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THE COMPANY PROFILE



Yours Partner in Protection Risks

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Profil Perusahaan – *Corporate Profile*

PT LAREN INSURANCE BROKER

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Izin Usaha dibidang Asuransi

Keputusan Menteri Keuangan RI
Ketua Badan Pengawas Pasar Modal dan Lembaga Keuangan
Nomor: KEP-092 / KM.10/08

Izin Pendirian Perusahaan

Kep. Men. Hukum & Hak Asasi Manusia RI
Nomor: AHU – 11154.AH.01.01

Anggota ABAI No: 154/SK DP-ABAI/07/08

Tanda Daftar Perusahaan No. 09.03.1.67.57038

NPWP No.: 02.796.794.2-015.000

*Corporate Business Permit
Issued by the Indonesian Minister of Finance c.q
No. KEP-092 / KM.10/08*

*Decree of General Director of the Assigned Financial Institution
No.: AHU – 11154.AH.01.01*

Member of ABAI No.: 154/SK DP-ABAI/07/08

Company Registration No. 09.03.1.67.57038

NPWP No.: 02.796.794.2-015.000

Sambutan Dewan Direksi

Massage from Board of Director

Pertama kami panjatkan puji dan syukur kehadirat Allah SWT dan mengucapkan terimakasih atas perhatian yang diberikan untuk mengenal dan mengetahui lebih jauh PT.Laren Insurance Broker.

PT.Laren Insurance Broker merupakan anak perusahaan dari Holmes Group, dimana Holmes Group memiliki beberapa anak perusahaan yang bergerak di beberapa bidang bisnis, seperti Reasuransi, Pelayaran, Logistics dan Mining.

Perkembangan dunia usaha yang kompleks dan kondisi ekonomi yang fluktuatif di segala sektor, membawa berbagai dampak terhadap resiko keuangan dan aset-aset yang dimiliki, yang harus diantisipasi dengan merancang proteksi/perlindungan keuangan yang tepat dan bermanfaat kepada pihak yang dapat dipercaya menangani resiko tersebut.

Kami percaya kunci keberhasilan adalah keyakinan yang kuat dalam memberikan pelayanan yang profesional dan berkesinambungan.

Akhir kata, Kami akan berusaha memberikan nilai lebih pada para tertanggung, dengan dukungan dan kerjasama dari perusahaan asuransi dan reasuransi rekanan, serta karyawan yang selalu memberikan pelayan yang terbaik.

First us climb to praise and thank goodness the presence of Allah of SWT and say thank you at attention given to recognize and know farther PT.LAREN Insurance Broker

PT. Laren Insurance Broker represent subsidiary company of Holmes Group, where Holmes Group have some peripatetic subsidiary company in some business area, like Consultant Insurance, Sea Transport and Forwarding.

Growth of complex corporate world and condition of economics which is fluctuated [in] all sector, bringing various impact to monetary risk and assets had, which must anticipate designed protection/useful and correct monetary protection to side able to be trusted to handle the risk

We trust efficacy key is strong confidence in giving continual and professional service

Final of word, we will try to assign value more at all the insured, with cooperation and support of company of insurance and reinsure client, and also employees which always give best steward

Dewan Direksi - *Board of Director*

Dewan Direksi

Board of Director



CEO - Kemas Achmad Yani Aziz

Berkarir sudah lebih dari 15 tahun dalam bidang keuangan dan asuransi. Sebelum bergabung di PT Laren Insurance Broker, beliau menduduki beberapa jabatan penting di Perusahaan BUMN baik sebagai keuangan maupun Marketing asuransi. Salah satu prestasi beliau ialah telah berhasil memperbaiki kinerja sebuah perusahaan asuransi BUMN dari posisi hampir BKO menjadi perusahaan asuransi yang sehat.

Having Experience more than 15 years in finance and insurance. Before joining PT.Laren Insurance Broker, he has held several important positions in the state-owned company well as financial and insurance marketing. One of his achievements is to have managed to improve the performance of a state-owned insurance company from a position of almost BKO become healthy insurance company.

