



COMPANY PROFILE

PT. Sentana Persada Indonesia
IT Solution & Risk Management



2023



GLOBAL TRUSTED COMPANY

More than 3 Years,
We Provide
IT Solution &
Risk Management



FOREWORD

Director

Dr. Afrizon, S.E., M.Si., Akt., CA

Assalamu'alaikum warahmatullah wabarakatuh.

Doa dan harapan kami semoga Bapak/Ibu senantiasa berada dalam lindungan Tuhan yang Maha Kuasa dan sukses dalam menjalankan aktivitas sehari-hari. Aamiin.

PT Sentana Persada Indonesia IT Solution & Risk Management, dikenal juga sebagai Sentana Persada, didirikan pada tahun 2019. Sentana Persada telah menjalankan usahanya di bidang layanan dan jasa administrasi produk Asuransi dengan spesialisasi pada bidang penyelenggaraan Program Asuransi Kesehatan di Indonesia. Berdirinya Sentana Persada karena melihat peluang yang ada di bidang jasa layanan dan jasa administrasi kesehatan terutama sistem dan teknologi informasi yang dikuasai oleh pasar khusus terutama Bidang IT dalam pengembangan program aplikasi. Untuk memperkuat bisnisnya, maka Sentana Persada merekrut tenaga-tenaga ahli yang berpengalaman dibidang produk asuransi kesehatan, jasa administrasi, dan pelayanan yang berhubungan dengan penyelenggaraan program asuransi kesehatan yang berbasis teknologi informasi. Sentana Persada akan terus berkembang dengan melakukan perbaikan yang terus menerus (continuous improvement) agar selalu memberikan solusi terbaik bagi klien dan stakeholders lainnya.

Wassalamu'alaikum warahmatullah wabarakatuh

Assalamualaikum warahmatullah wabarakatuh.

We pray and hope that you will always be in the protection of the Almighty God and be successful in carrying out daily activities. Amen.

PT. Sentana Persada Indonesia IT Solution & Risk Management, also known as Sentana Persada, was founded in 2019. Sentana Persada has been running its business in the field of services and insurance product administration services with a specialization in the field of Health Insurance Program implementation in Indonesia. Sentana Persada was due to seeing the opportunities in the area of health administration services based on systems and information technology, which are controlled by a unique market in application program development. To strengthen its business, Sentana Persada recruits experienced experts in health insurance products, administrative services, and services related to the implementation of information technology-based health insurance programs. Sentana Persada will continue to develop by making continuous improvements to always provide the best solutions and services for clients and other stakeholders.

Wassalamu'alaikum warahmatullah wabarakatuh.



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ABOUT COMPANY

PT. Sentana Persada Indonesia didirikan pada tahun 2019 saat ini telah memiliki sistem informasi dan teknologi yang didukung tenaga ahli kompeten untuk memberikan layanan terbaik kepada klien. PT. Sentana Persada Indonesia terus melakukan pengembangan pasar dan layanan administrasi berbasis web. Produk pertama kami adalah BHIAS (Broker Health Insurance Administration System). Produk ini mendapatkan sambutan pasar yang luar biasa dan terbukti PT. Sentana Persada Indonesia saat ini sudah bermitra dengan broker-broker asuransi di Indonesia. Seiring berjalannya waktu dan kebutuhan pasar terhadap produk Asuransi Kesehatan semakin tinggi ditandai dengan banyaknya permintaan dari klien, maka PT. Sentana Persada Indonesia mengembangkan produk program aplikasi lainnya seperti TPA Plus dan ASO, disamping produk *Risk Management* dan investasi lainnya.

PT. Sentana Persada Indonesia was founded in 2019 and currently has an information and technology system supported by competent experts to provide the best service to clients. PT. Sentana Persada Indonesia continues to develop market and web-based administrative services. Our first product is BHIAS (Broker Health Insurance Administration System). This product has received extraordinary market acceptance and has been proven by PT. Sentana Persada Indonesia is currently partnering with insurance brokers in Indonesia. As time goes by and the market demand for health insurance products is getting higher, marked by a large number of requests from clients, PT. Sentana Persada Indonesia develops other application program products such as TPA Plus and ASO, in addition to other Risk Management and investment products.

IT Solution & Risk Management



PT. Sentana Persada Indonesia

IT Solution

- Broker Health Insurance Admin System
- Admin Services Only
- Third Party Admin Plus
- Persada Health Care (PHC)

Risk Management

- Insurance product development
- Pension Fund (PSAK24)
- Actuary Services
- Health Care Individual (HCI)

Produk yang kami kembangkan, seperti :
The products we develop, such as:



BHIAS (Broker Health Insurance Admin System).



