**CURICULUM VITAE**

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**WORKING EXPERIENCE**

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|  | 2017 – now PT. Asuransi Kredit Indonesia (Persero) Jakarta  Kepala 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 Jakarta  Corporate 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 Jakarta  Actuary   * 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 Jakarta  Head 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 Jakarta  Head 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 Jakarta  Director & Actuary   * Responsible for all actuarial calculation activities * Manage all management role   2004 – 2007 Padma Radya Aktuaria Jakarta  Director   * Responsible for company operational & technical activities   2004 – 2005 SHILDT CONSULTING Jakarta  Senior 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 Jakarta  Actuarial 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 Jakarta  Actuarial 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 Jakarta  Actuarial 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 Jakarta  Actuarial 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 Jakarta  Actuary Manager   * Report to Operational Director * Responsible for whole Actuarial Department and reinsurance administration   1996 – 1998 PT. ASURANSI RAMA LIFE Jakarta  Actuary 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 Jakarta  Actuarial 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) Jakarta  1994 – 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 Surabaya  Computer Instructor   * Expertise in PC Software such as Wordstar, Lotus 123 and Basic Programming |

**FORMAL EDUCATION**

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|  | 2014 – 2016 Krida Wacana Christian University Jakarta  Magister 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 Surabaya  Doctorandus (S1)   * Mathematics & Natural Science Faculty, majoring Mathematics * Achievement, obtain scholarship from Yayasan Supersemar (1986-1989)   1982 – 1985 SMPP Negeri Surabaya  High School   * Natural Science * Achievement, obtain free test to university |

**SEMINAR & TRAINING**

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|  | ***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 |

**OTHER SEMINAR & TRAINING ACTIVITIES**

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|  | * **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 |

**ACHIEVEMENT / CERTIFICATION**

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|  | 1998 Persatuan Aktuaris Indonesia  Fellow Society of Actuaries Indonesia (FSAI)  2003 Asosiasi Ahli Manajemen Asuransi Indonesia  Ahli Asuransi Indonesia – Jiwa (AAIJ)  2004 Financial Plannner Association Indonesia  Registered Financial Planner Indonesia  2007 Financial Planning Standards Board Indonesia  Certified Financial Planner*®*  2013 QWP*®* Academy  Qualified Wealth Planner*®*  2015 Asosiasi Ahli Manajemen Asuransi Indonesia  Certified in General Insurance (CGI) |
|  | 2017 Pusat Pembinaan Profesi Keuangan Kemenkeu RI  Register Aktuaris |