



STRATEGIES TO INCREASE ASKRINDO INSURANCE PREMI INCOME AMIDST INSURANCE INDUSTRY COMPETITION

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Abstract

This article discusses strategies to increase Askrindo's insurance premium income amidst fierce competition in the insurance industry, this analysis focuses on the company's current financial performance, market position, and factors that can affect premium income. The main strategies being pursued now include increasing customers by means of digital transformation. Product development that has been adjusted to market needs that have many differences with current needs, as well as utilizing partnerships to be able to expand the reach of the credit and insurance markets. In addition, evaluating the role of effective risk management and cost control in maximizing the company's profitability. By analyzing industry trends, competitor strategies, and customer preferences, the company uses various approaches, especially a comprehensive approach strategy to strengthen Askrindo's market and increase premium income. The results of interviews, searches, and analysis that askrindo can strengthen its advantages by focusing on its current innovations and ignoring other companies in building its own image, and a customer-centered approach in prioritizing convenience.

Keywords: Insurance Industry, Askrindo, Digital Transformation

Abstrak

Artikel ini membahas strategi peningkatan pendapatan premi asuransi Askrindo di tengah ketatnya persaingan industri asuransi, analisis ini berfokus pada kinerja keuangan perusahaan saat ini, posisi pasar, dan faktor-faktor yang dapat mempengaruhi pendapatan premi. Strategi utama yang dilakukan saat ini antara lain adalah meningkatkan jumlah nasabah melalui transformasi digital. Pengembangan produk yang telah disesuaikan dengan kebutuhan pasar yang memiliki banyak perbedaan dengan kebutuhan saat ini, serta memanfaatkan kemitraan untuk dapat memperluas jangkauan pasar kredit dan asuransi. Selain itu, mengevaluasi peran manajemen risiko dan pengendalian biaya yang efektif dalam memaksimalkan profitabilitas perusahaan. Dengan menganalisa tren industri, strategi kompetitor, dan preferensi nasabah, perusahaan menggunakan berbagai pendekatan, terutama strategi pendekatan yang komprehensif untuk memperkuat pasar Askrindo dan meningkatkan pendapatan premi. Hasil wawancara, penelusuran, dan analisis bahwa Askrindo dapat memperkuat keunggulannya dengan berfokus pada inovasi yang dimiliki saat ini dan mengabaikan perusahaan lain dalam membangun citranya, serta pendekatan yang berpusat pada pelanggan dalam mengutamakan kenyamanan.

Kata Kunci: Industri Asuransi, Askrindo, Transformasi Digital



A. INTRODUCTION

Askrindo, a company engaged in insurance and credit, operates in a rapidly growing and highly competitive industry. As a company that continuously strives to improve its competitiveness, Askrindo faces major challenges in information and technology management. In the face of these challenges, the company relies heavily on existing information systems to support faster and more accurate business decisions. However, the management of information systems that have not been well integrated causes several problems that affect the operational performance and competitiveness of the company.

Currently, Askrindo focuses on developing and implementing the latest technology to improve marketing efficiency. By doing so, the company hopes to face existing challenges, as well as capitalize on opportunities in data management, cloud-based application development, and IT infrastructure improvement. Better structured information systems will enable Askrindo to improve services to customers and more efficient operations, as well as strengthen its market position.

One of the main issues faced by Askrindo is the lack of integration between existing information systems. This problem results in difficulties in managing existing data, as well as the inability to fully utilize

the latest technology to support operational efficiency. This has a direct effect on sub-optimal decision-making, as well as decreased productivity and effectiveness in customer service. In addition, in an increasingly competitive insurance industry, companies must be able to respond to market changes quickly and effectively.

To overcome the existing problems, the solution offered is the development and Enterprise Resource Planning (ERP) system or Askrindo Website that is created and always developed. With a good ERP system, the company will be able to improve operational efficiency, optimize data management, and accelerate the decision-making process. In addition, the utilization of the latest technology in data processing, as well as the implementation of a technology-based human resource management system, is expected to increase productivity and collaboration between departments.

