

Senin, 04 Agustus 2025

FM-CC-AAJI-006-0

Judul Persaingan Bank dan Leasing Mendulang Pendapatan Premi Asuransi

Nama Media bisnis.com

Newstrend

Halaman/URL <https://finansial.bisnis.com/read/20250802/89/1898721/persaingan-bank-dan-leasing-mendulang-pendapatan-premi-asuransi>

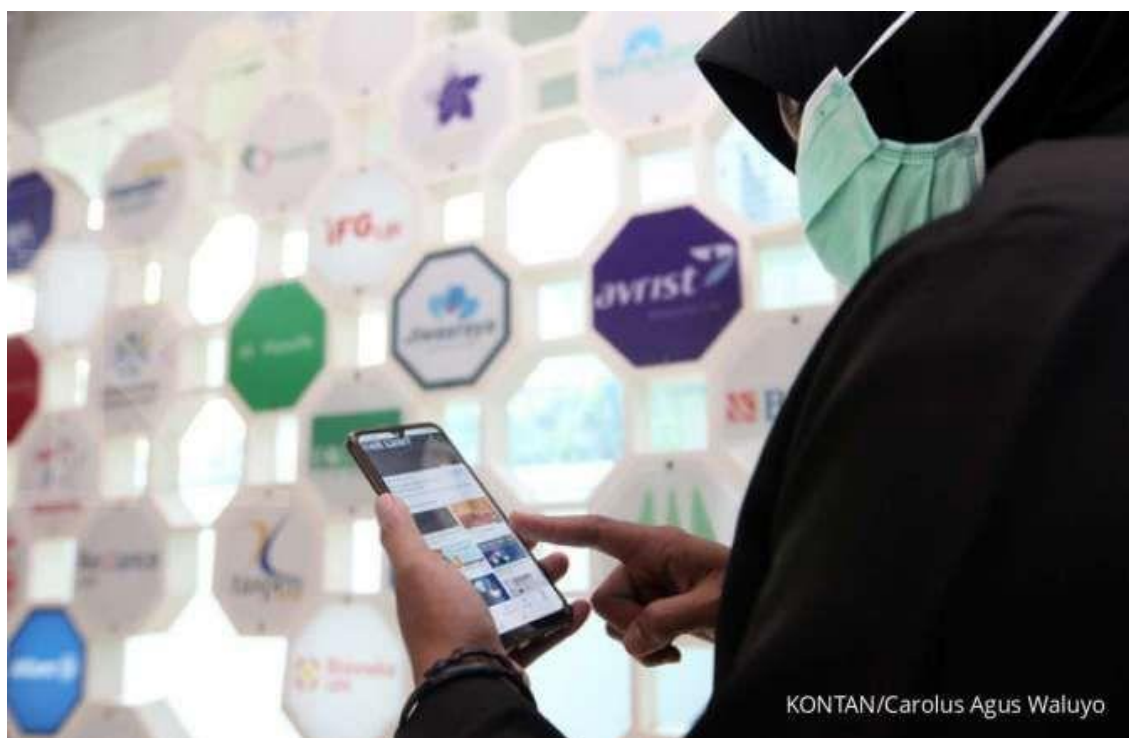
Tanggal Berita 2025-08-02 12:02

Sentiment Positive



Pendapatan premi industri asuransi dari kanal bancassurance sedang terkoreksi, baik asuransi jiwa maupun asuransi umum. Di saat yang sama, pendapatan premi asuransi umum dari kanal leasing justru meningkat. Kapler Marpaung, Pengamat Asuransi dan Dosen Program Magister Manajemen Fakultas Ekonomika dan Bisnis Universitas Gadjah Mada (UGM), berpendapat kondisi tersebut tidak bisa diartikan bahwa industri asuransi mulai meninggalkan kerja sama dengan perbankan. "Karena dalam bisnis asuransi itu kerja sama perbankan dengan usaha perasuransian selalu akan saling membutuhkan. Bank sangat membutuhkan asuransi dan sebaliknya. Jadi kedua sektor keuangan ini justru harus terus membangun sinergi yang semakin lebih baik," kata Kapler.

