

**EMPLOYEE BENEFITS  
INSURANCE**

## WHAT IS A EMPLOYEE BENEFITS INSURANCE?

### CORPORATE SOLUTIONS

As a result of growing demands from Indonesian employees and the expanding obligations from Manpower regulations, companies are required to implement high quality employee benefit plans that promote the attraction and retention of qualified and motivated staff. At the same time, there is a need to manage the spiraling costs of those obligations.

The Employee Benefits Division of PT. Howden Insurance Brokers Indonesia provides broking and consultancy services to help employers design a well-balanced employee benefits program for their employees.

With the design of your plan, we will not only consider the market in which you operate, but also the company's culture and values of your brand. Our design can include a combination of insurance and non-insurance solutions.

#### Our services include:

- Plan design and modeling
- Benchmark information
- Market research to obtain the best coverage and pricing from the insurance markets
- Implementation and socialization of the selected employee benefit plan
- Program management: preparing employee manual, checking accuracy of policy documents, invoicing, monitoring insurers performance, regular review meetings, attending to day-to-day inquiries, inform clients about market trends, changes in the insurance markets and regulatory changes
- Claims management: receive, check and forward claims documents to the insurance companies, monitor the claims process with the insurance company and assure expedient settlement in accordance with the benefit plan, regular claims review meetings, prepare claims reports

#### A well balanced employee benefit plan will usually be a combination of the following products and services:

- Medical insurance (Hospital and surgical, outpatient, dental and maternity expenses)
- Personal accident insurance
- Temporary or permanent disablement insurance
- Income replacement insurance
- Life insurance
- Business travel insurance
- Pension
- Severance payment schemes
- Claim handling and administration services
- Voluntary employee benefits

Our Employee Benefit Division also can provide you with a trouble free way of offering additional employee benefits to your employees by way of insurance plans that allow your companies to purchase a competitive employee benefit products for employees and families.

To save you time and hassle, we will take care of the communication of the plan to your employees and provide you with regular management reports.

Offering employee benefits will help you recruit and retain qualified staff because it demonstrates that you really care for your employees, which gives your company a real competitive advantage.

### INDIVIDUAL SOLUTIONS

Besides to corporations, the Employee Benefits Division of PT. Howden Insurance Brokers Indonesia also offers a complete range of insurance plans like medical insurance, health care cash plans, personal accident, life and travel to individuals, both for Indonesian citizens and expatriates.

#### Who We Are And What We Do

PT. Howden Insurance Brokers Indonesia is part of the Howden Broking Group. We are able to offer our customers a truly global reach in expertise and know-how supported by over 300 colleagues in the region and 1500 around the world.

Through our worldwide network of Howden Broking Group, we have available a depth and diversity of experience that is unmatched by others. Our global outlook and worldwide alliances with international insurers and Lloyds of London enables us to combine local knowledge with international perspective.

As an independent broker, we are free to source and select the best possible solutions for your particular needs.

Our office in Jakarta can service all areas of the Indonesian Archipelago.

We assist our clients with the design, negotiation and implementation of the most effective and competitive insurance coverage available. Unlike insurance company sales staff, Howden only acts on behalf of our clients. In case of a claim, our dedicated claims executives will assist you in the management and negotiation of your claim to ensure that the settlement is expedient, fair and in accordance with the applicable insurance coverage.

#### How May We Serve You

As an integral part of Asian life, rice is both a daily essential and a sign of wealth. Like your assets, it has to be cultivated, nurtured and harvested. Protecting what is most important to you becomes a crucial task.

PT. Howden Insurance Brokers Indonesia invites you to consider a partnership that would work to your greatest advantage.

## CONTACT US

For more information and an initial discussion free of charge to find out how Howden can help you. We look forward to the pleasure of serving you.

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