For this solution, the steps that need to be taken include a more detailed analysis of system needs, designing a system that suits the company's needs, as well as testing and implementing software that can manage various existing systems. As part of the team involved in the development of this system, interns will play an active role at every stage, from data collection of system requirements to

user testing and training. This provides an opportunity to gain valuable practical experience and contribute to the achievement of company goals.

The outputs resulting from the development of this system will cover several aspects, both in production, management, and the products/services offered. Specifically, the expected outputs include:

1. **Integrated ERP System:** A system that is able to bring together various departments in the company, thus improving operational efficiency and faster and more accurate decision making.
2. **Improved Customer Service:** With better information systems, Askrindo can offer more responsive and faster services to customers.
3. **Better Human Resource Management:** With a technology-based HR management system, the company can improve productivity and collaboration between departments.
4. **Increased Premium Revenue:** With higher operational efficiency, companies can allocate resources more effectively to maximize opportunities to increase premium income.

B. IMPLEMENTATION AND METHODS

This internship was conducted at the branch office of PT Askrindo, located in Purwokerto. The company is one of the pioneers in the insurance industry in Indonesia, and has extensive experience in managing insurance and credit products.

This internship program lasts for 4 months, starting from August to November 2024. The long duration of the internship aims to provide an opportunity for participants to understand the company's operations, existing information systems, and the challenges faced in the insurance industry. During this period, interns will work full-time, collaborate with Askrindo's internal teams, and engage in various activities related to information development and company operations.

The method used during the internship at PT Askrindo focuses on

hands-on work practices in the field. Interns will be involved in every stage implemented by the company. The method involves a combination of practical work, data collection, requirements analysis, system design, and software testing and implementation. Each stage will be supervised by mentors who are experienced in their fields, to provide guidance and direction throughout the internship process.

The methods used to analyze the effectiveness of strategies to increase insurance premium income are as follows:

1. **Observation:** Direct observation of the market to be carried out
2. **Interview:** collect data through interviews with target markets and management related to marketing strategies and services to customers.

C. RESULT AND DISCUSSION

In order to overcome the main problems faced by PT Askrindo, namely the lack of integration of information systems and the achievement of targets that affect operational efficiency and decision making, the solution offered through the Enterprise Resource Planning (ERP) system has been implemented in several stages. This ERP system aims to collect data from all departments and existing business processes, ranging from human resources, to processing information related to insurance and credit products.

During the internship program, participants were directly involved in every stage, from system needs analysis, data collection from various departments. This process allowed the company to understand the needs of each department and how the Askrindo Website system to be developed could facilitate those needs effectively. After system testing was conducted, the Website was successfully phased in across all parts of the company. This implementation has yielded positive results in terms of data integration and operational efficiency.

If these strategies are implemented well, Askrindo can significantly increase its premium income and strengthen its

position in the national insurance industry. Product digitalization will help the company reach more customers, while service optimization will increase customer satisfaction and loyalty.

The following table shows the company's targets to be achieved this year, which is the result of evaluation from last year:

Tabel 1. Askrindo Annual Premi Target

Insurance Premi Target	Total (RP) 2025	% From Previous Year
AKK	15.473	35%
AKM	1.660	-3%
KBG	481	-85%
Asum	2.065	-10%

D. CLOSING

Conclusion

The internship program carried out at PT Askrindo aims to learn to handle existing problems and learn to find solutions. Through the Enterprise Resource Planning (ERP) system, the company succeeded in creating a more integrated, efficient system that supports improved customer service and human resource management. The results of this implementation show an increase in operational performance, a reduction in processing time, and faster and more precise decision making.

Recommendations

Given the rapid development of technology, it is recommended to continue developing the features of the ERP system to make it more flexible and able to accommodate the growing needs of the company. Regular system updates and upgrades will help companies to stay at the forefront of the use of information technology.

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