Judul	Porsi Unitlink pada Asuransi Jiwa Menyusut, Premi Tinggi Bikin Minat Masyarakat Turun
Nama Media	kontan.co.id
Newstrend	
Halaman/URL	https://keuangan.kontan.co.id/news/porsi-unitlink-pada-asuransi-jiwa-menyusut-premi-tinggi-bikin-minat-masyarakat-turun
Tanggal Berita	2025-08-03 06:40
Sentiment	Neutral



Porsi premi produk asuransi yang dikaitkan dengan investasi (PAYDI) atau unitlink dalam total premi asuransi jiwa nasional terus mengalami penurunan. Berdasarkan data Otoritas Jasa Keuangan (OJK), kontribusi premi PAYDI tercatat sebesar 22,78% per Mei 2025, turun dari posisi Desember 2024 yang mencapai 28%. Direktur Eksekutif Asosiasi Asuransi Jiwa Indonesia (AAJI), Togar Pasaribu menyebutkan bahwa pada kuartal I 2025 lalu, pendapatan premi PAYDI tercatat menurun sebesar 14,2% dibandingkan periode yang sama tahun sebelumnya. "Sejak 2023, terlihat adanya pergeseran minat masyarakat terhadap produk asuransi jiwa, termasuk dalam hal preferensi terhadap jenis produk yang mereka pilih," terang Togar kepada Kontan, Sabtu (2/8/2025).

Judul	Pendapatan Premi MSIG Life Tumbuh Dobel Digit pada Semester I-2025
Nama Media	kontan.co.id
Newstrend	
Halaman/URL	https://keuangan.kontan.co.id/news/pendapatan-premi-msig-life-tumbuh-dobel-digit-pada-semester-i-2025
Tanggal Berita	2025-08-03 11:30
Sentiment	Positive



Formerly Sinarmas MSIG Life

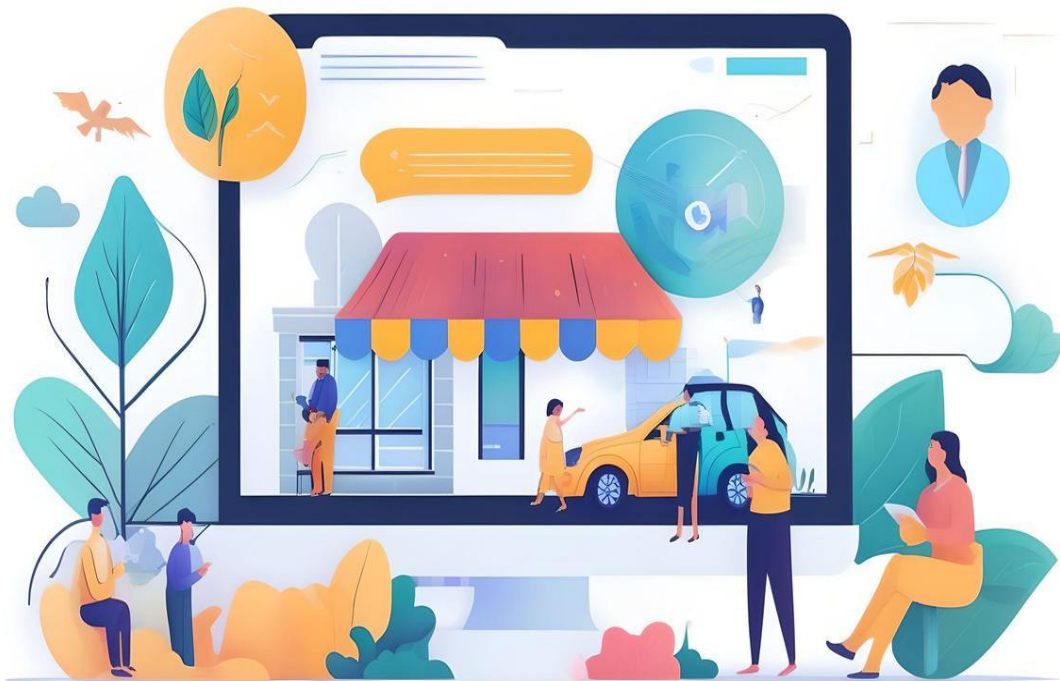
PT MSIG Life Insurance Indonesia Tbk (MSIG Life) mencatatkan pendapatan premi tumbuh double digit pada Semester I-2025. Berdasarkan laporan keuangan yang dipublikasikan di keterbukaan informasi Bursa Efek Indonesia, pendapatan premi MSIG Life mencapai Rp 1,95 triliun pada Semester I-2025. Nilai itu tumbuh 37,32%, jika dibandingkan periode yang sama tahun lalu. Head of Customer and Marketing MSIG Life Lukman Auliadi mengatakan pertumbuhan itu didorong oleh strategi distribusi yang adaptif dan optimalisasi pemanfaatan kanal digital untuk layanan. "Ditambah, adanya penyediaan produk proteksi yang makin relevan dengan kebutuhan masyarakat," katanya kepada Kontan, Kamis (31/7/2025). Untuk mendorong kinerja, MSIG Life menyatakan akan terus mendorong pertumbuhan bisnis melalui pengembangan solusi proteksi yang relevan dengan kondisi dan prioritas finansial masyarakat saat ini. "Kami juga memperkuat efektivitas kanal distribusi, serta mengakselerasi digitalisasi proses bisnis untuk mendorong efisiensi dan memperluas akses layanan secara lebih cepat, mudah, dan terintegrasi," ucap Lukman.

