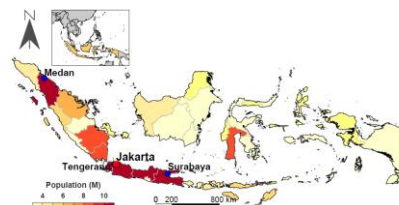


Social Indicators (2019)

Population (million) ¹ :	270.6
Population density (km ⁻²) ² :	149.4
Population growth rate (% yr ⁻¹) ³ :	1.31
Urban population growth rate (% yr ⁻¹) ⁴ :	2.82
Urban area growth rate (% yr ⁻¹) ⁵ :	3.7
Human Development Index ⁶ :	0.707
HDI Rank ⁶ :	111/189
Largest cities by population ⁷ :	Jakarta, Surabaya, Tangerang, Medan

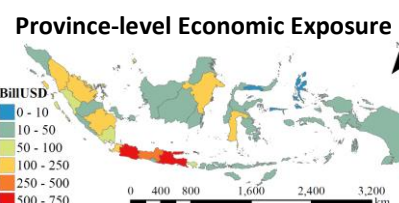


Geography

Land area (km ²) ⁸ :	1,904,569
Land area below 5 m MSL (%) ⁸ :	2.8
Length of coastline (km) ⁹ :	54,716 km
Terrain ⁹ :	Mostly coastal lowlands; larger islands have interior mountains
Major river systems ¹⁰ :	Kapuas and Mahakam Rivers in Kalimantan; Sepik and Fly in Papua

Economic Indicators (2019)

GDP (million USD) ⁸ :	1,042,173
GDP PPP (million USD) ⁸ :	3,500,936
GDP per capita, PPP (USD) ⁸ :	13,079.6
Agriculture (%)	13
Industry (%)	40
Services (%)	43
Others (%)	4
Exposure (Billion USD) ¹¹ :	3,831
Primary (%)	8
Public (%)	5
Industry (%)	21
Commercial (%)	27
Residential (%)	39
Gross capital stock (Billion USD) ¹² :	4,889
Insurance density (USD) ¹³ :	15.42
(Non-life premium in USD per capita)	
Insurance penetration (%) ¹³ :	0.40
(Non-life premium in USD as a percentage of GDP)	



Description of a recent major event

2018 Sulawesi Earthquake: The 7.5 magnitude earthquake struck the island of Sulawesi on 28 September 2018 at 6:02 pm local time, approximately 78 km north of Palu, a coastal city with around 330,000 residents. The epicentre was located at [-0.22°S, 119.85°E] at a depth of 20 km northeast of Donggala City¹⁵. The earthquake triggered mudflows and a 3-4 m high tsunami, that impacted the coastal areas of western Central Sulawesi, including

Palu City and Donggala, a regency with a population of 275,000. The tsunami waves reached as high as 6 m in Palu bay. The earthquake and subsequent tsunami led to 4,340 fatalities, 10,000 or more injuries, more than 100,000 damaged or destroyed houses, and total economic loss of USD 1.45 billion^{14,16}.

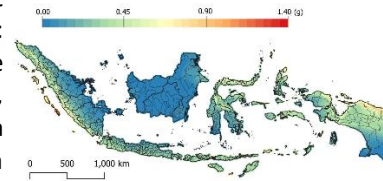
Recent Major Loss Events ¹⁴				
Year	Event	Magnitude or Affected area	Deaths	Total loss (bill. USD)
2019	Flood	NA	206	0.10
2018	Earthquake/Tsunami	M7.5	4340	1.45
2010	Earthquake/Tsunami	M7.8	530	NA
2009	Earthquake	M7.6	1195	2.20
2006	Earthquake	M6.3	5778	3.10
2004	Earthquake/Tsunami	M9.1	165708	4.45

