PEDOMAN BUSINESS CONTINUITY MANAGEMENT
PT LIPPO GENERAL INSURANCE Tbk
GUIDELINES FOR BUSINESS CONTINUITY MANAGEMENT
PT LIPPO GENERAL INSURANCE Tbk

STATUS DOKUMEN:
DOCUMENT STATUS:

☐ TERBITAN BARU
NEW RELEASE

■ PERUBAHAN
REVISE

☐ LAIN – LAIN
OTHERS

Tanggal Pertama Terbit: 4 Januari 2016
First Release Date: January 4th, 2016

Tanggal Berlaku/Revisi: September 19th, 2025
Effective/Revised Date: September 19th, 2025

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			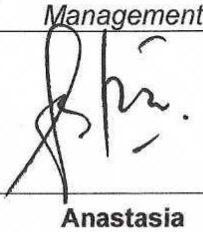
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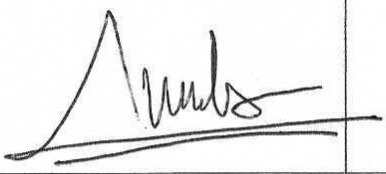		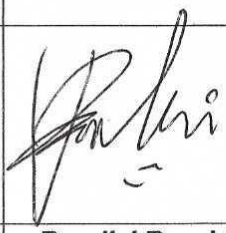
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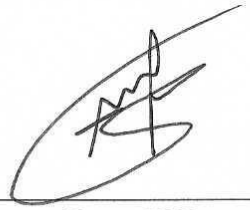			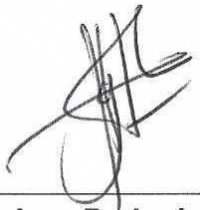
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2.	6-11	Pendahuluan 1. Penyesuaian tujuan menjadi memastikan Perseroan dapat merespons cepat dan efektif terhadap insiden atau gangguan dengan memulihkan operasi utama, meminimalkan risiko aset dan data, menjaga komunikasi, menerapkan *disaster recovery*, meningkatkan kesiapsiagaan karyawan, serta memenuhi kewajiban regulasi. 2. Penyesuaian ruang lingkup Pedoman ini mencakup gangguan usaha yang terjadi saat semua Karyawan di kantor dan tidak dapat melanjutkan kegiatan operasional di Kantor dan Gangguan usaha terjadi saat semua Karyawan tidak di Kantor. 3. Penambahan referensi seperti Peraturan Pemerintah No. 50 tahun 2012 tentang Penerapan Manajemen Keselamatan dan Kesehatan Kerja dan POJK No. 44/POJK.05/2020 tentang Penerapan Manajemen Risiko bagi Lembaga Jasa Keuangan Non-Bank 4. Penambahan definisi/istilah pada Pedoman ini. *Introduction* *1. Adjustment of objectives to ensure that the Company can respond quickly and effectively to incidents or disruptions by restoring key operations, minimizing asset and data risks, maintaining communication, implementing disaster recovery, improving employee preparedness, and fulfilling regulatory obligations.* *2. Adjustment of the scope of this Guideline to include unexpected events occurring when all Employees are in the office and unable to continue operational activities in the Office, and unexpected events occurring when all Employees are not in the Office.* *3. Addition of references such as Government Regulation No. 50 of 2012 concerning the Implementation of Occupational Health and Safety Management and POJK No. 44/POJK.05/2020 concerning the Implementation of Risk Management for Non-Bank Financial Service Institutions.* *4. Addition of definitions/terms in this Guideline.*
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3.	14-19	Penambahan pada Bab 3. Asumsi dan Business Impact Analysis terkait skenario kondisi gangguan usaha terjadi saat semua Karyawan di kantor dan tidak dapat melanjutkan kegiatan operasional di Kantor serta skenario kondisi gangguan usaha terjadi saat semua Karyawan tidak di Kantor, dan hal-hal yang dijalankan oleh masing-masing Divisi People Development, Departemen General Services dan Divisi Information System & Technology. *Addition to Chapter 3. Assumptions and Business Impact Analysis concerning the scenario of business disruption occurring when all Employees are in the Office and unable to continue operational activities in the Office, as well as the scenario of business disruption occurring when all Employees are not in the Office, and the matters carried out by each of the People Development Division, the General Services Department, and the Information System & Technology Division.*
4.	20-22	Penyesuaian E-Mail, *website,* dan alamat yang berlaku untuk Kantor Pusat dan Kantor Cabang/Kantor Pemasaran. *Adjustment of the applicable email, website, and address for the Head Office and Branch/Marketing Offices.*
5.	21-24	1. Penambahan informasi kontak Tim *Business Continuity Management*. 2. Penambahan prosedur Aktivasi Otorisasi *Business Continuity Plan*. *1. Update of emergency contacts that can be reached during unexpected situations.* *2. Addition Procedure for Activation Authorization for Business Continuity Plan.*
6.	26-28	Penyesuaian kegiatan rutin yang dilakukan oleh Departemen General Services, yaitu hanya tersedia 1 (satu) unit genset dengan kapasitas 250 Kva (*standby*) di Kantor Operasional. *Adjustment to routine activities carried out by the General Services Department, namely the availability of only 1 (one) generator unit with a capacity of 250 Kva (standby) at the Operational Office.*
7.	29	Penambahan daftar dokumen terkait dan rekaman, seperti dokumen SOP *Remote Working* yang berlaku. *Addition of the list of related documents and records, such as the applicable Remote Working SOP document.*

1. PENDAHULUAN

INTRODUCTION

Dalam industri asuransi, kelancaran operasional merupakan pilar penting yang menopang kepercayaan dan kepuasan Tertanggung. Mengingat kompleksitas dan sensitivitas industri ini terhadap risiko finansial, operasional, dan pasar, menjaga kelangsungan bisnis tidak hanya menjadi tuntutan regulasi tetapi juga kebutuhan intrinsik untuk memastikan keberlangsungan layanan kepada Tertanggung dalam segala kondisi. Oleh karena itu, Perseroan melakukan pengembangan dan pemeliharaan *Business Continuity Management* (BCM) di PT Lippo General Insurance Tbk (Selanjutnya disebut dengan "Perseroan") yang dituangkan dalam pedoman ini.

In the insurance industry, smooth operations are an important pillar that sustains the trust and satisfaction of the insured. Given the complexity and sensitivity of this industry to financial, operational and market risks, maintaining business continuity is not only a regulatory requirement but also an intrinsic need to ensure continuity of service to the Insured in all conditions. Therefore, the Company develops and maintains a Business Continuity Management (BCM) at PT Lippo General Insurance Tbk (hereinafter referred to as the "Company") as outlined in this guideline.

1.1. Tujuan

Pembuatan pedoman ini bertujuan untuk menyiapkan Perseroan agar dapat bertindak cepat dan efektif dalam menghadapi insiden atau gangguan seperti bencana alam, serangan terorisme, kegagalan telekomunikasi, kegagalan sistem informasi teknologi (IT) yang mungkin terjadi, baik yang disebabkan oleh faktor internal maupun eksternal.

Business Continuity Management (BCM) ini dirancang untuk memastikan bahwa:

a. Aktivitas operasional yang paling utama seperti penanganan klaim, pelayanan bagi Tertanggung, dan transaksi keuangan,

1.1. Objective

This guideline aims to prepare the Company to act quickly and effectively in dealing with incidents or disruptions such as natural disasters, terrorism attacks, telecommunications failures, information technology (IT) system failures that may occur, both caused by internal and external factors.

