

# Asia-Pacific Meeting 2024

Seoul, 10 - 12 April

HOST

**LK** INSURANCE SERVICES  
Brokerslink Affiliate





Asia-Pacific Meeting 2024  
Seoul, 11-12 April

Brokerslink

# Insights into the Indonesian market and unlocking MIR global partnerships

**Greg Gazali**, Account Manager MIR





# **MIR Insurance Brokers Presentation**

## **Brokerslink Seoul APAC Meeting 2024**

# Agenda

01

**Introduction to MIR Group**

02

**Indonesian Market Update**

03

**Brokerslink Referrals**

04

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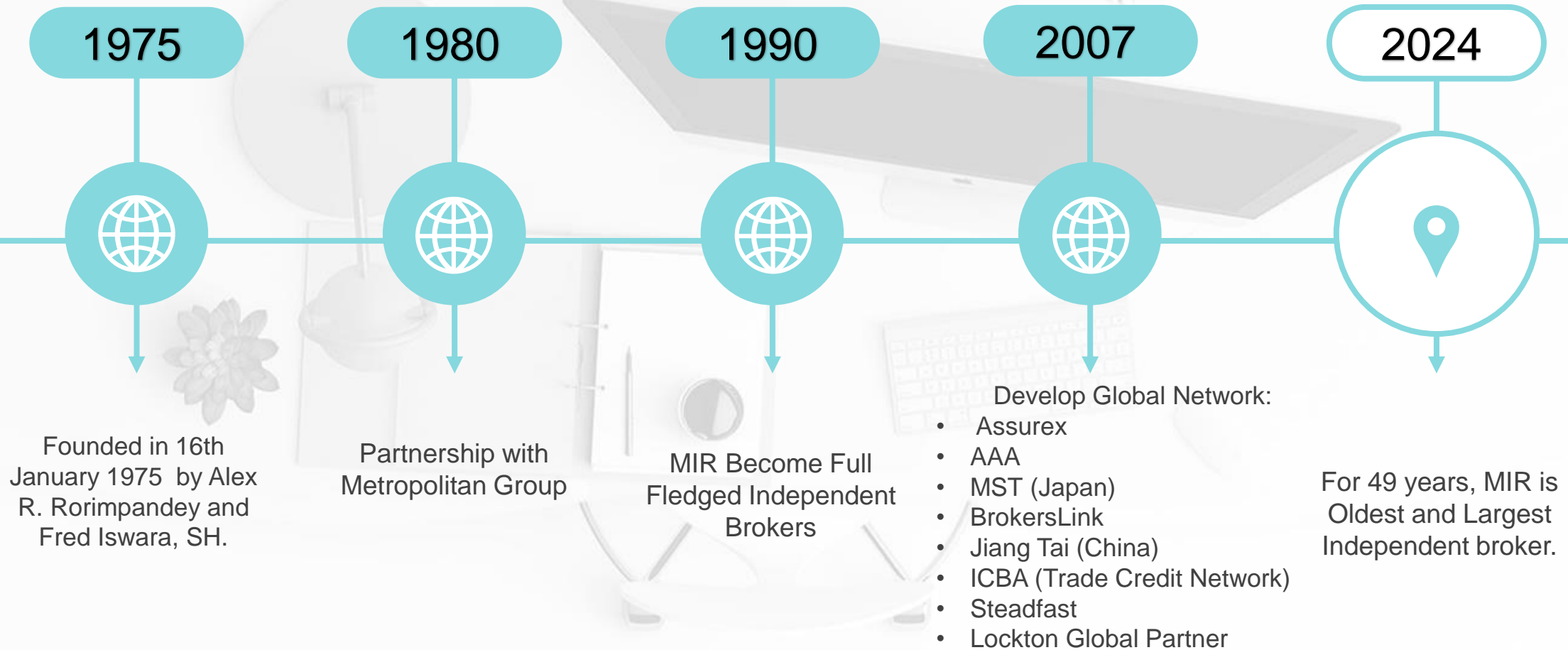


