**CURICULUM VITAE**

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Name : **Joannes Widjajanto**

Date of birth : March 18, 1966

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 Tangerang 15154

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**WORKING EXPERIENCE**

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|  | 2017 – now PT. Asuransi Kredit Indonesia (Persero) JakartaKepala Biro Aktuaria* Responsible for all actuarial activities, include reserve calculation & product pricing & reporting, developing study of claim ratio, expense ratio

2014 – 2017 Asuransi Multi Artha Guna JakartaCorporate Actuary* Responsible for all actuarial activities, include reserve calculation & product pricing & reporting, developing study of claim ratio, expense ratio
* Responsible for Product Management Process, include Product Development, Product Administration and OJK Product Approval
* Achievement :
* Reguler Production Report by Branches, COB, Channel Distribution
* Study of Motorvehicle Product Performance
* Study of Property Product Performance
* Study of Marine Cargo Product Performance
* Study of Role of Actuaries at General Insurance
* Study of Group Health Services
* Study of Non Health Claims
* Study of Risk Management Unit

2012 – 2013 Asuransi Jiwa Reliance Indonesia JakartaActuary* Prepare material for obtaining life insurance company license
* Helping directors and commissioners to take the fit and propers test
* Responsible for all actuarial activities, include operation on underwriting, claim, policy administration, reinsurance

2012 – 2012 BNI Life Insurance JakartaHead of Risk Management* Responsible for all risk management activities
* Study of Company Profitability
* Achievement :
* Give presentation about company profitability study to Board Of Directors

2011 – 2012 BNI Life Insurance JakartaHead of Product Development* Responsible for all product development activities
* Construct of company product list (more than 100 products’ name)
* Study of profitable & sold products
* Achievement :
* Produce company product list
* Produce not selling down non marketable and non profitable products list

2004 – 2011 Padma Radya Aktuaria Group Jakarta* *2004 – 2005 Shildt Consulting*
* *2005 – 2007 Padma Radya Aktuaria*
* *2007 – 2011 Budi Bayu Sejahtera*

2007 – 2011 Budi Bayu Sejahtera, Actuarial Consult JakartaDirector & Actuary* Responsible for all actuarial calculation activities
* Manage all management role

2004 – 2007 Padma Radya Aktuaria JakartaDirector* Responsible for company operational & technical activities

2004 – 2005 SHILDT CONSULTING JakartaSenior Partner* Responsible for actuarial calculation activities
* Support on financial planning activities development
* *Actuarial business activities transferred to Padma Radya Aktuaria at 2005*

2003 – 2004 PT. AJ MANULIFE INDONESIA JakartaActuarial Senior Manager* Report to Actuarial Assistant Director
* Responsible for Pricing activities, on Group Life and Health, Mutual Fund, and Pension
* Manage all individual reinsurance activities
* Achievement :
* Mutual fund pricing : Manulife Pendapatan Bulanan, Manulife Obligasi Negara Indonesia, Manulife Obligasi Unggulan, Manulife Dana Kas, Manulife Dana Saham

2001 – 2003 PT. AJ MANULIFE INDONESIA JakartaActuarial Senior Manager* Report to Finance, Accounting & Actuarial Vice President
* Responsible for all Corporate Actuarial activities, such as valuation of liabilities, MIS report to MoF and regional office
* Manage all individual reinsurance activities (start on October 2001)
* Achievement :
* Developed new reinsurance section under actuarial department, and develop a new local reinsurance system
* Developed a system and procedure of policy change calculation under customer service department

2000 – 2001 PT. AJ MANULIFE INDONESIA JakartaActuarial Manager* Report to Finance, Accounting & Actuarial Vice President
* Responsible for all Corporate Actuarial activities, such as valuation of liabilities, MIS report to MoF and regional office
* Achievement :
* Develop local reserve calculation under Axis actuarial software
* Support on pricing new product : Prolife
* Member of Policy review committee

1998 – 2000 PT. AJ MANULIFE INDONESIA JakartaActuarial Manager* Report to Actuarial Director
* Responsible for Corporate Actuarial and Product Pricing Activities
* Achievement :
* Develop new experience study system (mortality study and lapse study)

1998 PT. ONGKO LIFE INSURANCE JakartaActuary Manager* Report to Operational Director
* Responsible for whole Actuarial Department and reinsurance administration

1996 – 1998 PT. ASURANSI RAMA LIFE JakartaActuary Manager* Report to President Director
* Responsible for whole Actuarial Department
* Support for building administration system
* Achievement :
* Develop 8 individual products
* Develop new DPLK (Financial Institution Pension Fund) section under Asuransi Rama Life

