

**PENETAPAN TARIF PREMI  
PADA LINI USAHA ASURANSI HARTA BENDA  
TAHUN 2014**

I. KETENTUAN UMUM

1. Otoritas Jasa Keuangan yang selanjutnya disingkat OJK adalah lembaga yang independen dan bebas dari campur tangan pihak lain, yang mempunyai fungsi, tugas, dan wewenang pengaturan, pengawasan, pemeriksaan, dan penyidikan, sebagaimana dimaksud dalam Undang-Undang Nomor 21 Tahun 2011 tentang Otoritas Jasa Keuangan.
2. Perusahaan Asuransi Umum adalah perusahaan asuransi kerugian sebagaimana dimaksud dalam Undang-Undang tentang Usaha Perasuransian, termasuk yang menjalankan usaha atau unit usaha berdasarkan prinsip Syariah.
3. Perusahaan Reasuransi adalah perusahaan sebagaimana dimaksud dalam Undang-Undang tentang Usaha Perasuransian termasuk yang menjalankan usaha atau unit usaha berdasarkan prinsip Syariah.
4. Biaya Akuisisi adalah biaya-biaya yang dibayarkan penanggung kepada pihak ketiga dalam rangka perolehan bisnis.
5. Komisi adalah komponen Biaya Akuisisi yang menjadi hak Agen Asuransi, Perusahaan Pialang Asuransi, bank atau perusahaan pembiayaan sebagai imbalan jasa keperantaraan yang telah diberikan
6. Diskon adalah potongan harga premi yang hanya diberikan langsung kepada tertanggung.
7. Agen Asuransi adalah agen asuransi sebagaimana dimaksud dalam Undang-Undang tentang Usaha Perasuransian.
8. Perusahaan Pialang Asuransi adalah perusahaan pialang asuransi sebagaimana dimaksud dalam Undang-Undang tentang Usaha Perasuransian.

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9. Asuransi Harta Benda adalah asuransi yang menjamin harta benda terhadap risiko kebakaran, petir, ledakan, kejatuhan pesawat terbang atau benda yang jatuh dari pesawat terbang dan asap (*FLEXAS- Fire, Ligthning, Explosion, Aircraft Impact and Smoke*) yang dijamin pada Polis Standar Asuransi Kebakaran Indonesia (PSAKI) yang diterbitkan oleh Asosiasi Asuransi Umum Indonesia (AAUI), termasuk dan tidak terbatas pada polis *Industrial All Risks (IAR) Munich Re wording, Property All Risks (PAR) Munich Re wording, Commercial All Riks, manuscript wording, ABI wording, Mark IV/V*, termasuk *Comprehensive Machinery Insurance, Electronic Equipment Insurance* dan polis-polis harta benda lainnya yang menjamin risiko *FLEXAS*.
10. Risiko Sendiri adalah jumlah kerugian yang harus ditanggung oleh Tertanggung untuk setiap kejadian atas klaim yang telah disetujui.
11. *Loss Limit* adalah batas maksimum ganti rugi yang ditetapkan sebagai harga pertanggungan dimana harga pertanggungan tersebut lebih kecil dari Nilai Penuh dan berlaku ketentuan prorata (*average*) pada saat terjadi klaim.

## II. TARIF PREMI, KELAS KONSTRUKSI DAN RISIKO SENDIRI

1. Perusahaan Asuransi Umum yang memasarkan Asuransi Harta Benda wajib memberlakukan tarif premi sebagaimana tercantum pada Tabel II.A untuk jaminan terhadap risiko *FLEXAS*.
2. Tarif premi yang diatur dalam surat edaran ini adalah tarif premi untuk produk Asuransi Harta Benda yang berlaku selama 12 bulan.
3. Perusahaan Asuransi Umum wajib mencantumkan rincian tarif premi Asuransi Harta Benda sebagaimana angka 1 di atas beserta jaminan perluasannya dalam ikhtisar polis atau dokumen yang merupakan bagian dari polis yang wajib diketahui oleh tertanggung dan/atau pembayar premi.
4. Perusahaan Asuransi Umum wajib mengenakan premi tambahan yang wajar untuk setiap perluasan jaminan.

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5. Kelas konstruksi sebagaimana dimaksud pada Tabel II.A di lampiran ini adalah sebagai berikut :

a. Kelas Konstruksi 1: Bangunan dikatakan berkonstruksi kelas 1 (satu) apabila dinding, lantai dan semua komponen penunjang strukturalnya serta penutup atap terbuat seluruhnya dan sepenuhnya dari bahan-bahan yang tidak mudah terbakar.

Jendela-jendela dan/atau pintu-pintu beserta kerangkanya, dinding partisi dan penutup lantai boleh diabaikan.

b. Kelas Konstruksi 2: Bangunan dikatakan berkonstruksi kelas 2 (dua) adalah bangunan-bangunan yang kriterianya sama seperti apa yang disebutkan dalam bangunan berkonstruksi kelas 1 (satu), dengan kelonggaran-kelonggaran sebagai berikut :

1) Penutup atap boleh terbuat dari sirap kayu keras.

2) Dinding-dinding boleh mengandung bahan-bahan yang dapat terbakar sampai maksimum 20% dari luas dinding.

3) Lantai dan struktur-struktur penunjangnya boleh terbuat dari kayu.

c. Kelas Konstruksi 3: Semua bangunan-bangunan lainnya selain yang disebutkan diatas.

6. Perusahaan Asuransi Umum yang memasarkan Asuransi Harta Benda dengan menggunakan *Loss Limit* wajib memberlakukan tarif premi seperti pada Tabel II.B.

7. Perusahaan Asuransi Umum yang memasarkan Asuransi Harta Benda dengan perluasan jaminan gangguan usaha (*business interruption*) wajib memberlakukan tarif premi untuk perluasan jaminan gangguan usaha seperti pada Tabel II.C.

8. Pihak ketiga yang berhubungan dengan perolehan bisnis asuransi seperti Agen Asuransi, Perusahaan Pialang Asuransi, Bank atau Perusahaan Pembiayaan dan atau pihak lainnya dilarang menjual tarif premi asuransi yang lebih tinggi dari pada yang ditetapkan oleh Perusahaan Asuransi Umum.

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9. Ketentuan Risiko Sendiri minimum atas Asuransi Harta Benda terhadap risiko *FLEXAS* diatur sebagai berikut :
- a. Okupasi sebagaimana disebut dalam Tabel II.D wajib diberlakukan risiko sendiri minimum termasuk *time excess* minimum sebagai berikut :
    - 1) Untuk kerusakan fisik (*material damage*): 5% dari nilai kerugian yang disetujui atau 0,1% dari total nilai pertanggungan / untuk setiap risiko dan setiap lokasi (*Declared Value any one risk at any one location*), mana yang lebih besar.
    - 2) Untuk kerugian gangguan usaha (*business interruption*) ketentuan *time excess* sebagaimana disebut dalam Tabel II.D.
  - b. Okupasi selain yang disebutkan di atas, ditetapkan oleh *underwriter* Perusahaan Asuransi Umum.

### III. BIAYA AKUISISI

1. Perusahaan Asuransi Umum hanya dapat memberikan komisi kepada kepada Perusahaan Pialang Asuransi, Agen Asuransi, Bank dan Perusahaan Pembiayaan yang berhubungan dengan perolehan bisnis.
2. Biaya akuisisi yang diperkenankan hanya dalam bentuk komisi dan imbalan jasa (*fee*).
3. Besarnya Biaya Akuisisi secara kumulatif tidak boleh melebihi 15% (lima belas per seratus) dari tarif premi bruto yang ditetapkan oleh Perusahaan Asuransi Umum.

### IV. DISKON

1. Perusahaan Asuransi Umum hanya dapat memberikan diskon kepada tertanggung langsung.
2. Pemberian diskon hanya dapat dilakukan untuk polis perpanjangan dengan objek asuransi yang sama di Perusahaan Asuransi Umum yang sama apabila tidak terjadi klaim di periode sebelumnya.

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3. Besarnya diskon sebagaimana dimaksud dalam angka 1 dan 2 tidak boleh melebihi 5% (lima per seratus) dari tarif premi pada polis perpanjangan untuk tarif premi FLEXAS.
4. Perusahaan Asuransi Umum tidak diperkenankan memberikan diskon atas dasar perpanjangan untuk pertanggungan jangka panjang (lebih dari 1 tahun).
5. Premi yang dibukukan untuk polis perpanjangan adalah nilai premi setelah diskon.