TPA Plus (Third Party Administration Plus) / PHC.



ASO (Administration Service Only).



HCI (Health Care Individual).

Produk tersebut menjadi produk andalan kami dalam bekerja sama dengan pihak-pihak terkait, utamanya Perusahaan Asuransi.

These products are our mainstay products in understanding with related parties, especially insurance companies.

Menyadari hal tersebut diatas, PT. Sentana Persada Indonesia merasa perlu untuk memperkuat basis layanan dengan teknologi & sistem aplikasi yang terintegrasi dengan Perusahaan Asuransi di dalam penyelenggaraan program asuransi kesehatan yang bermutu dan profitable.

Realizing the above, PT. Sentana Persada Indonesia feels the need to strengthen its service base with integrated technology & application systems with insurance companies in implementing quality and profitable health insurance programs.

VISION & MISSION

VISION

Menjadi perusahaan yang mengelola berbagai potensi di bidang jasa pelayanan kesehatan yang terpercaya secara global.

Become a company that manages various potentials in the field of health services that are trusted globally.

MISION

- 1.** Kami penyedia jasa konsultasi bisnis yang andal.
We are a reliable business consulting service provider.
- 2.** Kami memberikan solusi sesuai kebutuhan pelanggan dengan kualitas yang maksimal berbasis sistem informasi dan teknologi.
We provide solutions according to customer needs with maximum quality based on information systems and technology.
- 3.** Kami mengintegrasikan konsep layanan ke dalam bisnis untuk memperoleh kemudahan waktu & nilai tambah (*value-added*) yang berkelanjutan.
We integrate service concepts into business to obtain sustainable ease of time and value-added.
- 4.** Kami mengilhami prinsip-prinsip layanan secara komprehensif dan berkelanjutan untuk mencapai kepuasan pelanggan (*excellent service*) dan akan mencapai layanan tinggi (*hospitality*).
We inspire service principles comprehensively and sustainably to achieve customer satisfaction (excellent service) and will perform high service (hospitality).
- 5.** Kami menyelenggarakan jasa pendampingan profesional untuk Produk Asuransi Kesehatan serta jasa terkait lainnya.
We provide professional assistance services for Health Insurance Products and other related services.

GOAL

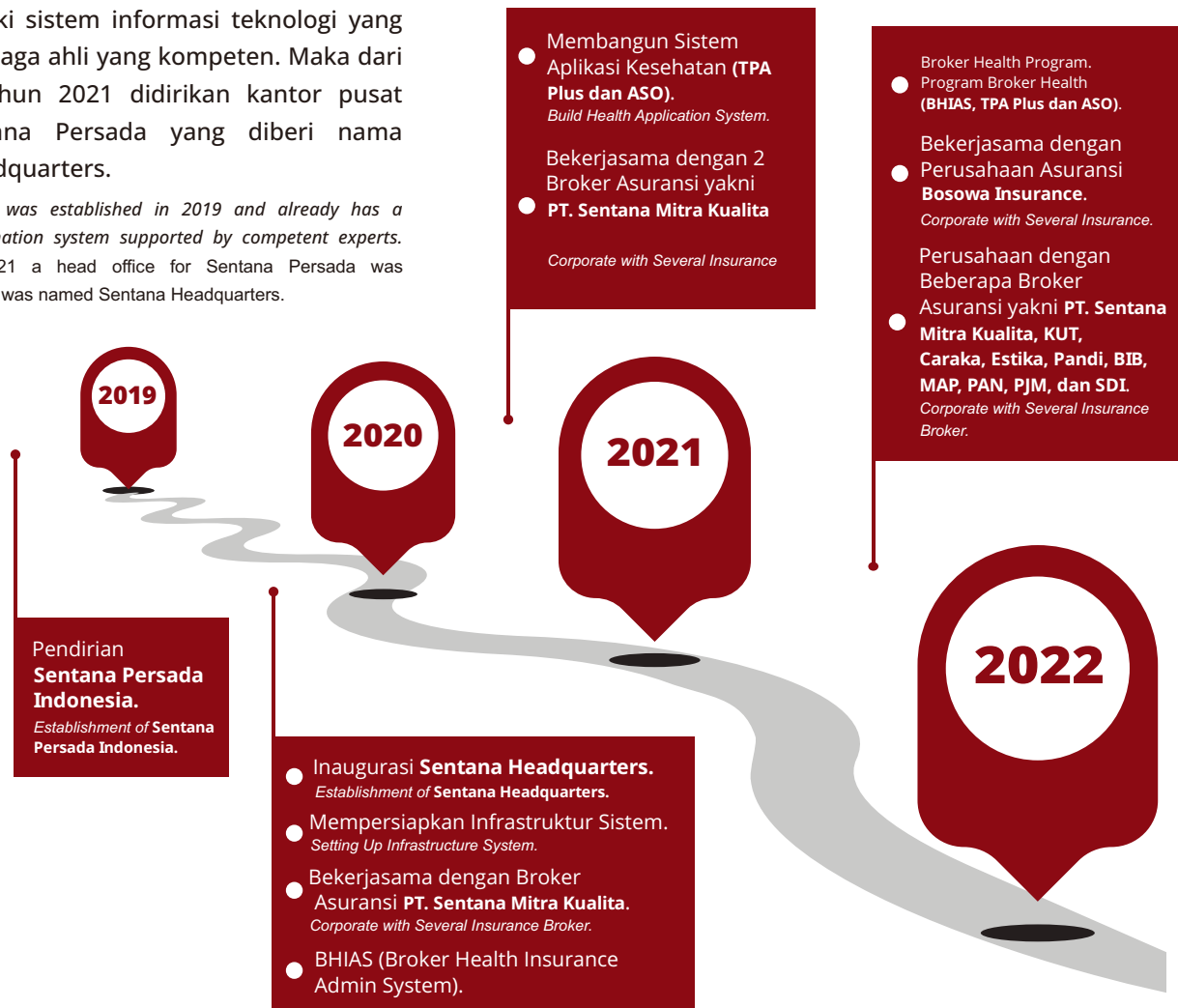
Menjadi mitra terpercaya dalam penyelenggaraan jasa pelayanan administrasi kesehatan dan pendampingan profesional, serta jasa terkait lainnya yang berbasis IT.

