

ELICITATION WORKSHOP QUESTIONS AND ANSWERS

July 13, 2024

Expert’s Name : Annisa Asya Asmarani (Expert A)
Insurance firm : Insurance Company A
Facilitator : Yeny Krista Franty

Questions:

- 1) How old is the youngest insurer in your firm?
Answer: 0 years old
- 2) How old is the oldest insurer in your firm?
Answer: 91 years old
- 3) How many insurers in your firm?
Answer: 425,601 people
- 4) What is the average age of insurers when a quarter of the total insurers in your firm make claims?
Answer: 45-49 years old
- 5) What is the average age of insurers when a half of the total insurers in your firm make claims?
Answer: 50 years old
- 6) What is the average age of insurers when a third quarter of the total insurers in your firm make claims?
Answer: 52 tahun
- 7) Please provide probability values (any values between 0 and 1) according to your belief to the following questions:
 - a) What is the probability of an insurer aged 0 to 20 makes claim? 0.074%
 - b) What is the probability of an insurer aged 0 to 28 makes claim? 0.115%
 - c) What is the probability of an insurer aged 0 to 38 makes claim? 0.254%
 - d) What is the probability of an insurer aged 0 to 44 makes claim? 10-30%, 20%
 - e) What is the probability of an insurer aged 0 to 51 makes claim? 50%
 - f) What is the probability of an insurer aged 0 to 57 makes claim? 80%
 - g) What is the probability of an insurer aged 0 to 68 makes claim? 90%
 - h) What is the probability of an insurer aged 0 to 76 makes claim? 100%
 - i) What is the probability of an insurer aged 0 to 83 makes claim? 100%
 - j) What is the probability of an insurer aged 0 to 93 makes claim? 100%

THANKS FOR YOUR PARTICIPATION IN THIS WORKSHOP

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Expert’s Name : Ditha Khairana (Expert B)
Insurance firm : Insurance Company B
Facilitator : Silma Minnatika

Questions:

- 1. How old is the youngest insurer in your firm?
Answer: 1 years old
- 2. How old is the oldest insurer in your firm?
Answer: 80 years old
- 3. How many insurers in your firm?
Answer: 150,000people
- 4. What is the average age of insurers when a quarter of the total insurers in your firm make claims?
Answer: 40 years old
- 5. What is the average age of insurers when a half of the total insurers in your firm make claims?
Answer: 50 years old
- 6. What is the average age of insurers when a third quarter of the total insurers in your firm make claims?
Answer: 60 years old
- 7. Please provide probability values (any values between 0 and 1) according to your belief to the following questions: (Male Insurers)
 - a. What is the probability of an insurer aged 0 to 20 makes claim? 0
 - b. What is the probability of an insurer aged 0 to 28 makes claim? 0
 - c. What is the probability of an insurer aged 0 to 38 makes claim? 0
 - d. What is the probability of an insurer aged 0 to 44 makes claim? 0.15
 - e. What is the probability of an insurer aged 0 to 51 makes claim? 0.3
 - f. What is the probability of an insurer aged 0 to 57 makes claim? 0.5
 - g. What is the probability of an insurer aged 0 to 68 makes claim? 0.8
 - h. What is the probability of an insurer aged 0 to 76 makes claim? 0.9
 - i. What is the probability of an insurer aged 0 to 83 makes claim? 1
 - j. What is the probability of an insurer aged 0 to 93 makes claim? ...
- 8. Please provide probability values (any values between 0 and 1) according to your belief to the following questions: (Female Insurers)
 - a. What is the probability of an insurer aged 0 to 20 makes claim? 0
 - b. What is the probability of an insurer aged 0 to 36 makes claim? 0
 - c. What is the probability of an insurer aged 0 to 44 makes claim? 0.15
 - d. What is the probability of an insurer aged 0 to 49 makes claim? 0.3
 - e. What is the probability of an insurer aged 0 to 57 makes claim? 0.5
 - f. What is the probability of an insurer aged 0 to 63 makes claim? 0.8
 - g. What is the probability of an insurer aged 0 to 74makes claim? 0.9
 - h. What is the probability of an insurer aged 0 to 80 makes claim? 1
 - i. What is the probability of an insurer aged 0 to 86 makes claim? ...
 - j. What is the probability of an insurer aged 0 to 98makes claim? ...