#### V. KETENTUAN KHUSUS

1. Perusahaan Asuransi Umum dapat memberlakukan tarif premi jaminan risiko *FLEXAS* untuk Asuransi Harta Benda yang memiliki nilai pertanggungan untuk kerusakan fisik (*sum insured of material damage*) lebih besar dari USD300.000.000 (tiga ratus juta dolar Amerika) untuk setiap risiko dan setiap lokasi (*any one risk and any one location*) berdasarkan pertimbangan profesional *underwriter*, dengan ketentuan tarif premi tersebut tidak lebih rendah dari 50% (lima puluh per seratus) dari tarif premi batas bawah.
2. Ketentuan tarif premi tidak berlaku untuk produk asuransi mikro.
3. Perusahaan Asuransi Umum dilarang memasarkan Asuransi Harta Benda yang menjamin asuransi *machinery breakdown* dalam 1 (satu) polis. Jaminan *machinery breakdown* harus diterbitkan dengan polis terpisah dari Asuransi Harta Benda. Ketentuan ini tidak berlaku untuk harga pertanggungan atas kerusakan fisik (*material damage*) di atas USD300.000.000 (tiga ratus juta dolar Amerika) pada setiap lokasi dan risiko.
4. Ketentuan yang berlaku untuk Perusahaan Asuransi Umum yang menjalankan usaha atau unit usaha berdasarkan prinsip Syariah adalah:
  - a. Tarif premi batas atas dan batas bawah;
  - b. Penjelasan mengenai risiko sendiri.

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5. Perusahaan Asuransi Umum yang bertindak sebagai penanggung ulang dan Perusahaan Reasuransi hanya dapat memberikan komisi reasuransi proporsional yang mengacu kepada *On Gross Rate* (OGR) dengan ketentuan sebagai berikut:
  - a. Maksimal 32,50% untuk *Treaty Proporsional*;
  - b. Maksimal 27,50% untuk *Facultative*.
6. Perusahaan Asuransi Umum tidak diperkenankan menempatkan risiko berbasis *On Nett Rate* (ONR) atau *rate as agreed* untuk setiap penutupan risiko.

#### VI. KETENTUAN PENUTUP

1. Ketentuan ini berlaku efektif mulai 1 Februari 2014.
2. Perusahaan Asuransi dan Perusahaan Reasuransi wajib memberlakukan ketentuan komisi reasuransi *treaty proporsional* dan *facultative proporsional* efektif tanggal 1 Februari 2014.

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**TABEL II.A**

**TARIF PREMI ASURANSI HARTA BENDA BERDASARKAN KODE OKUPASI**

Kode Okupa si (2 digit)	Kode Okupa si (3 digit)	Kode Okupa si (4-5 digit)	Keterangan	TARIF PREMI (%o)					
				Kelas Kontruksi 1		Kelas Kontruksi 2		Kelas Kontruksi 3	
				Tarif Bawah	Tarif Atas	Tarif Bawah	Tarif Atas	Tarif Bawah	Tarif Atas
20	200		Refining installations (gold, silver, platinum, etc.)	0,490	0,613	0,735	0,919	0,980	1,225
	201		Aluminium Works ( Foundries )	0,800	1,000	1,200	1,500	1,600	2,000
	202		Iron Mines, Blast Furnace, Iron Foundries, Iron Works	0,700	0,875	1,050	1,313	1,400	1,750
	203		Steelworks and rolling mills	1,085	1,356	1,628	2,035	2,170	2,713
	204		Exploration and Production of petroleum and natural gas, Terminals	Mengacu kepada <i>undewriter</i> Perusahaan Asuransi Umum					
	205		Mines not otherwise classified	0,996	1,245	1,494	1,868	1,992	2,490
	206		Foundries, Reduction Plants for Metals (Excl. Iron Aluminium)	0,754	0,942	1,130	1,413	1,507	1,884
	207		Hard coal and lignite extraction, Asphalts mines	0,981	1,226	1,472	1,840	1,962	2,453
	208		Salt mines	0,852	1,065	1,278	1,598	1,704	2,130
	209		Peat extraction, Peat processing	0,500	0,625	0,750	0,938	1,000	1,250
21	210		Stone, gravel and sand extraction installations	0,550	0,688	0,743	0,928	0,935	1,169
	211		Cement, chalk, lime and gypsum works	0,600	0,750	0,810	1,013	1,020	1,275
	212		Asbestos Board, Asbestos Fibre, Stone Slab, Concrete Slab and Composition Slab Factories, Granite ( Rock ) Crushing Plants Products Made of (Animal ) Bones and / or Shell	1,188	1,485	1,604	2,005	2,020	2,525
	213		Bricks and tile works	0,462	0,577	0,623	0,779	0,785	0,981
	214		Porcelain, Earthenware, Stoneware, Pottery and Clay Refractory, Ceramic Factories	0,650	0,813	0,878	1,097	1,106	1,382
	215		Glass works, Glass blowing plants	1,595	1,993	2,153	2,691	2,711	3,388

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Kode Okupa si (2 digit)	Kode Okupa si (3 digit)	Kode Okupa si (4-5 digit)	Keterangan	TARIF PREMI (%o)					
				Kelas Kontruksi 1		Kelas Kontruksi 2		Kelas Kontruksi 3	
				Tarif Bawah	Tarif Atas	Tarif Bawah	Tarif Atas	Tarif Bawah	Tarif Atas
	216		Glass processing and mirror factories	2,052	2,566	2,771	3,463	3,489	4,361
	217		Precious stone workshops and processing plant	0,375	0,469	0,506	0,633	0,637	0,797
	218		Emery and abrasive materials factories	2,717	3,396	3,667	4,584	4,618	5,773
	219		Tarcoated chippings manufacture, asphalt and roofing felt factories	Mengacu kepada <i>undewriter</i> Perusahaan Asuransi Umum					
22	220		<b>Sheet rolling mills and fell making plants, forging works, locksmiths, constructional metalworks</b>						
		2201	Sheet rolling mills and foil making plants, forging works, locksmiths, constructional metal works, insulating pipes or metal	0,584	0,731	0,877	1,096	1,169	1,461
		2202	Metal powder factories	1,801	2,251	2,701	3,377	3,602	4,502
		2203	Mixed	1,241	1,551	1,861	2,326	2,481	3,102
	221		<b>Mechanical engineering and apparatus construction (exc. Electrical) metal good factories, galvanizing, enameling, injection molding and zincing plants, ball bearing works, carding machinery and equipments manufacturing plants, lantern factories</b>						
		2211	Mechanical engineering and apparatus construction (exc. Electrical) metal good factories, injection molding, injection moulding machinery manufacturing plants, ball bearing works, carding machinery and equipments manufacturing plants, lantern factories	0,410	0,513	0,615	0,769	0,820	1,025
		2212	Enameling and zincing plants	3,279	4,099	4,919	6,148	6,558	8,198



Kode Okupasi (2 digit)	Kode Okupasi (3 digit)	Kode Okupasi (4-5 digit)	Keterangan	TARIF PREMI (%o)					
				Kelas Kontruksi 1		Kelas Kontruksi 2		Kelas Kontruksi 3	
				Tarif Bawah	Tarif Atas	Tarif Bawah	Tarif Atas	Tarif Bawah	Tarif Atas
		2213	Galvanizing anodizing	0,941	1,176	1,411	1,764	1,881	2,352
		2214	Metal/Steel Furniture factories (where plastic and foam is utilized) plastic cupboards and foldable chair factories	1,996	2,495	2,993	3,742	3,991	4,989
		2215	Metal/steel spring mattresses manufacturing	2,570	3,212	3,854	4,818	5,139	6,424
		2218	Mixed	3,689	4,611	5,533	6,917	7,378	9,222
	222		<b>Manufacture of electrical apparatus, Accumulator &amp; dry batteries, Measuring and Precision apparatus photographic apparatus, Scientific laboratories</b>						
		2221	Manufacture assembly and repair of electrical machines and apparatus	0,750	0,937	1,125	1,406	1,500	1,875
		2222	Accumulator and dry battery factories	0,580	0,725	0,870	1,087	1,160	1,449
		2223	Manufacture of measuring equipment photographic apparatus precision instrument, and scientific laboratories	0,823	1,029	1,235	1,543	1,646	2,058
		2228	Mixed	1,375	1,718	2,062	2,578	2,749	3,437
	223		<b>Cable and wire factories</b>						
		2231	Wire factories	0,754	0,943	1,131	1,414	1,509	1,886
		2232	Cable factories	0,787	0,983	1,180	1,475	1,574	1,967
		2233	Nails, screws, bolts and nuts factories	0,618	0,772	0,927	1,159	1,236	1,545
		2238	Mixed	0,760	0,950	1,140	1,425	1,520	1,900
	224		<b>Vehicle, Railways carriage and locomotive, Aircraft, Ships construction and assembling plants</b>						
		2241	Vehicle construction plants including bicycle and becak (three wheels)	0,429	0,536	0,644	0,805	0,858	1,073
		2242	Construction of railway carriages and locomotives	0,908	1,135	1,362	1,702	1,815	2,269