This *Business Continuity Management* (BCM) is designed to ensure that:

a. The most important operational activities such as claims handling, services for Insured, and financial transactions, can be restored in a fast and efficient time.

dapat dipulihkan dalam waktu yang cepat dan efisien.

b. Risiko terhadap aset dan data Perseroan diminimalkan.
c. Komunikasi antar Karyawan, Tertanggung, dan pihak ketiga dilakukan secara efektif.
d. Menerapkan *disaster recovery planning* dalam pengendalian keadaan darurat baik sebelum kejadian, saat kejadian dan setelah kejadian di area dan lingkungan kerja.
e. Karyawan mampu melakukan tanggap darurat dan tindakan darurat.
f. Perseroan mematuhi semua kewajiban regulasi dan hukum yang relevan dalam keadaan darurat.

b. Risks to the Company's assets and data are minimized.
c. Communication between Employees, the Insured, and third parties is carried out effectively.
d. Disaster recovery planning is implemented in emergency control before, during, and after incidents within the work area and environment.
e. Employees are capable of emergency response and taking emergency actions.
f. The Company complies with all relevant regulatory and legal obligations during emergencies.

1.2. Ruang Lingkup

Business Continuity Management (BCM) menjelaskan langkah-langkah yang diperlukan untuk mengoperasikan/ melaksanakan *Business Continuity Management* (BCM) Perseroan dalam hal gangguan usaha yang dapat mengganggu kegiatan operasional normal, kondisi tidak terduga yang dimaksud meliputi:

1. Gangguan usaha terjadi saat semua Karyawan di kantor dan tidak dapat melanjutkan kegiatan operasional di kantor; atau
2. Gangguan usaha terjadi saat semua Karyawan tidak di Kantor.

1.2. Scope

Business Continuity Management (BCM) explains the necessary steps to operate/implement the Company's *Business Continuity Management* (BCM) in the event of unforeseen incidents that may disrupt normal operational activities, the unforeseen conditions referred to include:

1. An unforeseen incident occurs when all Employees are in the office and cannot continue operational activities in the Office; or
2. An unforeseen incident occurs when all Employees are not in the Office.

1.3. Referensi

1. Peraturan Pemerintah No. 50 tahun 2012 tentang Penerapan Manajemen Keselamatan dan Kesehatan Kerja
2. POJK No. 44/POJK.05/2020 tentang Penerapan Manajemen Risiko bagi Lembaga Jasa Keuangan Non-Bank
3. POJK No. 4/POJK.05/2021 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Lembaga Jasa Keuangan Non-Bank
4. ISO 22301:2019 Business Continuity Management System
5. Peraturan Perusahaan
6. Pedoman Penanganan Keadaan Darurat Karyawan
7. Pedoman Mutu dan Keamanan Informasi

1.4. Definisi/Istilah

1. Aset Penting adalah aset yang terdiri dari Aset IT/dokumen/fasilitas, yang memiliki nilai strategis dan/atau operasional bagi kelangsungan kegiatan organisasi.
2. Aset IT adalah aset perangkat keras/ perangkat lunak informasi teknologi yang digunakan oleh Karyawan
3. *Backup* adalah proses membuat data cadangan dengan cara menyalin data sehingga dapat digunakan kembali apabila data tersebut rusak atau hilang
4. Bencana Alam bencana yang disebabkan oleh alam seperti banjir, gempa bumi,

1.3. References

1. Government Regulation No. 50 of 2012 concerning the Implementation of Occupational Health and Safety Management
2. POJK No. 44/POJK.05/2020 concerning the Implementation of Risk Management for Non-Bank Financial Service Institutions
3. POJK No. 4/POJK.05/2021 concerning the Implementation of Risk Management in the Use of Information Technology by Non-Bank Financial Services Institutions
4. ISO 22301:2019 Business Continuity Management System
5. Company Regulations
6. Employee Emergency Handling Guidelines
7. Quality and Information Security Guidelines

1.4. Definitions/Terms

1. Critical Asset refers to assets consisting of IT assets/documents/facilities that have strategic and/or operational value for the continuity of organizational activities.
2. IT Asset is hardware/ software information technology assets used by Employees.
3. Backup is the process of creating data copies by duplicating data so that it can be restored if the original data is damaged or lost.
4. Natural Disaster refers to disasters caused by natural events such as floods,

gunung meletus, tsunami, badai, kekeringan dan bencana lainnya yang disebabkan oleh alam.

5. Bencana Lain yaitu bencana yang terjadi bukan disebabkan oleh alam dan berasal dari eksternal Perseroan seperti huru-hara, kebakaran, ledakan, ancaman bom, perampokan, terorisme, sabotase, pandemi, demo Karyawan, serangan siber, dan bencana lainnya yang terjadi bukan karena alam.
6. *Business Continuity Plan* adalah suatu rencana yang dibuat oleh Perseroan untuk memastikan kelangsungan operasi bisnis Perseroan selama dan setelah terjadi gangguan atau bencana (Selanjutnya disebut dengan ”BCP”).
7. *Disaster Recovery* adalah metode replikasi *server* secara keseluruhan dari *primary site* ke *secondary site* agar hasil replikasi tersebut dapat digunakan untuk mempercepat pemulihan terhadap *server production.*
8. Koordinator Utama – *Business Continuity Management* Kantor Pusat adalah pemimpin dari Tim *Business Continuity Management.*
9. Krisis adalah suatu kondisi yang tidak terduga yang dapat mengganggu keberlangsungan bisnis Perseroan yang disebabkan oleh terjadinya satu atau lebih risiko yang akan berdampak kepada Perseroan.
10. *Person in Charge Business Continuity Management* adalah Divisi Information

earthquakes, volcanic eruptions, tsunamis, storms, droughts, and other disasters caused by nature.

5. Other Disasters refer to disasters not caused by natural events and originating externally from the Company, such as riots, fires, explosions, bomb threat, robberies, terrorism, sabotage, pandemics, employee demonstrations**,** and other non-natural disasters.
6. Business Continuity Plan refers to a plan created by the Company to ensure the continuity of the Company’s business operations during and after a disruption or disaster (will be stated as “BCP”).
7. Disaster Recovery is a method of full server replication from the primary site to the secondary site so that the replication results can be used to accelerate the recovery of the production server.
8. Main Coordinator – Business Continuity Management Head Office is the leader of the Business Continuity Management Team.
9. Crisis is an unforeseen condition that may interfere with the Company's business continuity caused by the occurrence of one or more risks that will have an impact on the Company.
10. Person in Charge of Business Continuity Management is the Information System &

System & Technology, Departemen General Services, dan Departemen Talent Management. (selanjutnya disebut dengan ”PIC – *Business Continuity Management*”).

11. Pihak Eksternal adalah pihak di luar Perseroan yang dapat membantu Perseroan saat terjadi kejadian tidak terduga seperti Pemadam Kebakaran, Kepolisian, pihak medis, dan lain-lain.
12. *Remote Working* adalah kegiatan bekerja bagi Karyawan dari luar lingkungan perseroan dengan menggunakan VPN untuk proses dan transfer data internal Perseroan.
13. *Server* adalah tempat penyimpanan yang berisi data atau informasi yang berguna untuk memberikan layanan kepada Karyawan yang terhubung
14. *System Backup Mirroring* adalah metode pencadangan data di mana salinan identik dari data asli dibuat dan disimpan di media penyimpanan lain
15. Tim *Business Continuity Management* adalah adalah semua pihak yang ada pada struktur Tim *Business Continuity Management* yang secara bersama-sama mengelola dan menjalankan proses BCP di Perseroan.
16. Tim *Crisis & Incident Management* adalah Karyawan yang bertanggung jawab atas pengelolaan kondisi crisis dan/atau incident yang terjadi di Perseroan (Selanjutnya disebut dengan ”TCIM”).

