

Strategi adaptasi PT. Asuransi Mitsui Sumitomo Indonesia : studi kasus pada Production II Section Motor section terhadap perkembangan industri asuransi di Indonesia = Adaptation strategy of PT. Asuransi Mitsui Sumitomo Indonesia : study case at Production II Section Motor on the development of insurance industry in Indonesia

Andika Pratama, author

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Abstrak

Industrial business competition in Indonesia currently is very tight, in particular at general insurance sector. Competing companies in this industry are 104 general insurance companies. In macro perspective, prospect on general insurance business in Indonesia is very promising. It is no wonder that there are many interested foreign players come into Indonesian market. In this context, PT. Asuransi Mitsui Sumitomo Indonesia, which is one of the players in insurance industry in Indonesia need to arrange its strategies to compete in Indonesian market.

Process of this study is commenced with formulation on current company's vision and mission through a set of interviews with interest groups, such as directors, managers (head of divisions) beside of company's history, hopes of interest' group's holders, internal and external conditions, and also tend to existing strategy on planning concepts in many literatures.

To be more precise, most important factors which influencing the company will be reviewed on company's internal and external environment analysis through SWOT analysis (Strengths, Weaknesses, Opportunities and Threats) which include current and future of insurance business aspects that being assumed will be opportunities or threats for the company.

From SWOT analysis, we have the company's position is in quadrant II, which in this position, company has bigger opportunities rather than its threats, however, on other hand, company's weaknesses are much more bigger that its strengths externally. Based on matters mentioned above, then it is suggested General (Basic) Strategies to PT. Asuransi Mitsui Sumitomo Indonesia especially for Production II Section Motor is Strategy to make better itself, which is to consolidate the company in order to decrease its weaknesses and to maintain its market share according to existing capabilities. During management enhancement process, company must also actively maintain its market segment while trying to balancing competitors' tactics and/or maneuvers.

Based on stipulated strategies, so company development direction must be aimed to four (4) development stages. First, Management Consolidation stage, which is to provide related priorities while also to enhance management, such as organization structure, management systems, and other supporting physical preparations. Second, Organization Settlement stage, which is company to provide priorities on related efforts with socialization and learning process or improvement to earned results on previous stage.

Third, Growing stage, which is company to provide priorities on related efforts to catch its opportunities on existing market more aggressive rather than previous stage.

Fourth, Rapid Growing stage, which is company to provide priorities on related efforts to catch new market opportunities and keep doing maintenance on existing markets more aggressively.