Kode Okupasi (2 digit)	Kode Okupasi (3 digit)	Kode Okupasi (4-5 digit)	Keterangan	TARIF PREMI (%o)					
				Kelas Kontruksi 1		Kelas Kontruksi 2		Kelas Kontruksi 3	
				Tarif Bawah	Tarif Atas	Tarif Bawah	Tarif Atas	Tarif Bawah	Tarif Atas
		2243	Aircraft construction plants	0,722	0,902	1,082	1,353	1,443	1,804
		2244	Ship construction, naval shipyards	0,676	0,845	1,014	1,268	1,353	1,691
		2245	Vehicle assembling plants	0,410	0,513	0,615	0,769	0,820	1,025
		2248	Mixed	0,861	1,076	1,291	1,614	1,721	2,152
	225		<b>Manufacture and or assembly of telecommunication or computer apparatus and Integrated circuits (IC)</b>						
		2251	Manufacture and or assembly of telecommunication apparatus	0,954	1,192	1,431	1,788	1,908	2,385
		2252	Manufacture and or assembly of computer apparatus	1,169	1,462	1,754	2,192	2,338	2,923
		2253	Manufacture of Integrated Circuit (IC) from Chips	1,354	1,692	2,031	2,538	2,708	3,385
	226		<b>Radio and Television Receiver factories, and or assembling plant, audio and audio-video recorder and or player factories and or assembling plants, manufacture of parts for radio and television receivers, audio and audio-video recorders and or players</b>						
		2261	Radio and television receiver factories and or assembling plants, audio video recorder and or player factories and or assembling plants	0,824	1,030	1,236	1,545	1,648	2,060
		2262	Factories of parts for radio and television receivers, audio and audio-video recorders and players	1,187	1,483	1,780	2,225	2,373	2,967
	227		<b>Light bulb factories, manufacture of electronic tubes, and fluorescent tubes, neon sign</b>	0,778	0,973	1,167	1,459	1,556	1,945
	228		<b>Watches and clocks and their component</b>	0,829	1,036	1,243	1,554	1,657	2,072

Kode Okupasi (2 digit)	Kode Okupasi (3 digit)	Kode Okupasi (4-5 digit)	Keterangan	TARIF PREMI (%o)						
				Kelas Kontruksi 1		Kelas Kontruksi 2		Kelas Kontruksi 3		
				Tarif Bawah	Tarif Atas	Tarif Bawah	Tarif Atas	Tarif Bawah	Tarif Atas	
			<b>parts factories</b>							
	<b>229</b>		<b>Metal jewellery and precious metal goods factories/diamond polishing factories</b>							
		2299	Other industries in main category 22	0,642	0,803	0,963	1,204	1,284	1,606	
<b>23</b>	<b>230</b>		<b>Chemical products, pharmaceutical products</b>							
		2300	Chemical products, pharmaceutical products							
		23001	General Chemical	1,646	2,058	2,469	3,086	3,292	4,115	
		23002	Pharmacy & Medicated plaster	0,820	1,025	1,230	1,538	1,640	2,050	
		23003	Natural Drug (Jamu)	0,990	1,238	1,485	1,856	1,980	2,475	
		23004	Insecticides & herbicide	1,152	1,440	1,728	2,160	2,305	2,881	
		23005	Paint & Varnish	4,703	5,879	7,055	8,818	9,406	11,758	
		23012	Ink Factory	1,200	1,500	1,800	2,250	2,400	3,000	
	23010	Others	2,110	2,638	3,165	3,956	4,220	5,275		
		<b>231</b>		<b>Oil Processing</b>						
	2310		Oil Processing	Mengacu kepada <i>undewriter</i> Perusahaan Asuransi Umum						
		2311	Other Chemical and physical treatments (e.g washing, desalinating, etc)	1,404	1,755	2,107	2,633	2,809	3,511	
		<b>232</b>		<b>Petrochemical works</b>						
	2321		Petrochemical work with basic materials such as ethylene etc	1,616	2,020	2,425	3,031	3,233	4,041	
2322	Petrochemical intermediate product (Vinyl chloride monomer & others)		1,914	2,393	2,871	3,589	3,828	4,785		
2323	Polymerization on a large scale : manufacture of polyethylene		1,452	1,815	2,178	2,723	2,904	3,630		
2324	Fertilizer factories on petrochemical basis		0,835	1,044	1,252	1,565	1,670	2,087		
2325	Synthetic rubber		3,092	3,865	4,638	5,798	6,185	7,731		
2326	Liquefaction of natural gas		1,759	2,199	2,639	3,299	3,518	4,398		
2327	Liquefaction of petroleum gases		1,224	1,530	1,836	2,295	2,448	3,060		
2328	Petrol coke, soot, graphite	6,846	8,558	10,269	12,837	13,692	17,115			

Kode Okupasi (2 digit)	Kode Okupasi (3 digit)	Kode Okupasi (4-5 digit)	Keterangan	TARIF PREMI (%o)					
				Kelas Kontruksi 1		Kelas Kontruksi 2		Kelas Kontruksi 3	
				Tarif Bawah	Tarif Atas	Tarif Bawah	Tarif Atas	Tarif Bawah	Tarif Atas
		2329	Liquefaction and gasification of coal	8,215	10,269	12,323	15,404	16,431	20,538
			<b>Storage tanks</b>						
	233	2331	Crude oil	1,189	1,487	1,784	2,230	2,379	2,974
		2332	Oil products in tanks located in harbour area	1,400	1,750	2,100	2,625	2,800	3,500
		2333	Liquefied gases	2,127	2,659	3,190	3,988	4,254	5,317
		2334	Pipeline for chemical products	1,422	1,778	2,133	2,667	2,844	3,555
		2335	Other liquid chemicals (e.g ammonia)	1,589	1,987	2,384	2,980	3,179	3,973
	234		<b>Manufacturer of plastic articles, Foam plastic, Synthetics resin</b>						
		2341	Manufacture of plastic articles	2,505	2,800	3,758	4,200	5,011	5,600
		2342	Manufacture and processing of foam plastics	14,623	18,279	21,935	27,418	29,246	36,558
		2343	Manufacturer of synthetic adhesive also called synthetic resin adhesive	5,850	7,313	8,775	10,969	11,700	14,625
	235		<b>Manufacture of artificial fibers (petrochemical feedstock process)</b>	1,974	2,467	2,961	3,701	3,948	4,935
	236		<b>Manufacture of film, photographic paper, magnetic tape and celluloid batch adhesive tape (selotip)</b>	0,700	0,875	1,050	1,313	1,400	1,750
	237		<b>Manufacture of tooth paste, soap, detergents, polishes, etheric oils, essences, perfumes, and cosmetic products, gelatine non-synthetic adhesives, starches, candles and wax goods, natural resins</b>						
		2371	Manufacture of soaps, detergents and polishes	1,022	1,277	1,532	1,916	2,043	2,554
		2372	Manufacture of etheric oils, essences, perfumes and cosmetic products	1,062	1,327	1,592	1,991	2,123	2,654
		2373	Manufacture of gelatine, non-synthetic adhesives, starches, candles and	2,839	3,549	4,258	5,323	5,678	7,097