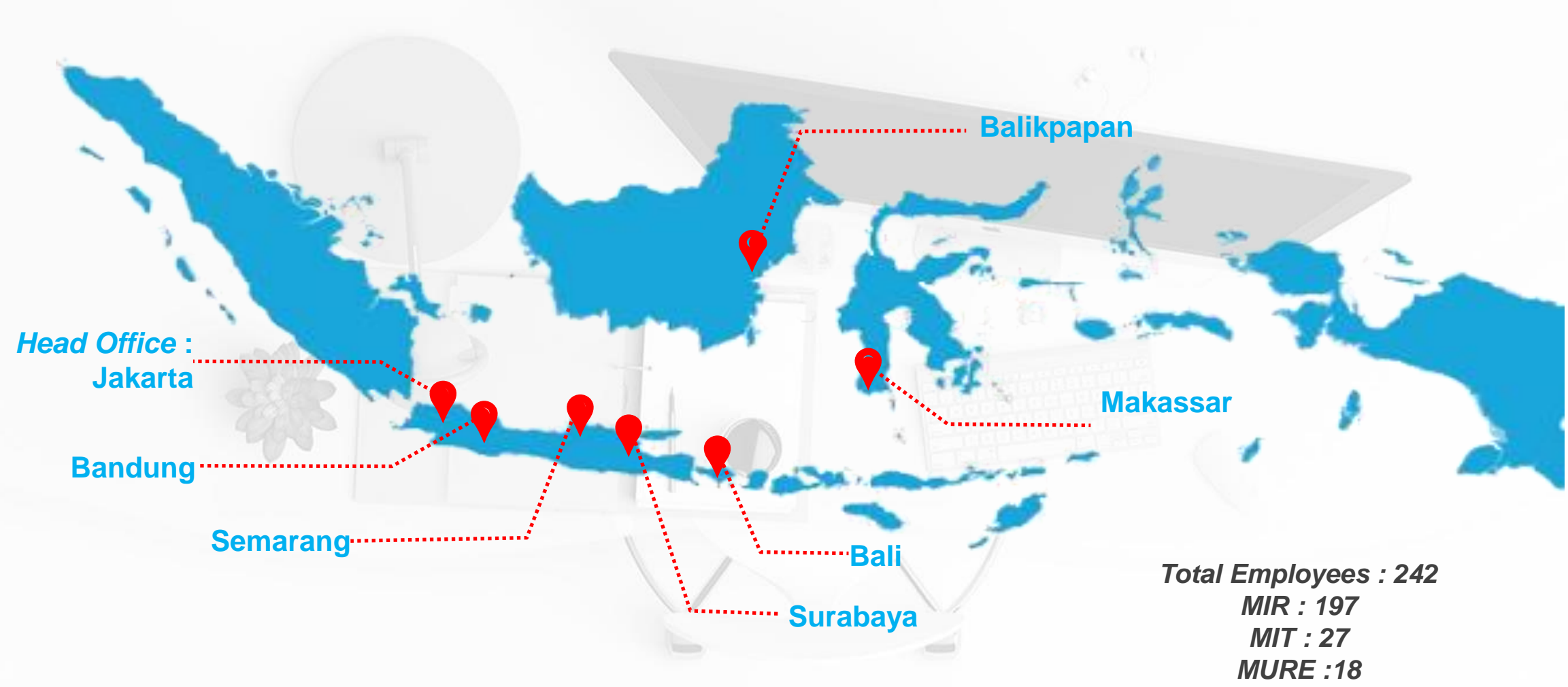


Agenda 1:

*Introduction*

# MIR Brief History





# MIR Professional & Cyber Liability Insurance



Type	Limit	OJK Requirement
Professional Liability	USD 20,000,000	IDR 3,000,000,000 (POJK 68/POJK05/2016)
Cyber Liability	USD 1,000,000	Not Applicable



# Indonesia Broker Market Ranking

Source: Statistik Perasuransian Indonesia 2022 OJK

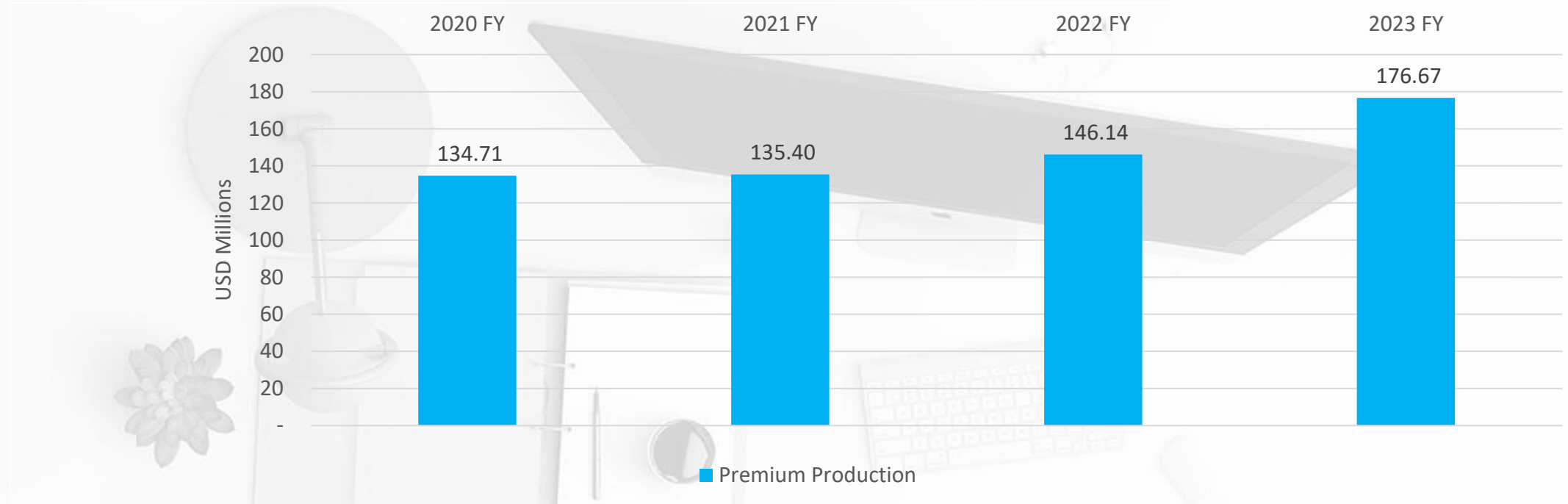
2017	2018	2019	2020	2021	2022	Insurance Brokers
2	3	4	1	1	1	PT Marsh Indonesia
1	1	2	2	2	2	PT Kali Besar Raya Utama
3	2	1	3	3	3	PT Mitra Iswara & Rorimpandey
140	137	147	50	18	4	PT Mitra Jasa Pratama
4	4	5	4	4	5	PT AON Indonesia
36	13	3	9	7	6	PT Brocade Insurance Broker
			20	12	7	PT Pasarpolis Insurance Broker
5	5	7	5	6	8	PT IBS Insurance Broking Service
6	9	10	8	8	9	PT Talisman Insurance Brokers
			13	9	10	PT Pialang Asuransi Indotekno
20	17	12	7	5	11	PT Proteksi Antar Nusa
10	7	8	6	10	12	PT Willis Indonesia
9	8	11	11	11	13	PT Howden Insurance Brokers Indonesia
137	98	68	27	22	14	PT Global Risk Management
33	28	31	26	14	15	PT Mitra Proteksi Madani
11	16	14	12	13	16	PT Indosurance Broker Utama

