

<b>Nama</b>	:	
<b>No. HP</b>	:	
<b>Alamat email</b>	:	

**UJIAN TRAINING PRINSIP-PRINSIP DAN PRAKTEK REASURANSI**

HARI / TANGGAL :  
SIFAT : TUTUP BUKU  
WAKTU : 120 MENIT

**PERHATIAN:**

- Jawab seluruhnya 2 (dua) pertanyaan masing-masing dengan bobot nilai yang tertera
- Jangan lupa menulis nama dan nomor absen

**1. Hitunglah spreading of risks, premium dan klaim masing-masing bagian ceding company dan reasuradur pada program treaty proportional dibawah ini (Bobot Nilai 30)**

<b>Net Retention</b>	<b>100,000</b>	<b>20%</b>
<b>Quota Share</b>	<b>400,000</b>	<b>80%</b>
<b>Surplus</b>		<b>9 Lines</b>
<b>Gross Retention</b>		

	<b>Sum Insured</b>	<b>Retention</b>	<b>Quota Share</b>	<b>Surplus</b>	<b>Premium</b>	<b>Retention</b>	<b>Quota Share</b>	<b>Surplus</b>	<b>Claim</b>	<b>Retention</b>	<b>Quota Share</b>	<b>Surplus</b>
<b>Risk 1</b>	<b>50,000</b>				<b>50</b>				<b>1,000</b>			
<b>Risk 2</b>	<b>500,000</b>				<b>750</b>				<b>200,000</b>			
<b>Risk 3</b>	<b>1,000,000</b>				<b>2,000</b>				<b>500,000</b>			
<b>Risk 4</b>	<b>5,000,000</b>				<b>5,000</b>				<b>1,000,000</b>			
<b>Risk 5</b>	<b>6,000,000</b>				<b>9,000</b>				<b>2,500,000</b>			

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2. Hitunglah spreading of claim masing-masing bagian ceding company dan reasuradur berikut Reinstatement Premium yang harus dibayarkan pada program treaty Non-proportional dibawah ini (Bobot Nilai 70)

	1st Layer	2nd Layer	3rd Layer
<b>Limit</b>	\$200,000 xs \$50,000	\$300,000 xs \$250,000	\$500,000 xs \$550,000
<b>Premium</b>	20,000	10,000	5,000
<b>1st Reinstatement</b>	100% premium prorata as to amount only	100% premium prorata as to amount only	100% premium prorata as to amount and as to time
<b>2nd Reinstatement</b>	100% premium prorata as to amount and as to time	100% premium prorata as to amount and as to time	
<b>3rd Reinstatement</b>	150% premium prorata as to amount and as to time		

Date of loss	Payment to insured (Net of reinsurance)	Cedant's retention	1st Layer reinsurance recovery	2nd Layer reinsurance recovery	3rd Layer reinsurance recovery	1st Layer reinsurance reinstatement premium	2nd Layer reinsurance reinstatement premium	3rd Layer reinsurance reinstatement premium
1/1	20,000							
1/2	50,000							
1/3	75,000							
1/4	100,000							
1/5	150,000							
1/6	350,000							
1/7	750,000							
1/8	1,000,000							
1/9	75,000							
1/10	100,000							
	2,670,000							