Kode Okupasi (2 digit)	Kode Okupasi (3 digit)	Kode Okupasi (4-5 digit)	Keterangan	TARIF PREMI (%o)						
				Kelas Kontruksi 1		Kelas Kontruksi 2		Kelas Kontruksi 3		
				Tarif Bawah	Tarif Atas	Tarif Bawah	Tarif Atas	Tarif Bawah	Tarif Atas	
			wax goods, natural resins							
		2374	Manufacture of natural adhesives (glue) of organic origin coming from animal, vegetable or mineral source	3,800	4,750	5,700	7,125	7,600	9,500	
		2378	Mixed	2,200	2,750	3,300	4,125	4,400	5,500	
	<b>238</b>		<b>Chemical fertilizer factories (conventional)</b>	1,427	1,783	2,140	2,675	2,853	3,566	
	<b>239</b>		<b>Powders, explosives, matches and firework factories</b>							
		2399	Other industries in main category 23	8,700	10,875	13,050	16,313	17,400	21,750	
<b>24</b>	<b>240</b>		<b>Spinning Mills, pre-spinning process</b>							
		2401	Spinning mills, Pre-spinning : Animal Fibres	1,794	2,243	2,691	3,364	3,588	4,485	
		2402	Spinning mills, Pre-spinning : Vegetable and cellulose fibres	1,670	2,088	2,505	3,132	3,340	4,175	
		2403	Spinning mills, Pre-spinning : Synthetic fibres (mechanical process)	1,550	1,938	2,325	2,906	3,100	3,875	
		2408	Spinning mills, Pre-spinning : Mixed	2,159	2,699	3,239	4,049	4,319	5,398	
	<b>241</b>		<b>Weaving, pre-weaving process</b>							
		2411	Weaving, Pre-Weaving Processes: Animal fibres	1,334	1,668	2,002	2,502	2,669	3,336	
		2412	Weaving, Pre-Weaving Processes: Vegetable and cellulose fibres	1,453	1,817	2,180	2,725	2,907	3,634	
		2413	Weaving, Pre-Weaving Processes: Synthetic fibres	1,428	1,785	2,142	2,677	2,856	3,569	
		2418	Weaving, Pre-Weaving Processes: Mixed	2,080	2,601	3,121	3,901	4,161	5,201	
	<b>242</b>		<b>Dressing (including but not limited to printing) and finishing</b>							
		2421	Animal fibres	1,738	2,173	2,608	3,260	3,477	4,346	
		2422	Vegetable and cellulose fibres	1,210	1,513	1,816	2,269	2,421	3,026	
		2423	Synthetic fibres	1,386	1,732	2,079	2,598	2,772	3,465	
		2428	Mixed	2,065	2,582	3,098	3,872	4,131	5,163	
	<b>243</b>		<b>Mixed processes (Spinning, Weaving, Dressing and Finishing)</b>							

Kode Okupa si (2 digit)	Kode Okupa si (3 digit)	Kode Okupa si (4-5 digit)	Keterangan	TARIF PREMI (%o)					
				Kelas Kontruksi 1		Kelas Kontruksi 2		Kelas Kontruksi 3	
				Tarif Bawah	Tarif Atas	Tarif Bawah	Tarif Atas	Tarif Bawah	Tarif Atas
		2431	Mixed processes(spinning, weaving) :Animal fibres	1,790	2,238	2,685	3,356	3,580	4,475
		2432	Mixed processes(spinning, weaving) : Vegetable and cellulose	1,445	1,806	2,167	2,709	2,889	3,612
		2433	Mixed processes(spinning, weaving) :Synthetic fibres	1,455	1,818	2,182	2,727	2,909	3,636
		2438	Mixed processes(spinning, weaving) : Mixed	2,102	2,627	3,153	3,941	4,203	5,254
	<b>244</b>		<b>Processing of textile waste and non woven process</b>						
		2441	Processing of textile waste : Animal fibres	4,890	6,113	7,335	9,169	9,780	12,225
		2442	Processing of textile waste : Vegetable and cellulose fibres	4,877	6,096	7,315	9,144	9,754	12,192
		2443	Processing of textile waste : Synthetic fibres	2,599	3,249	3,898	4,873	5,198	6,497
		2448	Processing of textile waste : Mixed	3,658	4,572	5,486	6,858	7,315	9,144
	<b>245</b>		<b>Ropemakers, stringmakers, sackmakers, blankets weaving mills, carpet manufacturer</b>						
		2451	Ropemakers, stringmakers and sackmakers	1,605	2,006	2,407	3,009	3,209	4,012
		2452	Blanket waving mills and carpet manufacture	1,410	1,763	2,115	2,644	2,820	3,525
		2458	Mixed	1,550	1,938	2,325	2,906	3,100	3,875
	<b>246</b>		<b>Knitting mills, knitwear factories, stocking factories, glove factories hosiery mills, lamp wick factories, clothing and underwear manufacturers, sewing works, furrises, skin processing works, custom tailors, umbrella factories, felt goods factories, lace</b>						
		2461	Knitting mills, knitwear factories, stocking factories, hosiery mills,	3,180	3,975	4,771	5,963	6,361	7,951

Kode Okupasi (2 digit)	Kode Okupasi (3 digit)	Kode Okupasi (4-5 digit)	Keterangan	TARIF PREMI (%o)					
				Kelas Kontruksi 1		Kelas Kontruksi 2		Kelas Kontruksi 3	
				Tarif Bawah	Tarif Atas	Tarif Bawah	Tarif Atas	Tarif Bawah	Tarif Atas
			glove factories and lamp wick factories						
		2462	Clothing and underwear manufactures, sewing works, furriers, skin processing works, custom tailors	1,285	1,606	1,928	2,409	2,570	3,213
		2463	Umbrella factories, felt goods factories, lace factories, embroidery factories	1,742	2,178	2,614	3,267	3,485	4,356
		2464	Batik Establishments	1,171	1,463	1,756	2,195	2,341	2,927
		2465	Garment factories (konpeksi)	1,906	2,130	2,859	3,195	3,812	4,260
		2466	Zipper Factories	2,095	2,619	3,143	3,928	4,190	5,238
		2468	Mixed	1,499	1,873	2,248	2,810	2,997	3,747
	<b>247</b>		<b>Upholstery, cushion maker's and saddler's workshops</b>	3,350	4,188	5,025	6,281	6,700	8,375
	<b>248</b>		<b>Cotton wool and capoc factories</b>	3,223	4,029	4,834	6,043	6,446	8,057
			<b>Laundries, pressers, dry-(chemical) cleaning, cleaning of feathers and down</b>						
	<b>249</b>	2491	Laundries and pressers	2,800	3,500	4,200	5,250	5,600	7,000
		2492	Dry-(chemical) cleaning	2,354	2,942	3,531	4,413	4,708	5,885
		2493	Cleaning of feathers and down	3,100	3,875	4,650	5,813	6,200	7,750
		2498	Mixed	2,600	3,250	3,900	4,875	5,200	6,500
			<b>Wood pulp, cellulose based on wood pulp and lino factories</b>						
	<b>250</b>	2501	Wood pulp and cellulose based on wood pulp	2,852	3,566	4,279	5,348	5,705	7,131
		2502	Lino factories	4,423	5,529	6,635	8,293	8,846	11,058
		2508	Mixed	4,469	5,587	6,704	8,380	8,938	11,173
			<b>Paper, cardboard and hardboard factories</b>						
<b>25</b>	<b>251</b>	2511	Paper manufacture	1,906	2,130	2,859	3,195	3,812	4,260
		2512	Manufacture of cardboard and hardboard	2,556	3,195	3,834	4,793	5,112	6,390
		2518	Mixed	3,282	4,102	4,922	6,153	6,563	8,204
	<b>252</b>		<b>Cartoon and paper goods factories, bookbinders</b>						

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Kode Okupasi (2 digit)	Kode Okupasi (3 digit)	Kode Okupasi (4-5 digit)	Keterangan	TARIF PREMI (%o)					
				Kelas Kontruksi 1		Kelas Kontruksi 2		Kelas Kontruksi 3	
				Tarif Bawah	Tarif Atas	Tarif Bawah	Tarif Atas	Tarif Bawah	Tarif Atas
		2521	Carton manufacture	3,636	4,545	5,454	6,818	7,272	9,090
		2522	Paper goods and or carton goods factories	2,690	3,363	4,035	5,044	5,381	6,726
		2523	Bookbinders	2,552	3,190	3,828	4,786	5,105	6,381
		2528	Mixed	3,869	4,837	5,804	7,255	7,738	9,673
	<b>253</b>		<b>Newspaper printers, other printers, art printing works, lithographers, screen printing on paper (sablon), typeplate workshops, block workshops, photogravure workshops</b>						
		2531	Newspaper printers	0,713	0,891	1,070	1,337	1,426	1,783
		2532	Other printers, art printing works, lithographers, sablon	1,148	1,435	1,722	2,152	2,296	2,870
		2533	Typeplate workshops, block workshops	1,892	2,365	2,838	3,548	3,785	4,731
		2534	Photogravure workshop	1,762	2,202	2,642	3,303	3,523	4,404
		2538	Mixed	2,134	2,667	3,201	4,001	4,268	5,335
	<b>254</b>		<b>Coloured paper and/or wallpaper printing works</b>	2,315	2,894	3,473	4,341	4,631	5,788
	<b>255</b>		<b>Straw and rush goods factories</b>	1,631	2,038	2,446	3,058	3,262	4,077
	<b>256</b>		<b>Leather production and tanneries</b>	1,323	1,654	1,985	2,481	2,646	3,308
			<b>Shoe factories</b>						
		2571	Leather	4,922	6,153	7,384	9,230	9,845	12,306
	<b>257</b>	2572	Rubber and/or Canvas	4,870	6,088	7,305	9,131	9,740	12,175
		2578	Other materials or mixture of above mentioned materials and other materials	6,462	8,077	9,692	12,115	12,923	16,154
			<b>Leather goods factories</b>						
		2581	Leather goods factories	0,931	1,163	1,396	1,745	1,861	2,327
	<b>258</b>	2582	Imitation leather goods factories	2,985	3,731	4,477	5,596	5,969	7,462
		2588	Mixed	2,854	3,567	4,281	5,351	5,708	7,135
	<b>259</b>		<b>Rubber goods factories, foamed rubber factories, tyre factories, vulcanizing</b>						