President Director – Hendra Hermawan

Berkarir sudah lebih dari 15 tahun dalam bidang asuransi. Sebelum mendirikan PT Laren Insurance Broker, beliau berkarir di beberapa Perusahaan asuransi, re-asuransi dan broker asuransi dari marketing sampai direktur. Sangat berpengalaman dalam penanganan klaim asuransi managemen Resiko.

Having Experience more than 15 years in insurance. Before founding PT Laren Insurance Brokers, he has good carrier in several insurance, re-insurance and insurance brokers companies , from marketing to director. Highly experienced in handling insurance claims and risk management.

Visi & Misi - *Vision & Mission*

Menjadi broker dan konsultan asuransi yang profesional dalam pelayanan dan klaim serta senantiasa peduli akan kebutuhan perlindungan para tertanggung dengan memberikan solusi tepat melalui proteksi yang bermutu.

Untuk mendukung terlaksananya Visi yang dicita-citakan diperlukan Misi yang jelas dan strategi yang baik diantaranya:

1. Menciptakan ragam proteksi yang lengkap dan kompetitif.
2. Meningkatkan mutu dan kualitas sumber daya manusia (SDM).
3. Membuat rencana kerja yang optimal.
4. Memberikan pelayanan yang profesional.
5. Tepat waktu dan loyal terhadap kepentingan tertanggung.
6. Keakuratan dalam proses penanganan klaim.

Striving to become a professional insurance brokers and consultant company specializing in claims handling service, whereas protection needs fulfillment of policy holder by providing the right solution in the most efficient and well quality manner will always be our greatest concern.

To Continually develop and execute the company's business plan effectively and optimally to accomplish its vision through its most strategic ways, which are by

- 1. Designing type of insurance protection product that are beneficial, trustworthy and innovative.*
- 2. Upgrading quality of human resources.*
- 3. Executing and developing business plan in its most optimum way.*
- 4. Providing a reliable and professional service.*
- 5. Being loyal and well timed in fulfilling the policyholder s need.*
- 6. Being accurate in claim s handling process.*

Group Perusahaan – *Company Group*

PT LAREN INSURANCE BROKER, tergabung dalam Group Perusahaan yang bergerak dalam beberapa bidang bisnis seperti :

- PT. HOLMES - Holding Company
- PT. LAREN - Insurance Brokers & Risks Consultants
- PT. HMGL - International Freight Forwarding
- PT. HAVMARINE - Shipping Line
- PT. HOLMES RE - Re Insurance

Dan

PT. Pro Intertech Indonesia - IT & Mining

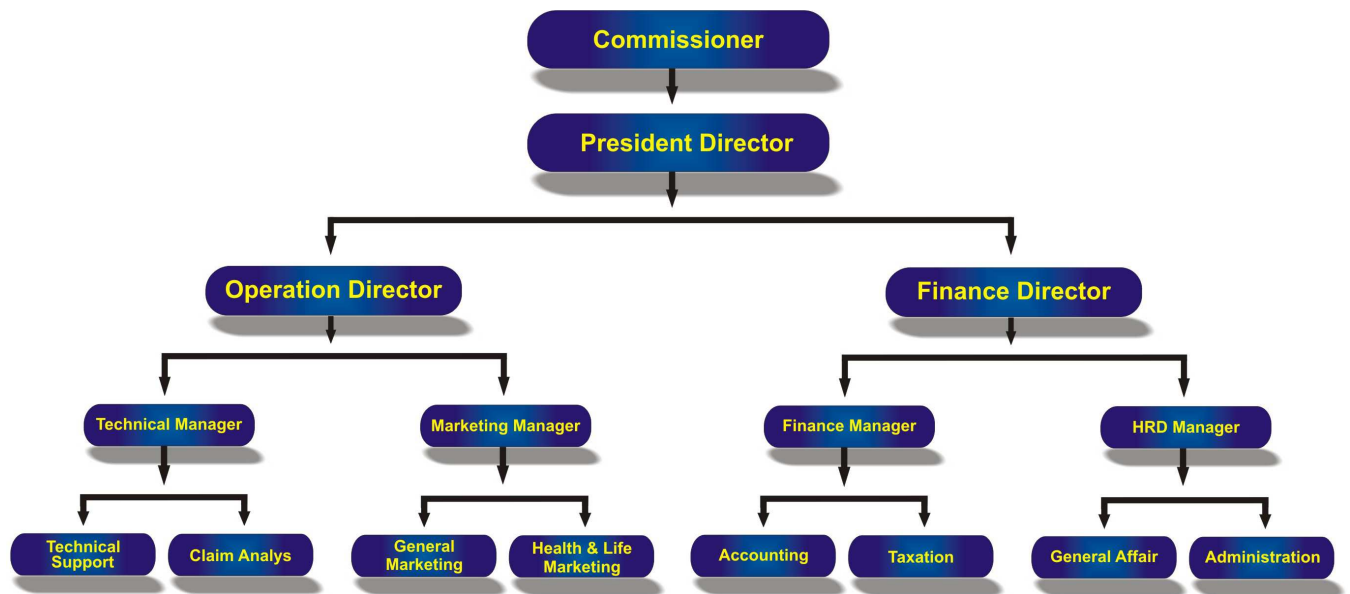
PT. LAREN INSURANCE BROKER, merged into Group Company which moving in a few business :