Technology Division, the General Services Department, and the Talent Management Department. (will be stated as "PIC – Business Continuity Management").

11. External Party refers to parties outside the Company who can assist the Company during business disruptions, such as the Fire Department, Police, Medical personnel, and others.
12. Remote Working refers to work activities for employees from outside the company's environment by using VPNs for the Company's internal data processing and transfer.
13. Server is a storage location containing data or information useful for providing services to connected Employees.
14. System Backup Mirroring is a data backup method where an identical copy of the original data is created and stored on another storage medium.
15. The Business Continuity Management Team is all parties in the structure of the Business Continuity Management Team who jointly manage and run the BCP process in the Company.
16. Team of Crisis & Incident Management refers to Employees responsible for managing crisis and/or incident conditions occurring in the Company (will be stated as “TCIM”).
17. Emergency Response Team is a work

17. Tim Penanggulangan dan Keadaan Darurat adalah satuan kerja di Kantor Pusat yang dibentuk untuk menangani dan melakukan perlindungan terhadap Keadaan Darurat di Kantor Pusat Terdiri dari Tim Evakuasi & Penyelamatan, Tim Medis, dan Tim *Security* (selanjutnya disebut dengan “TPKD”).

unit at the Head Office established to handle and protect against emergencies at the Head Office, hereinafter referred to as “TPKD.” It consists of the Evacuation & Rescue Team, Medical Team, and Security Team.

2. PRINSIP

PRINCIPLE

2.1. Berikut ini adalah prinsip BCM yang diterapkan di Perseroan:

2.1.1. Pemulihan bencana merupakan bagian dari kelanjutan bisnis;

2.1.2. Memperhitungkan risiko yang akan berdampak terhadap probabilitas dan bisnis;

2.1.3. BCM harus masuk akal, dapat diterima dan dapat dilakukan.

2.2. Struktur Tim *Business Continuity Management*

Berikut adalah struktur Tim *Business Continuity Management*

2.1. The principles of the BCM implemented in Company:

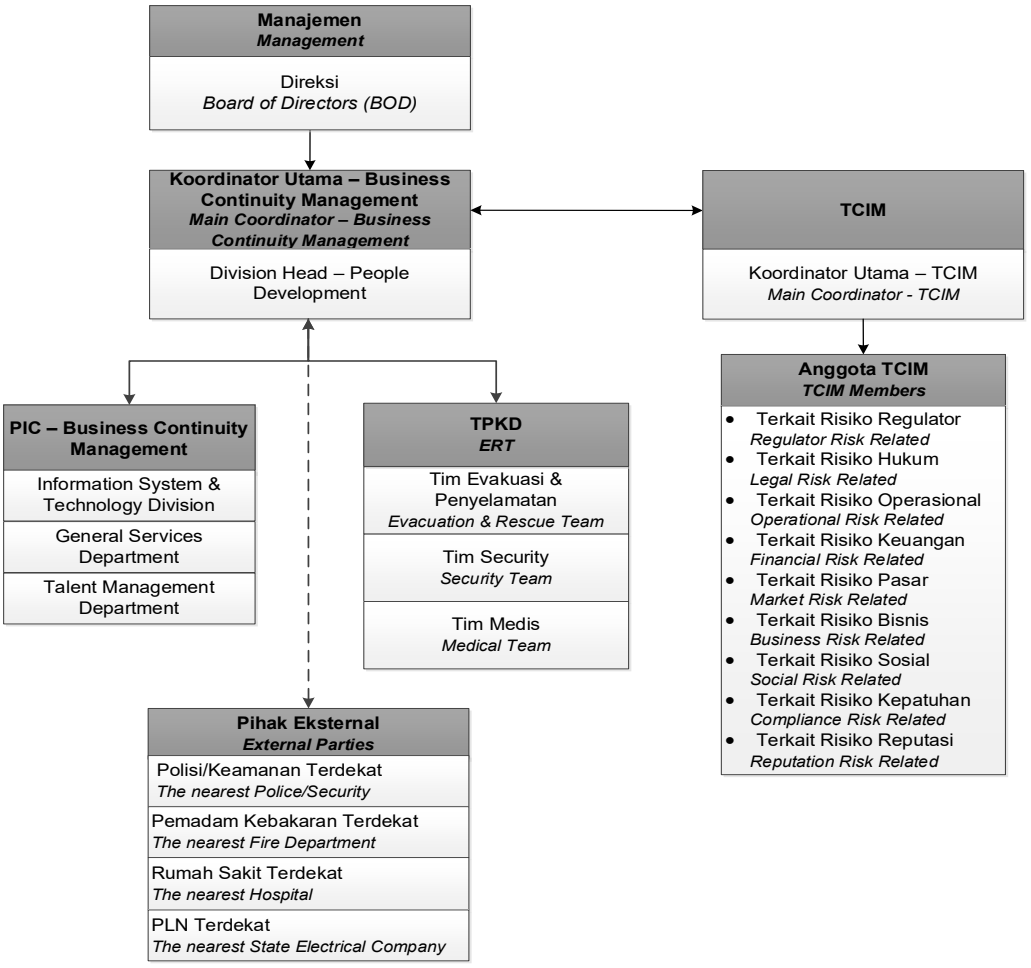
2.1.1. Disaster recovery is an integral part of business continuity.

2.1.2. Assessing risks that may impact probability and business.

2.1.3. The BCM must be logical, acceptable, and feasible.

2.2. Business Continuity Management Team Structure

The following is the structure of the Business Continuity Management Team.



Fungsi setiap PIC pada struktur akan dijelaskan secara detail pada Bab 3 Pedoman ini terkait Asumsi dan Business Impact Analysis, karena peran dari setiap PIC dipengaruhi oleh gangguan usaha yang terjadi pada setiap skenario yang diterapkan.

The function of each PIC in the structure will be explained in detail in Chapter 3 of this Guideline related to Assumptions and Business Impact Analysis, because the role of each PIC is influenced by business disruptions that occur in each scenario applied.

3. ASUMSI DAN *BUSINESS IMPACT ANALYSIS*

ASSUMPTION AND BUSINESS IMPACT ANALYSIS

3.1. Asumsi

Penerapan BCP di Perseroan dibagi menjadi dua skenario, yaitu skenario pertama saat semua Karyawan berada di Kantor dan skenario kedua saat semua Karyawan tidak berada di Kantor (kecuali Karyawan *shifting*).

Berikut ini hal-hal yang dilakukan oleh PIC *Business Continuity Management:*

3.1.1. Skenario 1: BCP akan dilaksanakan jika gangguan usaha terjadi saat semua Karyawan di Kantor dan tidak dapat melanjutkan kegiatan operasional di Kantor. Berikut adalah Tindakan yang akan dilakukan oleh PIC – *Business Continuity Management*:

A. Departemen Talent Management:

1. Berkoordinasi dengan Departemen General Services, TPKD, dan Pihak Eksternal, untuk evakuasi Karyawan dan mengamankan area kantor dengan membatasi akses dan memastikan tidak ada risiko lanjutan seperti bangunan runtuh, kebakaran dan lain-lain.
2. Memberikan himbauan untuk *Remote Working* berdasarkan diskusi Bersama Divisi Information System & Technology dan Keputusan dari Direksi sesuai dengan alur komunikasi.