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				Kelas Kontruksi 1		Kelas Kontruksi 2		Kelas Kontruksi 3	
				Tarif Bawah	Tarif Atas	Tarif Bawah	Tarif Atas	Tarif Bawah	Tarif Atas
			<b>works, rubber factories (non estate risk), tyre cord manufacturers</b>						
		2591	Rubber goods factories (excluding foamed rubber)	2,603	3,254	3,905	4,881	5,206	6,508
		2592	Foamed rubber factories	8,692	10,865	13,038	16,298	17,385	21,731
		2593	Tyre factories, vulcanizing works rubber factories (non estate risks)	0,750	0,938	1,125	1,406	1,500	1,875
		2594	Remilling factories	2,837	3,547	4,256	5,320	5,674	7,093
		2595	Smoke houses	20,246	25,308	30,369	37,962	40,492	50,615
		2596	Crumb rubber factories	2,608	3,260	3,912	4,890	5,216	6,520
		2598	Mixed	6,007	7,509	9,011	11,263	12,014	15,018
			<b>Sawmills, carpenter's shops, parquet factories, sawing and cutting of firewood</b>						
		2601	Sawmills, panglong (sawmills with manual manufacture only)	7,031	8,788	10,546	13,183	14,062	17,577
		2602	Carpenter's shops, parquet factories sawing and cutting of firewood	3,015	3,769	4,523	5,654	6,031	7,538
		2603	Badminton, table tennis and tennis racket factories	3,920	4,900	5,880	7,350	7,840	9,800
		2604	Obat nyamuk factories	3,320	4,150	4,980	6,225	6,640	8,301
		2605	Toothpick, chopsticks factories	7,803	9,753	11,704	14,630	15,605	19,506
		2606	Rattan drying & peeling mills	3,394	4,243	5,091	6,364	6,788	8,485
		2608	Mixed	15,138	18,923	22,708	28,385	30,277	37,846
<b>26</b>		<b>261</b>	Furniture manufacture, cabinet makers, wooden boat builders, bamboo, rattan and wooden carvings and handicrafts	4,000	5,000	6,000	7,500	8,000	10,000
		<b>262</b>	<b>Manufacture of wood fibre board, hardboard masonite, wood chipboard, particle board, pressed wood and plywood, veneers</b>						

Kode Okupasi (2 digit)	Kode Okupasi (3 digit)	Kode Okupasi (4-5 digit)	Keterangan	TARIF PREMI (%o)					
				Kelas Kontruksi 1		Kelas Kontruksi 2		Kelas Kontruksi 3	
				Tarif Bawah	Tarif Atas	Tarif Bawah	Tarif Atas	Tarif Bawah	Tarif Atas
		2621	Manufacture of fibreboard, hardboard, masonite	1,523	1,904	2,285	2,856	3,046	3,808
		2622	manufacture of wood chipboard, particle board, pressed wood	2,957	3,696	4,436	5,544	5,914	7,393
		2623	Manufacture of plywood (triplex, multiplex) and veneer and blackboard, laminboard, fancy flooring and other related products provided carried out in the same (plywood) manufacture building using formaldehyde synthetic resin adhesives	3,969	4,962	5,954	7,442	7,938	9,923
		2624	Sirap factories	8,892	11,115	13,338	16,673	17,785	22,231
		2628	Mixed	4,370	5,463	6,555	8,194	8,740	10,925
	<b>263</b>		<b>Turner's shop, coachbuilder's shop, pipes, walking-sticks and picture frame factories, pencil factories</b>	1,883	2,354	2,824	3,530	3,766	4,707
	<b>264</b>		<b>Wicker-work factories</b>	6,841	8,552	10,262	12,828	13,683	17,103
	<b>265</b>		<b>Cork goods factories such as shuttle cock factories</b>	5,415	6,769	8,123	10,154	10,831	13,538
	<b>266</b>		<b>Broom, brush and paintbrush factories</b>	1,428	1,785	2,142	2,678	2,856	3,570
	<b>267</b>		<b>Timber impregnation installations, plywood coating installation</b>	3,836	4,794	5,753	7,192	7,671	9,589
	<b>268</b>		<b>Wooden musical instruments factories</b>	2,400	3,000	3,600	4,500	4,800	6,000
	<b>269</b>		<b>Charcoal producers</b>						
		2699	Other industries in main category 26	3,418	4,272	5,126	6,408	6,835	8,544
<b>27</b>	<b>270</b>		<b>Corn mills, paddy (rice), gambir</b>						
		2701	Corn mills	0,853	1,067	1,280	1,600	1,707	2,134
		2702	Fodder mills	1,141	1,427	1,712	2,140	2,283	2,854
		2703	Gaplek mills	0,508	0,635	0,762	0,953	1,016	1,270
		2704	Gambir factories	2,742	3,427	4,113	5,141	5,483	6,854
		2705	Flour Mills	0,612	0,765	0,918	1,147	1,224	1,529
		2708	Mixed	1,825	2,281	2,737	3,422	3,650	4,562

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				Kelas Kontruksi 1		Kelas Kontruksi 2		Kelas Kontruksi 3	
				Tarif Bawah	Tarif Atas	Tarif Bawah	Tarif Atas	Tarif Bawah	Tarif Atas
		2709	Paddy & Hulling Mills	1,008	1,259	1,511	1,889	2,015	2,519
	271		<b>Sugar mills, chocolate factories, sweets factories</b>						
		2711	Sugar mills, chocolate factories, sweets factories	0,685	0,857	1,028	1,285	1,371	1,713
	272		<b>Food paste producers, bakeries, processed food factories</b>						
		2721	Alimentary paste producers	1,115	1,394	1,673	2,091	2,230	2,788
		2722	Bakeries and biscuit works	0,713	0,892	1,070	1,337	1,426	1,783
		2723	Processed food factories (bihun, mie, lomie, kerupuk) and the like	1,345	1,682	2,018	2,522	2,691	3,363
		2728	Mixed	1,270	1,588	1,905	2,381	2,540	3,175
	273		<b>Preserves factories (jams etc), pabrik sari gula, monosodium glutamate (MSG) producers, meat, meat products and fish product factories</b>						
		2731	Preserve factories (jam etc), pabrik sari gula, (monosodium glutamate) MSG producers	0,972	1,215	1,458	1,822	1,944	2,430
		2732	Meat, meat products and fish products factories	0,769	0,961	1,153	1,442	1,538	1,922
		2733	Soya bean, tomato and hot pepper sauce	0,465	0,582	0,698	0,873	0,931	1,163
		2734	Poultry Farms	1,480	1,850	2,221	2,776	2,961	3,701
		2735	Other farms	0,937	1,172	1,406	1,758	1,875	2,343
		2736	Hatcheries	0,968	1,210	1,451	1,814	1,935	2,419
	274		<b>Edible fats, edible oil and desiccated coconut producers</b>						
		2741	Edible fats producers	1,553	1,941	2,329	2,911	3,105	3,881
		2742	Edible oil plants and other plants producing edible palm oil or other edible oils or desiccated coconut	0,676	0,844	1,013	1,267	1,351	1,689
		2743	Storage of crude palm oil (CPO) outside estates	1,506	1,883	2,260	2,825	3,013	3,766

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				Kelas Kontruksi 1		Kelas Kontruksi 2		Kelas Kontruksi 3	
				Tarif Bawah	Tarif Atas	Tarif Bawah	Tarif Atas	Tarif Bawah	Tarif Atas
			including storage of edible oils in tanks						
		2748	Mixed	1,761	2,201	2,641	3,301	3,521	4,402
	275		<b>Dairy Product</b>						
		2751	Dairies and dairy products	0,584	0,730	0,876	1,095	1,168	1,460
		2752	Dairies and dairy products including desiccated milk	0,934	1,167	1,400	1,750	1,867	2,334
	276		<b>Coffee roasting plants and coffee extract factories, malting</b>						
		2761	Coffee roasting plants and other roasting plants, coffee extract factories, coffee sorting and peeling establishments, cashew nut roasting and peeling plants	0,802	1,003	1,203	1,504	1,605	2,006
		2762	Malting	0,900	1,125	1,350	1,688	1,800	2,250
		2763	Tea sheds and tea factories	1,277	1,596	1,915	2,394	2,554	3,192
		2768	Mixed	1,250	1,563	1,875	2,344	2,500	3,125
	277		<b>Cold stores, ice factories, abattoirs, butchers drying installation</b>						
		2771	Cold stores and ice factories	0,923	1,154	1,384	1,730	1,846	2,307
		2772	Abattoirs and butchers	1,163	1,454	1,745	2,181	2,326	2,908
		2773	Drying installations	2,593	3,241	3,890	4,862	5,186	6,483
		2778	Mixed	2,106	2,632	3,159	3,948	4,212	5,265
	278		<b>Breweries, beverage producers, spirits, liquors producers, distilleries and vinegar Factories.</b>						
		2781	Breweries	0,520	0,650	0,780	0,975	1,040	1,300
		2782	Producers of wines, fruit juices and mineral water	0,880	1,099	1,319	1,649	1,759	2,199
		2783	Producers of Spirits and Liquors and Distilleries	0,936	1,170	1,404	1,754	1,871	2,339
		2784	Vinegar factories (Acid liquor) factories	1,169	1,462	1,754	2,192	2,338	2,923
		2788	Mixed	1,286	1,608	1,929	2,412	2,572	3,215
	279		<b>Tobacco, cigars and cigarettes manufacture</b>						