Become a trusted partner in the implementation of health administration services and professional assistance, as well as other related services based on IT.

MILESTONE

Sentana Persada berdiri sejak tahun 2019 dan telah memiliki sistem informasi teknologi yang didukung tenaga ahli yang kompeten. Maka dari itu, pada tahun 2021 didirikan kantor pusat untuk Sentana Persada yang diberi nama Sentana Headquarters.

Sentana Persada was established in 2019 and already has a technology information system supported by competent experts. Therefore, in 2021 a head office for Sentana Persada was established, which was named Sentana Headquarters.



CORE VALUES



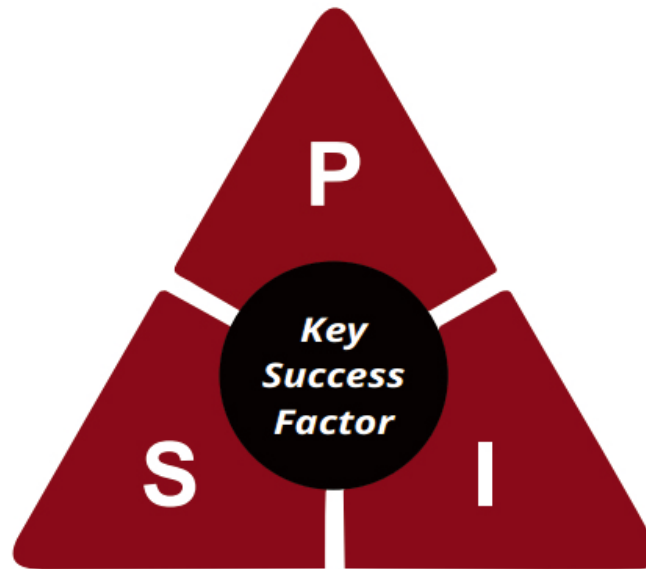
Profesional, Integritas, Keunggulan, Keramahan & Kepatuhan Syariah.

Professional, Integrity, Excellence, Hospitality & Sharia Compliance.

Bekerja secara jujur, objektif, profesional, dan bertanggung jawab dalam suatu tim kerja yang bersemangatkan kekeluargaan.

Work honestly, objectively, professionally and responsibly in a work team that has a family spirit.

KEY SUCCESS FACTOR



Sustainable Development

Pengembangan Berkelanjutan



Pengembangan yang dilakukan secara terus menerus terhadap kualitas pelayanan dengan mempertimbangkan kebutuhan pengembangan di masa yang akan datang berdasarkan perkembangan teknologi.

