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Editor Ahli

Sukidin
Bambang Suyadi
Sri Wahyuni
Joko Widodo
Pudjo Suharso
Retna Ngesti Sedyati

Editor Pelaksana

Sri Kantun
Sutrisno Djaja
Titin Kartini
Hety Mustika Ani

Cover Design

Fawaidul Khoir
Alvin Efendi Khoirul Ulum

Layout

Wiwin Hartanto
Mukhamad Zulianto
Novita Nurul Islami

Penerbit

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Understanding The Role Of Insurance In Indonesian Economy

Dr. Sukidin, M.Pd

Abstract

Insurance is a form of risk management, primarily used to hedge against the risk of contingent loss (a potential loss dependent upon some future event occurring or not occurring). In essence, insurance is simply the equitable transfer of a risk of a loss from one entity, say the insured or the customer, to another (insurance company) in exchange for a premium (money paid to an insurance company for such protection). Insuring risks in the economy is a complex business that interacts with many aspects of our lives. The importance of insurance industry for one country's economy can be measured in the size of the business, total number of its employees, the total assets, and/or its contribution to the national GDP. Insurance business plays a fundamental role in the modern society. If it weren't for insurance, many important activities by state-owned companies couldn't take place, example given is a factory activity by national electricity company (PLN). Nowadays, insurance becomes a key component in the development of modern economy.

Insurance and the Modern Economy

In the modern economy, insurance plays a role as a huge employer in any developed and emerging countries. Up until the second quarter of 2015, Indonesian Life Insurance Association (AAJI) reported more than 450,000 agents licensed in their database. Those numbers are just for life insurance alone, not to mention vehicle, property, or disaster insurance. In addition to their own staff, insurance offices also generate a lot of indirect employment of numerous professionals such as broker agents, financial intermediaries, and other service companies such as IT, transportation, auditors, consultant, public notary, lawyers, etc.

Insurance recently has transformed into not only an employment tool and financial compensation, but also a central part of the capitalization process of a modern economy. The capital coming from insurance, due to the nature of the contracts which is longer time horizon, usually stays in the financial market of a certain economy for quite handful of time. Because it is oriented toward the medium to long-term investment, it thus plays a special role underpinning the growth of an economy. The mechanism of insurance furthermore allocates assets according to the market forces where needed, which then allows the process of maximizing returns.

Other key points worth noted is that insurance could serve as a buffer function for filtering out the sudden surges in financial needs caused by a disaster or bankruptcy. The existence of insurance gives the opportunity to plan ahead with more certainty, avoiding or mitigating specific risks that are threatening the general business. Insurance mechanism also allows the system to be more stable than other services, for example banking industry. It's because unlike bank, when insurance underwent a crisis, they usually still have time to react without having to stop their activity because addressing crisis is actually their business purpose. While it's still undesirable, in a moment of utmost stress, the resilience of insurance company is still higher than banks due to their nature and flexibility.

Going forward, a number of issues continue to be critical for the industry and therefore insurance players need to focus on them in order to make the principle role of insurance in any vibrant economy clearer to both the customers and the stakeholders. These are the common knowledge that insurer should perceive to ease the understanding of what is going on the insurance industry.

Insurance is all about understanding and mitigating risks.

This means that for both individuals and business, insurance is there to offer financial protection in the event of a loss hence providing a peace of mind. This should be made core by all players in this industry. That we in this industry, play an important role in reducing risks. That we take risk exposure of other businesses to enable them grow in a sustainable way.

Educating and advising clients both businesses and individuals on how to manage both the existing and future risks.

The insurance companies have a big role in staying ahead of time through R&D and coming up with innovative ways to identify current and future risks and customize on their product offers that meet the specific insurance needs of a local economy. An understanding that insurers are not there to make risks go away, but to help manage them, to allow businesses take the risks they need to grow with a sense of security.

Paying claims with ease and without drama.

The insureds need to ask themselves “How do we streamline this so the customers have a nice experience in the claims process”. This underpins the role of an insurer in helping businesses rebuild and recover from a loss. Any delays, communication missteps and unfulfilled promises at this stage will only serve to erode customer trust in an insurer hence destroying the reputation of a company. It also needs to be understood that an insurance company must always pay valid claims faster and properly.

In a nutshell, it is worth noting that risk landscape is constantly changing. The insurance industry needs to track it, and provide highly specialized bespoke policies that can serve specific insurance needs of a local economy. The industry players need to be also aware that the future is “personal” as far as the customer is concerned. The customer wants the insurers to have understood everything concerning the risks and why the customer should take insurance cover

for that risk. You need to be using technology as well to help reduce costs and enhance the touch points. I see that as a bit of a struggle for traditional insurers.

Insurers need to create awareness that insurance is all about protection and protection alone. The industry thus need to create flexibility, be nimble and be able to adjust to changing trends and customer perceptions. So it is how we in the industry create much of a holistic approach on all classes that bringing together of the general insurance business, life, pensions, protecting your future.

The role of insurance in Indonesian Economy

Insurance and healthcare in the past has deemed as a negative behavior of wasting money into nothing by the Indonesian. Yet in the recent decades, Indonesia’s economic growth has been increasing at an unbelievable speed. Indonesian people began to own some assets that they didn’t even think of possessing before, such as motorbikes, family cars, houses, etc. Indonesian people realized that their life becomes progressively important as time goes by. This phenomenon, like it or not, creates a handful of unique demands, one of them being a guaranteed security, either for their own or their assets.

