

### Synopsis

I am a professional Insurance with more than eighteen years of experience in general insurance practice. I also have extensive knowledge in the following insurance practice areas: marketing (agency, brokers, banks, etc), claim, underwriting, and insurance education.

In brief, my insurance practice experience includes: (i) eight years at Buana Independent Insurance, and (ii) six years at Himalaya Insurance, (iii) three years at Asuransi MAG (d/h Panin Insurance) and (iv) currently at PT. (Persero) Askrindo

### Working Experience

#### Details:

- (M) +62 813 17217589
- dave\_sitepu@yahoo.co.id
- davidsitepu.askrindo@gmail.com

#### Practice Focus:

- Branch Activities and Projects
- Marketing & Technical Insurance

#### **PT. (Persero) Asuransi Kredit Indonesia (1 Feb 2016 – present)**

My Current role in Divisi Asuransi Umum (General Insurance Division) as a Technical analyst for Marine Cargo and Hull Insurance.

#### **PT. Asuransi Multi Artha Guna Tbk (July 2015 – 27 February 2016)**

My last role as an Agency Manager in Head Office with major duties for managing, maintaining and supervising all agencies activities in AMAG branch offices, representative offices and conducted to build an agency programme for full time agency and part time agency. Analyzing agency performance result and all activities related to agency department such as recruiting and training new agency member.

#### **PT. Panin Insurance Tbk (May 2013 – June 2015)**

In my role as the Branch Manager for West Jakarta Office (Tanjung Duren), I directly manage and control the branch and answer to the Board of Directors and General Manager. My main responsibilities to the branch, among others, are to: (i) manage all branch activities in relation to business operation of the Company; (ii) limit or avoid exposure to any potential business risks which may affect the branch; and (iii) encourage premium target with prudent underwriting in the business e.g., by arranging and developing marketing teams growth in all line of business.

#### *Highlighted major duties:*

- Acting for Panin Insurance (“PI) in preparing and negotiating terms of its amended and restated General Insurance tender for 2015 in national car rental company (Assa rent);
- Acting for PI in preparing the relevant applications and negotiating terms and conditions for private leasing company (Asia finance);
- Acting for PI in preparing Memorandum of Understanding (MOU) between PI and Bank (Hana Bank, PermataBank, Bank Windu Ketjana, etc);
- Responsible for all branch operational activities to develop insurance annually target and act as a liaison between company and insurance market with prudent underwriting and high profit.

## **Himalaya Insurance (November 2007 – May 2013)**

PT Asuransi Himalaya Pelindung (Himalaya Insurance) is one of the insurance general company in Indonesia previously was named and known as Nirbaya Sraya Insurance. Himalaya Insurance with a strong presence in Indonesia and provides a wide range of insurance services through its customers network of over 42 branch offices in 15 provinces throughout Indonesia. The vision is to be the most reliable and trusted Insurance company in Indonesia.

- Nov 2007 – Jan 2008 : Assistant Manager Technical Division
- Jan 2008 – Sep 2008 : Branch Manager Central Java
- Sep 2008 – May 2013 : Branch Manager East Jakarta

### **RESPONSIBILITIES:**

*Responsible for all branch operational activities to develop insurance annually target and act as a liaison between company and insurance market with prudent underwriting and high profit.*

#### **Marketing**

- Planning marketing strategy to help improve insurance services in relation with company products delivery through marketing, agent, brokers or direct.
- Team up with marketing for achieving premium target branch office.
- Regularly perform conference calls with brokers, agents, direct customer, head office, banks, leasing company.
- Training for Insurance product to agency, direct customer and others with current issues
- Participates in the development of business strategies with brokers, agency or others, negotiates with customer, broker, agent, manages contracts and insurance compliance with procurement policies.
- Develops specifications, coordinates marketing efforts and participates in negotiating policy language.