Sustainable development of service quality taking into account future development needs based on technological developments.

Price of Rational

Harga yang Rasional



Memberikan harga yang tepat kepada klien, sehingga dapat memberikan nilai tambah bagi pelanggan.

Providing the right price to clients, so as to provide added value for customers.

Integrity

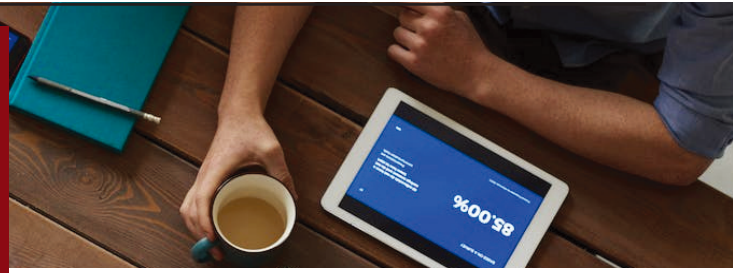
Integritas



Konsistensi dan keteguhan yang tak tergoyahkan dalam menjunjung tinggi nilai-nilai luhur dan nilai perusahaan serta memiliki keyakinan yang kuat dalam pencapaian tujuan.

Unwavering consistency and firmness in upholding the noble values and values of the company and having a strong belief in the achievement of goals.

BOARD OF MANAGEMENT



Idial Fitra Hanif, SE, APAI, CIIB President Commissioner

Lulus dari Universitas Nasional dan mendirikan PT. Sentana Mitra Kualita pada tahun 1998. Sejak lulus, beliau telah bekerja sebagai profesional di berbagai perusahaan ternama dan saat ini aktif di bidaLulus dari Universitas Nasional

Graduated from the National University and established PT. Sentana Mitra Kualita in 1998. Since graduating, he has worked as a professional in various well-known companies and is currently active in the field of education.

Komisaris Utama - PT. Sentana Persada Indonesia (Sejak 2019), Komisaris - PT. Thayiba Tora Tour & Travel (Sejak 2015), Ketua - Koperasi Keuangan Syariah BMT El Raushan Fikr (Sejak 2012), Ketua - Yayasan Sekolah Raushan Fikr (Sejak 2012), Direktur Operasi - PT. Sentana Mitra Kualita (2005-2015), Manajer Pemasaran Umum - PT. Sentana Mitra Kualita (1998-2005), Manajer Departemen Kesejahteraan Karyawan - PT. Asuransi Sinar Mas (1996-1998), Program Pengembangan Manajemen - PT. Bank Internasional Indonesia, Tbk (1995-1996), Group Leader - PT. Multi Kontrol Nusantara/Bakrie Group (1994-1995).

President Commissioner - PT. Sentana Persada Indonesia (Since 2019), Commissioner - PT. Thayiba Tora Tour & Travel (Since 2015), Chairman - Sharia Financial Cooperative BMT El Raushan Fikr (Since 2012), Chairman - Raushan Fikr School Foundation (Since 2012), Operation Director - PT. Sentana Mitra Kualita (2005-2015), General Marketing Manager - PT. Sentana Mitra Kualita (1998-2005), Manager of Employee Benefit Department - PT. Asuransi Sinar Mas (1996-1998), Management Development Program - PT. Bank Internasional Indonesia, Tbk (1995-1996), Group Leader - PT. Multi Kontrol Nusantara/Bakrie Group (1994-1995).



Ady Sucipto, SE, MM, APAI Commissioner

Lulus dari Universitas Persada Indonesia (YAI) dan bergabung dengan PT. Sentana Persada Indonesia pada tahun 2013. Sejak lulus, beliau telah bekerja sebagai profesional di berbagai perusahaan ternama.

Graduated from Persada Indonesia University (YAI) and joined PT. Sentana Persada Indonesia in 2013. Since graduating, he has worked as a professional in various well-known companies.

Direktur Keuangan dan Administrasi - PT. Sentana Mitra Kualita (2018 – Sekarang). Kepala Divisi Keuangan - PT. Sentana Mitra Kualita (2013 – 2018). Manajer Keuangan - PT. Erfamar Sarana Mandiri (2012 – 2013). Senior Auditor - KAP Abdul Ghonie Abubakar (2012 – 2012). Manajer Keuangan dan Akuntansi - PT. Indospec Asia (2002 – 2012). Manajer Pengadaan Tenaga Kerja - PT. Indospec Asia (2010 – 2011). Direktur Keuangan dan Administrasi - PT. Indospec Asia (2010 – 2013). Manajer Keuangan & Akuntansi - PT. Indoprom Indonesia (2001 – 2002). Konsultan Manajemen (Kerja Lepas) - PT. Trisandhya Prima Diesel (2001 – 2002). Direktur - CV. Cipta Budi Mandiri (2000 – 2001). Manajer Keuangan & Akuntansi - PT. Bonecom Group (1998 – 2000). Asisten Manajer Keuangan dan Akuntansi - PT. Jaya Beton Indonesia anggota PT. Jaya Development Group (1995 – 1998).

