

Model asuransi lingkungan pada industri galangan kapal = Environmental insurance model in the shipyard industry

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Abstrak

Industri perkapalan adalah sebuah industri padat modal dan padat karya yang ikut menopang perkembangan Industri di Indonesia. Industri perkapalan melakukan kegiatannya yaitu pembuatan kapal dan reparasi kapal dan memiliki resiko yang beragam, salah satu resiko yang penting adalah resiko penurunan kualitas lingkungan galangan kapal akibat banyaknya kapal yang direparasi di atas Dok.

Manajemen resiko di Industri galangan Kapal adalah manajemen pengalihan resiko yang mampu mengelola bahaya potensi resiko lingkungan dalam bentuk Asuransi Lingkungan Analisa pengalihan resiko lingkungan ditentukan dari faktor-faktor analisa resiko (nilai resiko) estimasi resiko (karakteristik resiko) dan permodelan asuransi lingkungan (preventive cost & risk based margin) dengan menggunakan metode SAST (Strategic Assumption Surfacing and Testing) dan metode PPA (Participatory Perspectives Analysis) dan hasilnya faktor resiko terbesar adalah faktor penggerak yaitu risiko pencemaran galangan akibat sandblasting dalam proses reparasi kapal yang diikuti faktor penguangkit yaitu limbah cat, karat, tritip dan lain-lain.

Model asuransi lingkungan progresif adalah yang terbaik untuk pengalihan resiko lingkungan di dalam reparasi kapal dengan membangun instalasi Dok yang ramah lingkungan yaitu Instalasi Graving Dok. Waterblasting dan cat antifouling yang ramah lingkungan dan pembebanan preventive cost terhadap stakeholder atau dapat menggunakan rumus atau formula biaya premi Asuransi Lingkungan yang dibebankan kepada kapal-kapal yang melakukan kegiatan reparasi di atas Dok.

.....The shipyard industry is a capital- and labour-intensive industry, which also supports Indonesia's industrial development. In carrying out its activities, which include shipbuilding and ship repair works, the shipyard industry is challenged by a number of risks, one of the crucial ones being the risk of deterioration of the shipyard environmental quality due to the great number of ships repaired in the docks.

Risk management practice in the Shipyard Industry involves transferring risks to manage potential environmental risk threats through the use of Environmental Insurance. Environmental risk transfer analysis is determined by risk analysis factors (risk values), risk estimates (risk characteristics), and environmental insurance modeling (preventive cost & risk-based margin) using SAST (Strategic Assumption Surfacing and Testing) and PPA (Participatory Perspectives Analysis) methods. The results demonstrate that the biggest risk factor - also a driving factor - is the risk of shipyard contamination due to the sandblasting process in a series of activities in ship repair, followed by leverage factors, which are paint wastes, rust, barnacles, and others.

The most suitable progressive environmental insurance model for environmental risk transfer within the scope of ship repair suggests the installation of environmentally friendly docks, namely Graving Docks. Water blasting, the use of environmentally friendly antifouling paints, or charging preventive costs to stakeholders may be calculated based on the Environmental Insurance premium calculation formula and are charged to ships repaired on such docks.