



# Company Profile

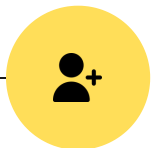
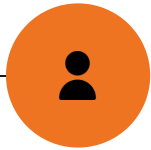
**KANTOR KONSULTAN AKTUARIA  
I GDE EKA SARMAJA, FSAI DAN REKAN**

# OUR FIRM



KKA I Gde Eka Sarmaja, FSAI established in December 2018 by I Gde Eka Sarmaja, FSAI as Kantor Konsultan Aktuaria (Perorangan) after received license from Ministry of Finance - Izin Kantor Konsultan Aktuaria No. 4.18.0003 based on Ministry of Finance decree No. 745/KM.1/2018 date 3 December 2018. KKA GD starts to serving clients in January 2019.

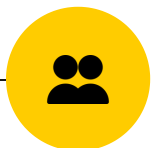
KKA GD establishes with vision to be a trusted partner for our clients' success. We prioritize quality and professionalism in providing our services. Our team is build with strong and insightful professionals who have worked in specific industries (Life Insurance, Pension and Consulting) with more than 10 years experience. We provide services in employee benefit consulting and insurance consulting.



Since beginning of 2020, KKA I Gde Eka Sarmaja, FSAI has combined our business with PT Pointera Aktuarial Strategis aiming to deliver the best quality advice and service based on deep understanding of industry dynamics and best practice on strategic decision making.

PT Pointer Aktuarial Strategis was founded by actuarial and financial practitioner with commitment on quality and tested experience in the area of life insurance, health insurance, general insurance, pension fund, investment and employee benefit schemes.

PT Pointera Aktuarial Strategis hold Ministry of finance license since 23 November 2004 based on decree No. KEP-468/KM.5/2004.



As per June 2020, KKA I Gde Eka Sarmaja, FSAI has transformed to KKA I Gde Eka Sarmaja, FSAI dan Rekan after we received license from Ministry of Finance - Izin Kantor Konsultan Aktuaria No. 5.20.0002 based on Ministry of Finance decree No. 231/KM.1/2020.



Persetujuan Kerjasama antara KKA I Gde Eka Sarmaja, FSAI dan Rekan dengan KKA Asing Global Actuarial Service Limited (MBE Consulting) oleh Kepala Pusat Pembinaan Profesi Keuangan Kementerian Keuangan No. S-2014/PPPK/2021 tanggal 29 November 2021

# Trusted partner to success



## OUR VALUE PROPOSITION



### Quality and professionalism

We offer high quality advice & service, our fact finding & data handling process is always controlled and monitored at the highest standard. We provide the advice with consideration of multiple perspective but customized to meet client objectives.



### Specialized team with broader perspective

Our talent offer extensive industry knowledge being active in the insurance, pension & employee benefits latest best practices, regulation monitor and update in economic / environment trends.



### Project management & communication

Strong project management skills with reduce risk of missing deadline or maximize the value of the deliverables in meeting clients' requirements



### Trusted long term partner

We work independently and respect the sensitivity of particular issues / information. We believe it will be recognized as trusted long-term partner to get the right balance of long-term objectives achieved from successful small baby steps.

# OUR CAPABILITIES



## Employee Benefits

- Actuarial valuation under PSAK 24, IAS 19, ASC 715, IPSAS 39
- Actuarial Funding Report for Pension Fund
- Termination benefit / early retirement strategy
- Communication
- Asset Liability Management
- Employee Benefits Review and design
- Insurance product and providers advice



## Insurance Consulting

- Statutory actuarial report for OJK submission
- Actuarial review on technical reserve for financial statement
- Experience Study Analysis / Assumptions Review
- Pricing support - model and profitability testing
- Financial models and projections
- Reinsurance scheme review
- Actuarial cash flow modelling

## OUR MISSION



**“Improvement  
on outcomes for  
employers,  
fiduciaries and  
employees”**



# OUR PARTNERS



## **I Gde Eka Sarmaja, FSAI**

[i.gde.eka.sarmaja@kkagd.com](mailto:i.gde.eka.sarmaja@kkagd.com)

I Gde Eka Sarmaja, FSAI is the leader and Public actuary for Kantor Konsultan Aktuaria or "KKA GD".