Director of Finance and Administration - PT. Sentana Mitra Kualita (2018 – Present). Head of Finance Division - PT. Sentana Partners Of Quality (2013 – 2018). Finance Manager - PT. Erfamar Sarana Mandiri (2012 – 2013). Senior Auditor - KAP Abdul Ghonie Abubakar (2012 – 2012). Finance and Accounting Manager - PT. Indospec Asia (2002 – 2012). Labor Procurement Manager - PT. Indospec Asia (2010 – 2011). Director of Finance and Administration - PT. Indospec Asia (2010 – 2013). Finance & Accounting Manager - PT. Indoprom Indonesia (2001 – 2002). Management Consultant (Freelance) - PT. Trisandhya Prima Diesel (2001 – 2002). Director - CV. Cipta Budi Mandiri (2000 – 2001). Finance & Accounting Manager - PT. Bonecom Group (1998 – 2000). Assistant Manager of Finance and Accounting - PT. Jaya Beton Indonesia member of PT. Jaya Development Group (1995 – 1998).



Dr. Afrizon, SE, M.Si, Akt, CA Director

Lulusan Doktor program studi Akuntansi Universitas Padjadjaran. Selain memiliki pengalaman sebagai tenaga profesional juga sebagai pengajar di berbagai Perguruan Tinggi di Jakarta dan Sumatera Barat.

Graduate from Padjadjaran University accounting study program. Besides having experience as a professional as well as a teacher in various Universities in Jakarta and West Sumatra.

Kepala Divisi Jaminan Kesehatan - PT. AJS Amanah Githa (2017-2019). Direktur - PT. Zakirah Health Care (2011-2016). Kepala Divisi - PT. Zakirah Health Care (2009-2011). Komite Audit - PT. Asuransi Syariah Mubarakah (2008-2009). Kepala Departemen Keuangan - PT. Asuransi Syariah Mubarakah (2007). Direktur Eksekutif - PT. CIERA (Pusat Penelitian dan Penerapan Ekonomi Islam (2007). Bidang Kerjasama dan Pengembangan - Universitas Bung Hatta (Sejak 2004). Kepala Biro Administrasi Umum dan Keuangan Universitas Bung Hatta - (2002-2004). Pengajar Laboratorium Komputer - Fakultas Ekonomi Universitas Bung Hatta (1997-1999).

Head of the Health Insurance Division - PT. AJS Amanah Githa (2017-2019). Director - PT. Zakirah Health Care. Head of Division - PT. Zakirah Health Care (2009-2011). Audit Committee - PT. Asuransi Syariah Mubarakah (2008-2009). Head of the Ministry of Finance - PT. Asuransi Syariah Mubarakah (2007). Executive Director - PT. CIERA (Center for Islamic Economic Research and Application (2007). Field of Cooperation and Development - Bung Hatta University (Since 2004). Head of the General Administration and Finance Bureau - Bung Hatta University (2002-2004). Instructor of Computer Laboratory, Faculty of Economics - Bung Hatta University (1997-1999).



Rina Tri Rismawati, SP, AAIK, AAK Deputy Marketing Director

Lulusan IPB University dan mulai bergabung di PT. Sentana Persada Indonesia pada Oktober 2022. Sejak tahun 2006 telah berkarir sebagai profesional di berbagai perusahaan ternama di Indonesia.

Graduated from IPB University and started to join PT. Sentana Persada Indonesia in October 2022. Since 2006 he has had a career as a professional in various well-known companies in Indonesia.

Kepala Saluran Distribusi Agen Perjalanan - PT. Zurich Insurance Indonesia (2017 - 2020), Kepala Dukungan Pemasaran - PT. Sampo Insurance Indonesia (2017). Head Of Agency Growth and Development - PT. Sampo Insurance Indonesia (2015 - 2017). Kepala Departemen Agensi - PT. Adira Dinamika Insurance, Tbk. (2015 - 2016). Kepala Dukungan Bisnis Kesehatan - PT. Adira Dinamika Insurance, Tbk. (2012 - 2015). Analis Program Penjualan - PT. Adira Dinamika Insurance, Tbk. (2009 - 2012). Analis Pengembangan Agensi - PT. Adira Dinamika Insurance, Tbk. (2007 - 2009), Pelatihan Manajemen - PT. Adira Dinamika Insurance, Tbk. (2006 - 2007). Manajer Projek - IPB University (2006).