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				Kelas Kontruksi 1		Kelas Kontruksi 2		Kelas Kontruksi 3	
				Tarif Bawah	Tarif Atas	Tarif Bawah	Tarif Atas	Tarif Bawah	Tarif Atas
		2790	Tobacco, cigars and cigarettes manufacture	0,719	0,899	1,079	1,348	1,438	1,798
		2791	Drying sheds/smoke houses	Mengacu kepada <i>underwriter</i> Perusahaan Asuransi Umum					
		2792	Oven	Mengacu kepada <i>underwriter</i> Perusahaan Asuransi Umum					
		2793	Tobacco Establishment	Mengacu kepada <i>underwriter</i> Perusahaan Asuransi Umum					
28	280		<b>Hydro-electric power stations</b>	0,900	1,125	1,349	1,687	1,799	2,249
	281		<b>Conventional power station, buildings with boiler houses and steam houses</b>	1,882	2,352	2,823	3,529	3,764	4,705
	282		<b>Nuclear power stations</b>	Mengacu kepada <i>underwriter</i> Perusahaan Asuransi Umum					
	283		<b>Overhead power transmission lines and networks</b>	Mengacu kepada <i>underwriter</i> Perusahaan Asuransi Umum					
	284		<b>Voltage and current transformer stations, junction installation in the open</b>	Mengacu kepada <i>underwriter</i> Perusahaan Asuransi Umum					
	285		<b>Rubbish incineration installations for power generation and heating</b>	Mengacu kepada <i>underwriter</i> Perusahaan Asuransi Umum					
	286		<b>Gasworks</b>	Mengacu kepada <i>underwriter</i> Perusahaan Asuransi Umum					
	287		<b>Waterworks, pumping stations, sewage works, ice rinks (including underground pipes)</b>	0,554	0,692	0,831	1,038	1,108	1,385
29			<b>Transport and traffic</b>						
		2901	Railways, tramways	0,250	0,313	0,338	0,422	0,425	0,531
		2902	Highways, bridges, airport runways	0,473	0,592	0,639	0,799	0,805	1,006
		2903	Jetties (dermaga)	0,310	0,388	0,419	0,523	0,527	0,659
		2904	Aerial railways/ropeways, funicular railways, chairlifts	2,354	2,942	3,178	3,972	4,002	5,002
		2905	Airport : Hangars	0,869	1,087	1,174	1,467	1,478	1,848
		2906	Airport : Workshops, spare parts depots	1,021	1,276	1,378	1,722	1,735	2,169
		2907	Airport : Aircrafts	0,940	1,175	1,269	1,586	1,598	1,998
		2908	Airport : General airport services	0,623	0,779	0,841	1,051	1,059	1,324
		2909	Airport : Others	0,685	0,857	0,925	1,156	1,165	1,456
		291		<b>Construction firms</b>					
		2911	Construction firm, road	1,120	1,400	1,680	2,100	2,240	2,800

Kode Okupa si (2 digit)	Kode Okupa si (3 digit)	Kode Okupa si (4-5 digit)	Keterangan	TARIF PREMI (%o)					
				Kelas Kontruksi 1		Kelas Kontruksi 2		Kelas Kontruksi 3	
				Tarif Bawah	Tarif Atas	Tarif Bawah	Tarif Atas	Tarif Bawah	Tarif Atas
			construction and construction sites						
		2912	Cranes, excavators, elevators, road building machines (excluding tar sprayers)	1,142	1,427	1,712	2,140	2,283	2,854
		2913	Tar sprayers and road surfacing plants	1,376	1,720	2,064	2,580	2,752	3,440
		2914	Others	1,494	1,867	2,241	2,801	2,987	3,734
		2915	Welding Plants	2,263	2,828	3,394	4,243	4,526	5,657
			<b>Mass communication</b>						
		2921	Film television and recording on magnetic tape studios	0,982	1,227	1,473	1,841	1,963	2,454
		2922	Film reproduction (prints) and photo treatment	0,516	0,645	0,774	0,968	1,032	1,290
		2923	Cinemas, assembly rooms and concert halls	0,602	0,752	0,903	1,128	1,204	1,505
		2924	Theatres, variety theatres and circuses housed in permanent buildings	0,862	1,077	1,292	1,615	1,723	2,154
		2925	Circuses with a big top, show and exhibition tents	9,600	12,000	14,400	18,000	19,200	24,000
		2926	Others	1,893	2,366	2,839	3,549	3,786	4,732
		2927	Radio broadcasting, television broadcasting & relay stations	0,590	0,738	0,885	1,106	1,180	1,475
		2928	Kantor telpon sentral otomat dan warung pos/telekomunikasi (wartel)	0,537	0,672	0,806	1,007	1,075	1,343
			<b>Trading and storage</b>						
		2930	Dispensaries (apotik)	0,936	1,170	1,405	1,756	1,873	2,341
		2931	Department Stores, Supermarket and Shopping Centre						
			Grade A	0,893	1,117	1,340	1,675	1,787	2,234
			Grade B	2,234	2,792	3,350	4,188	4,467	5,584
			Grade C	4,467	5,584	6,701	8,376	8,934	11,168
		2932	Mail order houses	1,673	2,091	2,510	3,137	3,346	4,183
		2933	Chain stores, Grocer stores	2,474	3,093	3,711	4,639	4,948	6,186
		2934	Shops	1,520	1,900	2,280	2,850	3,040	3,800
		2935	Pasar risk	18,000	22,500	27,000	33,750	36,000	45,000

Kode Okupasi (2 digit)	Kode Okupasi (3 digit)	Kode Okupasi (4-5 digit)	Keterangan	TARIF PREMI (%o)					
				Kelas Kontruksi 1		Kelas Kontruksi 2		Kelas Kontruksi 3	
				Tarif Bawah	Tarif Atas	Tarif Bawah	Tarif Atas	Tarif Bawah	Tarif Atas
		2936	Others	7,222	9,028	10,833	13,542	14,444	18,056
		2937	Private Warehouses and Storehouses						
		29371-7	Private warehouse	1,002	1,120	1,503	1,680	2,004	2,240
		29378	Public warehouse	2,004	2,240	3,006	3,360	4,008	4,480
		2938	Storage tanks	1,230	1,538	1,845	2,307	2,461	3,076
		2939	Miscellaneous (storage in open)	1,048	1,309	1,571	1,964	2,095	2,619
			<b>Hotels, Entertainment, Sport, Services</b>						
		2941	Hotels, motels, inns and the like						
		29411	certified below 3 star classification	0,886	0,990	1,329	1,485	1,772	1,980
		29412	certified as 3 star and above	0,483	0,540	0,725	0,810	0,966	1,080
		2942	Night clubs, dance halls, ball rooms, discotheques, bars, billiards karaoke	10,574	13,218	15,861	19,826	21,148	26,435
	<b>294</b>	2943	Swimming pools or complex of swimming pools, sports stadium, sport centre, fitness centre, gyms and the like, private (member only) club houses and golf club houses	0,563	0,704	0,845	1,056	1,127	1,408
		2944	Others	0,571	0,714	0,856	1,071	1,142	1,427
		2945	Restaurants	1,479	1,849	2,218	2,773	2,958	3,697
		2946	Stalls, kedai, warung makan and the like	2,398	2,998	3,598	4,497	4,797	5,996
		2947	Beauty salon/ Hair dresser/ Barber shops	0,781	0,976	1,171	1,464	1,562	1,952
		2949	Recreation areas and cultural centre	2,646	3,307	3,969	4,961	5,292	6,615
			<b>The caring services</b>						
		2951	Sanatorium, hospitals, doctor's consulting rooms, old people's and children's homes	0,378	0,472	0,510	0,637	0,642	0,802
	<b>295</b>	2952	Religious facilities such as mosques, temples, churches, convents and the like	0,370	0,463	0,500	0,625	0,629	0,787
		2953	Schools, universities and training colleges	0,406	0,508	0,548	0,685	0,691	0,863
		2954	Museums	0,260	0,324	0,350	0,438	0,441	0,552

