

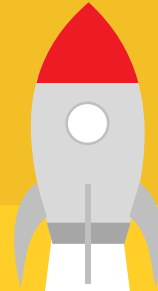


General Insurance Association of Indonesia

ASOSIASI  
ASURANSI  
UMUM  
INDONESIA

Dody AS Dalimunthe

Direktur Eksekutif AAUI



*Actuary in General Insurance*



*Profession in the Future*





# Outline

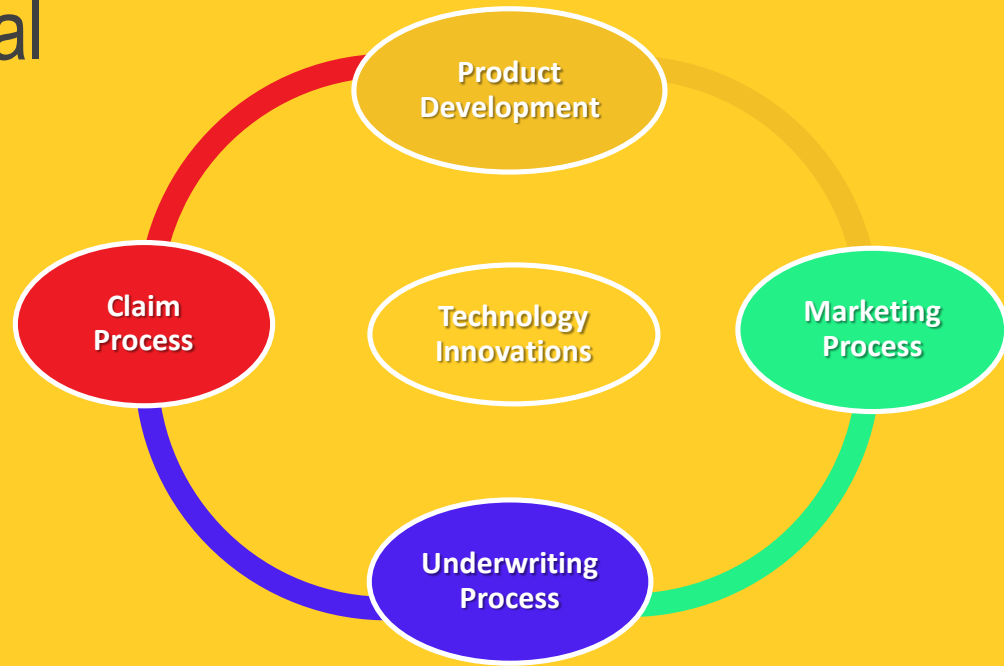


- Actuary's role in company
- Why the actuary's profession is important?
- The essential actuary's profession skill
- How satisfied is being an actuary and the salary?
- The Career Opportunity of actuary in Indonesia

# Actuary's Role in Company?



# Asuransi Era Digital (Insurtech)



- **InsurTech** refers to **the use of technology innovations** designed to increase efficiency from the current insurance industry model.
- InsurTech Start Ups are just one part of this broad definition.

# Bagaimana Insurtech Merespon Technology



## FRONT END

- Incorporating digital technology in marketing efforts (some through collaboration with InsurTech Start ups)
- Providing Customer-Friendly Solutions through technology in purchase, claim process and other areas of services
- Use new technology to engage with customers. For example: Chatbots

## BACK END

- Updating IT operating Model & simplifying legacy systems
- Build technological capabilities to improve business intelligence
- Developing digital distribution channels
- Improving cyber security

## RETRAINING EMPLOYEE

- Insurance companies are investing more in retraining their employees to be up-to-date with the current development in technology

Smartphone Apps

Wearable Technology

Online Policy &  
Claim Handling

Artificial Intelligence

Automated  
Underwriting

Blockchain

Big Data

Training &  
Certifications

# Tantangan Kedepan



**Return On Investment**



**Regulation and Compliance**



**Data Security and Fraud**



# Kenapa Profesi Aktuaris Itu Penting?

Masa depan adalah sesuatu yang abstrak dan penuh tantangan. Namun, seorang aktuaris bisa membantu meramal risikonya dengan perhitungan yang tepat.

Risiko di sini berarti suatu konsekuensi buruk yang mungkin terjadi, seperti bencana alam, kecelakaan, kebakaran, dan lainnya.