Head of Travel Agent Distribution Channel - PT. Zurich Insurance Indonesia (2017 - 2020), Head of Marketing Support - PT. Sampo Insurance Indonesia (2017). Head of Growth and Development Agency - PT. Sampo Insurance Indonesia (2015 - 2017). Head of Agency Department - PT. Adira Dinamika Insurance, Tbk. (2015 - 2016). Head of Health Business Support - PT. Adira Dinamika Insurance, Tbk. (2012 - 2015). Sales Program Analyst - PT. Adira Dinamika Insurance, Tbk. (2009 - 2012). Agency Development Analyst - PT. Adira Dinamika Insurance, Tbk. (2007 - 2009), Management Training - PT. Adira Dinamika Insurance, Tbk. (2006-2007). Project Manager - IPB University (2006).



Achmad Hadad Rauf, SH, QRMP, AMRP, CIIB Associate Director

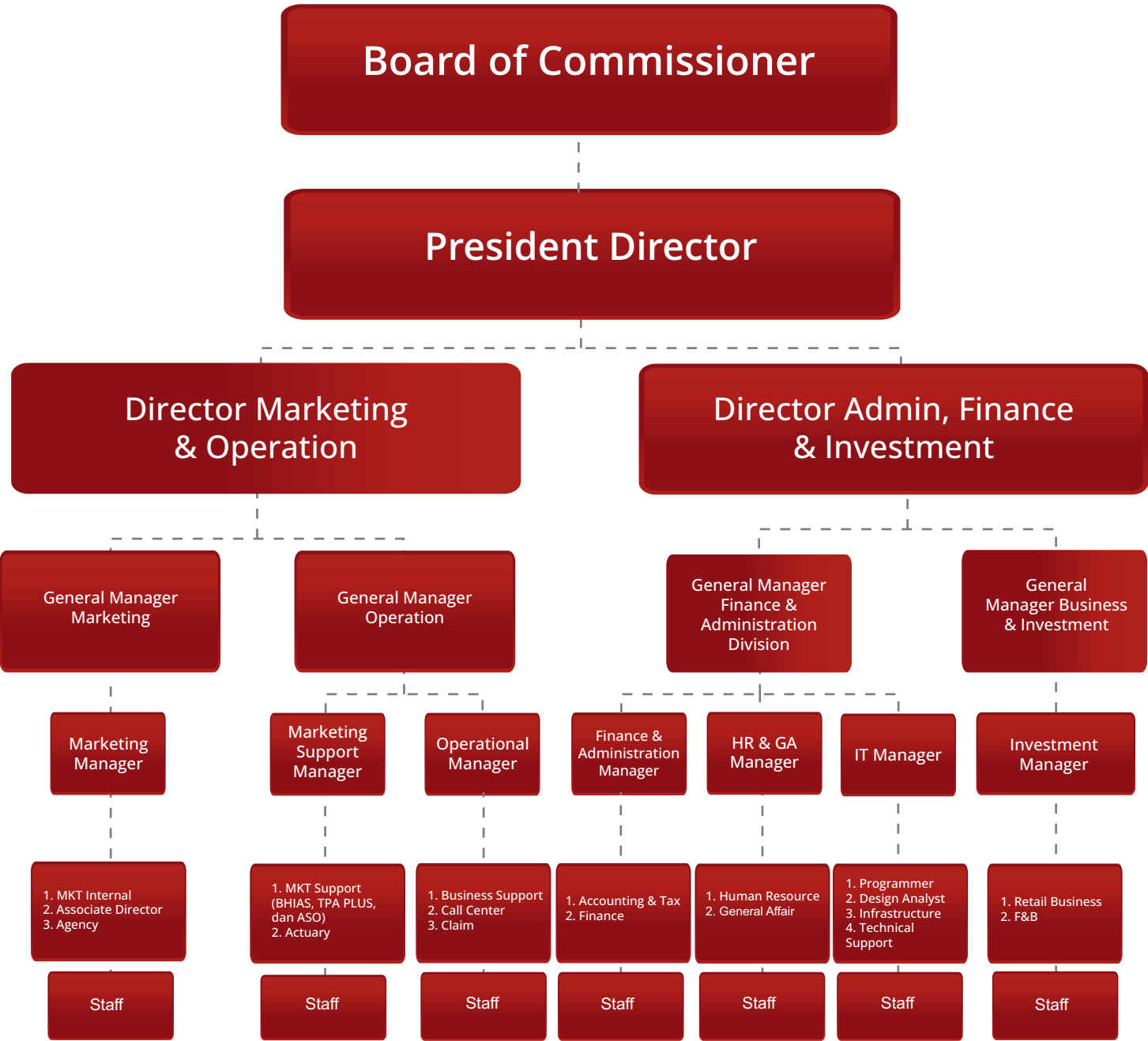
Lulusan Universitas Krisnadwipayana dan mulai bergabung di PT. Sentana Persada Indonesia pada tahun 2022. Sejak tahun 1976, telah berkarir sebagai profesional di berbagai perusahaan ternama di Indonesia.