Gde has advised various clients from different size and industry with range of consulting areas on Accounting Valuation, Funding valuation, Pension design review, vendor selection and risk Management. He also involved in M&A projects and Executive compensation design.

Gde has 20 year of consulting and insurance experience, he spent 3 year as Actuary and the Business Leader for Health and Wealth in global consulting firm. Prior to that, Gde was a senior leader in Manulife's Employee Benefits business – Head of Employee Benefits Business Development and Head of Group Life and Health business. He is experienced in reviewing group health insurance product and also develop new business process that ensure competitiveness and consistency of pricing basis with margin requirement. He was working for a global consulting firm where he was Director and Practice Leader for another global Actuarial and Benefits consulting.

Gde received his Master and Bachelor's of Science degree in Mathematics and Statistics from the University of Indonesia. He is a Fellow of Persatuan Aktuaris Indonesia (FSAI), Ahli Manajemen Asuransi Indonesia (AAI) and Wakil Manajer Investasi.



## **Michael Djumadi, FSAI**

[michael.djumadi@kkagd.com](mailto:michael.djumadi@kkagd.com)

Michael Djumadi, FSAI is the partner and public actuary for Kantor Konsultan Aktuaria or "KKA GD".

Michael has advised various clients from different size and industry with range of consulting areas on Accounting Valuation, Funding valuation, Pension design review, vendor selection and risk Management. He also involved in M&A projects and employee benefits projects.

Michael has more than 12 years of consulting experience within multinational consulting firms. He spent 9 years with Willis Towers Watson – not only serving Indonesia, but also Singapore office. Prior to KKA GD, he was Associate Director of Mercer Indonesia.

Michael received his Master of Actuarial Science from University of New South Wales, Sydney. He also holds Bachelor of Science in Mathematics and Bachelor of Computer Science from Bina Nusantara University. He is a Fellow of Persatuan Aktuaris Indonesia (FSAI).

# OUR ACTUARIES AND ASSOCIATE ACTUARIES



## **Nico Andico Siahaan, FSAI**

Nico has more than 5 years experience in the actuarial field.

Prior to joining KKA GD, Nico was the appointed actuary for PT Asuransi Jiwa Sequis Financial. Nico worked as a Senior Consultant with Mercer Indonesia for 3 years before working in the insurance industry. He worked with KSK Insurance and Pacific Life Insurance before joining PT Asuransi Jiwa Sequis Financial.

Nico has a degree in Mathematics from ITB. He is an actuary of the Indonesian Actuary Association (FSAI) and a Qualified Chief Risk Officer (QCRO).



## **A. Tetty Pratiwi, ASAI**

A. Tetty Pratiwi, ASAI has more than 13 years in both life insurance and consulting industry. She spent 7 years as actuarial staff with Asuransi Cigna and 4 years as actuarial supervisor with Winterthur Life (now known as Astra Life). In consulting industry, she spent two years as consultant with Watson Wyatt (now Willis Towers Watson).

She received her Bachelor of Economic degree from Universitas Indonesia. She is an Associate of Persatuan Indonesia (ASAI).



## **Mielanita Julianti Wulansari, ASAI**

Mielanita Julianti Wulansari, ASAI has more than 25 years experience in the pension industry, operations, client relations and system administration. She was one of the management board of DPLK Aviva. She is active in DPLK association as a trainer.

She received her Bachelor degree in Mathematics from Universitas Indonesia. She is a Certified Pension Administrator

# OUR CONSULTANTS



## Febrina Indrawati

Febrina Indrawati has more than 25 years experience in actuarial related works. Her experience covers various technical and management of life insurance including Product Development, Reserve Valuation and Business Planning.

She received her Bachelor degree in Mathematics from ITB. She also hold Master Accounting from Macquarie University, Australia. She is a member of Asosiasi Ahli Manajemen Asuransi Indonesia.



## Syahhul Hamid

Syahhul Hamid is responsible for data management and involves in most strategic projects in Pointera since 2007. Prior to joining Pointera, he worked in IT Section with Asuransi Jiwa Tugu Mandiri and also spent 8 years building (design) system for Agency Commission.

He graduated from STMIK Kuwera, Jakarta. He is a member of Asosiasi Ahli Manajemen Asuransi Indonesia.



## Kumala Intansari

Kumala has been an Actuarial Analyst with KKA GD since 2021.