## Awards and Accolades



# 4 Years – MIR Group Consolidated Premium Production

MIR & MURE & MIT Premium Production



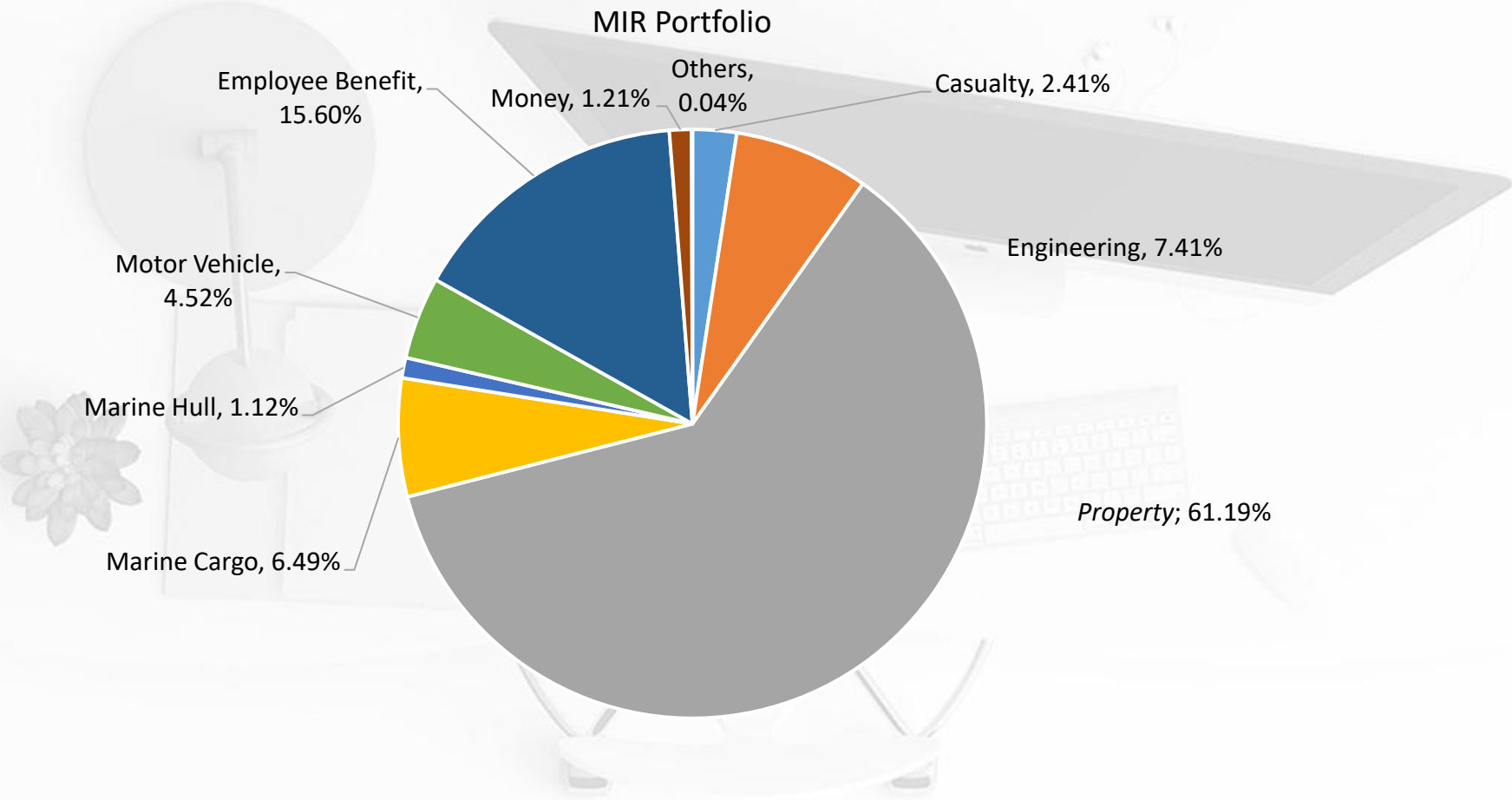
Exchange Rate 2020: USD 1 : IDR 14,178

Exchange Rate 2021: USD 1 : IDR 14,320

Exchange Rate 2022: USD 1 : IDR 15,742

Exchange Rate 2023: USD 1 : IDR 15,484

# MIR Premium Production 2023



# Mitra Iswara & Rorimpandey Group



MIR Insurance broker established in 1975 focus in General Insurance placements such as Property, Casualty, Employee Benefit, Machinery, Engineering, Construction All Risk, Motor Vehicle, Marine, Aviation, Trade Credit and other niche products.