Judul	Laba BRI Life Naik Jadi Rp 419 Miliar di Semester I 2025
Nama Media	detik.com
Newstrend	
Halaman/URL	https://finance.detik.com/moneter/8042719/laba-bri-life-naik-jadi-rp-419-miliar-di-semester-i-2025
Tanggal Berita	2025-08-03 11:49
Sentiment	Positive



PT Asuransi BRI Life (BRI Life) mencatatkan kinerja positif pada Semester I 2025. Berdasarkan data Asosiasi Asuransi Jiwa Indonesia (AAJI), BRI Life menduduki peringkat pertama dalam pertumbuhan Annualized Premium Equivalent (APE) dengan nilai sebesar Rp 2 triliun. Angka tersebut tumbuh 29,3% secara tahunan (YoY) dibandingkan periode yang sama tahun sebelumnya. Pertumbuhan ini didorong oleh strategi bisnis perusahaan yang terintegrasi dengan PT Bank Rakyat Indonesia (Persero) Tbk (BRI) serta FWD Management Holding Limited (FWD). Melalui jaringan distribusi perbankan dan pendekatan bisnis yang adaptif, BRI Life terus berupaya menyediakan produk perlindungan finansial bagi nasabah. Direktur Utama BRI Life Aris Hartanto menyampaikan, "Kontribusi terbesar terhadap pencapaian gemilang ini berasal dari lini bisnis bancassurance yang menyumbang 63,2% atau setara Rp 1,3 triliun.

Judul	Bancassurance Efektif Bantu Penetrasi Asuransi Syariah di Indonesia
Nama Media	liputan6.com
Newstrend	
Halaman/URL	https://www.liputan6.com/bisnis/read/6122539/bancassurance-efektif-bantu-penetrasi-asuransi-syariah-di-indonesia
Tanggal Berita	2025-08-03 14:00
Sentiment	Positive