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Expert’s Name : Aldo Rizky Pardomuan, S. Aktr. (Expert C)
Insurance firm : Insurance Company C
Facilitator : Fajar Indrayatna

Questions:

- 1. How old is the youngest insurer in your firm?
Answer: 0 years old
- 2. How old is the oldest insurer in your firm?
Answer: 78 years old
- 3. How many insurers in your firm?
Answer: 25,262 people
- 4. What is the average age of insurers when a quarter of the total insurers in your firm make claims?
Jawaban: 47 years old
- 5. What is the average age of insurers when a half of the total insurers in your firm make claims?
Answer: 58 years old
- 6. What is the average age of insurers when a third quarter of the total insurers in your firm make claims?
Answer: 65 years old
- 7. Please provide probability values (any values between 0 and 1) according to your belief to the following questions:
 - a) What is the probability of an insurer aged 0 to 20 makes claim? 0.000277096
 - b) What is the probability of an insurer aged 0 to 28 makes claim? 0.000712533
 - c) What is the probability of an insurer aged 0 to 38 makes claim? 0.002414694
 - d) What is the probability of an insurer aged 0 to 44 makes claim? 0.004631462
 - e) What is the probability of an insurer aged 0 to 51 makes claim? 0.007877444
 - f) What is the probability of an insurer aged 0 to 57 makes claim? 0.012310981
 - g) What is the probability of an insurer aged 0 to 68 makes claim? 0.02137598
 - h) What is the probability of an insurer aged 0 to 76 makes claim? 0.025017813
 - i) What is the probability of an insurer aged 0 to 83 makes claim? 0.025215739
 - j) What is the probability of an insurer aged 0 to 93 makes claim? 0.025215739

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Expert's Name : Bapak Agung Jatmika Nurashid, FSAI (Expert D)
Insurance firm : Insurance Company D
Facilitator : Budhi Handoko

Questions:

1. How old is the youngest insurer in your firm?

Jawaban: 1 tahun

2. How old is the oldest insurer in your firm?

Jawaban: 70 tahun

3. How many insurers in your firm?

Jawaban: 5 juta peserta

4. What is the average age of insurers when a quarter of the total insurers in your firm make claims?

Jawaban: 35 – 36 tahun (yang digunakan 35th)

5. What is the average age of insurers when a half of the total insurers in your firm make claims?

Jawaban: 43 – 44 tahun (yang digunakan 44)

6. What is the average age of insurers when a third quarter of the total insurers in your firm make claims?

Jawaban: 52 – 55 tahun (yang digunakan 52)

7. Please provide probability values (any values between 0 and 1) according to your belief to the following questions: (Male Insurers)

- a. What is the probability of an insurer aged 0 to 20 makes claim? 0,3/1000
- b. What is the probability of an insurer aged 0 to 28 makes claim? 0,5/1000
- c. What is the probability of an insurer aged 0 to 38 makes claim? 0,75/1000
- d. What is the probability of an insurer aged 0 to 44 makes claim? 1,75/1000
- e. What is the probability of an insurer aged 0 to 51 makes claim? 2,55/1000
- f. What is the probability of an insurer aged 0 to 57 makes claim? 4,3/1000
- g. What is the probability of an insurer aged 0 to 68 makes claim? 13,1/1000
- h. What is the probability of an insurer aged 0 to 76 makes claim? 18,3/1000
- i. What is the probability of an insurer aged 0 to 83 makes claim? 35/1000
- j. What is the probability of an insurer aged 0 to 93 makes claim? 85/1000

- 8) Please provide probability values (any values between 0 and 1) according to your belief to the following questions: (Female Insurers)

- a) What is the probability of an insurer aged 0 to 20 makes claim? 0,21/1000
- b) What is the probability of an insurer aged 0 to 36 makes claim? 0,49/1000
- c) What is the probability of an insurer aged 0 to 44 makes claim? 1,27/1000
- d) What is the probability of an insurer aged 0 to 49 makes claim? 1,8/1000
- e) What is the probability of an insurer aged 0 to 57 makes claim? 3,8/1000

- f) What is the probability of an insurer aged 0 to 63 makes claim? 7,42/1000
- g) What is the probability of an insurer aged 0 to 74 makes claim? 13,65/1000
- h) What is the probability of an insurer aged 0 to 80 makes claim? 27,6/1000
- i) What is the probability of an insurer aged 0 to 86 makes claim? 32,1/1000
- j) What is the probability of an insurer aged 0 to 98 makes claim? 87/1000

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ACTUAL LIFE INSURANCE CLAIM DATA IN INDONESIA

Update date: December 9, 2024

Age	Claim count	Percentage
0-20	297	0.51%
21-28	1,874	3.22%
29-38	6,065	10.43%
39-44	7,571	13.02%
45-51	13,655	23.48%
52-57	14,924	25.67%
58-68	13,627	23.44%
69-76	130	0.22%
77-83	2	0.00%
Total	58,145	100.00%