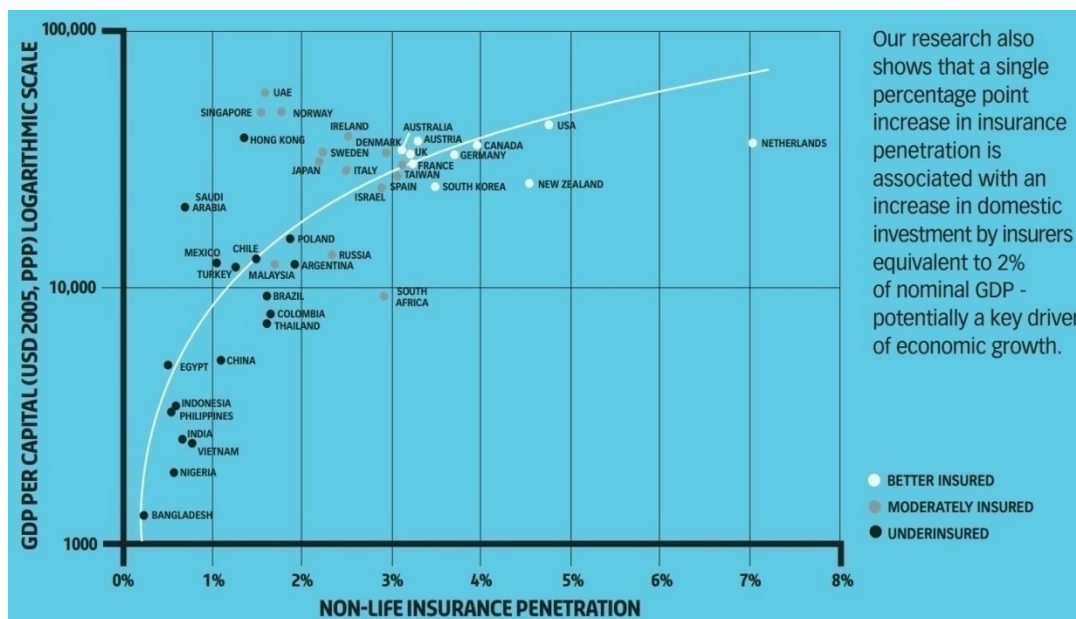
As a direct result of a guaranteed security demand, Insurance companies began to be established. Starting from a healthcare insurance up until property and vehicle insurance, they’re all growing rapidly in the past ten years. The establishment of new insurance companies makes a brand new job as an insurance office workers as well as a new sector in the Indonesian labor market. Furthermore, this would also increase the healthiness of Indonesian financial sector and eventually lead to Indonesian economic welfare.

The most demanded insurance in Indonesia would be the life insurance, which is a type of insurance covering most human security aspects, namely illness(usually the terminal one), injury, non-suicidal death, etc. This kind of insurance is preferable by the Indonesians because the current situation (mainly related to

money) and culture (smoking habit, etc.) deemed so. Meanwhile, the non-life sector or the general insurance that covers the risks of one's property, vehicle, and travel agents (mainly flights and shipping) is only known for big companies.

All those sweet theory aside, there are also so much question rose from that particular statements. What are the future prospects of insurance in Indonesia? Is there any positive hope of insurance market in Indonesia, especially the non-life insurance market? Are there any real demand aside from the theory? What is reality looks like in Indonesian insurance market?

According to Lloyd's Global Underinsurance Research in 2005, there's a positive relationship between GDP growth and level of non-life Insurance purchased in a country. We all know that Indonesia for the past two decades has been experiencing massive amount of economic growth, determined by several tools such as GDP growth. As GDP rises, and asset values grow, insurance levels also tend to rise, as this chart demonstrates.



It could be seen from the graph that Indonesia is still underinsured, it means that for non-life insurance such as property and vehicles, there's still many of them left uninsured here in Indonesia. But then the data is from the year of 2005 when the GDP per capita of Indonesia was still in the range of below US\$ 2000. Imagine the current situation of Indonesian insurance market now (2016) with current GDP per capita of more than US\$ 4000 which is doubling the size of year 2005. Not to mention the population growth, improvement of people's living standard, and the increase of people's purchasing level. It could be said that there is actually a positive hope out there in the market. There is a good prospect of

insurance business establishment in Indonesia, both from life sector and non-life sector according to the research.

There are many types of insurance products that can be selected by customers of insurers, among others: health insurance, insurance education funds, pension funds insurance, vehicle insurance, property insurance, and a variety of other types of insurance. With so many products issued by insurance companies, there will be more options and also the consideration that can be taken by the customer who will use the insurance. It also creates the aroma of good competition among insurance service provider company, in which they would

compete to provide the best service in their products.

Conclusion

Up until now, insurance is unfortunately often considered as an unnecessary expense by uninformed potential buyers. It is also seen as superior goods – the needs come after many other needs are covered – by economists. The paradigm itself cannot be contemplated as a correct thought because if the insurances are calculated and done in the correct ways, it is an investment in regard of assets protection. It is not always a superior good in the sense that it should only considered after other needs, in turn, insurance is often the precondition for an economic action such as purchasing, and intertwined with the basic human needs. Not only pure financial, being insured also meant to have more room in the decision making process as some or even all risks are covered.

Along with the article, the known role of insurance in Indonesia isn't only as a security means, but also as a financial and employment means. Insurance can be categorized as a tool to create a better future. As for its prospect in Indonesia, insurance business of course have a

good one according to the research above. As long as they maintain their creativity and positiveness, insurance businesses could thrive amazingly through time.

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