

## Transformasi Proses Bisnis Produk Asuransi Rangka Kapal di Reasuransi PT. ABC = Business Process Transformation of Hull and Machinery Insurance in Reinsurance Company PT. ABC.

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### Abstrak

Industri asuransi rangka kapal (H&M) memperoleh profitabilitas rendah yang berdampak pada keberlanjutan industri asuransi, salah satunya terjadi pada bisnis fakultatif di reasuransi PT. ABC. Penelitian ini bertujuan untuk (1) menganalisis proses bisnis asuransi H&M yang dijalankan saat ini, (2) mengidentifikasi permasalahan yang menyebabkan ketidakefektifan proses bisnis, (3) mengevaluasi parameter underwriting, dan (4) merancang bisnis proses baru di reasuransi PT. ABC. Penelitian ini menggunakan metode analisis kualitatif. Metode delphi dilakukan terhadap tujuh expertise di industri asuransi H&M yang dipilih melalui metode purposive sampling untuk mendukung pengumpulan data. Business process digambarkan menggunakan Business Process Model and Notation (BPMN). Analisis proses bisnis diselesaikan menggunakan root-cause analysis, value added analysis, waste analysis, dan direct weighting analysis digunakan untuk menentukan tingkat relevansi parameter underwriting. Transformasi business process dilakukan dengan (1) menambahkan parameter risiko yang penting diperhatikan dalam proses underwriting, (2) menghapus aktivitas waste dan non value added, (3) meningkatkan aktivitas analisis risiko yang memberikan business value added terhadap proses akseptasi bisnis (underwriting), (4) memperbaiki manajemen data dengan mengoptimalkan administrasi sebagai agen bank data dan sistem, dan (5) pengaplikasian pricing rate untuk menjaga tarif dan kecukupan premi. Analisis statistik yang menunjang penilaian tingkat risiko dan pricing rate untuk menjaga kecukupan premi sangat diperlukan untuk penelitian selanjutnya.

.....Hull and Machinery (H&M) insurance industry suffered low profitability which impacted the sustainability of insurance industry, one of which occurs in reinsurance company PT. ABC. This study aim to (1) analyze current business process of H&M insurance, (2) identify problem of business process uneffectiveness, (3) evaluate underwriting parameters, and (4) propose new business process in PT. ABC. This study use qualitative method. Delphi method is carried out to seven expertises in H&M insurance who are choosen by purposive sampling to support data collection. Business processes are described by Business Process Model and Notation (BPMN). Business process analysis is completed by using root-cause analysis, value added analysis, waste analysis, and direct weighting analysis specifically used to determine underwriting parameters relevancy degree. Business process transformation is carried out by (1) completing underwriting parameters, (2) eliminating waste and non-value added activities, (3) increasing risk analysis activities that provide business value added to the underwriting process, (4) improving data management by optimizing administration as a data bank agent and system, and (5) applying pricing rates to maintain tariff and premium adequacy. Statistical analysis that supports the assessment of the risk level and pricing rate that maintain premium adequacy are urgently needed for proceeding observation.