#### **Underwriting & Claim**

- Identifies risks and ensures coverage adequacy; classifies risks and measures potential financial impact on the organization for corporate customer or agency customer.
- Monitors the efficacy of the insurance programs, provides guidance and advice to management on developing, implementing and revising insurance policies and programs to the customer.
- Gathers, compiles and analyzes underwriting data, summarizes asset and loss information prior to renewals for all line of business.
- Assist in contract review and analysis. Suggests acceptable contract language, monitors for assumption of risk, acceptability of insurance requirements, indemnification and hold harmless clauses for all line of business to the customers.
- Manage the claims processing process, providing day-to-day direction and guidance to staff.
- Reviews and maintains object of Insurance inspections, other risk assessment reports.
- Working within established guidelines, ensure that products are well underwritten to meet line of business targeted ratios for losses, commissions, and premium
- Within established guidelines proactively prepare for account

renewal review with marketing staffs. Ensure all files are documented per company policy

- Within approved guidelines, establish, implement and communicate country underwriting policies and procedures, response timetables and quality standards. Work directly with marketing to ensure timely and accurate issuance of policy documentation
- Liaise with claims branch and head office to ensure information is available for appropriate and timely adjustments
- Maintains policy files, premium and loss history, policy lists and other records.

#### **General**

- Manages the branch office insurance program.
- Binds coverage and reviews policies and premiums for accuracy, collecting payment of premiums
- Prepares and distributes insurance summaries, schedules, reports and other verbal or written materials to assist staff, agency and others in understanding of insurance policies, practices and procedures.
- Represents the branch in formal and informal meetings with brokers, agency, customer or other parties on insurance matters.
- Develop, provide training and education to staff and agency to assist in their understanding of insurance coverage, risk assessments, claims procedures and risk management policies.
- Maintained communication and relationship with the Head Office
- Participate in the country budgeting, forecasting processes, other projects, as assigned.

#### **PROJECT ACCOMPLISHMENT:**

- a. Successfully refine and restructured central java branch (Semarang office) for administration and operational procedure, also related forms such as marketing, claim, underwriting, finance, recruitment as a company standard procedure.
- b. Project manager for the first technical division staff in branch office started to improve from administration process to the achievement of premium.
- c. Successfully running current branch office became one of profitable branch in Himalaya Insurance for 2009.
- d. Chief leader for agency tour to Singapore in 2010 for Himalaya Insurance best agency performance.

#### **PT. Asuransi Buana Independent (Dec 1999 – Oct 2007)**

*One of a leading insurance company in Indonesia with strong record in agency and bank business. Also a group of Bank Buana Indonesia Tbk with 6 branches throughout Indonesia.*

- Assist in investigation and handling of special claims.
- Analyzing and conducted a claim survey dealing with loss adjuster or other related department for a claim.
- Produce Cost of Risk Reports and reports relevant to insurance matters.
- Lead and manage special projects as assigned.
- Analyzing and underwrite all products in non-fire areas, such as Motor Vehicle, Marine Cargo, Engineering, liability and other Miscellaneous Insurance.
- Close collaboration with the Legal Department on legal issues, contracts, and anything else affecting risk management activities and insurance.
- Regularly perform conference calls with reinsurance, claim, other

- related department and branches.
- Planning marketing strategy to help improve insurance services in relation with company products delivery through marketing, agent, brokers or direct.
- Regularly perform conference calls with brokers, agents, direct customer, head office, banks, leasing company, etc
- Training Insurance knowledge for staff, agent, direct customer and others with current issues

### Professional admission

- Member of the Indonesian Bar Association (PERADI) since 2009;
- Member of Asosiasi Ahli Manajemen Asuransi Indonesia (AAMAI) since 2007.
- Member of Asosiasi Asuransi Umum Indonesia (AAUI), Legal and Claim Department, since 2012
- Ketua Tim Penyusunan Rancangan Peraturan OJK Turunan UU No.40/2014 tentang Perasuransian, August 2015.
- Member of 42nd Insurance School of Japan, Tokyo, October 2015

### Formal Education

- University of Indonesia - **B.A. Law** (August 2005).
- STIE Pengembangan Bisnis & Manajemen, Indonesia – **B.A Management** (August 2014)
- Trisakti Insurance Academy – **Amd Ask** (Januari 2001)

### Profesional Education

- Ajun Ahli Asuransi Kerugian (**AAAIK**) – AAMAI (2007)
- Qualified Insurance Practitioner (**QIP**) – AAMAI (2007)
- Liability Underwriter Certification (**ICLiU**) – AAMAI (2009)
- Advocate License for Litigation – **PERADI** (2009)
- Australian New Zealand Insurance Institute & Finance – **ANZIIF** (Associate) & CIP, Melbourne (2012)
- Insurance School of Japan, General class, Tokyo-Japan (2015)

### Languages

Indonesian and English.