3.1. Assumption

The implementation of BCP in the Company is divided into two scenarios, namely the first scenario when all Employees are in the Office and the second scenario when all Employees are not in the Office (except for shifting Employees). The following are the things that PIC Business Continuity Management does:

3.1.1. Scenario 1: BCP will be implemented if business interruption occurs when all Employees are in the Office and are unable to continue operational activities in the Office. Here are the Actions that will be taken by the PIC – Business Continuity Management:

A. Talent Management Department:

1. Coordinate with the General Services Department, ERT, and External Parties for employee evacuation and securing the office area by restricting access and ensuring no further risks such as building collapse, fire, etc.
2. Issue recommendations for Remote Working based on discussions with the Information System & Technology Division and decisions from the Board of Directors according to the communication flow.

3. Mengamankan administrasi kepegawaian.

B. Departemen General Services:
   1. Menyediakan ruang kerja sementara beserta fasilitas yang memadai (kelistrikan, telekomunikasi, dan lainnya yang diperlukan) untuk karyawan yang membutuhkan bekerja secara fisik sampai kantor dapat digunakan kembali.
   2. Menyusun laporan awal atas aset yang rusak atau hilang akibat gangguan usaha.
   3. Berkoordinasi dengan Departemen Talent Management dan Pihak Eksternal untuk evakuasi Karyawan dan mengamankan area Kantor dengan membatasi akses dan memastikan tidak ada risiko lanjutan seperti bangunan runtuh, kebakaran dan lain-lain.

C. Divisi Information System & Technology
   1. Mengaktifkan BCP Data Center sesuai instruksi kerja yang berlaku.
   2. Menyediakan Aset IT *mobile* dan aplikasinya untuk memperlancar kegiatan Karyawan setelah sampai di tempat tinggal masing-masing/kantor sementara.
   3. Menyediakan data terakhir yang diperlukan untuk memperlancar

3. Secure employee administration.

B. General Services Department:
   1. Provide temporary working space along with adequate facilities (electricity, telecommunications, and other necessary needs) for employees who need to work on-site until the office can be used again.
   2. Prepare an initial report on assets that are damaged or lost due to the business disruption.
   3. Coordinate with the Talent Management Department and External Parties for employee evacuation and securing the office area by restricting access and ensuring no further risks such as building collapse, fire, and others.

C. Information System & Technology Division
   1. Activating BCP Data Center in accordance with applicable work instruction.
   2. Provide mobile IT assets and applications to facilitate employee activities after arriving at their homes or temporary office.
   3. Provide the latest data needed to ensure smooth service activities for the Insured.

kegiatan pelayanan terhadap Tertanggung.

4. Memiliki *Disaster Recovery* untuk *data center* yang berlokasi di tempat yang berbeda agar data Tertanggung terdapat *Backup* dan tetap aman, sehingga keberlangsungan bisnis Perseroan tetap bisa berjalan saat tidak ada Karyawan yang bekerja di Kantor Pusat.

3.1.2. Skenario 2: BCP akan dilaksanakan jika gangguan usaha terjadi saat semua Karyawan tidak berada di Kantor dan tidak bisa pergi ke Kantor. Berikut adalah Tindakan yang akan dilakukan oleh PIC – *Business Continuity Management:*

A. Departemen Talent Management:
   1. Berkoordinasi dengan TPKD untuk mengecek kondisi terkini kantor.
   2. Melakukan pendataan Karyawan yang terdampak dengan gangguan usaha. Pendataan yang dilakukan sedikitnya memuat: nama lengkap Karyawan, Departemen Karyawan, dan Kondisi terkini Karyawan.
   3. Memberikan informasi gangguan usaha kepada semua Karyawan melalui komunikasi internal dan himbauan kepada Karyawan untuk tetap berada di tempat yang aman dan tidak pergi ke Kantor sampai himbauan selanjutnya.

4. Maintain Disaster Recovery for the data center located at a different site so that Insured data is backed up and remains secure, ensuring the Company's business continuity can proceed even when no Employees are working at the Head Office.

3.1.2. Scenario 2: BCP will be implemented if business interruption occurs when all Employees are not in the Office and cannot go to the Office. Here are the actions that will be taken by PIC – Business Continuity Management:

A. Talent Management Department:
   1. Coordinate with ERT to check the recent condition of the office.
   2. Collect data on Employees affected by the business disruption. The data collection carried out at least contains: the full name of the Employee, the Employee's Department, and the Employee's current condition.
   3. Provide information about the business disruption to all Employees through internal communication and advise Employees to stay in safe places and not to come to the Office until further notice.

4. Memberikan himbauan untuk *Remote Working* dan menyediakan kebutuhan yang sekiranya dibutuhkan Karyawan dalam proses *Remote Working*.
5. Khusus untuk Karyawan *shifting* mengikuti BCP di Skenario 1.

B. Departemen General Services:
   1. Berkoordinasi dengan Departemen Talent Management dan Pihak Eksternal untuk mengamankan area Kantor dengan membatasi akses dan memastikan tidak ada risiko lanjutan seperti bangunan runtuh, kebakaran dan lain-lain.
   2. Menginformasikan kepada setiap Departemen untuk melakukan pendataan ulang Aset Penting yang berada di Kantor untuk dibantu proses evakuasi oleh TPKD.
   3. Membuat laporan awal atas aset yang rusak atau hilang akibat gangguan usaha.
   4. Berkoordinasi dengan Divisi People Development dan Direksi dalam pemindahan operasional sementara jika diperlukan.

C. Divisi Information System & Technology:
   1. Mengaktifkan *Business Continuity Plan* (BCP) *Data Center* sesuai instruksi kerja yang berlaku.

4. Issue recommendations for Remote Working and provide necessary support for Employees in the Remote Working process.
5. Special for shifting Employee the BCP is based on Scenario 1.

B. General Services Department:
   1. Coordinate with the Talent Management Department and External Parties to secure the office area by restricting access and ensuring no further risks such as building collapse, fire, and others.
   2. Inform each Department to re-register Critical Assets located in the Office to assist the evacuation process by TPKD.
   3. Prepare an initial report on assets that are damaged or lost due to the business disruption.
   4. Coordinate with the People Development Division and the Board of Directors in the temporary relocation of operations if necessary.

C. Information System & Technology Division:
   1. Activate the Data Center Business Continuity Plan (BCP) in accordance with applicable work instructions.

2. Menyediakan data terakhir yang diperlukan untuk operasional di Kantor Sementara/*Remote Working.*
3. Memiliki *Disaster Recovery* untuk *data center* yang berlokasi di tempat yang berbeda agar data Tertanggung terdapat *Backup* dan tetap aman, sehingga keberlangsungan bisnis Perseroan tetap bisa berjalan saat data center di kantor pusat tidak dapat diakses secara fisik.
4. Berkoordinasi dengan Departemen General Services dalam pendataan Aset IT.

3.1.3. Jika gangguan usaha yang terjadi baik Skenario 1 maupun Skenario 2 mengakibatkan kondisi krisis, maka Tim Business Continuity Management akan berkomunikasi dan berkoordinasi dengan TCIM sesuai dengan SOP *Crisis & Incident Management* yang berlaku.