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Kode Okupa si (2 digit)	Kode Okupa si (3 digit)	Kode Okupa si (4-5 digit)	Keterangan	TARIF PREMI (%o)					
				Kelas Kontruksi 1		Kelas Kontruksi 2		Kelas Kontruksi 3	
				Tarif Bawah	Tarif Atas	Tarif Bawah	Tarif Atas	Tarif Bawah	Tarif Atas
		2955	Psychiatric clinics	0,898	1,123	1,213	1,516	1,527	1,909
			<b>Motor vehicle repair shops, services station and pools</b>						
		2961	Motor vehicle repair shops with facilities for body repair work (including welding/ soldering and spray painting) and service station (parts replacement, replacing/ topping up engine oil/ brake fluid, lubrication and engine/ body/ chassis scrubbing/ washing)	1,145	1,431	1,717	2,146	2,289	2,862
		2962	As above and also operating a petrol/diesel fuel station within the premises	2,091	2,614	3,137	3,921	4,182	5,228
		2963	Motor vehicle service stations (refer to code 2961) only	1,000	1,250	1,500	1,875	2,000	2,500
	<b>296</b>	2964	Motor vehicle pools without any body repair work/service station facilities	1,033	1,291	1,549	1,937	2,066	2,582
		2965	Motor vehicle pools with service station facilities as described under code 2961	1,050	1,313	1,575	1,969	2,100	2,625
		2966	Motor vehicle pools with body repair work and service station facilities as described under code 2961	1,259	1,574	1,889	2,361	2,518	3,148
		2967	Motor vehicle pools with a petrol/diesel fuel station within the premises	2,153	2,691	3,229	4,036	4,305	5,381
		2968	Motor vehicle pools with body repair work & service station facilities as described under code 2961 and also operating a petrol/diesel fuel station within the premises	2,276	2,844	3,413	4,267	4,551	5,689
		2969	Rust protection / paint protection workshops	0,785	0,981	1,178	1,472	1,570	1,963



Kode Okupasi (2 digit)	Kode Okupasi (3 digit)	Kode Okupasi (4-5 digit)	Keterangan	TARIF PREMI (%o)					
				Kelas Kontruksi 1		Kelas Kontruksi 2		Kelas Kontruksi 3	
				Tarif Bawah	Tarif Atas	Tarif Bawah	Tarif Atas	Tarif Bawah	Tarif Atas
297			<b>Private Building</b>						
	2971		Apartments/condominiums, offices, multi-storeyed car parks not exceeding 6 storeys above ground level	0,350	0,438	0,473	0,591	0,595	0,744
	2972		Apartments/condominiums, offices, multi-storeyed car parks exceeding 6 storeys up to 18 storeys above ground level	0,385	0,481	0,520	0,650	0,655	0,818
	2973		Apartments/condominiums, offices, multi-storeyed car parks exceeding 18 storeys above ground level	0,376	0,420	0,507	0,567	0,639	0,714
	2974		Convention halls and other multi purpose buildings (but excluding exhibition)	0,478	0,597	0,645	0,806	0,812	1,015
	2975		Apartments/condominiums, offices, multi-storeyed car parks - exceeding 24 storeys above ground	0,455	0,569	0,614	0,768	0,774	0,967
	2976		Dwelling houses not classified as shop houses (ruko) not exceeding 3 storeys	0,294	0,328	0,397	0,443	0,499	0,558
	2977		Dwelling houses buildings floating on the river/sea shore (regardless of constructional class)	1,448	1,810	1,955	2,444	2,462	3,077
	2978		Independent analytical laboratories	1,138	1,422	1,536	1,920	1,935	2,418
	298			<b>Property of public bodies</b>					
2981			Public buildings	0,624	0,780	0,842	1,053	1,061	1,326
2982			Police barracks and police stations	0,551	0,689	0,744	0,930	0,937	1,171
2983			Military Barracks	2,154	2,692	2,908	3,635	3,662	4,577
2984			Others	2,253	2,816	3,041	3,802	3,830	4,787
299			<b>Special covers for building</b>						
	2991		Buildings in course of construction (rate to be applied against FULL	0,616	0,770	0,925	1,156	1,233	1,541

Kode Okupasi (2 digit)	Kode Okupasi (3 digit)	Kode Okupasi (4-5 digit)	Keterangan	TARIF PREMI (%o)						
				Kelas Kontruksi 1		Kelas Kontruksi 2		Kelas Kontruksi 3		
				Tarif Bawah	Tarif Atas	Tarif Bawah	Tarif Atas	Tarif Bawah	Tarif Atas	
			VALUE of completed building)							
		2992	Rents	Mengikuti Okupasi						
30	300		<b>Kina</b>	4,300	5,375					
	301		<b>Coklat</b>	13,190	16,488					
	302		<b>Coca</b>	4,210	5,263					
	303		<b>Kopi</b>							
		3031	<b>Kopi tanpa rumah pengeringan</b>	2,540	3,175					
		3032	<b>Dengan rumah pengeringan</b>	27,440	34,300					
	304		<b>Teh</b>	0,740	0,925					
	305		<b>Minyak sereh</b>	4,650	5,813					
	306		<b>Kapok</b>	6,670	8,338					
	307		<b>Kelapa dan kopra</b>							
		3071	<b>Tanpa ekstraksi Minyak</b>	2,910	3,638					
		3072	<b>Dengan ekstraksi Minyak</b>	8,140	10,175					
		3073	<b>Gedung pengeringan dengan pengering buatan</b>	35,660	44,575					
	308		<b>Karet (Gutta percha)</b>							
		3081	<b>Gedung tidak termasuk rumah asap</b>	3,390	4,238					
	3082	<b>Rumah Asap</b>	7,690	9,613						
309		<b>Gula bibit</b>	3,000	3,750						
31	310		<b>Perkebunan serat,serat campuran dan kapok</b>	6,200	7,750					
	311		<b>Pabrik tapioka di perkebunan</b>	5,000	6,250					
	312		<b>Damar dan terpentin</b>	7,550	9,438					
	313		<b>Perkeneirs dan rempah-rempah</b>	6,215	7,769					
	314		<b>Padi, tanpa pengerjaan termasuk padi di tempat terbuka</b>	6,200	7,750					
	315		<b>Hortikultura,sayur-sayuran,kentang dan tidak ada pengeringan</b>	4,040	5,050					
	316		<b>Minyak kelapa sawit</b>	0,990	1,238					
	317		<b>Tembakau</b>	13,240	16,550					
	318		<b>Gambir, barang-barang ditempat terbuka</b>	5,830	7,288					

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Kode Okupa si (2 digit)	Kode Okupa si (3 digit)	Kode Okupa si (4-5 digit)	Keterangan	TARIF PREMI (%o)					
				Kelas Kontruksi 1		Kelas Kontruksi 2		Kelas Kontruksi 3	
				Tarif Bawah	Tarif Atas	Tarif Bawah	Tarif Atas	Tarif Bawah	Tarif Atas
40			<b>Special for plantation (Fire Risk/Flex A)</b>	Mengacu kepada <i>undewriter</i> Perusahaan Asuransi Umum					

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**TABEL II.B  
TARIF PREMI UNTUK POLIS LOSS LIMIT**

Penetapan tarif premi untuk polis yang tidak menerapkan pertanggungan secara *full value* maka berlaku skala sebagai berikut :

