

Penetapan tarif murni asuransi marine cargo dengan metode Buhlmann (studi kasus PT Tugu Pratama Indonesia) = Determination of pure premium of marine cargo insurance with buhlmann credibility method (case study PT Tugu Pratama Indonesia) / Jimmy Okta Didoris

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Abstrak

[ABSTRAK

Dalam dunia bisnis selalu terdapat persaingan, yang menuntut kemampuan perusahaan untuk beradaptasi dalam rangka mencapai keunggulan bersaing. Bisnis asuransi kerugian, dengan jumlah pemain 85 perusahaan, merupakan bisnis dengan tingkat persaingan cukup ketat. Kondisi persaingan ini menstimulasi keharusan bagi perusahaan untuk menetapkan tarif premi secara tepat, yang mampu menyesuaikan kondisi tertanggung dan mempunyai daya saing di pasar.

Metode kredibilitas Buhlmann, merupakan salah satu metode kredibilitas yang dapat digunakan dalam melakukan perhitungan premi. Metode Buhlmann digunakan dalam penelitian ini untuk menghitung premi asuransi marine cargo dengan objek penelitian PT Tugu Pratama Indonesia. Proses perhitungan dilakukan dengan memprediksi ekspektasi aggregate loss dimasa yang akan datang dengan melibatkan pengalaman klaim masa lalu sebagai dasar perhitungan. Perhitungan aggregate loss dilakukan untuk tiap grup risiko, yakni grup oil, grup export import material, grup inter island material, dan grup gas and lubricant. Hasil ekpektasi aggregate loss akan digunakan untuk menghitung premi murni yang dikenakan kepada tertanggung tiap jenis risiko. Premi murni yang dihasilkan akan dibandingkan dengan premi aktual perusahaan yang digunakan perusahaan.

Hasil penelitian menunjukkan bahwa premi murni untuk grup risiko oil adalah sebesar 0,098%, grup risiko export import material 0,107%, grup inter island material 0,078% dan grup gas and lubricant 0,339%. Setelah dibandingkan dengan premi aktual perusahaan, premi grup oil, grup export import material, dan grup inter island material mempunyai nilai lebih tinggi dibandingkan premi Buhlmann. Sehingga, terdapat ruang bagi perusahaan untuk menurunkan premi sampai batas premi kredibilitas Buhlmann. Sedangkan, premi grup risiko gas & lubricant mempunyai nilai di bawah premi Buhlmann. Sehingga, perusahaan dapat menaikkan premi untuk mengurangi risiko kerugian dimasa mendatang.

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ABSTRACT

In the business world, there is a competition, which requires company to adapt in order to achieve competitive advantage. Insurance business, with the number of players 85 companies, is a business with tight level of competition. This competition stimulates the requirement for companies to establish appropriate premium rates, which is able to adjust the condition of the insured and competitive in the market.

Buhlmann credibility method, is one of credibility methods that can be used in premium calculation. In this research, Buhlmann method is used to calculate the premium of marine cargo insurance in PT Tugu Pratama Indonesia. Calculation process performed by predicting the expected future aggregate loss by involving past claims experience as the basis for calculation. Aggregate loss calculation is processed for each risk group,

they are the group of oil, export import material group, inter-island group material, and the gas and lubricant group. Results of aggregate loss expectation will be used to calculate pure premiums that will be charged to the insured for each type of risk. Generated pure premium will be compared to the actual premium.

The results showed that the pure premium for the risk group of oil is equal to 0.098%, the risk group of import export of material 0.107%, inter island group and group material 0.078% and gas & lubricant 0.339%. After compared to the company's actual premium, group premium oil, import export group material and group material inter island are greater than premium Buhlmann. Thus, there is a chance for company to reduce premiums to the extent premiums Buhlmann credibility. Meanwhile, the risk premium gas and lubricant group has a value below the premium Buhlmann. Thus, the company can raise premiums to reduce the risk of future losses., In the business world, there is a competition, which requires company to adapt in order to achieve competitive advantage. Insurance business, with the number of players 85 companies, is a business with tight level of competition. This competition stimulates the requirement for companies to establish appropriate premium rates, which is able to adjust the condition of the insured and competitive in the market.

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