3.2. Jenis gangguan usaha

Jenis gangguan usaha yang dimaksud adalah Bencana Alam dan Bencana Lain yang akan mengganggu kelangsungan bisnis di Perseroan. Gangguan usaha yang timbul dapat hanya terjadi pada Perseroan; bangunan kantor Perseroan; lokasi bisnis di mana Perseroan terletak; kota di tempat Perseroan berada. Dalam hal tersebut tingkat keparahan gangguan juga dapat bervariasi mulai dari yang paling kecil sampai dengan yang paling parah.

2. Provide the latest data required for operations at the Temporary Office/Remote Working.
3. Maintain Disaster Recovery for the data center located at a separate site to ensure that Insured data is backed up and remains secure, so the Company's business continuity can proceed even when the Head Office data center is physically inaccessible.
4. Coordinate with the General Services Department in recording IT Assets.

3.1.3. If the business disruption that occurs in both Scenario 1 and Scenario 2 results in a crisis condition, then the Business Continuity Management Team will communicate and coordinate with TCIM in accordance with the applicable SOP Crisis & Incident Management.

3.2. Types of Business Disruptions

The types of business disruptions in question are Natural Disasters and Other Disasters that will interfere with business continuity in the Company. Business interruptions that arise can only occur in the Company; the Company's office building; the location of the business in which the Company is located; city where the Company is located. In this case, the severity of the disorder can also vary from the smallest to the most severe.

3.3. *Business Impact Analysis* dan *Risk Assessment*

Business Impact Analysis merupakan komponen penting dalam *Business Continuity Plan* yang dapat membantu Perseroan untuk mengidentifikasi dan mengevaluasi potensi akibat dari sebuah gangguan usaha yang terjadi. *Business Impact Analysis* berisikan matriks kritikalitas proses bisnis, estimasi waktu pemulihan (*Recovery Time Objective* (RTO)/*Recovery Point Objective* (RPO)), dan risiko utama untuk masing-masing bisnis yang terjadi. *Business Impact Analysis* yang telah disusun oleh PIC BCP tercantum pada Lampiran 1 Pedoman ini.

3.3. Business Impact Analysis and Risk Assessment

Business Impact Analysis is an important component of the Business Continuity Plan that can help the Company to identify and evaluate the potential consequences of a business disruption that occurs. Business Impact Analysis contains a matrix of business process criticality, estimated recovery time (*Recovery Time Objective* (RTO)/*Recovery Point Objective* (RPO)), and the main risks for each business that occurs. The Business Impact Analysis that has been prepared by the BCP PIC is listed in Appendix 1 in this Guidelines.

4. LOKASI DAN SALURAN KOMUNIKASI

LOCATION AND COMMUNICATION CHANNEL

Dalam hal terjadi gangguan usaha di Perseroan, maka seluruh pihak berkepentingan dapat mendatangi dan/atau menghubungi Kantor Pusat/Kantor Cabang/Kantor Pemasaran yang dimiliki oleh Perseroan. Lokasi dan saluran komunikasi yang dapat dihubungi akan dijelaskan lebih lanjut sebagai berikut:

In the event of business interruption at the Company, all interested parties can visit and/or contact the Head Office/Branch Office/Marketing Office owned by the Company. The locations and communication channels that can be contacted will be further explained as follows:

4.1. Lokasi Kantor Pusat dan Kantor Operasional

Berikut adalah alamat lengkap beserta telepon dan *E-Mail* yang dapat dihubungi untuk Kantor Pusat dan Kantor Operasional:

4.1. Location of Head Office and Operational Office

The following is the complete address along with telephone and E-Mail that can be contacted for the Head Office and Operational Office:

Kantor ***Office***	**Alamat** ***Address***	**Telepon dan/atau E-Mail** ***Phone and/or E-Mail***
Kantor Pusat ***Head Office***	Gedung Lippo Kuningan Lantai 27, Unit A&F Jl. HR Rasuna Said Kav. B 12 Jakarta Selatan 12940	Telp : (021) 525 6161 E-mail : secretariat@lgi.co.id/jakarta@lgi.co.id ***Website*****:** **www.lgi.co.id**
Kantor Operational ***Operational Office***	Karawaci Office Park Blok I Unit 30-35 Lippo Village, Tangerang 15139	Telp : (021) 5579 0683

4.2. Lokasi Kantor Cabang/Pemasaran

Berikut adalah alamat lengkap beserta telepon dan E-Mail yang dapat dihubungi untuk Kantor Cabang/Pemasaran

4.2. Location of Branch Office/ Representative Office

The following is the complete address along with telephone and E-Mail that can be contacted for the Branch Office/Representative Office

Kantor Cabang/Kantor Pemasaran ***Branch/Representative Office***	**Alamat** ***Address***	**Telepon dan E-Mail** ***Phone and E-Mail***
KARAWACI	Karawaci Office Park Blok A Unit 29 Lippo Village, Tangerang 15139	Tel : (021) 5579 3886 E-mail: karawaci@lgi.co.id
SURABAYA	Jl. Panglima Sudirman No. 95 Surabaya 60271	Tel : (031) 535 1619 E-mail : surabaya@lgi.co.id
SOLO	Ruko Manahan Blok A Jl. Adi Sucipto No. 8, Solo 57139	Tel : (0271) 736 486 E-mail : solo@lgi.co.id
PALEMBANG	Komplek Palembang Square Mall Jl. Pom IX Kanto R-121. Palembang 30137	Tel : (0711) 321 444 E-mail : palembang@lgi.co.id
PEKANBARU	Surya Dumai Building 3rd floor, Jl Jendral Sudirman No. 395, Pekanbaru 28116	Tel : (0761) 392 46 E-mail : pekanbaru@lgi.co.id
BALI	Lippo Plaza Sunset 1st floor unit GF 07A Jl. Sunset Road No. 818 Kuta, Bali 80361	Tel : (0361) 768 635 E-mail : denpasar@lgi.co.id
MEDAN	Grand Palladium Mall Lt. Ground Unit GE-1 No. 9-10 Jl. Kapten Maulana Lubis, Medan 20112	Tel : (061) 456 2407 E-mail : medan@lgi.co.id
BANDUNG	Jl. Sunda No. 27 C, Bandung 40122	Tel : (022) 426 5021 E-mail : bandung@lgi.co.id
SEMARANG	Ruko Siliwangi Square Jl. Jend. Sudirman No. 322 Kav 7 Semarang 50143	Tel : (024) 7626 744 E-mail : semarang@lgi.co.id
CIKARANG	Ruko Robson Square Jl. M.H Thamrin block C unit 18 Lippo Cikarang, Bekasi 17530	Tel : (021) 897 4371,897 2381 E-mail : cikarang@lgi.co.id
MAKASSAR	Wisma Kalla Office Building 05th Floor Unit 504 Jl. Dr. Ratulangi No. 8-10 Kelurahan Kunjungmae, Kecamatan Mariso Makassar 90125	Tel : (0411) 8120 896 E-mail : makassar@lgi.co.id

Kantor Cabang/Kantor Pemasaran ***Branch/Representative Office***	**Alamat** ***Address***	**Telepon dan E-Mail** ***Phone and E-Mail***
BALIKPAPAN	BRI Building 7th floor Suite 708 B Jl. Jend. Sudirman RT 26 No. 40, Balikpapan 76112	Tel : (0542) 736 751 E-mail: balikpapan@lgi.co.id

4.3. Lokasi Alternatif Perseroan

Dalam hal terjadi gangguan usaha yang menyebabkan operasional tidak dapat dilakukan di Kantor Pusat/Kantor Cabang/Kantor Pemasaran, maka seluruh Karyawan untuk sementara waktu akan *Remote Working* sesuai instruksi Manajemen atau bagi sebagian Karyawan yang harus bekerja secara tatap muka akan bekerja di Kantor Sementara yang disiapkan oleh Departemen General Services. Sehingga bagi pihak yang membutuhkan informasi dapat menghubungi saluran komunikasi Perseroan pada poin 4.4.