PT Bank Syariah Indonesia Tbk (BSI) dan PT Prudential Sharia Life Assurance (Prudential Syariah) memperluas inklusi keuangan syariah, memperkuat kemitraan strategis melalui layanan bancassurance. Sinergi ini akan menghadirkan solusi proteksi yang relevan dan lebih mudah diakses oleh keluarga Indonesia melalui kanal bancassurance, sekaligus memperkuat ekosistem ekonomi syariah nasional. Kemitraan ini hadir di tengah meningkatnya permintaan masyarakat akan solusi proteksi berbasis syariah. "BSI menyambut baik kolaborasi ini sebagai bagian dari komitmen kami untuk memperkuat ekosistem ekonomi syariah nasional dan mempercepat visi Indonesia Emas 2045. Sebagai bank syariah terbesar dengan 21 juta nasabah dan lebih dari 1.000 jaringan cabang di seluruh Indonesia, BSI hadir sebagai One Stop Solution bagi kebutuhan masyarakat akan layanan keuangan syariah yang komprehensif, termasuk perlindungan jiwa dan kesehatan berbasis syariah," kata Wakil Presiden Direktur Bank Syariah Indonesia Bob Tyasika Ananta dikutip Minggu (3/8/2025).

Judul	Premi Asuransi Komersial Tumbuh 0,65% pada Semester I-2025
Nama Media	investor.id
Newstrend	
Halaman/URL	https://investor.id/finance/405238/premi-asuransi-komersial-tumbuh-065-pada-semester-i2025
Tanggal Berita	2025-08-03 16:21
Sentiment	Positive



Pendapatan premi asuransi komersial tumbuh 0,65% year on year (yoy) menjadi Rp 166,26 triliun pada semester I-2025. Ini mencakup premi yang dicatatkan dari perusahaan asuransi jiwa, asuransi umum, dan reasuransi untuk periode Januari hingga Juni 2025. "Kinerja asuransi komersial berupa akumulasi pendapatan premi hingga Juni 2025 mencapai Rp 166,26 triliun atau tumbuh 0,65% yoy," ungkap Ketua Dewan Komisiner Otoritas Jasa Keuangan (OJK), Mahendra Siregar, baru-baru ini. Pertumbuhan produksi premi itu jauh lebih rendah dibandingkan pencapaian pada periode sama tahun lalu. Pendapatan premi asuransi komersial pada semester I-2024 yang lalu dilaporkan dapat bertumbuh 8,46% yoy menjadi Rp 165,18 triliun.

Judul	Asuransi Masih Jadi Pilihan untuk Perlindungan Kerugian Finansial
Nama Media	investor.id
Newstrend	
Halaman/URL	https://investor.id/finance/405265/asuransi-masih-jadi-pilihan-untuk-perlindungan-kerugian-finansial
Tanggal Berita	2025-08-03 22:02
Sentiment	Positive



Asuransi menjadi pilihan yang dapat memberikan perlindungan dari kerugian finansial sekaligus memberikan perlindungan jiwa dan masa depan, produk asuransi merupakan instrumen keuangan yang fokus terhadap perlindungan dari risiko sehingga dapat menjadi solusi perencanaan keuangan jangka panjang. Dengan memiliki perlindungan, nasabah bisa menjaga masa depan dan impiannya agar dapat tetap terwujud meski kondisi keuangan sedang tidak pasti sekalipun. "Kehadiran asuransi jiwa dalam satu keluarga mampu menekan risiko finansial jika pencari nafkah tidak produktif lagi. Bentuk perlindungan dari risiko tersebut terwujud dalam uang pertanggungan, manfaat tunai, atau manfaat akhir masa asuransi yang bisa diwariskan ke anak," tutur Chief Communications Officer AXA Mandiri, Atria Rai dalam keterangan tertulisnya di Jakarta, Minggu (4/8/2025).

Judul Asuransi Tugu (TUGU) Raup Laba Rp230,92 Miliar per Semester I/2025

Nama Media bisnis.com

Newstrend

Halaman/URL <https://finansial.bisnis.com/read/20250804/215/1898947/asuransi-tugu-tugu-raup-laba-rp23092-miliar-per-semester-i-2025>