1995 - 1996 PT. NABASA LIFE INSURANCE JakartaActuarial Assistant Manager* Report to Technical Director
* Responsible in product development, valuation of liabilities, claim handling, reinsurance administration and customer service

1992 - 1995 BDNI LIFE (currently Equity Financial Services) Jakarta1994 – 1995 Actuarial Assistant Manager* Report to Technical Director
* Responsible for the whole Actuarial Department

1993 – 1994 Actuarial Assistant Manager* Report to Actuarial Manager
* Fully in charge in product development and valuation liabilities

1992 – 1993 Actuarial Staff* Report to Actuarial Manager
* In charge in developing product (including product filling) and calculating monthly premium reserve

1990- 1991 MEGA COMPUTER COURSE SurabayaComputer Instructor* Expertise in PC Software such as Wordstar, Lotus 123 and Basic Programming
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**FORMAL EDUCATION**

|  |  |
| --- | --- |
|  | 2014 – 2016 Krida Wacana Christian University JakartaMagister Manajemen (S2)* Management, focus on Personal Finance
* Thesis : The Effect of Materialism, Compulsive Buying and Financial Behaviour on the Use of Credit Cards
* GPA : 3.82 [Cum Laude]

 1985 – 1992 University of Airlangga SurabayaDoctorandus (S1)* Mathematics & Natural Science Faculty, majoring Mathematics
* Achievement, obtain scholarship from Yayasan Supersemar (1986-1989)

1982 – 1985 SMPP Negeri SurabayaHigh School* Natural Science
* Achievement, obtain free test to university
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**SEMINAR & TRAINING**