- PT. HOLMES - Holding Company*
- PT. LAREN - Insurance Brokers & Risks Consultants*
- PT. HMGL - International Freight Forwarding*
- PT. HAVMARINE - Shipping Line*
- PT. HOLMES RE - Re Insurance*

And

PT. Pro Intertech Indonesia - IT & Mining

Susunan Manajemen – *Management Structure*



Peranan & Fungsi Broker Asuransi

Role & Function of Insurance Broker

1. Memberikan pengertian dan pemahaman pasar asuransi pada pihak tertanggung, sehingga mampu memanfaatkan kekuatan dan memperbaiki kelemahan. Meningkatkan kinerja perusahaan-perusahaan Asuransi yang ada.
2. mengidentifikasi kebutuhan dan menganalisis resiko-resiko yang dihadapi oleh pihak tertanggung.
3. Merancang jasa yang akan diberikan sesuai dengan kebutuhan tertanggung dan bernegosiasi sesuai tarif yang kompetitif.
4. Mempercayakan penanganan resiko yang dihadapi para pemegang polis secara lebih komprehensif kepada perusahaan asuransi yang dianggap mampu bertanggung jawab.
5. Membantu setiap kejadian klaim dalam hal administrasi, manajemen resiko, layanan survey dan evaluasi kondisi kontrak yang berhubungan dengan klaim tersebut.

1. *A through understanding of the insurance market so that the company is able to optimize its strengths and to fix its weakness in order for the company to increase its performance among the industry.*
2. *Has strategic method on identifying insurance needs and of analyzing potential risk that may face the policyholder*
3. *The ability to design benefit package, to adjust to need of client and negotiate a deal with client by offering competitive rates*
4. *Trustworthy an insurance consultant should be able to encounter risk face by the policyholder in more comprehensive way to the partnered insurance company that is credible and responsible*
5. *Initiative to handle all claim in any given circumstances in terms of administration handling risk management, research activity and contract evaluation.*

Perbandingan & Keuntungan

Comparison & Advantages

Keterangan	Tanpa Perantara & Konsultan Asuransi	Dengan Perantara & Konsultan Asuransi
1. Kondisi Pertanggungangan	Standar	Comprehensive
2. Tarif	Kurang Kompetitif	Lebih kompetitif
3. Premi	Cenderung lebih mahal	Cenderung lebih murah
4. Karakter Manajemen	Kurang memahami	Lebih memahami
5. Pengurusan Klaim	Mengurus sendiri	Diurus oleh Konsultan

Keuntungan menggunakan jasa broker dan konsultan asuransi :

1. Hemat Waktu
Anda tidak perlu menghabiskan waktu untuk mencari perusahaan asuransi karena kami akan membantu mencarikan perusahaan asuransi sesuai dengan pilihan anda.
2. Hemat Biaya
Anda akan mendapatkan penawaran yang kompetitif sehingga menghemat pengeluaran perusahaan anda.