Tanggal Berita 2025-08-04 06:34

Sentiment Positive



PT Tugu Insurance Tbk. (TUGU) mencatatkan kontraksi laba setelah pajak dalam periode semester I/2025. Berdasarkan laporan keuangan perusahaan dalam keterbukaan informasi, laba setelah pajak TUGU mengalami koreksi 43,28% year on year (YoY) menjadi Rp230,92 miliar. Bila dibedah, jumlah premi bruto sebenarnya meningkat 8,63% YoY menjadi Rp3,78 triliun. Namun, premi yang dibayarkan kepada reasuransi juga meningkat 19,10% YoY menjadi Rp3,01 triliun. Alhasil, jumlah premi neto TUGU terkontraksi 19,24% YoY menjadi Rp767,50 miliar. Sedangkan, jumlah beban klaim TUGU dalam paruh pertama 2025 ini terkoreksi 23,89% YoY menjadi Rp207,35 miliar. Sedangkan jumlah beban usaha meningkat 12,73% YoY menjadi Rp248,82 miliar. Sementara itu, jumlah pendapatan juga mengalami koreksi 30,45% YoY menjadi Rp620,74 miliar, sedangkan jumlah beban underwriting terpangkas 23,52% YoY menjadi Rp275,70 miliar.

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[Association calls for the insurance sector's involvement in land use planning](#)

Insurance Portal - July 29, 2025

Land-use planning can help communities adapt. A new paper from the Global Federation of Insurance Associations (GFIA) makes the argument that insurers need to be included in land-use planning decisions.

[Translate](#)

[Como a inteligência artificial pode reduzir a lacuna de acesso aos seguros](#)

SindSeg Rs - July 29, 2025

Artificial intelligence (AI) has the potential to enable personalized coverage for everyone, expanding access to insurance in areas such as cybersecurity, healthcare, and natural disasters.

[Translate](#)

[Publications](#)

[World Economic Outlook Update, July 2025: Global Economy: Tenuous Resilience amid Persistent Uncertainty](#)

IMF - July 30, 2025

Global growth is projected at 3.0 percent for 2025 and 3.1 percent in 2026, an upward revision from the April 2025 World Economic Outlook. This reflects front-loading ahead of tariffs, lower effective tariff rates, better financial conditions, and fiscal expansion in some major jurisdictions.

Translate

OECD - Advancing business integrity through collective action

oecd.org - July 30, 2025

This paper explores governments' role in fostering, facilitating and engaging in collective action initiatives to support the private sector in its fight against corruption. Building on the OECD Anti-Bribery Recommendation, the first international standard to recommend collective action as a tool to fight foreign bribery, the paper examines when, how and for what purposes governments participate in such initiatives. The paper offers a blueprint for government authorities seeking to support anti-corruption collective action initiatives in ways that are strategic, effective and sustainable.

Translate

IAIS collaborates with the World Bank Group to develop G20 input paper on natural catastrophe protection gaps

International Association of Insurance Supervisors - July 30, 2025

The paper outlines practical and implementable actions that governments, supervisors, and the insurance industry can take to address the natural catastrophe insurance protection gap.

Translate

Climate

A Tiny Company Is Vouching for Risky Insurers in Hurricane Country

MSN.com - July 28, 2025

LaPlace, La., is the sort of town that is becoming a no-go zone for major insurance companies. Sandwiched between the Mississippi River and Lake Pontchartrain outside of New Orleans, it is only about 10 feet above sea level and has an alarming history of serious storms and flooding.

Translate

Nat cat losses continuing to exceed \$100bn per year, says Willis review

Commercial Risk Europe - July 29, 2025

Worldwide insured losses from natural catastrophes now consistently exceed \$100bn per year, continuing to put a strain on global insurance markets, according to the latest Natural Catastrophe Review from Willis.

Translate

Experts see green insurance as vital

The Times of Update - July 29, 2025

A significant proportion (41.9%) of insurance business experts believe it is crucial that insurers offer 'green' or ecological insurance products or services, according to a globaldata survey. Meanwhile, the additional Globaldata survey reveals that most consumers would be willing to pay more for an insurance policy with strong ethical, sustainable and ecological commitments.

Translate

Companies need to adapt as climate change losses soar

Commercial Risk Europe - July 29, 2025

Munich Re's analysis of catastrophe losses in the first half of this year has found that, on the whole, H1 2025 losses in the Asia-Pacific and Africa regions totalled around \$29bn – slightly lower than the 10-year average.

