

Curah hujan sebagai nilai picu estimasi kerugian asuransi berbasis indeks iklim = Rainfall as a trigger to estimate loss on the weather index based insurance

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Abstrak

ABSTRAK

Asuransi pertanian berbasis indeks iklim di Indonesia belum memiliki riwayat klaim kerugian akibat kekeringan karena defisit hujan saat tesis ini ditulis. Padahal, riwayat tersebut dalam industri, secara empiris digunakan untuk perkiraan cadangan. Sementara itu pengembangannya kedepan, kerugian terekspektasi perlu diestimasi. Data curah hujan harian, sejak 1990 sampai dengan tahun 2015 di Kabupaten Majalengka, Jawa Barat, dianalisa untuk perkiraan kerugian hipotetikal, yang kejadiannya muncul karena curah hujan kumulatifnya kurang dari nilai picu curah hujan defisit. Kerugian terekspektasi selama musim kemarau dan musim hujan di Kabupaten Majalengka adalah Rp 3.944.620,- dan Rp 4.667.250,- secara berurutan per kontrak polis bila pertanggung jawaban berdasarkan modal produksi padi sebesar Rp 12.700.000,- per masa tanam per Ha tahun 2014 dengan nilai picu curah hujan 46,60 mm dan 361,37 mm secara berurutan.?

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ABSTRACT

The records of claims losses due to drought or defisit rainfalls on the weather index based crop insurance in Indonesia have yet been available by the time this thesis is written. In fact, the records in the industry, are used empirically to estimate reserve. Meanwhile for the future development, the expected losses need to be estimated. The Daily rainfall data, from 1990 up to 2015 in Majalengka District, West Java, are analysed for estimating hypothetical losses, which events occur because the commulative rainfalls are less then the trigger of defisit rainfalls. The hypothetical expected losses during the dry season and wet season in Majalengka District are Rp 3,944,620, and Rp 4,667,250, in respectively per policy contract as the coverage basis is on the farming production cost in amount of Rp 12,700,000. per period of cultivation per Ha with the trigger of rainfalls are 46.60 mm dan 361.37 mm respectively.