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LAMPIRAN

Lampiran 1. Run Off Triangle Cumulative periode 2013-2022 (dalam USD)

Tahun Kejadian	1	2	3	4	5	6	7	8	9	10
2013	258.361	817.133	1.298.638	1.555.443	1.711.112	1.819.196	1.898.570	1.925.227	1.949.204	1.988.143
2014	342.514	808.226	1.237.140	1.578.142	1.821.953	1.942.958	2.035.231	2.094.819	2.138.769	
2015	499.396	992.918	1.454.009	1.842.262	2.126.710	2.295.947	2.390.457	2.539.123		
2016	341.375	838.233	1.310.018	1.648.268	1.811.249	1.967.634	2.062.761			
2017	408.818	888.755	1.387.942	1.688.673	1.918.325	2.136.128				
2018	429.361	968.646	1.447.069	1.919.478	2.368.278					
2019	369.847	794.986	1.319.639	1.835.610						
2020	270.626	552.185	1.042.001							
2021	285.211	713.270								
2022	314.594									

Sumber : Data diolah penulis, 2023

Lampiran 2. Run Off Triangle Incremental periode 2013-2022 (dalam USD)

Tahun Kejadian	1	2	3	4	5	6	7	8	9	10
2013	258.361	558.772	481.505	256.805	155.669	108.084	79.374	26.656	23.977	38.939
2014	342.514	465.712	428.913	341.002	243.811	121.006	92.273	59.588	43.949	
2015	499.396	493.522	461.091	388.253	284.448	169.237	94.510	148.666		
2016	341.375	496.858	471.785	338.250	162.981	156.385	95.126			
2017	408.818	479.937	499.187	300.731	229.652	217.804				
2018	429.361	539.285	478.422	472.410	448.800					
2019	369.847	425.138	524.653	515.971						
2020	270.626	281.559	489.817							
2021	285.211	428.058								
2022	314.594									

Sumber : Data diolah penulis, 2023

Lampiran 3 Percentage Error MAD (Mean Absolute Deviation) Metode Bornhuetter-Ferguson (dalam USD)

Tahun Kejadian	IBNR	IBNR Aktual	$\sum y_i - \hat{y}_i $
2013	-	126.554	126.554
2014	44.408	162.134	117.726
2015	83.988	248.145	164.157
2016	156.453	325.455	169.001
2017	240.305	446.783	206.479
2018	382.044	610.608	228.564
2019	597.602	813.130	215.529
2020	957.317	1.239.299	281.982
2021	1.564.228	1.604.045	39.818
2022	2.285.048	2.147.647	137.401
Total	6.311.392	7.723.802	
MAD			168.721

Sumber : Data diolah penulis, 2023

Lampiran 4. Percentage Error RMSE (Root Mean Squared Error) Metode Bornhuetter-Ferguson (dalam USD)

Tahun Kejadian	IBNR	IBNR Aktual	$\sum_{i=1}^n (\hat{y}_i - y_i)^2$
2013	-	126.554	16.016.029.622
2014	44.408	162.134	13.859.296.292
2015	83.988	248.145	26.947.660.930
2016	156.453	325.455	28.561.477.346
2017	240.305	446.783	42.633.538.817
2018	382.044	610.608	52.241.637.170
2019	597.602	813.130	46.452.573.261
2020	957.317	1.239.299	79.513.844.713
2021	1.564.228	1.604.045	1.585.438.275
2022	2.285.048	2.147.647	18.878.911.852
Total	6.311.392	7.723.802	
RMSE			180.746

Sumber : Data diolah penulis, 2023

Lampiran 5. Percentage Error MAD (Mean Absolute Deviation) Metode Cape Cod (dalam USD)

Tahun Kejadian	IBNR	IBNR Aktual	$\sum y_i - \hat{y}_i $
2013	-	126.554	126.554
2014	44.408	162.134	115.894
2015	83.988	248.145	160.694
2016	156.453	325.455	162.551
2017	240.305	446.783	196.571
2018	382.044	610.608	212.812
2019	597.602	813.130	190.888
2020	957.317	1.239.299	242.510
2021	1.564.228	1.604.045	24.678
2022	2.285.048	2.147.647	231.617
Total	6.311.392	7.723.802	
MAD			166.477

Sumber : Data diolah penulis, 2023

Lampiran 6. Percentage Error RMSE (Root Mean Squared Error) Metode Cape Cod (dalam USD)

Tahun Kejadian	IBNR	IBNR Aktual	$\sum_{i=1}^n (\hat{y}_i - y_i)^2$
2013	-	126.554	16.016.029.622
2014	44.408	162.134	13.431.528.072
2015	83.988	248.145	25.822.704.489
2016	156.453	325.455	26.422.692.928
2017	240.305	446.783	38.640.044.173
2018	382.044	610.608	45.288.902.956
2019	597.602	813.130	36.438.365.523
2020	957.317	1.239.299	58.811.066.462
2021	1.564.228	1.604.045	609.013.244
2022	2.285.048	2.147.647	53.646.488.723
Total	6.311.392	7.723.802	
RMSE			177.518

Sumber : Data diolah penulis, 2023

Lampiran 7. Rasio *Unreported Claim* dengan Metode *Bornhuetter-Ferguson* dan *Cape Cod*

Tahun Kejadian	<i>Unreported Claim</i>	<i>Bornhuetter-Ferguson</i>	<i>Cape Cod</i>	<i>Rasio Unreported Claim / Bornhuetter-Ferguson</i>	<i>Rasio Unreported Claim / Cape Cod</i>
2017	285.281	240.305	250.213	1,187	1,1400
2018	530.462	382.044	397.796	1,388	1,333
2019	754.111	597.602	622.242	1,261	1,213
2020	1.002.882	957.317	996.789	1,047	1,006