<https://www.mirbrokers.com/>



MURE is Reinsurance Broker established in 2015. MURE is focusing in Treaty and Facultative reinsurance.

<http://www.mu-rebrokers.com/>



MIT is an e-platform insurance Broker established in 2016. MIT aims it to automate high-volume insurance products based on Insurance Binder.

[www.premiro.com](http://www.premiro.com)



# MURE Introduction

MURE is Reinsurance brokers that handles:

1. Treaty Reinsurance
2. Facultative Reinsurance

We have access to China, Singapore, Lloyds, Europe, Americas and many more.

MURE also has several Insurance/Reinsurance Facilities:

1. Terrorism & Sabotage
2. Property All Risk (Commercial / Industrial)
3. Casualty (Public Liability)

# MURE Introduction

MIT is an e-insurance broker that utilizes IT platforms that is able to handle high volume Insurance policies. MIT mainly targets SME/Individual for:








MIT also has the capabilities for;

1. Bank Collaterals
2. High Volume E-commerce transactions

# MIR Insurance Broker Expertise

POJK No. 70/POJK.05/2016

Insurance Profession		Competency Certification		Company Expertise
				
AAIK: 2 person	28 person	ANZIIF (Snr Assoc) CIP: 23 person	Level 7: 10 person	Expertise: 10 person
AAAIK: 11 person	40 person	ANZIIF (Assoc) CIP: 3 person	Level 6: 11 person	
	48 person		Level 5: 28 person	

# WHY MIR

## Professional team

All of MIR staff have been professionally trained and are in compliance with insurance regulators' standard of certification.

## International Desk

MIR has a Chinese, Dutch and English speaking team that will readily guide you through all the technical insurance terminologies, jargons and how it applies to the local laws and regulations.

## Large Market Knowledge & Presence

MIR has more than 48 years of local market knowledge, we have built strong presence and respectful mutual relationships with the insurance market players and regulator.

01

02

03

WHY MIR

05

04

## International Expansion and Exposures

MIR has partnered with multiple international broker networks that shall professionally assist you with your overseas business operation and expansion. Our International team will closely monitor every aspect of the insurance placement, hence you will find comfort as if you deal with us directly.

## MIR risk management team

MIR has a dedicated in-house team of highly experienced risk engineers to assist your company in risk and loss control management.

# Some of MIR Clients





# Listed Banks



## MIR's Commitments to ESG

1. Established an ESG Committee lead by a senior executive
2. Continue to push toward e-document, digital signature, etc.
3. Continue to promote less paper environment by reducing and reusing but not yet recycling
4. Limiting new coal clients (coal involvement should be less than 20% of total company's asset)
5. Will start to phase out company's combustible engine cars to electric cars in 2024
6. In the next 5 years to move to a new office complied with green building construction standard



# Digitalization & Financial Inclusion

1. MIR is a corporate insurance broker with a minimum premium to work with and purposely designed for complex insurance placements.
2. For SME business we have MIT.
3. MIT concentrates on a digital platform with no minimum brokerage to promote simple & high-volume personal lines/affinity products based on binders with insurance partners
4. MIT is the think-tank for automation, robotics, AI and digitalization for the whole MIR Group







## Agenda 3: Indonesian Market Update

# Indonesia OJK Tarif Rate

Otoritas Jasa Keuangan (OJK) is Indonesia Financial Authority

Indonesia is a Tarif Country, the tariff was started in 1<sup>st</sup> February 2014.

Tarrif applied to:

- Property All Risk
  - FLEXA – Rate depending on occupation
  - EQVET – Rate depending on Zones
  - FTSWD – Rate depending on location
- Motor Vehicle
  - Comprehensive & Total Loss Only
    - EQVET – Rate depending on Zones
    - FTSWD – Rate depending on Locations
    - RSMDCC & Terrorism Sabotage (Set Rate)



# Indonesia 2023 Insurance Stats

Indonesia Penetration Rate is **2.72%**

	As of 31/12/2023		
	Life Insurance	General Insurance	Reinsurance Company
Number of Insurance Companies	58	78	6
Number of Insurance Brokers	151		41

Indonesia Insurance Market		
	Life Insurance	General Insurance
Gross Written Premium	USD 9.96 B	USD 6.29B
Reinsurance Premium Paid	USD 0.33B	USD 2.91B
Premium Less RI	<b>USD 9.63B</b>	<b>USD 3.38B</b>
Total Gross Claim	USD 10.93B	USD 3.04B
Reinsurance Recoveries	USD 0.31B	USD 0.92B
Gross Claim Less Recoveries	<b>USD 10.62B</b>	<b>USD 2.12B</b>
Total OPEX	USD 1.37B	USD 1,13B
Total Insurance Gross Profit	<b>-USD 2.36B</b>	<b>USD 0.13B</b>

	Approximate Gross Written Premium
<b>US Life Ins</b>	USD 15,800B
<b>US General Ins</b>	USD 2,200B
<b>SG Life Ins</b>	USD 41B
<b>SG General Ins</b>	USD 4.02B
<b>Thai Life Ins</b>	USD 21B
<b>Thai General Ins</b>	USD 8.1B
<b>KR Life Ins</b>	USD 93B
<b>KR General Ins</b>	USD 90B

