



**President University**

**Internship report for**



**PT. Asuransi Tokio Marine Indonesia**

**Azzam Aji Abizar**

**Business Administration**

**015201400017**

**January 2018**

# LETTER OF INTERNSHIP COMPLETION

To Be a *Good Company*



TOKIO MARINE  
INSURANCE GROUP

HRD. 18/01/004

Jakarta, 19 January 2018

## TO WHOM IT MAY CONCERN

This is to certify that Mr. Azzam Aji Abizar has completed his internship program in Japanese Business Department of PT Asuransi Tokio Marine Indonesia, from 2 May 2017 to 2 January 2018.

During the period, he has proven himself to be efficient and has made valuable contribution to the company.

We wish him all the best for his future endeavors.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Rudolf Sirait', written over the Tokio Marine logo.

**Rudolf Sirait, MM**

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## **PREFACE**

First of all, I would like to say thank you for the blessed of Allah SWT make me be able to finish my internship and the complete task has given to me. Writer also give the best attitude to the whole parties contributed in the process of finishing this report.

Also any other purpose of the making this report as the fulfilment of the study requirement and order from lecturer has contributed and helped me who took a role for internship advisor lecturer in college. Writer also want to give best attitude to other party has contributed and give many support, especially PT. Asuransi Tokio Marine Indonesia.

In the making of this report, writer experienced a bunch of problems and obstacles in order to complete the job. Therefore the writer would like to give a best attitude also in the proses of writer in this internship program to Ibu Mia as the Marketing Support Manager and Mas Umar as Marine Supervisor who has guided writer.

Therefore, I would like to say thank you very much to everyone and every parties who has helped writer in the making this report and hope for the best blessings from Allah SWT to you. Writer realize this report is still far from a perfect report. Along with the imperfection may consist, writer will accept any neither suggestions nor recommendations in order to improve this report. Last, writer hope if this report could be used for other good and useful for the other user.

Cikarang, 16 January 2018

Azzam Aji Abizar

# CHAPTER I

## INTRODUCTION

As we all already know where unemployment rate is became an issue for mostly countries. As one tremendous issue confirmed as they graduate along with the unskilled result that not able to compete in working environment.

Along with the era development, technology and education, as a must to be able to compete in working environment by increase human resource quality who educated, moral and attitudes, skills, and able to be applied to the country from the job they have been working at.

In this modern era, students obligated to be more aware and more well developed by increase human resource quality as a must and has to be earned and have by the student, and one of the other way to get is by doing the internship program. From the internship program, student may able to be applied of what lessons they learned in college by the direct activities on job they did with the real responsibility sense of the job so it would create a qualified and skillful human resource.

From the internship activity, student has chances to enhance mindset of the way they think. Giving new useful ideas also enhance new sight, hopefully that writer would has more discipline and grown with full of responsibility.

### **I.1 Purpose**

There are consist of several purpose by the internship activity which are:

1. Enhance skills and professionalism.
2. Give a new spirit of working environment and give more sense of passion.
3. Enhance sight and knowledge.
4. Enhance student abilities in his/her field of study.
5. As one of obligation as college student of bachelor degree from school of business from business administration major, President University.
6. To prepare new knowledge, mentality and working ethics, also getting used to the real working environment.

## **I.2 Internship Benefits**

There are consist of several benefits writers got by the internship activity which are:

1. Got the new sight, knowledge, and experience in the real working activities.
2. Writer could compare between concept and theory confronted in the college along in the internship period.
3. Motivated in the working environment.
4. Enhance experience of working for internship student before getting into the real working environment.

## **I.3 Time and Company**

Internship activity has conducted for the period of 8 months. Internship student is obligated to working for 7 hours working time for each day and 5 days a week.

Writer accepted to be placed at PT. Asuransi Tokio Marine Indonesia. In this opportunity writer got the chance to be placed at marketing support under marine cargo insurance section.

