

PERHITUNGAN INDIKASI PREMI ASURANSI PROPERTY ALL RISKS TELKOM/TIF
PERIODE 2026-2027

NO	POLIS Endors	PERIODE POLIS	BULAN	PREMI (Rp)	NON SKKL		SKKL		NETT / EST KLAIM (Rp)	TERBAYAR (Rp)	OUTSTANDING (Rp)	LOSS RATIO (%)
					NETT KLAIM	JUMLAH BERKAS	NETT KLAIM	JUMLAH BERKAS				
1	Polis Endors	1 Juli 2019 - 30 Juni 2020	12	175.000.000.000								
	End 01	Jul 2020 - Des 2020	6	87.500.000.000	289.645.789.201	11	154.467.699.032	12	424.113.490.233	421.389.015.161	2.724.465.072	129,88%
	End 02	Top Up Tol	0	64.000.000.000								
		Jumlah 2019 - 2020		320.500.000.000								
2	Polis	1 Jan 2021 - 31 Desember 2021 (end 01 jan 22 - 28 feb 22)	14	245.000.000.000	17.904.833.578	8	51.348.192.486	9	69.253.620.064	64.200.585.664	5.052.440.400	28,27%
3	Polis	1 Mar 2022 - 31 Aug 2023	16	104.250.000.000	1.707.559.600	4	101.805.856.824	11	103.513.416.424	101.805.856.824	1.707.559.600	53,29%
4	Polis	1 Sept 2023 - 31 Agustus 2024	12	77.010.000.000	9.000.000.000	3	-	5	9.000.000.000	-	9.000.000.000	11,89%
5	Polis	1 Sept 2024 - 28 Februari 2026	18	63.000.000.000	37.978.072.454	104	-	-	37.978.072.454	-	37.978.072.454	60,28%
	Jumlah Bulatan		60	905.810.000.000	336.236.250.833				643.867.996.176			71,08%

60 Bulatan / 12
Klaim Non SKKL
Average Klaim Per 12 Bulan

6,67
336.236.250.833
50.435.437.625

Premi Murni

50.435.437.625

4.202.903.135,42
50.435.437.625,01
79.653.156.437,32

12
16

Premi Murni		loading Free & Cost	Premi 12 Bulan	Premi 18 Bulan x 1,1
	50.435.437.625	0,00%	50.435.437.625,01	55.478.981.387,51
	50.435.437.625	5%	52.907.209.506,26	58.202.300.406,89
	50.435.437.625	6%	53.461.563.882,51	58.807.720.270,76
	50.435.437.625	7,5%	54.218.095.446,89	59.639.904.991,57
	50.435.437.625	10%	55.478.981.387,51	61.026.679.526,26
	50.435.437.625	15%	58.000.733.286,76	63.800.828.905,64
	50.435.437.625	20%	60.522.525.130,01	66.574.777.683,01
	50.435.437.625	24,94%	63.014.035.786,89	69.315.439.345,56