Kumala obtained her Bachelor of Actuarial degree from IPB University. Kumala is currently completing a professional exam of Society of Actuaries Indonesia



## Gita Rahman

Gita has been an Actuarial Analyst with KKA GD since 2021.

Gita obtained her Bachelor of Actuarial degree from IPB University. Gita is currently completing a professional exam of Society of Actuaries Indonesia



## Darren Pratama

Darren has been an Actuarial Analyst with KKA GD since 2023.

Darren obtained his Bachelor of Actuarial degree from Universitas Gadjah Mada. Darren is currently completing a professional exam of Society of Actuaries Indonesia



# SUBJECT MATTER EXPERT



## Dr. Yogo Purwono

Yogo is an expert in the field of Quantitative Finance and Risk Management for KKA GD.

Yogo has intensive experience as a visiting researcher in the dynamics of financial services at BI, LPS, and OJK. He is also an active resource person in the risk management certification preparation program and has served as a member of the Audit and Actuarial Committee for the BPJS Employment Supervisory Board until 2020.

Apart from his activities as a lecturer and student supervisor in master's and doctoral research, Yogo has served as Head of the Risk Management unit at the Administrative Center of the University of Indonesia.

Yogo has CACP (Certification in Audit Committee Practices), ERMCP (Enterprise Risk Management Certified Professional) certificates, and FRM (Financial Risk Manager). His executive educations include Business Analytics for Decision Making and Machine Learning in Insurance.

Yogo obtained a Masters in Actuarial from MMUI, attended a Graduate Diploma in Actuarial Science, University of Montreal Canada, Sandwich PhD Program at the University of Gronigen, the Netherlands and a Doctorate in Banking and Finance FEB UI.



## Dr. Nur Hasan Kurniawan

Nur Hasan Kurniawan (Nanang) has more than 25 years experience in financial industri especially in insurance and pension, with last role as Chief Employee Benefit of Manulife Indonesia.

Nanang was President of Financial Institution Pension Fund Association elected at September 2019. He is often invited to speak at various international and domestic seminars, most of which relate to pension issues. He works with regulators (OJK, Ministry of Finance and Ministry of Manpower) as an expert in several regulations related to Pension, Insurance and Social Security Programs.

Nanang obtained a Masters in Management (Capital Market Management) from the University of Indonesia and a Doctorate in Human Resources Management from the State University of Jakarta.

# LICENSES



Izin Kantor Konsultan Aktuaria No. 5.20.0002  
Keputusan Menteri Keuangan No. 231/KM.1/2020

Persetujuan Kerjasama antara KKA I Gde Eka Sarmaja, FSAI dan Rekan dengan KKA Asing Global Actuarial Service Limited (MBE Consulting) oleh Kepala Pusat Pembinaan Profesi Keuangan Kementerian Keuangan No. S-2014/PPPK/2021 tanggal 29 November 2021



## **I GDE EKA SARMAJA, FSAI**

Surat tanda terdaftar Konsultan Aktuaria  
IKNB No. 025/NB.122/STTD-KA/2017  
Tanggal 18 Agustus 2017

## **MICHAEL DJUMADI, FSAI**

Surat Tanda Terdaftar Konsultan Aktuaria  
IKNB No. 036/NB.122/STTD-KA/2021  
Tanggal 18 March 2021



No. Anggota : AKAI-20034

# BUSINESS PARTNER



Daya Sinergi Solusi Consulting (DSS) provides strategic management consultation services focused in the full range of business cycle in the financial industry. With a core staff of experienced professionals in financial industry and a team approach to most consulting projects, DSS helps its clients build for the future.

DSS is powered by knowledge envisioned by the leadership of three business consultants with experience more than 16 years in the financial industry and ability to server clients. Each consultant specializes in a particular discipline, including business development, finance, sales and marketing, technology, management, operations, human resources, regulatory and compliance framework.



MBE Consulting is a specialist consultancy with a reputation for insight and innovation within the financial services sector. We excel at successfully delivering projects in technology solutions, risk management and process improvement, helping our clients become more efficient, effective and profitable.

Drawing from a diverse range of skill sets and disciplines, we are a responsive, creative and highly motivated team; delivering long-lasting, individually tailored programmes, which meet the demanding requirements of the industry.



**KANTOR KONSULTAN AKTUARIA  
I GDE EKA SARMAJA, FSAI DAN REKAN**

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