

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.

WHO SHOULD ATTEND?

Intensive Training ini sangat cocok untuk mereka yang bekerja sebagai

- Underwriters, claim examiners, risk surveyors, Brokers, Agents, Adjusters, Surveyors, Insurance Consultants
- Bank dan Lembaga pembiayaan
- mereka yang menjalani internship, magang, fresh-graduates, management trainee,
- siapa saja yang mau meningkatkan kemampuan dibidang underwriting, klaim dan risk survey.



FACILITATOR:

1. **IMAM MUSJAB, SE, 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 Asuransi QBE Pool 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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DAY-1

1. INDUSTRIAL / PROPERTY ALL RISKS POLICY

(Disesuaikan dengan SE OJK No. 21/SEOJK.05/2015 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
- Types of property to be insured
- Methods of arranging the cover
- 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
- Extra Cost of Reinstatement
- Additional Extra Cost of Reinstatement
- Floor Space Ratio Index (Plot Ratio)
- Acquired Companies
- Output Replacement
- Undamaged Foundations
- Undamaged Building
- Outside Premises Storage
- Expediting Expenses
- Landscaping
- Broker slips

Materi akan dibawakan dengan diskusi interaktif dan sharing pengalaman, market review, case-study serta bedah polis dan klausul-klausul penting yang akan menjadi panduan komprehensif untuk memahami jaminan polis IAR/PAR dan Business Interruption serta klaimnya

DAY-2

2. BUSINESS INTERRUPTION (LOSS OF PROFIT)

- Why the need for business Interruption Insurance?
- 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
- **The Insurance of Wages (Payroll)**
- **Extension of Cover**
- Public Utilities
- Customers & Suppliers
- Prevention of Access
- Diseases, Defective Drains, Poisoning, Murder, Suicide or Threats
- Computer
- Contractual Fines & Penalties
- Turnover Elsewhere After Damage
- Departmental Clause
- New Business
- Accumulated Stocks
- Turnover/Output Alternative
- Salvage Sale
- Reduced Margin
- The Adjustments Clause
- **Insuring Rent**
- **Time Excesses/Time Deductibles**
- Broker slips

REGISTRATION FORM

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Silakan dilengkapi formulir dibawah ini

PESERTA

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

PENANGGUNG JAWAB

Nama :
Jabatan :
Email :
Hp :
Perusahaan :
Alamat :
Telpon :

Tanda tangan :Tanggal.....

Formulir Pendaftaran dapat di email ke : info@ahliasuransi.com

Cc email : ahliasuransilearningcenter@gmail.com

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 to stay-up-to-date
4. Investasi termasuk makan siang, tea-breaks, materi presentasi, dan sertifikat. Tidak termasuk akomodasi menginap di hotel

Investasi :

- ☐ IDR 4,500,000 per delegate
- ☐ IDR 4,000,000 per delegate (for 3 or more delegates)

Pembayaran :

Pembayaran ditransfer ke rekening

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

Bank Central Asia (BCA) No Rek: 5265318166 a/n : PT **AHLIASURANSI MANAJEMEN INDONESIA**

TIME & LOCATION

Pukul : 08.30 – 17.00 (2-days)

19-20 October 2016

Grand Sahid Jaya Hotel
Jl. Jenderal Sudirman Kav.86,
Jakarta

INHOUSE & PUBLIC TRAINING

AHLIASURANSI Learning Center juga menyediakan inhouse and public training untuk Marine Insurances, Property and Business Interruption, Construction and Engineering Insurances, General Liability, Professional Liability, Underwriting and Claims, Reinsurances, Risk Management, Leadership dan lain-lain

