



INSURANCE

Aryan Eka Prastya Nugraha, S.E.,M.Pd
2022



SUBTITLE HERE

STATISTIK ASURANSI INDONESIA

<https://www.bps.go.id/indicator/13/1080/1/jumlah-perusahaan-asuransi-dan-perusahaan-penunjang-asuransi.html>

[Statistik Perasuransian 2020 \(ojk.go.id\)](#)



SUBTITLE HERE

LIFE INSURANCE

Life insurance allows individuals and their beneficiaries to protect against losses in income through premature death or retirement. By pooling risks, life insurance transfers income-related uncertainties from the insured individual to a group.



SUBTITLE HERE

Types of Life Insurance

The four basic classes or lines of life insurance are distinguished by the manner in which they are sold or marketed to purchasers. These classes are (1) ordinary life, (2) group life, (3) industrial life, and (4) credit life.



SUBTITLE HERE

PROPERTY–CASUALTY INSURANCE

Property insurance involves insurance coverages related to the loss of real and personal property. Casualty—or, perhaps more accurately, liability—insurance concerns protection against legal liability exposures. However, the distinctions between the two broad areas of property and liability insurance are increasingly becoming blurred. This is due to the tendency of property-casualty (PC) insurers to offer multiple-activity line coverages combining features of property and liability insurance into single policy packages, for example, homeowners multiple-peril insurance.



SUBTITLE HERE

INDONESIA INSURANCE

<https://assets.kpmg/content/dam/kpmg/id/pdf/id-ksa-insurance-in-indonesia.pdf>



SUBTITLE HERE

Case

<https://finansial.bisnis.com/read/20211223/215/1481113/ojk-buka-suara-soal-masalah-asuransi-dari-aduan-unitlink-hingga-gagal-bayar>



SUBTITLE HERE

REFLEKSI

- 1) Informasi penting hari ini
- 2) Manfaat penting dari informasi penting hari ini
- 3) Tindak lanjut yang dapat saudara lakukan



THANKS FOR
YOUR ATTENTION