|  |  |
| --- | --- |
|  | ***Technical**** Program Dana Pensiun & Kesejahteraan Karyawan, BDNI Life, Jakarta, 1993
* Pengelolaan Profesional Asuransi Kesehatan, Infomega Diliman, Jakarta, 1993
* Valuation of Liabilities Life Insurance & Annuity Plan, Infomega Diliman, Jakarta, 1993
* The Diversification of Product, AJB Bumiputera & Falia, Jakarta, 1994
* Product Development, Marein & Skandia, Jakarta, 1994
* Health Insurance, PT. Askes, Jakarta, 1994
* A Two Days Workshop Accounting System & Reporting for Life Insurance, Infomega Diliman, Jakarta, 1994
* Dread Disease, Marein & Mercantile and General Re, Jakarta, 1994
* Health Insurance, Marein & Lincoln National Re, 1995
* Major Medical Insurance, Tugu Re & Scor Vie, Jakarta, 1995
* Pension Scheme, Marein & Union Re, Jakarta, 1995
* Introduction to Actuarial Techniques for Non-Actuarial Executives, Skandia & Marein & IMMI, Jakarta, 1995
* 3rd Indonesian Actuarial Conference, Persatuan Aktuaris Indonesia, Bogor, 1996
* A Technical Introduction to Health Insurance, Tugu Re, Jakarta, 1996
* Life Underwriting, Employers Re, Jakarta, 1996
* The Role of The Actuary in Financial Management of Life Insurance Industry, DAI & Central Asia Raya, Jakarta, 1996
* Bamcassurance. SITC Club, 1996
* Life Seminar of Marketing and Product Design, Hannover Re, **Hannover & Dusseldorf**, 1996
* Dana Pensiun & Anuitas Hidup, DAI & Allianz Aken, Jakarta, 1996
* Variable Life Insurance, Marein & GIO Reinsurance, Jakarta, 1997
* Defined Contribution Pension Funds, Sobeco Ernst & Young, Jakarta, 1997
* Actuarial and Marketing Aspect of Health Insurance, Manulife Re & Reindo, 1997
* Prospek Reksa Dana Sebagai Investasi Dana Pensiun dan Asuransi, IMMI, Jakarta, 1997
* The Tools and Ways for The Insurance Industry to Face Global Competition, Sobeco Ernst & Young, Jakarta, 1997
* Insurance Company Bench Marking, Sobeco Ernst & Young, Jakarta, 1997
* Practical Actuarial Concepts, Swiss Re, Jakarta, 1998
* 4th Indonesian Actuarial Conference, The Society of Actuaries of Indonesia, 1999
* Mortality Table of Indonesia, DAI, 1999
* Annuity Seminar, DAI & Ernst & Young, 2000
* Actuarial Training Programme, NMG Financial Services Consulting, **Singapore**, 2000
* Experience Study & Unit Link Product, DAI & Ernst & Young, 2000
* Financial Management, Fisek & Ernst & Young, 2001
* Asia Division Actuarial Conference, Regional Actuarial Services, Manulife Asia, **Hongkong**, 2001
* Menilai Kinerja & Kesehatan Perusahaan Asuransi Jiwa Seminar, DAI, 2001
* Juvenile Insurance Seminar, DAI, 2001
* Asuransi Jiwa, Antisipasi 10 tahun Ke Depan Seminar, DAI & KJAI, 2001
* Health Insurance & Mismatch Investment, Reindo & OLICD, 2002
* 5th Indonesian Actuarial Conference, PAI, 2002
* Diploma Financial Planning, Level 1 – Foundations of Financial Planning, Universitas Bina Nusantara, 2004
* Diploma Financial Planning, Level 2 – Investment Planning, Universitas Bina Nusantara, 2004
* Diploma Financial Planning, Level 3 – Risk Management & Insurance Planning, Universitas Bina Nusantara, 2004
* Diploma Financial Planning, Level 4 – Tax Planning & Estate Planning, Universitas Bina Nusantara, 2004
* Diploma Financial Planning, Level 5 – Financial Planning Construction & Review, Universitas Bina Nusantara, 2004
* Making transition from a Life Insurance Professional to a Financial Planner, 2004
* **Pelatihan Pajak Terapan Brevet A & B, IAI, 2005**
* The Role of Actuaries in Non Life Insurance, PAI, 2007
* Standards of Practice In Insurance, PAI, 2007
* Penerapan Sistem Pemeringkatan Risiko (Speris) dan Sistem Pengawasan Berbasis Risiko (Sanberris) Dana Pensiun, AKAI, 2008
* Turning Silver into Gold, FPSB Indonesia, 2008
* Investment Outlook 2009, FPSB Indonesia, 2008
* Making transition from insurance agent to financial planner, FPSB Indonesia. 2009
* Applied Statistics for Sustainable Growth of General Insurance Company, PAI, 2009
* Actuarial Management & Gross Premium Valuation, PAI, 2009
* BDO Annual Conference, **Berlin**, 2009
* Risk Management Certification Board Examination – Preparatory Course Level 1, Kiran, 2010
* Together for a better Tomorrow Seminar, FPA Indonesia, 2010
* Role of Actuary & Actuarial Experience Studies Seminar, PAI, 2010
* International Actuarial Conference, Actuary… To Be Left Behind or Trusted, PAI, 2011
* Insurance Seminar, The Impacts of PSAK 28 (Revised 2011), PSAK 36 (Revised 2011) and PSAK 62, Implementation to the Financial Reporting of Insurance Companies in Indonesia, Deloitte, 2011
* SJSN Seminar, Kupasi & Bumiputera Training Centre, 2013
* Pelatihan Analis Aktuaria Asuransi Umum, OJK & Persatuan Aktuaris Indonesia, 2014
* Enterprise Risk Management Seminar, Taking Risk Management to the Next Level, PAI & OJK, 2014
* Managing Capital Seminar, Indonesia Solvency Issues and Solutions, TuguRe & Guy Carpenter, 2014
* Menyingkap Tabir Bancassurance Di Tanah Air Seminar, OJK & Warta Ekonomi, 2014
* Singapore General Insurance Conference, Singapore Actuarial Society, 2015
* Surety Bond & Kontra Bank Garansi Inhouse Training, Reindo, 2015
* Pricing for General Insurance Products Using Statistical Tools, Nasional Re, 2016
* Overseas Seminar Insurance School (Non-Life) of Japan, AAUI, 2017
* Overseas Seminar – Workshop Session Insurance School (Non-Life) of Japan, AAUI, 2017