4.4. Saluran Komunikasi Perseroan

Selain menghubungi Perseroan melalui Kantor Pusat/Kantor Cabang/Kantor Pemasaran, seluruh pihak terkait dapat menghubungi Perseroan melalui saluran komunikasi 24 jam Contact Center pada:

Telp. (021) 1 500 563

E-mail: contactcenter@lgi.co.id

4.3. Company's Alternative Locations

In the event of business interruptions that cause operations can't be carried out at the Head Office/Branch Office/Marketing Office, then all Employees will temporarily do Remote Working according to the instructions of the Management or for some Employees who have to work face-to-face will work in a Temporary Office prepared by the General Services Department. Therefore, for those who need information, they can contact the Company's communication channel at point 4.4.

4.4. Company Communication Channels

In addition to contacting the Company through the Head Office/Branch Office/ Marketing Office, all related parties can contact the Company through the 24-hour Contact Center communication channel at:

Phone. (021) 1 500 563

Email: contactcenter@lgi.co.id

5. STRATEGI UNTUK OTORISASI AKTIVASI PEMULIHAN

STRATEGY FOR ACTIVATION AUTHORIZATION RECOVERY

Berikut ini adalah pihak yang berwenang sebagai Tim *Business Continuity Management* dalam proses pemulihan insiden.

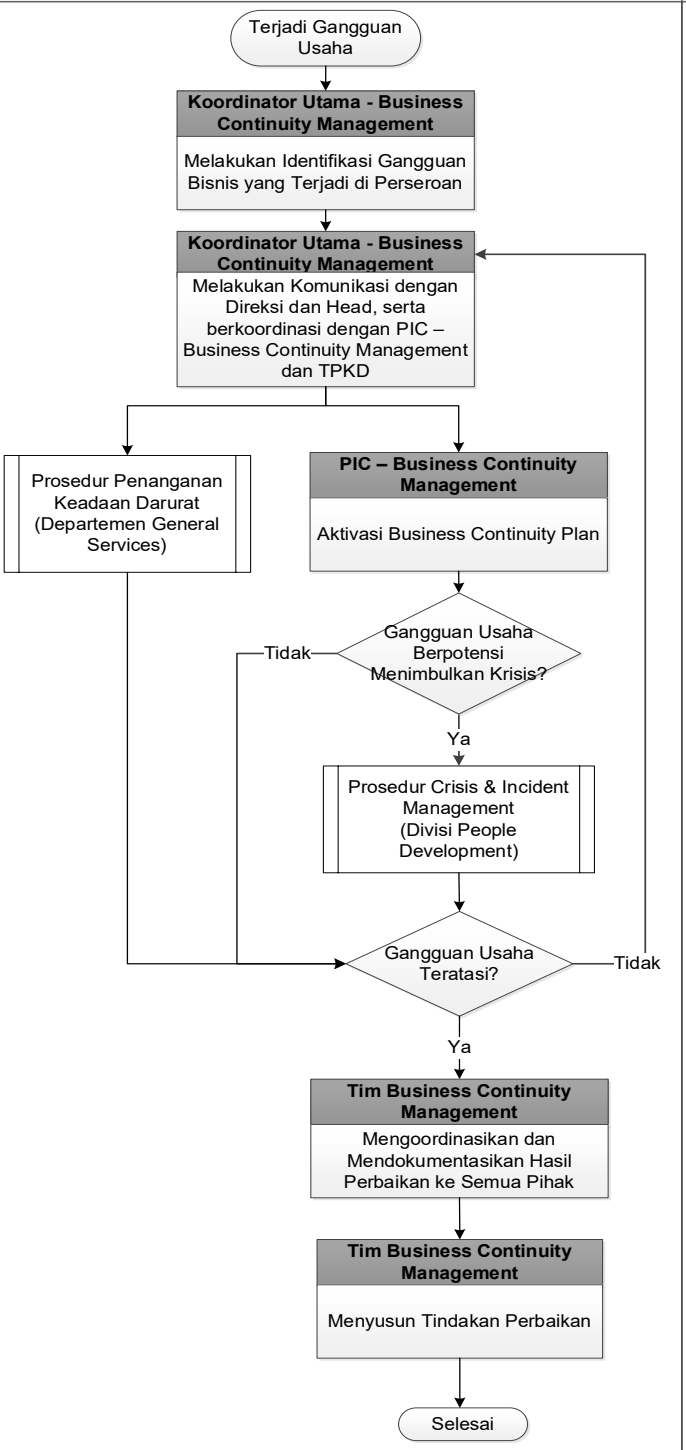
The following parties are authorized to act as the Person in Charge (PIC) during the incident recovery process.

Tim *Business Continuity Management*	**Data Kontak** ***Contact Data***	**Nama Alternatif** ***Alternate Name***	**Data Kontak** ***Contact Data***
Koordinator Utama - Business Continuity Management ***Main Coordinator - Business Continuity Management***			
Susanti Halim (People Development Division)	(021) 5579 0683 Ext. 230 HP: 08161303373	Santi	susanti.halim@lgi.co.id
PIC *Business Continuity Management*			
Imelda Dewijanti (General Services Department)	(021) 5579 0683 Ext. 170 HP: 08161928911	Imelda	imelda@lgi.co.id
Chaniago (Information System & Technology Division)	(021) 5579 0683 Ext. 250 HP: 085691036055	Chaniago	chaniago@lgi.co.id
Anastasia (Talent Management Department)	(021) 5579 0683 Ext. 235 HP: 082298959521	Anastasia	anastasia@lgi.co.id

