

Nama :
No. HP :
Alamat email :

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)

Net Retention	100,000	20%
Quota Share	400,000	80%
Surplus		9 Lines
Gross Retention		

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

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