# Insight: Indonesia Enters Hardmarket 2023

In 2023, it's the first time ever Indonesia enters Insurance Hardmarket

- There was large claims during the 2022 and made one of the Indonesia Reinsurance stop writing business in 2023
- Occupation below requires Overseas Capacity:
  - Textiles / Fabrics
  - Paper
  - Rubber
  - Mining
  - Smelter
  - Coal Related

Reinsurers have implemented the following TC

- Loss Participation Clause
- Max Insurance Panel
- Min Retention before Treaty
- BI max 25-50% of TSI

# Insight: Employee Benefit

1. Recently as of March 2024, there are several Employee Benefits Insurance/ Life removed cashless insurance to reimbursement method.
2. (Almost all of EBEN Insurance in Indonesia is running at  $> 100\%$  COR)
3. Most of EBEN renewals increased between 30-50% rate
4. Hospital and Clinic prices have increased by 25-30%



## Agenda 2: Brokerslink Referral

# BrokersLink Referrals

As of 31/12/2023

No.	Name of Client	100% Total Gross Premium	Total 100% Commission before sharing	Referral Company in Brokerslink
1	PT Naga Angkasa Perkasa	IDR 248,381,799	IDR 39,072,383	TW Insurance Brokers LTD
2	PT TPI Manufacturing Indonesia	IDR 429,510,541	IDR 73,545,567	TW Insurance Brokers LTD
3	PT Chun Cherng Indonesia	IDR 320,661,940	IDR 53,879,390	TW Insurance Brokers LTD
4	PT Horng Dar Footwear	IDR 200,506,802	IDR 27,773,636	TW Insurance Brokers LTD
5	PT Kenda Rubber Indonesia	IDR 16,303,163	IDR -	TW Insurance Brokers LTD
6	PT Universal Luggage Indonesia	IDR 20,532,745	IDR 660,895	TW Insurance Brokers LTD
7	The Childrens Place (Hong Kong) Limited	IDR 45,950,000	IDR 6,862,500	Alliant Insurance Services, Inc
		IDR 1,281,846,990	IDR 201,794,370	
		USD 80,762	USD 12,714	1USD : 15872
8	PT OSI Systems	USD 5,011	USD 625	Alliant Insurance Services, Inc
9	PT TPI Manufacturing Indonesia	USD 5,001	USD 750	TW Insurance Brokers LTD
10	PT Hytorc Unex Indonesia	USD 6,823	USD 1,023	Alliant Insurance Services, Inc
11	PT Kenda Rubber Indonesia	USD 28,390	USD 6,104	TW Insurance Brokers LTD
12	PT Maxxis International Indonesia	USD 367,602	USD 86,523	TW Insurance Brokers LTD
13	PT Universal Luggage Indonesia	USD 115,085	USD 13,023	TW Insurance Brokers LTD
		USD 527,912	USD 108,048	
	Total Business to MIR from BL Partner	USD 608,674	USD 120,762	
	<b>Business Reffered by MIR to BL Partner</b>			
14	FABS PNG Limited	PGK 58,300	PGK 8,745	Kanda International Ltd
		USD 15,158	USD 2,274	1PGK : 0.26USD

# Unlocking MIR: Global Partnerships

- Global Bank Partnerships / Bank Collaterals / Global Loans
- Global Companies that expanding through Indonesia
- Direct Insurance / Reinsurance Support through MIR / MURE
- MIR/MURE has CGL & Terrorism Facilities that can be deployed in Indonesia
- MIR Has 3x Inhouse Risk Engineers that are able to be utilized





***Thank you***



Asia-Pacific Meeting 2024  
Seoul, 11-12 April

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# A new ERA – ESG in procurement

**Grace Ang**, Divisional Director, Acclaim  
**Tony Lim**, CEO, Acclaim





# A New ERA – ESG in Procurement

DATE: 11/04/2024

BY: GRACE ANG / TONY LIM

Brokerslink



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# Current Affair - ESG

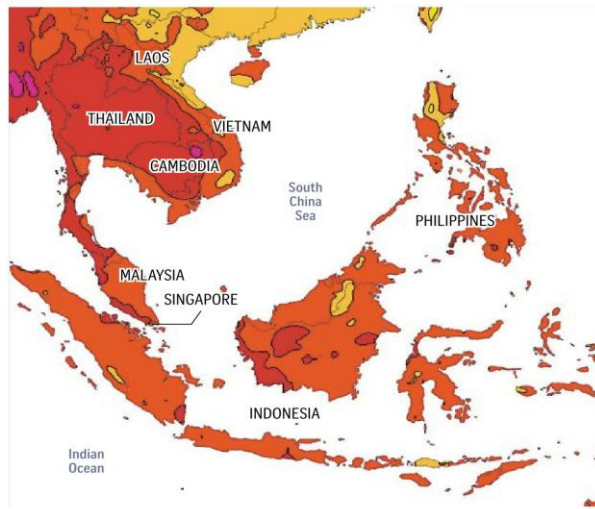
THE STRAITS TIMES

Wednesday Apr 03, 2024

## Hot, hot weather in South-east Asia

Temperatures soared above 40 deg C in some countries from March 17 to 23.

### Temperature scale (deg C)



Source: CLIMATE PREDICTION CENTRE OF THE NATIONAL OCEANIC AND ATMOSPHERIC ADMINISTRATION STRAITS TIMES GRAPHICS

# THE STRAITS TIMES

Wednesday Apr 03, 2024

## Parched farms, cancelled classes: Extreme heat scorches S-E Asia

Mara Cepeda  
Philippines Correspondent

MANILA - Seven-year-old Daryl Siongo was sweating even while doing his homework at home in Quezon City, near the Philippine capital Manila, on April 2.

