

asuransi jasindo

*WE TAKE CARE OF YOUR RISK
WITH THE BEST POSSIBLE SOLUTION*

CLAIM HANDLING CROP INSURANCE

PT. ASURANSI JASA INDONESIA (Persero)

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HARVEST FAILURE

FLOOD

DISEASE

DROUGHT

INSURANCE COMPANY

The collage includes a child with a magnifying glass examining a plant, a flooded field, a field with crop disease, a drought-stricken field, a map of Indonesia, a thinking emoji, and silhouettes of business professionals.

PILOT PROJECT RESULT

Information	2012	2013	2014
Period	Nov - March	Nov - March	Apr - Sept
Area	623,12 Ha	2.202,87	895,61
Location	Gresik, Tuban, East OKU	Gresik, Tuban, East OKU	Jombang, Nganjuk, Cirebon
Premium	Rp.112.161.600,-	Rp.396.516.200,-	Rp.161.210.442,-
Total claim	Rp.962.055.000,-	Rp.312.522.000,-	Rp.221.910.050,-
Result	Rp.(849.893.400),-	Rp.83.994.200,-	Rp.(60.699.608),-
L/R	857,74%	78,82%	137,65%

*) Average L/R = 223,39%



CLAIM HANDLING

PROBLEMS IN CLAIM HANDLING

- Very large coverage area
- Accuracy to determine the level of damage/loss
- Technical skill of claim adjuster that do not have the same level of knowledge.
- The Use of technology as an alternative to determine crop damage caused by flood, drought pest & disease is still considered to be expensive



CLAIM HANDLING

PURPOSE OF CLAIM DATA SUPPLY

- Easy to pin point damaged area / location
- Provides certainty for production cost needed in the claim handling
- Helps the insurer aware how to determine the level of plant damage and harvest failure
- Reduce dependency to other expensive way of claim handling (manual operation)
- Increase ability to determine & monitor the potential harvest failure

CLAIM HANDLING

THE INSURER REQUIREMENTS

- Data and information can be easy to read & to be analyzed to determine crop damage caused by flood, drought pest & disease
- Periodical data update, at least bi-weekly or monthly
- Level of accuracy, early filtering vs detailed examination of claim process
- Preference to use data based on web viewer
- Reasonable Price (cost vs benefit)



Thank you for your attention

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