Comparison of hiring insurance brokers and consultant :

Issues	Without Insurance Brokers & Consultant	With Insurance Brokers & Consultant
1. Offered Package	Standard	Comprehensive
2. Tariff	Less Competitive	More Competitive
3. Premium	More Costly	Less Costly
4. Management	Less Knowledge	More Knowledge
5. Claims Handling	By Your Self	Take Care By Consultant

Benefits of hiring insurance brokers and consultant:

1. *Safe Time*
You do not need to spend hours to find the most suitable insurance company, because we will help you to find one to tailor your needs and want and the options is yours.
2. *Safe Cost*
You will find our offer is competitive compared to that offered by other similar business.

Jenis Asuransi – *Type of Insurance*

Kami dapat kombinasikan berbagai keperluan perlindungan asuransi sesuai dengan kebutuhan perusahaan anda.

We earn to combine various need of protection of insurance as according to requirement your company.



Asuransi Rangka Kapal – *Marine Hull Insurance*

Meliputi Kapal LNG, Kapal LPG, Kapal VLCC, Kapal Oil Tanker, Kapal Chemical Tanker, Kapal General Cargo, Kapal Bulk Carrier, Kapal Kontainer, Kapal Passenger, Kapal Roro Passenger, Kapal Ferry, Kapal Keruk (Dredger), Fishing Vessel, Supply Vessel, Kapal Tugboat, Kapal Tongkang (Barge) dll. Asuransi resiko pembangunan kapal (builders' risks insurance) dari jenis kapal-kapal tersebut diatas.

Covering Ship of LNG, Ship of LPG, Ship of VLCC, Ship of Oil Tanker, Ship of Chemical Tanker, Ship of General Cargo, Ship of Bulk Carrier, Ship Container, Ship of Passenger, Ship of Roro Passenger, Ship Ferry, Dredge Vessel, Fishing Vessel, Supply Vessel, Ship of Tugboat, Ship Lighter (Barge) etc. Insurance risk development of ship (builder's insurance risks) of the ships type above.



Asuransi Pengangkutan – *Marine Insurance*

Meliputi Pengangkutan Darat, Udara, Antar Pulau, Impor, Ekspor, Containers, Paket Pos, Pengangkutan Barang Pindahan, Pengiriman Souvenir hingga Paket Pos Kilat Khusus, dll.

Covering Land Transportation, Air, Inter island, Import, Exporting, Containers, Parcel Post, Transportation Of Goods Move, Delivery of Souvenir till Special Parcel Post Flash, etc.



Asuransi Kebakaran – *Fire or Property All Risks Insurance*

Meliputi asuransi kebakaran dan perluasan jaminannya terhadap gempa bumi, badai, banjir, topan dan lain-lain terhadap industri hingga asuransi Rumah Tinggal, Rumah Susun, Perkantoran, Show Room Mobil, Toko, Gudang hingga Gangguan Usaha Akibat Kebakaran, dll.

Covering fire insurance and extension of his covered to earthquake, storm, floods, typhoon and others to industry till house insurance Remain, Mansions, White Colars, Show Room Car, Shop, Warehouse till Trouble of Business Interruption of Fire / Burning, etc.



Asuransi Kendaraan – *Vihecle Insurance*

Meliputi asuransi kendaraan bermotor seperti Mobil, Motor, dengan jaminan yang luas seperti bencana alam, teroris, sabotase, huru-hara, tanggung jawab hukum pihak ketiga, kecelakaan diri pengemudi, penumpang, dll.

Covering motor vehicle insurance like Car, Motor, with wide of guarantee like act of god, terrorist, sabotage, riot, third party liability, personal accident of driver, passenger, etc.



Asuransi Alat-Alat Berat – Heavy Equipment Insurance

Meliputi asuransi seperti Container, Traktor, Eksavator. Bulldozer, dll.

Covering insurance like Container, Tractor, Excavator, Build dozer, etc.



Asuransi Penerbangan – Aviation Insurance

Meliputi asuransi Satelit, Rangka Kapal Pesawat Udara, Penumpang, Tanggung Jawab Hukum Pihak III, Kewajiban Muatan, Kewajiban Bagasi, Hilangnya Lisensi, Kewajiban Pemilik Pelabuhan udara, Kecelakaan Diri Crew, Pesawat Ultra Light, dll.