<b>% of Values</b>	<b>% of Total Premium</b>	<b>% of Values</b>	<b>% of Total Premium</b>	<b>% of Values</b>	<b>% of Total Premium</b>	<b>% of Values</b>	<b>% of Total Premium</b>
100,00	100,00	66,00	88,20	32,00	79,37	4,40	47,00
99,00	99,60	65,00	88,00	31,00	78,75	4,30	46,50
98,00	99,20	64,00	87,80	30,00	78,12	4,20	46,00
97,00	98,80	63,00	87,60	29,00	77,50	4,10	45,50
96,00	98,40	62,00	87,40	28,00	76,87	4,00	45,00
95,00	98,00	61,00	87,20	27,00	76,25	3,90	44,50
94,00	97,60	60,00	87,00	26,00	75,62	3,80	44,00
93,00	97,20	59,00	86,80	25,00	75,00	3,70	43,50
92,00	96,80	58,00	86,60	24,00	74,00	3,60	43,00
91,00	96,40	57,00	86,40	23,00	73,00	3,50	42,50
90,00	96,00	56,00	86,20	22,00	72,00	3,40	42,00
89,00	95,60	55,00	86,00	21,00	71,00	3,30	41,50
88,00	95,20	54,00	85,80	20,00	70,00	3,20	41,00
87,00	94,80	53,00	85,60	19,00	69,00	3,10	40,50
86,00	94,40	52,00	85,40	18,00	68,00	3,00	40,00
85,00	94,00	51,00	85,20	17,00	67,00	2,90	39,75
84,00	93,60	50,00	85,00	16,00	66,00	2,80	39,50
83,00	93,20	49,00	84,70	15,00	65,00	2,70	39,25
82,00	92,80	48,00	84,46	14,00	64,00	2,60	39,00
81,00	92,40	47,00	84,21	13,00	63,00	2,50	38,75
80,00	92,00	46,00	83,90	12,00	62,00	2,40	38,50
79,00	91,60	45,00	83,60	11,00	61,00	2,30	38,25
78,00	91,20	44,00	83,30	10,00	60,00	2,20	38,00
77,00	90,80	43,00	83,00	9,00	58,00	2,10	37,75
76,00	90,40	42,00	82,80	8,00	56,00	2,00	37,50
75,00	90,00	41,00	82,53	7,50	55,00	1,90	37,00
74,00	89,80	40,00	82,20	7,00	54,00	1,80	36,50
73,00	89,60	39,00	81,87	6,00	52,00	1,70	36,00
72,00	89,40	38,00	81,54	5,00	50,00	1,60	35,50
71,00	89,20	37,00	81,21	4,90	49,50	1,50	35,00
70,00	89,00	36,00	80,88	4,80	49,00	1,40	34,50
69,00	88,80	35,00	80,55	4,70	48,50	1,30	34,00
68,00	88,60	34,00	80,22	4,60	48,00	1,20	33,50
67,00	88,40	33,00	80,00	4,50	47,50	1,10	33,00
						1,00	32,50

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**TABEL II.C**  
**SKALA TARIF PREMI GANGGUAN USAHA (*BUSINESS INTERRUPTION*)**

Penetapan tarif premi untuk jaminan gangguan usaha (*Business Interruption*) berlaku skala sebagai berikut:

<b><i>Indemnity Period</i></b>	<b>Persentase (%) dari Tarif Premi</b>
1 bulan	20% x 100% tarif premi
2 bulan	30% x 100% tarif premi
3 bulan	40% x 100% tarif premi
4 bulan	50% x 100% tarif premi
6 bulan	60% x 100% tarif premi
9 bulan	80% x 100% tarif premi
12 bulan	100% x 100% tarif premi
15 bulan	96% x 100% tarif premi
18 bulan	93% x 100% tarif premi
21 bulan	91.5% x 100% tarif premi
24 bulan	90% x 100% tarif premi
30 bulan	87% x 100% tarif premi
36 bulan	85% x 100% tarif premi
48 bulan	83% x 100% tarif premi
Untuk <i>Indemnity Period</i> lebih dari 48 bulan penetapan persentase dari tarif premi diserahkan kepada <i>underwriter</i> Perusahaan Asuransi Umum	

**TABEL II.D.**  
**KODE OKUPASI BERLAKU RISIKO SENDIRI MINIMUM**  
**(RE-LAY OUT)**

Kode	Okupasi	Time Excess
200 :	Refining installations (gold, silver, platinum, etc.)	30 days
201 :	Alumunium works (foundries)	30 days
202 :	Iron Mines, Blast Furnace, Iron Foundries, Iron Works	30 days
204 :	Exploration and Production of petroleum and natural gas, terminals	30 days
205 :	Mines not otherwise classified	30 days
206 :	Foundries reduction plant for metals (excl.iron aluminium)	30 days
207 :	Hard coal and lignite extraction, Asphalts mines	30 days
2243 :	Aircraft construction plants	14 days
2244 :	Ship construction, naval shipyards	14 days
2253 :	Manufacture of Integrated Circuit (IC) from Chips	14 days
23001 :	General Chemical	30 days
23004 :	Insectiside & herbiside	30 days
23005 :	Paint & Varnish	30 days
23012 :	Ink Factory	30 days
231 :	Oil Processing	30 days
2321 :	Petrochemical work with basic materials such as ethylene etc	30 days
2322 :	Petrochemical intermediate product (Vinyl chloride monomer & others)	30 days
2323 :	Polymerization on a large scale : manufacture of polyethylene	30 days
2324 :	Fertilizer factories on petrochemical basis	30 days
2325 :	Synthetic rubber	30 days
2326 :	Liquefaction of natural gas	30 days
2327 :	Liquefaction of petroleum gases	30 days
2328 :	Petrol coke, soot, graphite	30 days
2329 :	Liquefaction and gasification of coal	30 days
2331 :	Crude oil	30 days
2332 :	Oil products in tanks located in harbour area	30 days

<b>Kode</b>	<b>Okupasi</b>	<b>Time Excess</b>
2333 :	Liquefied gases	30 days
2334 :	Pipeline for chemical products	30 days
2335 :	Other liquid chemicals (e.g ammonia)	30 days
2341 :	Manufacture of plastic articles	30 days
2342 :	Manufacture and processing of foam plastics	30 days
2343 :	Manufaturer of synthetic adhesive also called synthetic resin adhesive	30 days
235 :	Manufacture of artificial fibres (petrochemical feedstock process)	30 days
237 :	Manufacture of tooth paste, soap, detergents, polishes, etheric oils, essences, parfumes, and cosmetic products, gelatine non-syntetic adhesives, starches, candles and wax goods, natural resins	30 days
238 :	Chemical fertilizer factories (conventional)	30 days
239 :	Powders, explosives, matches and firework factories	30 days
240 :	Spinning Mills, pre-spinning process	14 days
241 :	Weaving, pre-weaving process	14 days
242 :	Dressing (including but not limited to printing) and finishing	14 days
243 :	Mixed processes (Spining, Weaving, Dressing and Finishing)	14 days
244 :	Processing of textile waste and non woven process	14 days
245 :	Ropemakers, stringmakers, sackmakers, blankets weaving mills, carpet manufacturer	14 days
246 :	Knitting mills, knitwear factories, stocking factories, glove factories hosiery mills, lamp wick factories, clothing and underwear manufacturers, sewing works, furrires, skin processing works, custom tailors, umbrella factories, felt goods factories, lace factories, embroidery factories	14 days
247 :	Upsholstery, cushionmaker's and saddler's workshops	14 days
248 :	Cotton wool and capoc factories	14 days
250 :	Wood pulp, cellulose based on wood pulp and lino factories	14 days
251 :	Paper, cardboard and hardboard factories	14 days
252 :	Cartoon and paper goods factories, bookbinders	14 days
253 :	Newspaper printers, other printers, art printing works, lithographers, screen printing on paper (sablon), typeplate workshops, block workshops, photogravure workshops	14 days
254 :	Coloured paper and/or wallpaper printing works	14 days
255 :	Straw and rush goods factories	14 days
257 :	Shoe Factory	14 days
258 :	Leather Goods Factory	14 days
259 :	Rubber goods factories, foamed rubber factories, tyre factories, vulcanizing works, rubber factories (non estate risk), tyre cord manufacturers	14 days
260 :	Sawmills, carpenter's shops, parquet factories, sawing and cutting of firewood	14 days
261 :	Furniture manufacture, cabinet makers, wooden boat builders,	14 days

<b>Kode</b>	<b>Okupasi</b>	<b>Time Excess</b>
	bamboo, rattan and wooden carvings and handicrafts	
262 :	Manufacture of wood fibre board, hardboard masonite, wood chipboard, particle board, pressed wood and plywood, vidders	14 days
263 :	Turner's shop, coachbuilder's shop, pipes, walking-sticks and picture frame factories, pencil factories	14 days
264 :	Wicker-work factories	14 days
265 :	Cork goods factories such as shuttle cock factories	14 days
266 :	Broom, brush and paintbrush factories	14 days
267 :	Timber impregnation installations, plywood coating installation	14 days
268 :	Wooden musical instruments factories	14 days
269 :	Charcoal producers	14 days
270 :	Corn mills, paddy (rice), gambir	14 days
281 :	Conventional power station, buildings with boiler houses and steam houses.	30 days
282 :	Nuclear power stations.	30 days
283 :	Overhead power transmission lines and networks.	30 days
284 :	Voltage and current transformer stations, junction installation in the open.	30 days
285 :	Rubbish incineration installations for power generation and heating.	30 days
286 :	Gasworks.	30 days
29371-7 :	Private warehouse	7 days
29378 :	Public warehouse	7 days