Graduated from Krisnadwipayana University and started to join PT. Sentana Persada Indonesia in 2022. Since 1976, he has had a career as a professional in various well-known companies in Indonesia.

Direktur Rekanan - PT. Sentana Persada Indonesia (2022 - Sekarang). Komisaris Independen - PT. Sarana Lindung Upaya (2015 - Sekarang). Direktur Utama - PT. Adhi Lintas Tanase (2018 - Sekarang). Direktur - PT. Adhi Lintas Tanase (2012-2018). Direktur Teknik Reasuransi Umum - PT. Maskapai Teknik Reasuransi Umum (2006-2012). General Manager Divisi Reasuransi Umum - PT. Maskapai Reasuransi Indonesia (1997-2006). Asisten General Manager Divisi Reasuransi Umum - PT. Maskapai Reasuransi Indonesia (1987-1997). Chief Underwriting - PT. Asuransi Nasuha (1984-1986). Kepala Bagian Klaim - PT. Asuransi Nasuha (1979-1984). Kepala Bagian Casualty - PT. Asuransi Nasuha (1976-1979).

Associate Director - PT. Sentana Persada Indonesia (2022 - Present). Independent Commissioner - PT. Protection Facilities (2015 - Present). Main Director - PT. Adhi Lintas Tanase (2018 - Present). Director - PT. Adhi Lintas Tanase (2012-2018). Director of General Reinsurance Engineering - PT. General Reinsurance Engineering Airline (2006-2012). General Manager General Reinsurance Division - PT. Indonesian Reinsurance Airlines (1997-2006). Assistant General Manager General Reinsurance Division - PT. Indonesian Reinsurance Airlines (1987-1997). Chief Underwriting - PT. Nasuha Insurance (1984-1986). Head of Claims Section - PT. Nasuha Insurance (1979-1984). Head of Casualty Section - PT. Nasuha Insurance (1976-1979).

ORGANIZATIONAL STRUCTURE



MANAGEMENT TEAM



Fakhriy W. Edriatama
Marketing Manager



Syaiful Zulfahri
HR & GA Manager



Syamsul Bahri
IT Manager



M Daskim Ar Rayah
Assistant IT Manager

OUR TEAM



PRODUCT

1.

BHIAS (BROKER HEALTH INSURANCE ADMINISTRATION SYSTEM)

BHIAS adalah program layanan pengelolaan administrasi kesehatan untuk perusahaan Broker Asuransi. Program layanan ini menjadi solusi terbaik bagi perusahaan, karena di dalam pengoperasiannya kami didukung oleh sistem layanan asuransi kesehatan yang handal dan terintegrasi.

BHIAS is a health administration management service program for non-health insurance general insurance brokerage companies. This service program is the best solution for the company because in its operation we are supported by a reliable and integrated health insurance service system.

2.

TPA PLUS (THIRD PARTY ADMINISTRATION PLUS) / PHC

TPA Plus adalah program pelayanan Administrasi Asuransi Kesehatan Pihak Ketiga bagi perusahaan Asuransi, sehingga perusahaan asuransi tidak memerlukan investasi SDM dan Teknologi Informasi (Program Aplikasi Asuransi Kesehatan) yang sangat banyak untuk penanganan Administrasi Asuransi Kesehatan. Pelayanan kami sangat luas seperti proses administrasi pada *underwriting* asuransi kesehatan, pelayanan penanganan klaim baik *provider* maupun *reimbursement*, dan laporan yang dibutuhkan perusahaan asuransi. Program pelayanan TPA Plus ini sangat membantu perusahaan asuransi untuk efisiensi dan efektivitas dalam pengelolaan Asuransi Kesehatan tanpa investasi jangka panjang dan biaya tinggi.