Premi 18 Bulan	58.807.720.271
Percentage TELKOM	39%
Percentage TIF	61%

22.935.010.906
35.872.709.365



DETAIL SUM INSURED PT TELKOM INDONESIA (PERSERO) Tbk. PERIODE 2026-2027

List Total Sum Insured Asset Telkom	Nilai Aset
Alat Pengolah Data	165.016.800.515
ASSURANCE	
COMPUTING PERIPHERAL	
CUSTOMER, RESOURCE, AND PARTNER MANAGEMENT	
FULFILMENT	
PERIMETER SECURITY	
SECURITY APPLICATION	
SECURITY HARDWARE	
STORAGE & BACKUP	
Catu Daya dan Peralatan Penunjang	874.317.195.346
AC CENTRAL / PRECISION	
AC NON CENTRAL	
AVR	
BATTERY / UPS	
CCTV	
ELECTRICAL INSTALLATION	
FIRE PROTECTION	
FUEL STORAGE TANK	
GENERATOR / ALTERNATOR	
GROUNDING	
INSTALASI AIR & GAS	
LIFT	
RECTIFIER	
SOLAR PANEL	
Gedung	2.046.558.673.969
ACCOMMODATION BUILDING	
ADMINISTRATION BUILDING	
BUILDING - NETWORK RESOURCE	
NETWORK EQUIPMENT CONTAINER	
ROOM PARTITION	
SITE PREPARATION / ACCESS SITE	
SPECIAL PURPOSE BUILDING	
SUPPORT BUILDINGS	
IMS	38.039.173.697
NMS	
Jaringan Akses	20.284.436.544.163
AERIAL / FEBER OPTIC CABLE	
ALAT UKUR & PERALATAN KERJA	
ANTENNA SYSTEM ACCESS	
BURIED / FEBER OPTIC CABLE	
CABINETS	
DISTRIBUTION FRAME / PANEL	
DROP CABLE	
DUCT & CONDUIT	
eNODE B / WIMAX BASE STATION : EQUIPMENT	
IN DUCT / INSIDE WIRE / FEBER OPTIC CABLE	
MANHOLES AND HANDHOLE	
OPTICAL LINE TERMINAL (OLT)	
OPTICAL NETWORK UNIT (ONU)	
OPTICAL SPLITTER & FILTER	
PAIR GAIN / DIGITAL LOOP CARRIER (DLC)	
POLE	
RADIO EQUIPMENT / ACCESS POINT	
TOWER ACCESS	

Komunikasi Data & Multimedia	189.186.982.382
ALAT UKUR & PERALATAN KERJA	
LAN/ WAN	
MODEM	
SERVER DATA	
SWITCHING	
SWITCHING DATA	
Sentral Telepon	994.887.955.566
APPLICATION & SERVICE LOGIC : EQUIPMENT	
AUTHENTICATION, AUTHORIZATION AND ACCOUNTING (AAA) : EQUIPMENT	
AUTHENTICATION, AUTHORIZATION AND ACCOUNTING (AAA) : SOFTWARE	
CACHE ENGINE : EQUIPMENT	
DIGITAL PSTN SWITCH : EQUIPMENT	
DIGITAL RIGHTS MANAGEMENT (DRM) / ENCRYPTION : EQUIPMENT	
ETHERNET SWITCH : EQUIPMENT	
INTERNATIONAL GATEWAY SWITCH : EQUIPMENT	
IP MULTIMEDIA SUBSYSTEM (IMS) : EQUIPMENT	
IP MULTIMEDIA SUBSYSTEM (IMS) : SOFTWARE	
MEDIA MANAGEMENT : EQUIPMENT	
NETWORK SYNCHRONIZATION : EQUIPMENT	
NETWORK/REMOTE/BROADBAND REMOTE ACCESS SERVERS (NAS / RAS / BRAS) : EQUIPMENT	
NETWORK/REMOTE/BROADBAND REMOTE ACCESS SERVERS (NAS / RAS / BRAS) : SOFTWARE	
RADIO NETWORK CONTROLLER (RNC) : EQUIPMENT	
RESOURCE AND USER REGISTRATION : EQUIPMENT	
SESSION INITIATION PROTOCOL (SIP) SERVER : EQUIPMENT	
SIGNALING GATEWAY : EQUIPMENT	
SOFTSWITCH / MEDIA GATEWAY CONTROLLER (MGC) : EQUIPMENT	
SOFTSWITCH / MEDIA GATEWAY CONTROLLER (MGC) : SOFTWARE	
Transmisi Terrestrial	4.309.562.268.678
ALAT UKUR & PERALATAN KERJA	
ANTENNA SYSTEM TERRESTRIAL	
DIGITAL CROSS CONNECT	
MICROWAVE TRANSPORT EQUIPMENT	
ROUTER : EQUIPMENT	
TOWER TERESTRIAL	
TRANSMISI TERESTRIAL BURIED / FIBER OPTIC CABLE	
WAVELENGTH DIVISION MULTIPLEXING (WDM)	
Total	28.902.005.594.316