

## Persebaran zona premi asuransi banjir di DAS Ciliwung: studi kasus koridor Cililitan-Kampung Melayu = Flood insurance premium zone distribution at Ciliwung watershed: case study corridor Cililitan-Kampung Melayu

Maria Putri Nurul Fitria, author

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### Abstrak

[Daerah Aliran Sungai Ciliwung adalah salah satu DAS kritis di Indonesia karena mengalami banjir setiap tahun termasuk di wilayah koridor Cililitan sampai Kampung Melayu yang mengakibatkan kerugian harta benda. Salah satu adaptasinya adalah asuransi banjir. Namun sampai saat ini belum ada data pembagian zona premi wilayah yang sesuai dengan fakta wilayah. Disisi lain kriteria penetapan premi dari OJK ditentukan oleh dua variabel yaitu kejadian banjir dan kedalaman banjir padahal penilaian tingkat risiko juga dapat dipengaruhi oleh faktor lain. Tujuan penelitian ini adalah 1 untuk mengkaji pengaruh variabel penelitian sebagai kriteria tambahan penentu premi yang diperoleh dari hasil overlay antara zonasi premi menurut kriteria dari OJK dan zonasi setiap variabel tambahan penentu premi 2 untuk mengetahui persebaran zona premi asuransi banjir secara realita yang diperoleh dari hasil analisis spasial variabel penelitian terhadap premi. Hasil penelitian ini adalah 1. Ada dua variabel yang sangat berhubungan kuat terhadap premi asuransi banjir yaitu lama surut dan kerugian harta benda yang menjadi kriteria tambahan dalam zonasi premi asuransi banjir lini harta benda terbaru 2 di DAS Ciliwung koridor Cililitan-Kampung Melayu seluruh wilayah penelitian memiliki semua kelas zona dimana sebagian daerah di Kelurahan Bidara Cina RW 09 dan Kelurahan Bukit Duri RW 06 berubah menjadi zona sedang menurut kriteria zonasi premi terbaru. ....Ciliwung River Basin is one of the critical watershed in Indonesia due to flooding every year including in the area of the corridor Cililitan to Kampung Melayu cause in property loss. One adaptation is flood insurance. But until now there has been no data zoning premiums in accordance with the facts territory region. On the other hand criteria for setting premiums from OJK is determined by two variables the incidence of flooding and flood depth whereas assessment of the level of risk may also be influenced by other factors. The purpose of this study were 1 to assess the effect of variables in this research as additional criteria determinant of the premium obtained from overlay the zoning premiums according to the criteria of the OJK and the zoning of additional variables determinant of the premium 2 to determine the distribution zone insurance premiums flooding in reality obtained from spatial analysis variable premium. Results of this study were 1. There are two variables are correlated strongly to the insurance premium of flooding that is low tide period and loss of property the additional criteria in the new zoning insurance premiums flood line of property 2 in Ciliwung corridor Cililitan ndash Kampung Melayu the whole area of research has all classes of the zone where most of the area in the Bidara Cina RW 09 and Bukit Duri RW 06 changed into a moderate zone according to the new premium zoning criteria., Ciliwung River Basin is one of the critical watershed in Indonesia due to flooding every year including in the area of the corridor Cililitan to Kampung Melayu cause in property loss. One adaptation is flood insurance. But until now there has been no data zoning premiums in accordance with the facts territory region. On the other hand criteria for setting premiums from OJK is determined by two variables the incidence of flooding and flood depth whereas assessment of the level of risk may also be influenced by other factors. The purpose of this study were 1 to assess the effect of

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