYANGYONG	REXTON
176	31	099	SSYANGYONG	Other
177	32	001	SUBARU	FORESTER
178	32	002	SUBARU	IMPREZA
179	32	003	SUBARU	LEGACY
180	32	004	SUBARU	OUTBACK
181	32	099	SUBARU	Other
182	33	001	SUZUKI	APV
183	33	002	SUZUKI	AERIO
184	33	003	SUZUKI	BALENO

185	33	004	SUZUKI	CARRY
186	33	005	SUZUKI	ESCUDO
187	33	006	SUZUKI	ESTEEM
188	33	007	SUZUKI	EVERY
189	33	008	SUZUKI	KARIMUN
190	33	009	SUZUKI	KATANA
191	33	010	SUZUKI	SIDEKICK
192	33	011	SUZUKI	VITARA
193	33	012	SUZUKI	SWIFT
194	33	099	SUZUKI	Other
195	34	001	TIMOR	S 515
196	34	099	TIMOR	Other
197	35	001	TOYOTA	ALPHARD
198	35	002	TOYOTA	AVANZA
199	35	003	TOYOTA	CAMRY
200	35	004	TOYOTA	COROLLA
.201	35	005	TOYOTA	CORONA
202	35	006	TOYOTA	NEW CROWN
203	35	007	TOYOTA	CYGNUS
204	35	008	TOYOTA	TOYOTA FORTUNER
205	35	009	TOYOTA	HARRIER
206	35	010	TOYOTA	HILUX TIGER
207	35	011	TOYOTA	1ST
208	35	012	TOYOTA	KIJANG
209	35	013	TOYOTA	LAND CRUISER
210	35	014	TOYOTA	PRADO
211	35	015	TOYOTA	PREVIA
212	35	016	TOYOTA	PROBOX
213	35	017	TOYOTA	RAV
214	35	018	TOYOTA	SOLUNA
215	35	019	TOYOTA	STARLET
216	35	020	TOYOTA	VIOS
217	35	021	TOYOTA	WISH
218	35	022	TOYOTA	NOAH / VOXY
219	35	099	TOYOTA	Other
220	36	001	VOLKSWAGEN	CARAVELLE
221	36	002	VOLKSWAGEN	GOLF
222	36	003	VOLKSWAGEN	NEW BEETLE.
223	36	004	VOLKSWAGEN	PASSAT
224	36	005	VOLKSWAGEN	NEW POLO
225	36	006	VOLKSWAGEN	TOUAREG
226	36	099	VOLKSWAGEN	Other
227	37	001	VOLVO	740
228	37	002	VOLVO	850
229	37	003	VOLVO	960
230	37	004	VOLVO	S90

231	37	005	VOLVO	S 60
232	37	006	VOLVO	S 70
233	37	007	VOLVO	S 80
234	37	008	VOLVO	S40
235	37	009	VOLVO	V40
236	37	010	VOLVO	V70
237	37	011	VOLVO	XC
238	37	099	VOLVO	Other
239	59	001	MISCELLANEOUS	Other
BUS VEHICLES				
240	60	001	DAIHATSU	DELTA
241	60	099	DAIHATSU	Other
242	61	001	HINO	Series FF
243	61	002	HINO	Series FL
244	61.	003	HINO	FM Series
245	61	004	HINO	SG Series
246	61	005	HINO	Dutro
247	61	099	HINO	Other
248	62	001	ISUZU	BORNEO
249	62	002	ISUZU	CXZ
250	62	003	ISUZU	ELF
251	62	099	ISUZU	Other
252	63	001	MITSUBISHI	COLT DIESEL
253	63	002	MITSUBISHI	FUSO
254	63	003	MITSUBISHI	TRONTON
255	63	099	MITSUBISHI	Other
256	64	001	NISSAN	CDA
257	64	002	NISSAN	CKA
258	64	003	NISSAN	CWA
259	64	004	NISSAN	CCP
260	64	005	NISSAN	PKD
261	64	099	NISSAN	Other
262	65	001	TOYOTA	DYNARINO
263	65	002	TOYOTA	DYNA115S
264	65	099	TOYOTA	Other
265	66	001	SCANIA	SCANIA BUS
266	66	099	SCANIA	Other
267	79	001	Other	Other

GOODS TRANSPORT VEHICLES (TRUCK)				
268	80	001	DAIHATSU	DELTA
269	80	002	DAIHATSU	ZEBRA PICK UP
270	80	099	DAIHATSU	Other
271	81	001	HINO	Series FF
272	81	002	HINO	Series FL
273	81	003	HINO	FM Series
274	81	004	HINO	SG Series
275	81	005	HINO	DUTRO
276	81	099	HINO	Other
277	82	001	ISUZU	BORNEO
278	82	002	ISUZU	CXZ
279	82	003	ISUZU	ELF
280	82	099	ISUZU	Other
281	83	001	MITSUBISHI	COLT DIESEL
282	83	002	MITSUBISHI	FUSO
283	83	003	MITSUBISHI	TRONTON
284	83	004	MITSUBISHI	HORSE PICK UP
285	83	099	MITSUBISHI	Other
286	84	001	NISSAN	CDA
287	84	002	NISSAN	CKA
288	84	003	NISSAN	CWA
289	84	004	NISSAN	CCP
290	84	005	NISSAN	PKD
291	84	099	NISSAN	Other
292	85	001	TOYOTA	DYNARINO
293	85	002	TOYOTA	DYNA115S
294	85	003	TOYOTA	KIJANG PICK UP
295	85	099	TOYOTA	Other
296	86	001	SCANIA	TRONTON
297	86	099	SCANIA	Other
298	99	001	Other	Other

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