His state-run school had closed for the day because of the warm weather, which reached 35 deg C recently.

The second-grader, who has asthma, told The Straits Times that staying in school during the summer months of March to May was difficult because the classroom he shares with 39 other pupils has only two electric fans.

Due to the unbearable heat, the Department of Education has allowed schools to either hold remote lessons or cancel classes altogether.

The country is also in the process of shifting back to a June to March academic calendar, following complaints among students and teachers over holding classes during the peak summer season. The academic year had moved to August to May in 2020 in a bid to synchronise it with that of other countries.

The El Nino weather phenomenon has brought hotter, drier weather over South-east Asia due

to changes in sea surface temperatures and surface winds over the Pacific Ocean.

Though the phenomenon has begun to weaken, it will continue to fuel above-average temperatures across the globe, the World Meteorological Organisation said on March 5.

Temperatures topped 40 deg C in parts of Thailand, Cambodia, Laos and Myanmar, while hitting at least 35 deg C in Malaysia, Indonesia and the Philippines in the week of March 17 to 23, latest data from the Climate Prediction Centre at the US' National Oceanic and Atmospheric Administration showed.

In Singapore, several schools eased uniform regulations in late March to allow students to dress in their physical education attire until further notice, while a church in Vietnam's Ho Chi Minh City has been helping others beat the heat by giving out free iced tea to passers-by.

However, a 22-year-old Malaysian man died of heatstroke in Pahang on Feb 2, and a total of 27 other heat-related cases have been reported in Malaysia in the first three months of 2024. The National Disaster Management Agency and the Malaysian Armed Forces are now considering carrying out cloud seeding in certain areas to help deal with the heat.

Recurring bush fires have also been recorded in the states of Selangor, Johor and Sarawak, with the disaster management agency saying that the fire and rescue department plans to focus on more than 650 hot spots nationwide to prevent more bush fires from breaking out.

Malaysian business owner Suzanna Said, 49, said residents in her area in Langkawi had to endure temperatures as high as 39 deg C in the past week.

"Due to the hot spell, we have also had bush fires. Luckily for me, my homestay business was not impacted because of repeat customers," she said.

Over in Thailand, the authorities said on April 1 that temperatures could reach 43 deg C to 44.5 deg C in the coming month, with some occasional relief due to summer storms. Still, the Thai Meteorological Department warned people to expect temperatures to be about 30 per cent higher than normal.

The extreme weather is also affecting farmers in the region, as scorching temperatures and dwindling water supplies parched large swathes of farmland.

Padi farmers in Kedah, Malaysia, face a heightened risk of water shortages and lower production yields.

Southern Vietnam, and its "rice

bow" in the Mekong Delta region, suffered a long heatwave in February, said officials. The resulting drought has made it difficult for farmers to transport their crops due to low water levels in the region's canals.

Meanwhile, concerns over a rice shortage due to the dry weather led Indonesian President Joko Widodo in December 2023 to order the military to join farming activities and use idle military land for planting in a bid to boost domestic production and curb the rising prices of agricultural products.

Climate change expert Rose Perez, former chief of the Philippines' meteorological agency, advised people to be more mindful of the government's early warning signals for extreme temperatures. She told the public to stay hydrated, and advised companies to give resting periods for labourers exposed to the warm weather during work hours.

These high temperatures are also a reminder to South-east Asian governments that the region remains "extremely vulnerable" to the impacts of climate change, said Mr Dave Sivaprasad, South-east Asia lead for climate and sustainability at Boston Consulting Group.

"So, this is something that our region collectively and countries in South-east Asia need to start planning for. We need to build measures to adapt and build resilience," he said.

cmara@sph.com.sg

• Additional reporting by Zunaira Saieed

THE STRAITS TIMES

Saturday Mar 30, 2024

# Enter the CFSO

## More CFOs take on sustainability role

Awareness growing of how finance and sustainability are intertwined in ops

Sue-Ann Tan  
Business Correspondent

Ensuring that a company does well and also does good at the same time — this is the task of a newly created C-suite position called the chief financial and sustainability officer (CFSO).

Firms are familiar with the chief financial officer (CFO), the numbers-crunching person who keeps a keen eye on the bottom line. Increasingly, firms have also started appointing a chief sustainability officer (CSO) as the pressure mounts for companies to do some form of reporting or disclosures on their climate impact.

But experts are saying that these roles are complementary, which makes sense for them to be rolled into one, as awareness grows of the intertwining of finance and sustainability in a company's operations, and how both aspects affect its long-term growth.

One such example is Ms Beh Siew Kim, CFSO of Lodging, Capital and Investment, Capital and Investment, Capital and Investment's lodging business unit, called The Ascot Limited, has properties in over 220 cities across more than 40 countries.

Ms Beh oversees the finance, capital management, investor relations and sustainability of Ascot, while also serving as the managing director for Ascot's operations in Japan and South Korea.

She told The Straits Times: "I believe that profitability and sustainability are two priorities that go hand in hand. In fact, sustainability is oftentimes a window of opportunity to drive change, and this needs to be done from the senior leadership level."

She added that she can leverage the CFO role to emphasise the importance of sustainability with a collaborative approach, which strengthens the firm's commitment to corporate responsibility while still contributing to the company's long-term financial health.