Translate

Digital

How Technology Is Reinventing Small Business Insurance

Forbes - July 29, 2025

According to McKinsey, the global commercial insurance market is on the cusp of a digital revolution, with digital premium penetration expected to double by 2030. But for America's 31 million small businesses, most with under five employees, that revolution can't come soon enough.

Translate

Australia's biggest business lobby groups join forces in AI, data centre and tax cut push

Capital Brief - July 24, 2025

A collective of 27 of the nation's biggest business lobby groups, research institutes and professional organisations is recommending the government undertake a holistic review of the tax system and "only" implement "risk-based regulations" where there are gaps in the current legislation.

Translate

New threats, new protection: Rising cyberattacks push Korea to rethink digital insurance

Naver - July 29, 2025

A string of high-profile cyber incidents, from SK Telecom's data breach to a ransomware attack on Seoul Guarantee Insurance, has raised alarm over digital vulnerabilities and spurred Korean insurers to ramp up cyber coverage.

Translate

General

Global trade credit insurance claims fall dramatically - report

Insurance Business America - July 24, 2025

The global trade credit insurance market saw a drop in both the number and value of claims in 2024, according to new data released by the Lloyd's Market Association (LMA), the International Underwriting Association (IUA), and the London & International Insurance Brokers' Association.

Translate

California's property insurance apocalypse: Some progress, no immediate relief

MSN.com - July 30, 2025

uring Orinda homeowner Yasaman Nazmi Lee's home-insurance saga — one of millions playing out across California as the age of mega-fires drives insurers to pull back from coverage and raise prices — there was bad news, then good news. But even the good news was not great.

Translate

Indian brokers can play central role in bridging protection gap

Commercial Risk Europe - July 29, 2025

ndian insurance brokers have a central and critical role to play in bridging India's huge penetration gap and driving the estimated doubling in the size of the sector by 2030, according to the Insurance Brokers Association of India.

Translate

Bermuda gets most offshore life insurance reserves, report finds

The Royal Gazette - July 29, 2025

Offshore reinsurance has increased significantly in the North American life insurance sector, with most reserves ceded to Bermuda, says a new report from credit ratings agency Fitch.

Translate

Brazil's reinsurance association warns of impact of new law on capacity and prices

Commercial Risk Europe - July 28, 2025

Head of the Brazilian reinsurance association has warned that a new insurance law in Brazil, which comes into force on 12 December, could result in capacity restrictions and higher prices for buyers.

Translate

Solvency II: Insurance Europe calls for smarter capital rules to boost EU investment and growth

Reinsurance News - Reinsurancene.ws - July 28, 2025

Insurance Europe—the federation representing the European insurance and reinsurance industry—has welcomed the European Commission's launch of its consultation on the Level 2 technical details of the Solvency II review.

Translate

Dubai's DIFC record growth strengthened by insurance-related firms

Reinsurance News - Reinsurancene.ws - July 28, 2025

The Dubai International Financial Centre (DIFC), the global financial centre in the Middle East, Africa and South Asia (MEASA), has announced its best-ever performance for the first half of a year, with the insurance sector taking a prominent lead.

Translate

Global commercial insurance rates shift as competition intensifies

Insurance Business UK - July 24, 2025

The global commercial insurance sector recorded a 4% average decrease in rates during the second quarter of 2025 (Q2 2025), according to Marsh's latest Global Insurance Market Index.

Translate

Law reviews underway to tackle rising private healthcare costs: PM

MalaysiaKini - July 30, 2025

The government is looking to amend existing laws, including the Private Healthcare Facilities and Services Act 1998 (Act 586), as part of an overall strategy aimed at addressing rising private healthcare costs.

Translate

Canadian Dental Association concerned about 'gaps' in national program

CTV News - July 29, 2025

The Canadian Dental Association (CDA) is voicing concerns over what it calls gaps in the national dental program. The Canadian Dental Care Plan (CDCP) was launched in December 2023 to allow uninsured people who face financial barriers access to care.

Translate