Covering Satellite insurance, Frame Ship Airplane, Passenger, Liability, Third Party Liability, Cargo Liability, Baggage Liability, Loss Of License, Airport Owner Liability, Personal Accident Crew, Plane of Ultra Light, etc.



Asuransi Kecelakaan Diri – Personal Accident Insurance

Meliputi Kecelakaan Diri, Anak Sekolah, Lintasan, Pengunjung Wisata, Deposan, Asuransi Keluarga, Tamu Hotel, Mubalig, Haji, dll.

Covering Personal Accident, Schoolchild, Trajectory, Visitor Of Wisata, Deposan, Insurance Family, Guest Hotel, Missionary, Haji, etc.



Asuransi Aneka – Varian Insurance

Meliputi Workmens Compensation, Personal Effect, Moveable All Risk, Commercial General Liability, Employer Liability, Freight Forwarder Liability, Professional Liability, Public Liability, Product Liability, Golf, Fidelity Guarantee, Directors and Officers, Bankers Blanket Bond, etc.



Asuransi Kesehatan – Health Insurance

Meliputi Manfaat Rawat Inap & Bedah, Manfaat Rawat Jalan, Persalinan, Rawat Gigi, Kacamata dan Manfaat Tambahan berupa Evakuasi Darurat, Santunan Meninggal Dunia dan manfaat lainnya

Covering Benefit take care of In Patient & Surgical Operation, Out Patient, Maternity, Dental, Eyeglasses and Additional Benefit in the form of Evacuating Emergency, Decent Pass Away and other benefit.



Asuransi Oil & Gas – Oil & Gas Insurance

Covering Oil and Gas on Shore Exploration, Oil and Gas on Shore Production, Oil and Gas on Shore Construction, Oil and Gas off shore Exploration, Oil and Gas off shore Production, Oil and Gas off shore Construction, etc.



Asuransi Engineering – Engineering Insurance

Covering Contractor All Risk (CAR), Erection All Risk, Contractor Plant Machinery (CPM), Machinery Breakdown (MB), Loss of Profit (LOP) Following MB, Electrical Equipment Insurance, LOP following CAR, Deterioration of Stock, CPM Non Project Civil Engineering Completed Risks, etc.



Suretyship – Suretyship

Suretyship is a very specialized line of insurance that is created whenever one party guarantees performance of an obligation by another party.

There are three parties to the agreement:

- *The principal is the party that undertakes the obligation.*
- *The surety guarantees the obligation will be performed.*
- *The obligee is the party who receives the benefit of the bond.*



Kontra Bank Garansi – Counter Bank Guarantee

Kontra Garansi Bank adalah bukti penjamin dari Surety Company atas Garansi Bank yang diterbitkan oleh Bank untuk kepentingan Principal sebagaimana dipersyaratkan oleh Obligee. Dengan demikian Surety Company telah terikat membayar Ganti Rugi kepada Bank atas klaim Garansi Bank yang diajukan oleh Obligee

A guarantee taken by the bank from the bank's customer which ensures that the bank's customer is liable for any expenses including costs of attorney, any interest on delayed payment, taxes and other levies in case

of invocation of the bank guarantee. It is a sort of security for the bank.



Custom Bond – Custom Bond

Financial guaranty between 3 parties: the Insurance/Surety company issuing the Customs bond, the Principal (who is required to file the bond), and Customs & Border Protection (CBP). The Customs bond guarantees Customs & Border Protection that if they cannot collect monies due from the Principal they can seek remedy, up to the bond amount, from the

Insurance/Surety company. The Customs bond also indemnifies the Insurance/ Surety company, allowing them to use any legal means to collect from the Principal any monies that were paid to CBP on the Principal's behalf.

Kriteria Asuransi – *Criteria of Insurance*

Perusahaan asuransi rekanan harus memenuhi beberapa kriteria sebagai berikut:

1. Memiliki tingkat solvabilitas yang baik, sesuai dengan peraturan pemerintah yang diukur dengan metode risk based capital di atas 120%.
2. Memiliki stabilitas keuangan yang baik.
3. Memiliki karakter manajemen yang profesional.
4. Memiliki fleksibilitas underwriting.
5. Memiliki pengalaman underwriting.
6. Memiliki reasuransi pendukung yang terpercaya.
7. Memiliki kecepatan dan kecekatan dalam penanganan klaim.
8. Memiliki ketepatan dalam pembayaran klaim.