***Management**** Total Quality Control Management, Gajah Tunggal Group, Jakarta, 1993
* Basic Management Workshop, Gajah Tunggal Group, Jakarta, 1993
* Meningkatkan Efektivitas Fungsi Supervisor, LPPM, Jakarta, 1994
* Manajemen Perilaku Dalam Organisasi, LPPM, Jakarta, 1994
* Restrukturisasi Indutri Asuransi Indonesia Dalam Rangka Meningkatkan Daya Saing, AAMAI, Jakarta, 1997
* Motivation of Staff, DAI & GIO Reinsurance, Jakarta, 1997
* The 7 Habits of Highly Effective People, Ongko Life, Jakarta, 1998
* Time Management, Ongko Life, Jakarta, 1998
* 5 S in The Office, Ongko Life, Jakarta, 1998
* Finance for Non-Finance, Ongko Life, Jakarta, 1998
* Business Correspondence, Ongko Life, Jakarta, 1998
* Managing People Effectively, AMDI, 1999
* Effective Coaching Program, Achieve Global, 2000
* Sharing Session Effective Program, Manulife Indonesia, 2001
* Coaching & Counselling Effectively, Peoplesight, 2001
* Management Development Program, IPMI, 2001 – 2002
* Performance Coaching Skills for Leaders, Coaching Media Solutions, 2014
* Qualified Life Coach Training, Coaching Media Solutions, 2014
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**OTHER SEMINAR & TRAINING ACTIVITIES**

|  |  |
| --- | --- |
|  | * **Tutor** of AJ.05, Mathematics and AJ.06, Actuarial Mathematics subjects for AAMAI exams, 2000 & 2001
* **Tutor** of A40, Accounting subjects for PAI Exams, since 2015
* **Speaker** of Transaksi Derivatif untuk Asuransi Jiwa Indonesia Seminar, Manulife Indonesia, 2001
* **Member** of Persatuan Aktuaris Indonesia team for RBC review, 2001
* **Speaker** of Transaksi Derivatif : Solusi Alternatif Mengangkat Rate RBC Seminar, DAI, 2001
* **Speaker** of Pencadangan Dana Pesangon Kepada Karyawan sesuai dengan Standar Akuntansi Keuangan Indonesia (PSAK 24 Revisi) Seminar, Manulife Indonesia, 2004
* **Speaker** of Pendanaan Imbalan Pasca Kerja, Regulasi, Perlakukan Akuntansi & Aspek Perpajakannya Seminar, Padma Radya Aktuaria, 2007
* **Speaker** of Aspek Perhitungan Aktuaria Atas Aplikasi PSAK 24R Seminar, IAPI, 2009
* **Speaker** of Akuntansi Imbalan Pasca Kerja Sesuai PSAK 24R (Revisi 2004) & Undang-Undang No. 13 Tahun 2003 Seminar, IAPI, 2010
* **Speaker** of Workshop and Sharing Session “Introduction to Actuarial Science”, Binus University, 2015
* **Speaker** of Expense Study Workshop, LPMA – STMA Trisakti, 2016
* **Speaker** of Fundamental Aspect of Actuarial Practice for General Insurance Wokrshop, PSM Consulting, 2016
* **Speaker** of General Insurance Technical Reserve Workshop, LPMA – STMA Trisakti, 2016
* **Speaker** of Breakfast Discussion Seriesof Employee Benefit, LPMA-STMA Trisakti, 2016
* **Speaker** of Investment Subject for Zuruch Topas Life Management Traines, LPMA-STMA Trisakti, 2017
* **Speaker** of Actuarial Workshop : Non-Life Insurance & Pension and Employee Benefit, Mathematics Department, University of Indonesia, 2018
* **Speaker** of some radio talkshow about financial planning, such as Heartline FM, Woman Radio
* **Writer** of Financial Planning subject at several media, such as Investor Magazine, Investor Daily, Intisari Magazine, Surabaya Post Daily, Detikfinance, GoldBank Magazine
* **Book Writer** of PHK dan Pensiun Dini, Siapa Takut?, Penebarplus+, 2009
* **One of Book Writers** of Jangan Baca Buku Ini Kalau Loe Tidak Mau Kaya, IFPC, 2011
* **Lecturer at Universitas Bina Nusantara Jakarta** and **Institut Technology Bandung** of Retirement Planning subject
* **Lecturer at PAI – OJK Program** on General Insurance Analyst Workhshop
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**ACHIEVEMENT / CERTIFICATION**

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|  | 1998 Persatuan Aktuaris IndonesiaFellow Society of Actuaries Indonesia (FSAI)2003 Asosiasi Ahli Manajemen Asuransi IndonesiaAhli Asuransi Indonesia – Jiwa (AAIJ)2004 Financial Plannner Association IndonesiaRegistered Financial Planner Indonesia2007 Financial Planning Standards Board IndonesiaCertified Financial Planner*®*2013 QWP*®* AcademyQualified Wealth Planner*®*2015 Asosiasi Ahli Manajemen Asuransi IndonesiaCertified in General Insurance (CGI) |
|  | 2017 Pusat Pembinaan Profesi Keuangan Kemenkeu RIRegister Aktuaris |