"This ongoing commitment reflects our belief that sustainability is not only a responsibility but a key driver for the enduring success of Ascot," she said.

Ms Beh also pointed to a 2022 study by Boston Consulting Group that found that CFOs should lead



Ms Beh Siew Kim, chief financial and sustainability officer of Lodging, Capital and Investment, says she believes that "profitability and sustainability are two priorities that go hand in hand". PHOTO COURTESY OF BEH SIEW KIM

### COMPLEMENTARY MANDATES

The mandates of the CFSO and CFO are complementary. They are both there to help make sustainability an integral part of an organisation's strategy and remodel the business to deliver that strategy.

MR BRIAN HO, Deloitte South-east Asia sustainability and climate leader.



MR BRIAN HO, Deloitte South-east Asia sustainability and climate leader.

the sustainability charge. The report noted that sustainability performance has become inseparable from financial performance, making companies' ability to act on sustainability-related issues a key differentiator in achieving corporate success.

Indeed, consolidating both roles can also lead to cost savings for a company, by streamlining decision-making processes and helping organisations to be more lean

in structure, Ms Beh said. "With a CFSO overseeing both financial and sustainability aspects, sustainability goals can be integrated into core business operations. This promotes the implementation of sustainable practices, achieving environmental and social targets, and driving overall sustainability performance," she added.

The way a CFSO uses data and metrics to make informed decisions is also a critical aspect of merging both roles.

"By analysing financial data alongside sustainability metrics, the economic, social and environmental impact of various initiatives can be comprehensively evaluated," she said.

Ms Beh is still a rare example, as experts said that having a CFSO is still an early initiative that is largely seen in larger companies. But firms might move in that

direction as they realise the benefits of the role.

Deloitte South-east Asia sustainability and climate leader Brian Ho said: "The integration of sustainability and financial reporting is indeed seen as the future of corporate disclosure."

"This trend is propelled by a growing recognition that environmental, social and governance factors significantly impact financial performance and long-term viability."

He noted that some larger organisations have started to appoint a CFSO in addition to the CSO.

"The mandates of the CSO and CFSO are complementary. They are both there to help make sustainability an integral part of an organisation's strategy and remodel the business to deliver that strategy. The CFSO's mandate, however, is focused on realising the opportunities of sustainable finance," he said.

For instance, capital has to be re-allocated to help energy markets make the green transition, which means banks, investors and asset managers have to make investments to avoid falling behind.

"However, this concept is still new in Singapore," he said. A report by the Institute of Singapore Chartered Accountants (ISCA) in November 2023 recommended that companies appoint a CFSO.

ISCA chief executive officer Fann Kor said: "The CFSO has to consider both financial and sustainability perspectives. This ensures a balanced approach to the decision-making process."

She added that the person can also contribute from a regulatory compliance standpoint, as the sustainability reporting regime is expected to be similar to the current corporate reporting one, which CFOs are already familiar with. Hence, CFOs can step up to also take on the sustainability role.

A qualitative study by ISCA found that among the interviewees with a dedicated CSO, more than half of them report to the CFO. This suggests that many CFOs already take up CSO responsibilities, she said.

Training the CFO and getting them to double-hat as a CFSO might also be the way to go for small and medium-sized enterprises that are more resource-constrained, she added.

"SMEs should take more deliberate steps to develop the role of the CFSO internally. For example, the company can expand the role of its CFO to become CFSO by providing the necessary training to enable the CFO to acquire the right skill sets in sustainability."

National University of Singapore business professor Lawrence Koh added that finance and sustainability are increasingly intertwined on two sides of the same coin.

Prof Koh, who is also director of the Centre for Governance and Sustainability, said: "The combination of 'double materiality' — reflection of 'double materiality' — reflects the rising recognition of environment and society on the company's business as well as the company's impact on environment and society."

But firms might move in that



# Evolution of ESG – Internal Organization



Mckinsey analysis has shown that the top ESG performers enjoy faster growth than their competitors by a margin of 10% as well as a higher valuation margin of 20%





# What is ESG

In layman's term, it's about :-

- Sustainability
- Climate change
- 3Rs – Reduce, Reuse, Recycle
- Pollution
- Social Impact & Influence
- Preserving Eco-system
- Governance
- Best & Ethical Practice
- Others .....

Framework where people work together towards a common goal – SUSTAINABILITY



# Three (3) Pillars of ESG



## Environmental

- Waste reduction
- Energy usage and efficiency
- Greenhouse gas emissions
- Carbon footprint reduction
- Climate Change Strategy



## Social

- Fair employment- Diversity & inclusion regardless of race, religion, age
- Reskilling / Training
- Community Engagement
- Employees Engagement
- Supply chain engagement



## Governance

- Corporate Governance
- Compliance
- Ethical Business Practice
- Risk Management
- Integrity & Transparency

# Clients that drive ESG in Procurement

- Large corporations especially those highly regulated in EHS
- Listed Companies
- Government Linked Companies
- Multinationals
- Emerging SMEs
- Insurers are starting to incentivize clients who have ESG policy.