There are some qualification that insurance companies need to fulfill in order for them to be our business partners, such as the following:

- 1. Must have high integrity level as measured by the government using risk based capital 120%.*
- 2. Must have good financial stability.*
- 3. Must be highly professional.*
- 4. Must have strong underwriting flexibility.*
- 5. Must have experience in underwriting.*
- 6. Must have a credible supporting re-insurer.*
- 7. Must be competent and skillful in complains handling.*
- 8. Must have strong accuracy in dealing with claim payment.*

Daftar Asuransi Rekanan

List of Insurance Partnerships

Asuransi Umum / General Insurance

- PT. Asuransi Jasindo
- PT. Asuransi Allianz Utama Indonesia
- PT. Asuransi Astra Buana
- PT. Asuransi Central Asia
- PT. Asuransi Ekspor Indonesia (ASEI)
- PT. Asuransi Bosowa
- PT. Asuransi Tripakarta
- PT. Asuransi Himalaya Pelindung
- PT. Asuransi Harta Aman Pratama, Tbk
- PT. Asuransi Bhakti Bhayangkara
- PT. Asuransi Berdikari
- PT. Asuransi Jasa Rahardja Putera
- PT. Asuransi Bumi Putra Muda

Asuransi Kesehatan / Health Insurance

- PT. Asuransi Multicor
- PT. Asuransi Central Asia Raya
- PT. Asuransi Allianz Life Indonesia
- PT. Global Asistance
- PT. Asuransi Bumi Putra Muda

Protection & Indemnity (P & I) Club

- British Marine Luxembourg
- The Britannia Steam Ship Insurance Association Limited
- The Ship Owner Mutual Protection & Indemnity Associate
- The Standard Steamship Owner Protection & Indemnity
- The Steamship Mutual Underwriting Association
- Maritime Mutual Underwriting Association
- Fortis Corporate Insurance N.V. The Netherlands
- Through Intercostals Ship Owner

Komitmen Kami – *Our Commitment*

Komitmen kami adalah senantiasa menjaga hubungan baik dengan para tertanggung dalam memenuhi dan melayani kebutuhan asuransi serta dalam penyelesaian masalah klaim.

It's our commitment to continuously maintain good Relationship with the policy holders in fulfilling and satisfying their need for insurance, and to guarantee the accuracy in solving their claim.

Susunan Manajemen

PT. Laren Insurance Broker

Komisaris	:	Verdi Hermansjah
CEO	:	Kemas. A. Yani
Direktur Utama	:	Hendra Hermawan
Direktur Keuangan	:	Tisa Maharani
General Manajer	:	Rohadi Saputra
Manajer Tehnik	:	Dwi Retno
Manajer Tehnik	:	Adi Nugroho
Manajer Tehnik	:	Raden Listiwati
Manajer Keuangan	:	Sarna Maulana
Manajer Marketing	:	Amar Sadikin
Manajer Marketing	:	Tony Firmansyah
Manajer Marketing	:	Iwan Budianto

Management Structure

PT. Laren Insurance Broker

<i>Commissioner</i>	<i>:</i>	<i>Verdi Hermansjah</i>
<i>CEO</i>	<i>:</i>	<i>Kemas. A. Yani</i>
<i>President Director</i>	<i>:</i>	<i>Hendra Hermawan</i>
<i>Finance Director</i>	<i>:</i>	<i>Tisa Maharani</i>
<i>General Manager</i>	<i>:</i>	<i>Rohadi Saputra</i>
<i>Technical Manager</i>	<i>:</i>	<i>Dwi Retno</i>
<i>Finance Manager</i>	<i>:</i>	<i>Sarna Maulana</i>
<i>Marketing Manager</i>	<i>:</i>	<i>Amar Sadikin</i>
<i>Marketing Manager</i>	<i>:</i>	<i>Tony Firmansyah</i>
<i>Marketing Manager</i>	<i>:</i>	<i>Iwan Budianto</i>



"Solve your Insurance Faster & Efficient"