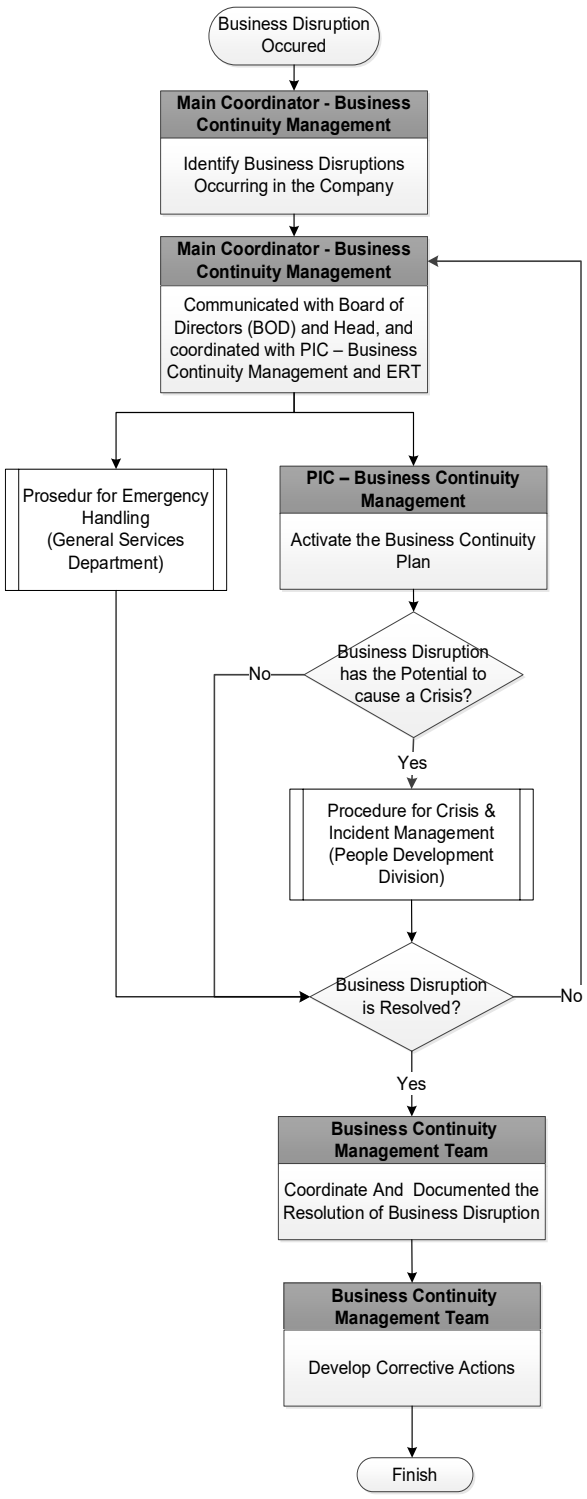
Dalam upaya untuk memulihkan otorisasi aktivasi, maka Tim *Business Continuity Management* dapat melakukan proses sesuai Prosedur Otorisasi Aktivasi BCP sebagai berikut:

In an effort to restore activation authorization, the Business Continuity Management Team can carry out the process according to the BCP Activation Authorization Procedure as follows:

OTORISASI AKTIVASI BUSINESS CONTINUITY PLAN

AKTIVITAS	DOKUMEN	KETERANGAN
		**Koordinator Utama – Business Continuity Management:** • Melakukan identifikasi gangguan bisnis yang terjadi di Perseroan. **Koordinator Utama – Business Continuity Management:** • Melakukan komunikasi dengan Direksi dan Head. • Melakukan koordinasi dengan PIC – Business Continuity Management dan TPKD terkait aktivasi Business Continuity Plan di sesuai fungsi masing-masing. **TPKD:** • Melakukan langkah penanganan kondisi darurat sesuai dengan SOP Kesiagaan dan Tanggap Darurat yang berlaku. **PIC – Business Continuity Management:** • Aktivasi Business Continuity Plan sesuai asumsi dan Business Impact Analysis Pedoman ini. • Jika gangguan usaha berpotensi menimbulkan krisis, maka dilanjutkan dengan prosedur Crisis & Incident Management sesuai SOP Crisis & Incident Management yang berlaku. • Jika tidak membutuhkan koordinasi dengan TCIM, maka dilakukan identifikasi kembali apakah gangguan usaha sudah teratasi. **TCIM:** • Melaksanakan prosedur Crisis & Incident Management sesuai SOP Crisis & Incident Management yang berlaku. • Jika gangguan usaha teratasi, maka dilanjutkan dengan mengoordinasikan dan mendokumentasikan hasil perbaikan ke semua pihak. • Jika gangguan usaha tidak teratasi, maka Koordinator Utama – Business Continuity Management melakukan komunikasi kembali dengan Direksi, Head, dan berkoordinasi dengan PIC – Business Continuity Management dan TPKD. **Tim Business Continuity Management:** • Mengoordinasikan hasil perbaikan atas gangguan usaha, crisis & incident (jika ada) ke semua pihak (pihak berkepentingan, Divisi dan/atau Departemen terkait). • Mendokumentasikan perbaikan gangguan usaha yang telah teratasi. **Tim Business Continuity Management:** • Menyusun tindakan perbaikan atas gangguan usaha, crisis & incident (jika ada) yang terjadi sehingga dapat diantisipasi agar tidak terulang kembali.

AUTHORIZATION OF ACTIVATION BUSINESS CONTINUITY PLAN



ACTIVITY	DOCUMENT	DESCRIPTION
Business Disruption Occured		
Main Coordinator - Business Continuity Management Identify Business Disruptions Occurring in the Company		**Main Coordinator – Business Continuity Management:** • Identify Business Disruptions Occurring in the Company
Main Coordinator - Business Continuity Management Communicated with Board of Directors (BOD) and Head, and coordinated with PIC – Business Continuity Management and ERT	E-Mail/Phone	**Main Coordinator – Business Continuity Management:** • Communicate with the Board of Directors and Heads. • Coordinate with the PIC – Business Continuity Management and the ERT regarding the activation of the Business Continuity Plan according to each function.
Prosedur for Emergency Handling (General Services Department) PIC – Business Continuity Management Activate the Business Continuity Plan	E-Mail/Phone	**ERT:** • Take emergency response actions in accordance with the applicable Emergency Preparedness and Response SOP. **PIC – Business Continuity Management:** • Activate the Business Continuity Plan based on the assumptions and Business Impact Analysis of this Guideline. • If the business disruption has the potential to cause a crisis, proceed with the Crisis & Incident Management procedures in accordance with the applicable Crisis & Incident Management SOP. • If coordination with the TCIM is not required, re-identify whether the business disruption has been resolved.
Business Disruption has the Potential to cause a Crisis? No Yes Procedure for Crisis & Incident Management (People Development Division)	E-Mail/Phone	**TCIM:** • Carry out the Crisis & Incident Management procedures in accordance with the applicable Crisis & Incident Management SOP. • If the business disruption is resolved, proceed with coordinating and documenting the recovery results to all parties. • If the business disruption is not resolved, the Main Coordinator – Business Continuity Management communicates again with the Board of Directors and Heads, and coordinates with the PIC – Business Continuity Management and the ERT.
Business Disruption is Resolved? No Yes Business Continuity Management Team Coordinate And Documented the Resolution of Business Disruption	E-Mail Corrective Action Report (CAR)	**Business Continuity Management Team:** • Coordinate the recovery results of business disruptions, crises, and/or incidents (if any) to all parties (stakeholders, and relevant Divisions and/or Departments). • Documented the resolution of business disruptions that have been addressed.
Business Continuity Management Team Develop Corrective Actions	E-Mail Corrective Action Report (CAR)	**Business Continuity Management Team:** • Develop corrective actions for business disruptions, crises, and/or incidents (if any) that have occurred to prevent recurrence.
Finish		

6. KEGIATAN RUTIN

ROUTINE ACTIVITIES

Berikut ini merupakan kegiatan rutin yang dilakukan oleh Perseroan melalui Tim Business Continuity Management dan Karyawan untuk meningkatkan kesiapan Tim Business Continuity Management jika terjadi gangguan usaha:

The following are the routine activities carried out by the Company through the Business Continuity Management Team to increase the readiness of the Business Continuity Management Team in the event of a business disruption:

6.1. Perseroan senantiasa memperbarui dan meninjau ulang Pedoman BCM untuk penyesuaian terhadap perubahan-perubahan yang harus dilakukan untuk meningkatkan kualitas BCM tersebut sejalan dengan peningkatan mutu pelayanan Perseroan kepada pelanggan, termasuk dokumen lain seperti Standar Operasional Prosedur dan lainnya yang mengatur pelaksanaan mengenai BCM dan dilakukan tinjauan kembali minimal 1 (satu) kali setahun.