## CHAPTER II

### COMPANY PROFILE



Established in 1879, Tokio Marine is recognized as the first Japanese-operated insurance company and one of the largest insurance groups in the world. Tokio Marine Holdings, Inc. is the insurance holding company for Tokio Marine Group, which undertakes the domestic non-life insurance, domestic life insurance, international insurance, and financial and general businesses. As of March 31, 2017, Tokio Marine Group operates a worldwide network that spans in 38 countries and regions. Based on its corporate philosophy of “customer trust as the foundation of all its activities”, Tokio Marine Group will continue to meet the needs and expectations of its stakeholders while steadily raising corporate value to become a global insurance group that achieves sustainable growth.

PT. Asuransi Tokio Marine Indonesia is a joint-venture non-life insurance company between Tokio Marine Asia. Ltd and PT. Asuransi Jasa Indonesia has been doing business in Indonesia since 1975. Currently, the company has 8 branch offices and 4 representative offices with a total employees’ of 369 people.



## **CHAPTER III**

### **INTERNSHIP ACTIVITIES**

#### **III.1 3 May 2017 (1<sup>st</sup> month)**

Writer placed in marketing support under marine cargo insurance section at PT. Asuransi Tokio Marine Indonesia, Senayan, Jakarta Selatan. Because of that, writer must follow any rules and regulations set by company as:

1. Come before at 9:00 AM 5 days a week. And went home at 5 counted 7 hours by the time we go in to office.
2. Attendance recorded manually by written document and submitted on 15<sup>th</sup> each month.
3. Daily payment be paid every the beginning of month.
4. Placed under marine cargo and responsible under the division has been chosen.

Writer did not do much in the first month since still under trial on new things, writer did some basic job of recording the application went in to the company in order to keep it under filing.

#### **III.2 3 June 2017 (2<sup>nd</sup> month)**

Writer started to learn to work as marketing support by the introduction with the job description explained by Marine cargo supervisor, Umar Ahmad. First section is start with the explanation on filing application went in each day in order to keep files in access-able sequence database. The job last for approximately 1 and a half week after and upgraded job description into the introduction on insurance policy setting. Since the job stated is not as the main job of marketing support, it has ruled out to be changed to policy setting.

#### **III.3 3 July 2017 (3<sup>rd</sup> month)**

Policy setting as became the most thing writer done, total frequency each day is always related to how many export and import happen. It changed to policy making to train purpose on writer, supervisor tried to attempt for different case to see how

understand writer in the process. Along with the process, writer still experiencing difficulties on speed equating, considering writer has limitation access on some command inside of the software.

#### **III.4 3 Aug 2017 (4<sup>th</sup> month)**

Between the end of 3<sup>rd</sup> month and beginning of 4<sup>th</sup> month, writer began with the new job description to do with policy making under supervision of Umar Ahmad who as marine cargo insurance supervisor. It starts to make or take a role whenever over-policy happens. Sometimes over policy happens whenever one or some employee do not come to the office. In this case, writer did to replace them in the condition on policy making. Any source of Tokio Marine policy asia could be found at the figure 3.1.

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**Figure 3. 1 Policy Asia**  
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#### **III.5 3 Sept 2017 (5<sup>th</sup> month)**

At the 5<sup>th</sup> month, writer was asked to take care in case marine cargo admin in charge doesn't come. It is only writer still limited on total value of policy issued, however, writer doesn't has the responsibility or authority to take care 100% of employee responsibility, therefore, writer take approximately 60% of total 1 admin responsibility in case of one of them doesn't come. Writer given responsibility on policy delivery registry system as the final step on policy making to be ready to be delivered by messenger.

#### **III.6 3 Oct 2017 (6<sup>th</sup> month)**

At the sixth moth, writer welcomed the president and chief executive officer of Tokio Marine Indonesia, Toshifumi Kitazawa. At this moment company welcomed the president along with the agenda of visitation as regularly time. Writer and most of

staffs worked as a usual time after family time with Mr. Toshifumi Kitazawa san has done. At the sixth month, writer sometime got asked to do policy making. The volume was not high yet, roughly 20% up to 30% of regular admin done each day. At this this time, writer tried several difficult policy case in order to make used to the policy making activities. Writer took a memory of event of this month as we could see in the figure 3. 2

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**Figure 3. 2 Visitation President Chief Officer**  
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### **III.7 3 Nov 2017 (7<sup>th</sup> month)**

Writer did fully of most of admin responsibilities, it is limited with the limitation responsibility on internship student that made writer couldn't do as much as they did. Along with the job given, office department trip came on this month. Writer and the J-Business department went to Garut as a city for the trip destination, it was fun for conduct a trip for 2 weekend. This month take a role as a valuable lesson together with fun thing working together.