TPA Plus is a Third Party Health Insurance Administration service program for Insurance companies, so that insurance companies don't require a lot of investment in HR and Information Technology (Health Insurance Application Program) to handle Health Insurance Administration. Our services are very broad, such as administrative processes for health insurance underwriting, claims handling services for both providers and reimbursement, and reports needed by insurance companies. The TPA Plus service program is very helpful for insurance companies for efficiency and effectiveness in managing Health Insurance without long-term investment and high costs.

3.

ASO (ADMINISTRATION SERVICE ONLY)

ASO adalah jasa pengelolaan administrasi dana pemeliharaan kesehatan langsung ke perusahaan tanpa melalui perusahaan asuransi yang merupakan satu diantara pendekatan alternatif selain menggunakan produk Asuransi Kesehatan (ASKES). Namun pelayanannya setara dengan Asuransi Kesehatan Komersil, yaitu dengan sistem *provider (cashless)* maupun *reimbursement*.

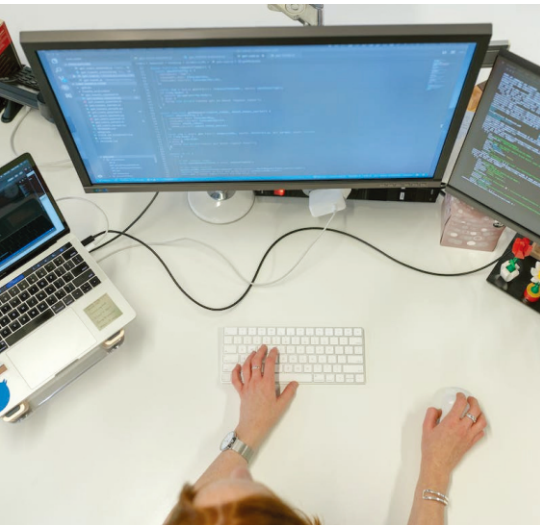
ASO is an administrative management service for health care funds directly to companies without going through an insurance company which is one of the alternative approaches besides using health insurance products (ASKES). However, the service is equivalent to Commercial Health Insurance, namely with a provider system (cashless) and reimbursement.

4.

HCI (HEALTH CARE INDIVIDUAL)

HCI adalah Produk Asuransi Kesehatan untuk individu dan keluarga dengan harga premi terjangkau, serta tidak memerlukan pemeriksaan medis sebelumnya. Sistem pelayanan yang digunakan dalam bentuk klaim *provider (cashless)*. HCI ini memberikan manfaat seperti asuransi kesehatan kumpulan/korporasi.

HCI is a Health Insurance Product for individuals and families with affordable premium prices and does not require a prior medical examination. The service system used is in the form of provider claims (cashless). This HCI provides benefits such as group/corporate health insurance.



1. IT Solution

Menyiapkan program aplikasi untuk kebutuhan perusahaan asuransi, broker atau perusahaan lain yang membutuhkan.

Get an application program for the needs of insurance companies, brokers / other companies that need it.

2. Risk Management

Membantu perusahaan dalam mengidentifikasi, mengevaluasi, mengendalikan & mengkomunikasikan risiko yang berhubungan dengan segala aktivitas, fungsi atau proses dengan tujuan perusahaan mampu meminimalisasi kerugian dan meminimumkan kesempatan serta untuk meningkatkan nilai perusahaan.

We assist companies in identifying, assessing, handling & communicating risks related to all company activities, functions, or processes to be able to minimize losses and minimize opportunities as well as to increase company value.

OUR CLIENTS



PROTEKSI JAYA MANDIRI
Insurance Broker & Consultant



PT. KRIDA UPAYA TUNGGAL
Insurance Brokers & Claim Consultants



PT CARAKA MULIA
Insurance Brokers and Consultants



BOSOWA ASURANSI



PT. ESTIKA JASATAMA
INSURANCE BROKERS & CONSULTANTS



**PANDI
INDONESIA**
Insurance Broker & Consultant
Supported By International Networks



**PROTEKSI
ANTAR
NUSA**
Insurance Broker & Consultant



SentanaBroker



OUR PARTNERS





A member of the OCBC Group





PT TUGU PRATAMA INDONESIA (TPI)




Protecting Your Family




your *reliable* partner









GALLERY







PT. Sentana Persada Indonesia **IT Solution & Risk Management**

Sentana Headquarters

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