*The above are the market segments that are &/or will be driving their supply chain to have ESG policy in place.*



# How can Insurance Brokers play our part?

## 2 Primary Ways:

- Internally
  - Improve efficiency
  - Reduction in carbon footprint
- Externally
  - Supporting businesses that are on the path to sustainable development
  - Contribute towards the betterment of society



# Acclaim's ESG Story

## Our ESG Initiatives



**ENVIRONMENTAL &  
SUSTAINABILITY**



**SOCIAL**



**CORPORATE  
GOVERNANCE**



# Acclaim ESG Initiatives

## Environmental & Sustainability

### Internal:

- Committed to minimise the reliance of printing
- Increase adoption of digital strategy including RPA, QR Code, e-SOAs via direct emailing
- Using of electronic name card
- Lights off policy during lunch hour
- Recycling of non-confidential documents

### External:

Deliberate shift to support more:

- Green projects such as waste to energy powerplants, wastewater treatment plants, solar, wind & hydro farms
- Agri farms for sustainable food supply and creation of employment for local communities





# Acclaim ESG Initiatives

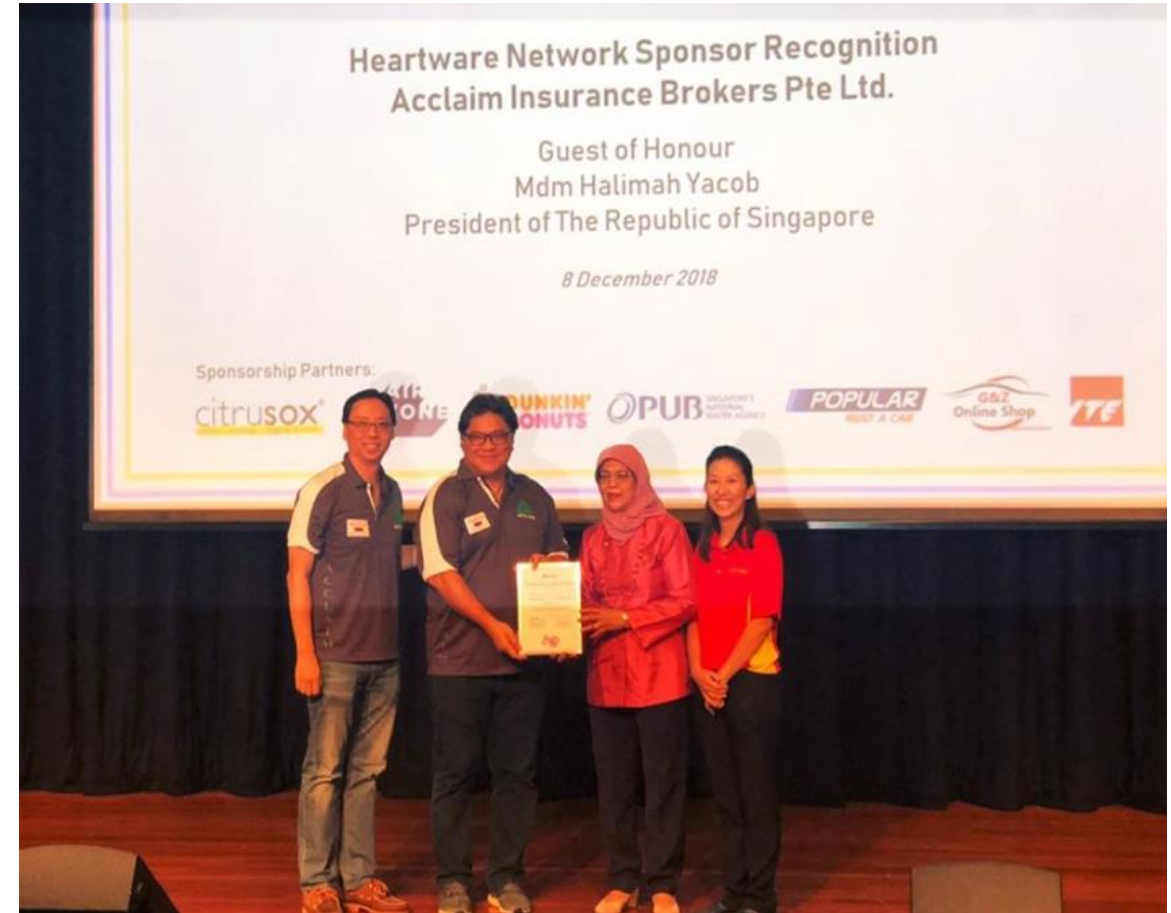
## Social Responsibility

### Internal:

- Team members from different ethnic groups/countries
- Embracing senior team members beyond retirement age
- Acclaim Academy's Learning & Development for re-skilling, leadership training, succession

### External:

- The Acclaim Education Fund - Established in 2018 with a SGD 1 Million Fund:
- Support Heartware Network's volunteers to pursue their tertiary education
- Partnering universities like SMU and SIT, to offer bursaries to their first-year students



# Acclaim ESG Initiatives

## Corporate Governance

### Internal:

- Licensed by Monetary Authority of Singapore (MAS)
- Risk management is our corporate culture and values
- Business Continuity Planning including **BizSafe Level 3** accreditation
- Clear anti-bribery & anti-money laundering policy to ensure transparent practice
- Robust client onboarding due diligence process



# How To Implement ESG

Start Small; Start Simple

ESG is found in our everyday life



# Conclusion

- Large corporations & MNCs are driving ESG within their supply chain.
- To continue to be relevant and grow with these market segment, we cannot ignore the importance of ESG.

## Questions :

- 1) Do we see the need to play our part in ESG?
- 2) Do you want to stay in the GAME?

# THANK YOU

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