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**Figure 3. 3 Department Trip**  
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### **III.8 3 Des 2017 (8<sup>th</sup> month)**

The day has come where writer need to finish the duties at PT. Asuransi Tokio Marine Indonesia. Not much additional job description considering most job duties has been learned and studied from the company. Writer really thanks to mas Umar as a supervisor in marine cargo insurance in this great company. Also to Ibu Mia as the Marketing support manager in the company who allowed me to joined, learn, study, and has let me add many new experience working in the real working life environment. At the final of my period, I am very glad that my department could

achieve final annual target that come up with a huge achievement at this office. Unfortunately, writer could not state on paper exactly considering it is the company secrecy.

## **CHAPTER IV**

### **PERSONAL RESULTS / EVALUATION / POINTS**

#### **LEARNED**

Writer felt the internship program conducted was very worthwhile and valuable for the writer, and hopefully to every party involved in the period when writer did the internship. By doing the internship program, however writer met a lot link and sight about working environment and information for the goodness of writer itself. Writer fully aware there are a lot of problem where writer should be aware about. Indeed, the writer consider on planning more forward regarding human resource issues came up commonly and became an issue as well for the governmental.

In this internship program writer felt for the better understanding about theory that has been learned at college with the real implementation in the real working world. However, implementation of theory will contribute better output rather than solely learning inside of class. Writer fully realize the implementation of theory not fully implemented considering company core focus also not completely using the whole theories of subjects studied at class.

Writer received a worthwhile experiences and sights about company's industry field where the company has been focused on. Giving more information on how insurance working, core problem, and solving problem is a valuable things writer could get in order to enhance knowledge.

During the internship program at PT. Tokio Marine Indonesia, writer experience a lot of soft-skills applied during the program. Communicate in a proper business English as been taught at college between writer and the colleague also boss' in a proper way. Writer used the basic knowledge on risk management theory regarding insurance business that writer learned from college, and also writer learned new knowledge about how the actual insurance company works, that writer would never get when writer did not join experience directly in insurance industry because kind of private information that could not easily able to be shared. Also writer could understand the systematic on employment works, problems, and actual issues to be dealt in the working world.

Writer think, moral value and life lessons earned from internship program at PT. Asuransi Tokio Marine Indonesia increases the personal strength of writer itself also writer personal growth, however, working with people with different perspective makes writer think to cooperate with different personality in order to achieve together goals. This is the thing that necessary in writer's life lesson which writer need to get and studied, improving personality so writer could accepted in social life and accepted in the nice working life at the next writer's step.

Writer did not plan to get into way too deep in insurance job. Writer consider by some couple time ahead human resource as one of the tremendous social issue need to deal with. It starts from this current time let us talk at giant companies are starting to replace human resource with the robotic system even artificial intelligent. However we could not hedge or dodge on this issue, technology is improving every ticks by. Writer consider to gain more working lessons so that writer could be able to solve this issue as entrepreneur in the writer's next working step ahead.

## **CHAPTER V**

### **RECOMMENDATION**

Writer got many lessons at the company in time writer did the internship. Along with the perfection as experienced companies with huge capital, writer would like to give thoughts in order to give idea and recommendation, writer give an idea perhaps on highly appreciating to employee, it would probably make them in pleasure more to gain more company income with happily. Lot of cases have been found where the benefits they earned seems it is not as what they expected, ruling out of perception where writer know how much is it to be exact, but writer hopes the company could concern more into benefits considerations towards their employees. However employees take a role as probably one of the best company's asset after customer.

Another thing to be consider is on status might be given to each employee probably need to be on a proper portion. Giving the equality on 1 thing is not always a best decision considering each employee take a different role with a different focus to be done. In the easy way, lifting up status based on final total quantity produced for each employee is not a best decision if another employee doing with heavier production weight.

# FIGURES

## Figure 3. 1 Policy Asia



Source: Primary Data

## Figure 3. 2 Visitation President Chief Officer



Source: Primary Data



**Figure 3. 3 Department Trip**



Source: Primary Data