Dalam menghitung risiko, aktuaris wajib mengaplikasikan rumus dari teori matematika, probabilitas dan statistika, serta ilmu ekonomi dan keuangan, yang dipelajari dalam ilmu aktuaria.





# Kemampuan yang harus dimiliki aktuaris

**01**

**PENGETAHUAN BISNIS**

**02**

**KOMUNIKASI**

**03**

**PERTIMBANGAN**

**04**

**MATEMATIKA & STATISTIK**



**Aktuaris skill**

## Prospek Karir Sebagai Aktuaris:

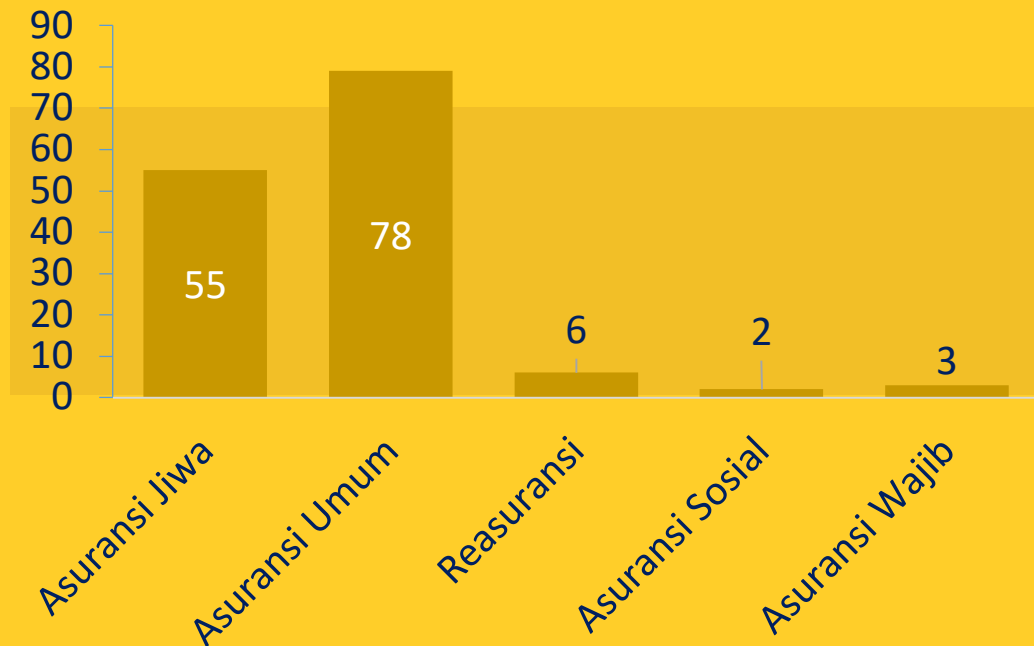
Rank	2011	2012	2013	2014	2015
1	Software Engineer	Software Engineer	Actuary	Mathematics	Actuary
2	Mathematician	Actuary	Biomedical Engineer	University Professor (Tenured)	Audiologist
3	Actuary	Human Resources Manager	Software Engineer	Statistician	Mathematician
4	Statistician	Dental Hygienist	Audiologist	Actuary	Statistician
5	Computer Systems Analyst	Financial Planner	Financial Planner	Audiologist	Biomedical Engineer

Source: <http://www.careercast.com/>

# The Career Opportunity of Actuary in Indonesia



Jumlah Perusahaan Asuransi di Indonesia



# Jumlah Aktuari di Indonesia?



Industri asuransi umum membutuhkan 170 orang ahli aktuaris dan 255 ajun aktuaris



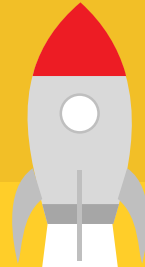
Industri asuransi jiwa membutuhkan 204 ahli aktuaris dan 306 ajun aktuaris



**DAN** Kebutuhan aktuaris di industri jasa keuangan lainnya belum terpenuhi

Saat ini Indonesia baru memiliki 536 aktuaris, yang terdiri dari 265 ahli aktuaris dan 271 ajun aktuaris. Seharusnya Indonesia memiliki 3000 aktuaris untuk memenuhi industri yang ada.

***Terima Kasih***



***Terima Kasih***

