

AHLIASURANSI
Learning
Centre

"The power of being understood."

2-days-session

22 & 29 July 2017
(Saturday Class)

Grand Sahid Jaya
Hotel, Jakarta

UNDERSTANDING THE IAR / PAR
POLICY, BUSINESS INTERRUPTION
INSURANCES & CLAIMS

A Comprehensive Guide on the cover afforded by the Industrial / Property All Risks Policy and Business Interruption Insurance for Insurance Brokers and Advisers, Underwriters and Claims Officers, Loss Adjusters, and Risk Managers

PROPERTY & PECUNIARY
INSURANCES SERIES



OVERVIEW

Bagaimana memahami jaminan polis IAR/PAR, Business Interruption dan Klaimnya?

Polis IAR/PAR dan Business Interruption adalah polis yang paling banyak digunakan, olehkarenanya adalah sangat penting untuk dapat memahami jaminan polis dan aplikasi klausul-klausul dalam proses dan perhitungan klaimnya. Bagaimana menetapkan harga pertanggungan yang memadai, bagaimana metode ganti ruginya, bagaimana menghitung klaim business interruption, berikut analisis 50++ klausul-klausul penting, dan tidak ketinggalan adalah pemahaman atas peraturan tarif OJK dan optimalisasi retensi dan kapasitas reasuransi dalam negeri dan pengaruhnya terhadap penutupan risiko asuransi harta benda (property).

Intensive training "Understanding the IAR/PAR Policy, Business Interruption Insurances & Claims" ini mengupas tuntas dan memberikan pemahaman komprehensif yang akan menjadi panduan bagi Underwriters, claim examiners, risk surveyors, Brokers, Agents, Adjusters, Surveyors, Insurance Consultants dalam memahami jaminan polis IAR/PAR, Business Interruption dan Klaimnya.

Materi akan dibawakan dengan diskusi interaktif dan sharing pengalaman, market review, case-study serta bedah polis dan klausul-klausul penting.

INVESTASI & PEMBAYARAN

Peserta akan mendapatkan :

1. Buku : **Klausul-Klausul Asuransi Property dan Business Interruption**
2. Konsultasi gratis underwriting dan klaim melalui telpon, WhatsApp atau email
3. Tergabung dalam group WhatsApp dengan rekan-rekan professional lainnya
4. Investasi termasuk makan siang, tea-breaks, materi presentasi, dan sertifikat.

Investasi : Special Discount for Saturday

- ~~☐ IDR 4,500,000 per delegate~~
- ☐ **IDR 3,750,000 per delegate**

Pembayaran :

Pembayaran ditransfer ke rekening

PermataBank No.Rek : 4122448008 a/n : PT **AHLIASURANSI MANAJEMEN INDO**

BCA No Rek: 5265318166 a/n : PT **AHLIASURANSI MANAJEMEN INDONESIA**

FACILITATOR:

1. **IMAM MUSJAB, SE, AIIS, AAIK, ICPU, QIP**
2. **BAYU SAMUDRO, SE, AAIK, ICPU, ICMarU, ICEU, ICLiU, QIP**

Facilitator adalah para praktisi asuransi, Ahli Asuransi Umum Indonesia, Berpengalaman di bidang underwriting, analisa risiko, reasuransi dan klaim asuransi property dan business interruption.

Imam Musjab dan Bayu Samudro saat ini bekerja sebagai Head of Product di **PT QBE General Insurance Indonesia**, a member of worldwide QBE Insurance Group. Facilitator di berbagai training / workshop dan juga menulis berbagai artikel tentang asuransi property di Indonesia

CONTACT

Informasi lebih lanjut, dapat menghubungi

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REGISTRATION FORM

UNDERSTANDING THE IAR / PAR POLICY, BUSINESS INTERRUPTION INSURANCES & CLAIMS

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Silakan dilengkapi formulir dibawah ini

PESERTA

1. Nama :
Jabatan :
Email :
Hp :
2. Nama :
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Email :
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3. Nama :
Jabatan :
Email :
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PENANGGUNG JAWAB

- Nama :
Jabatan :
Email :
Hp :
Perusahaan :
Alamat :
Telpon :
- Tanda tangan :Tanggal.....

Formulir Pendaftaran di email ke : info@ahliasuransi.com

Cc email : ahliasuransilearningcenter@gmail.com

DAY-1

1. INDUSTRIAL / PROPERTY ALL RISKS POLICY

(Disesuaikan dengan SE OJK No. 6 /SEOJK.05/2017 tentang Penetapan Tarif Premi atau Kontribusi pada Lini Usaha Asuransi Harta Benda)

- Scope of cover, exclusions and conditions of a standard policy
- Available perils extensions
- Recent revisions following the introduction of the latest regulation changes (OJK Tariff)
- Portfolio Underwriting and Rating structure
- **Analysis of Munich Re IAR Policies and Clauses**
- **Commonly used clauses, warranties and endorsements (analysis of 50++ clauses)**
- Sums Insured, Basis of Loss Settlement
- First Loss Insurance, Capital Additions
- Reinstatement v Indemnity
- Underwriting & rating
- Broker Slips
- Market updates & Case study

DAY-2

2. BUSINESS INTERRUPTION (LOSS OF PROFIT)

- Identify what is covered by Business Interruption policy
- Understanding commonly used terms:
>> Turnover, Gross Profit, Standing Charges, Variable Charges, and Indemnity period
- **Calculating and Projecting amount to be insured (BI Calculator)**
- The Consequences of Under-insurance
- Determined the Maximum Indemnity period and the factors that need to be considered.
- **Calculating a Business Interruption Claim**
- *Step 1:* Does the Business Interruption Policy respond to the Loss?
- *Step 2:* Calculate the Standard Turnover
- *Step 3:* Calculate the Adjusted Standard Turnover
- *Step 4:* Calculate the Shortfall in Turnover
- *Step 5:* Calculate the Rate of Gross Profit
- *Step 6:* Calculate Item No. 1(a) - Loss of Gross Profit in respect of Reduction in Turnover
- *Step 7:* Calculate Item No. 1(b) - Loss of Gross Profit in respect of Increase in Cost of Working
- *Step 8:* Calculate the Savings
- *Step 9:* Check for Adequacy of Insurance
- *Step 10:* Calculate the Additional Increased Cost of Working
- *Step 11:* Determine Claims Preparation Fees
- **Extension of Cover**
- Public Utilities, Customers & Suppliers, Prevention of Access, Diseases, Defective Drains, Poisoning, Murder, Suicide or Threats; etc.
- **Time Excesses/Time Deductibles**
- Broker slips
- Market updates & Case-study