Major Fault Systems

Indonesia is surrounded by three major active tectonic plates of the earth: Eurasian, Indo-Australian, and Philippine plates. The Indian-Australian plate converges obliquely at about 50 to 70 mm/yr^{17,18}. The tectonic features that affected Sumatra and Java regions are divided into three classifications: subduction zones, transform zones, and diffuse seismicity zones. The earthquake sources of Indonesia are broadly classified into Sumatra segment, Java segment and Sunda Strait¹⁹. The seismic source zones of Sumatra segment is further divided into subduction and transform fault. The Sumatra subduction has generated major earthquakes historically and in recent times²⁰. The Java segment is also divided into subduction, transform and diffuse seismicity²¹. Sunda Strait is located in the transitional zone between the Sumatra and Java segments and is active in terms of its volcanism and seismicity

PGA Map

(Source: ICRM)



Meteorology

The annual percentage of rainy days in Southeast Asia varies from 30% in Central Thailand and Cambodia to 75% in Central Borneo. The rainfall variability is mainly determined by the large-scale monsoon systems, intra-seasonal oscillations, and the complex terrain. Southeast Asia experiences two monsoons: the southwest monsoon from June to September and the northeast monsoon from November to March. June-August months form the main rainy season in continental Southeast Asia, while December-February months are the rainy months south of 5°N.

The climate of Indonesia is humid tropical with the wet season between November and April, and a dry season from May through October. Rainfall displays large seasonal and spatial variability as Indonesia is straddled across the equator and due to local factors induced by complex topography.

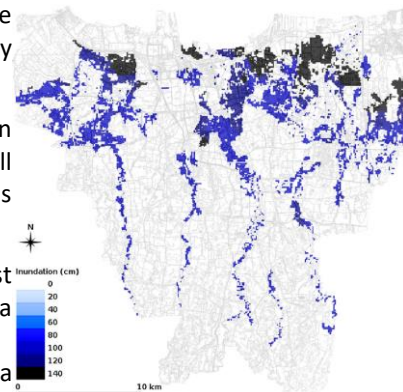
Climate classification²³: Tropical rainforest in Sumatra, Borneo and west Papua; Tropical monsoon and savannah climate in east Java and Tenggara islands.

Average annual rainfall^{24,25}: 2,702 mm; ~1000 mm in south-eastern Indonesia (east Nusa Tenggara Islands) and ~4000 mm in Central Borneo.

Average monthly rainfall²⁵: 290 mm (January) – 170 mm (July/August) – 290 mm (December); Annual cycle varies with location.

Average annual number of rainy days²⁴: 88-210; lower values in East Nusa Tenggara and higher values in East Kalimantan

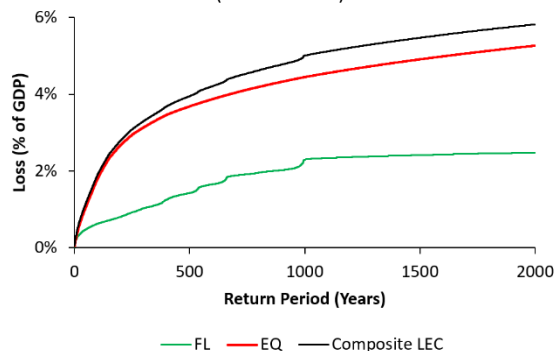
50-yr flood hazard map for Jakarta²²



2019 Loss Values

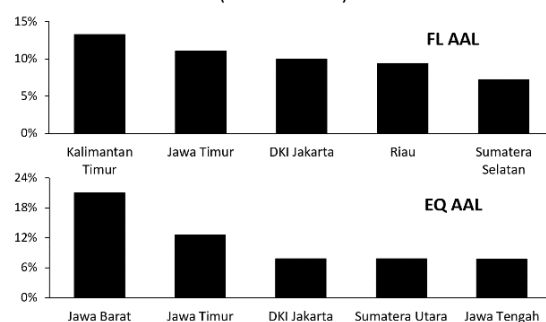
Loss Exceedance Curves

(Source: ICRM)



% of Country's AAL (Top 5 Provinces)

(Source: ICRM)



Data sources

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4. 2000-2018 urban population growth rate defined as $(1/18) \cdot \ln(UP_{2018}/UP_{2000}) \cdot 100$, where UP_{2000} and UP_{2018} are urban population values for years 2000 and 2018, respectively, and derived from File 1 and File 3 of United Nations, Department of Economic and Social Affairs, Population Division (2018). World Urbanization Prospects: The 2018 Revision, Online Edition.
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