6.1. The Company continuously updates and reviews the BCM to make necessary adjustments in line with improvements to enhance its quality, in accordance with the Company's efforts to improve service quality for customers. This includes other documents such as Standard Operating Procedures and others that govern the implementation of the BCM and a review is carried out at least once a year.

6.2. Perseroan memiliki *server* yang beroperasi selama 24 jam setiap harinya, untuk kegiatan operasional perusahaan, *Server* dibagi menjadi 2, yaitu*: Server* aplikasi dan *Server database.*

Departemen IT Infrastructure & ISMS melakukan *Backup* harian atas *Database* dan disimpan dalam bentuk Tape Backup.
Selain itu, Departemen IT Infrastructure & ISMS juga memiliki *Backup application Server* dan *Backup data Server* yang ditempatkan di lokasi lain dimana secara otomatis aplikasi dan data tersimpan secara *real time* pada kedua *System Back Up Mirroring* tersebut jika terjadi *force*

6.2. The Company server operates 24 hours a day to support business operations. The servers are divided into two types: application servers and database servers.

The IT Infrastructure & ISMS Department performs daily backups of the database, which are stored in the form of tape backups. In addition, the IT Infrastructure & ISMS Department also has a Backup Application Server and a Backup Data Server located at a different site where applications and data are automatically stored in real time on both Backup Mirroring Systems in the event of force majeure at the Head Office then the

majeur di Kantor Pusat sehingga kegiatan operasional tidak akan terganggu dan tetap berjalan sebagaimana mestinya.

6.3. Departemen General Services dan Kantor Cabang/Kantor Pemasaran bertugas melakukan perawatan mingguan dan bulanan atas setiap unit Genset aktif yang dimiliki. Genset aktif yang berada di Kantor Operasional memiliki kapasitas yang memadai untuk memenuhi kebutuhan listrik jika terjadi power down (listrik mati) dari pihak Perusahaan Listrik Negara (PLN):
1 unit genset dengan kapasitas 250 Kva (*standby*) dipakai untuk *back up* aset operasional yang terhubung dengan Listrik. Sehingga menyediakan kebutuhan Listrik di *Head Office* Karawaci jika terjadi mati listrik dari Perusahaan Listrik Negara (PLN) dan saat ini dalam proses memakai modul Automatic Transfer Switch (ATS) yang berfungsi untuk mengaktifkan genset secara otomatis jika terjadi mati listrik dari Perusahaan Listrik Negara (PLN).

6.4. Secara berkala melakukan pelatihan dan sosialisasi terkait BCP termasuk pelatihan evakuasi pada kondisi darurat bagi seluruh Karyawan untuk meningkatkan kesiapan.

6.5. Melakukan simulasi dan pengujian BCP minimal 1 (satu) kali dalam setahun, meliputi skenario asumsi kondisi darurat Data Center/ skenario darurat/ serangan terhadap aplikasi/ skenario kebakaran/ bencana alam dan/atau bencana lain-lain/ gangguan operasional.

operational activities will not be disrupted and will continue as usual.

6.3. The General Services Department and Branch Office/Representative Office oversee carrying out weekly and monthly maintenance of each active generator unit owned. The ctive genset on the Operational Office have sufficient capacity to meet electricity needs in the event of a power outage from the state electricity provider (PLN).
One generator unit with a capacity of 250 KVA (standby) is used to back up operational assets connected to electricity. It supplies power to the Karawaci Head Office in the event of a power outage from PLN (the state electricity provider). The generator is currently in the process of being equipped with an ATS (Automatic Transfer Switch) module, which functions to automatically activate the generator when a power outage from PLN occurs.

6.4. Periodically conduct training and socialization related to BCP, including evacuation training in emergency conditions for all employees to increase readiness.

6.5. Conduct simulation and testing of BCP at least 1 (one) time a year, including scenarios of assuming data center emergency conditions/ emergency scenarios/ attacks on applications/ fire scenarios/ natural disasters and/or other disasters/ operational disruptions.

6.6. Perseroan juga telah menetapkan penanganan kondisi darurat pada beberapa bagian di Perseroan yang berdampak besar jika terjadi gangguan usaha seperti Penanganan Kondisi Darurat Karyawan, BCP *Data Center*, Penanganan Kondisi Darurat pada Sistem (untuk Departemen Contact Center dan Departemen Compensation dan Benefit), dan Penanganan insiden infrastruktur data center di Perseroan.

6.6. The Company has also determined the handling of emergency conditions in several parts of the Company that have a major impact in the event of business disruptions such as Handling of Employee Conditions, BCP Data Centers, Handling Emergency Conditions in the System (for the Contact Center Department and the Compensation and Benefits Department), and Handling of data center infrastructure incidents in the Company.

7. DOKUMEN TERKAIT

RELATED DOCUMENTS

1. Dokumen Internal

1.1. Pedoman Penanganan Keadaan Darurat Karyawan PT Lippo General Insurance Tbk
1.2. Pedoman Manajemen Mutu dan Keamanan Informasi
1.3. Pedoman Penerapan Manajemen Risiko
1.4. Pedoman Penerapan Manajemen Risiko Teknologi Informasi
1.5. SOP *Crisis & Incident Management*
1.6. SOP Kesiagaan dan Tanggap Darurat
1.7. SOP Pemeliharaan dan Perbaikan Sarana dan Prasarana
1.8. SOP *Remote Working*
1.9. SOP Investigasi Insiden Keamanan Data Center
1.10. SOP Infrastructure
1.11. Instruksi Kerja *Business Continuity Plan* (BCP) Data Center
1.12. Instruksi Kerja Pelaksanaan Proses *Disaster Recovery*
1.13. Instruksi Kerja Penanganan Masalah/Bahaya di Ruang Server
1.14. Instruksi Kerja Penanganan Kondisi Darurat (Gangguan Sistem)

2. Rekaman

2.1. Daftar Aset Data Center
2.2. Daftar Aset General Services
2.3. Data Karyawan

1. Internal Document

1.1. Employee Emergency Handling Guidelines of PT Lippo General Insurance Tbk
1.2. Quality and Information Security Management Guidelines
1.3. Risk Management Implementation Guidelines
1.4. Information Technology Risk Management Implementation Guidelines
1.5. SOP Crisis & Incident Management
1.6. SOP Emergency Preparedness and Response
1.7. SOP Maintenance and Repair of Facilities and Infrastructure
1.8. SOP Remote Working
1.9. SOP Data Center Security Incident Investigation
1.10. SOP Infrastructure
1.11. Business Continuity Plan (BCP) Data Center Work Instructions
1.12. Work Instructions for Disaster Recovery Process Implementation
1.13. Work Instructions for Handling Issues/Hazards in the Server Room
1.14. Work Instruction Emergency Handling (System Disruption)

2. Recording

2.1. Data Center Asset List
2.2. General Services Asset List
2.3. Data Karyawan

Business Impact Analysis atas Skenario BCP PT Lippo General Insurance Tbk
Business Impact Analysis based on the BCP Scenario PT Lippo General Insurance Tbk

No.	Skenario *Scenario*	Dampak Utama *Main Impact*	Divisi/Departemen Terdampak *Division/Department Affected*	Risiko *Risk*	Potensi Frekuensi Gangguan *Frequency of Disruption*	Dampak Keuangan *Financial Impact*	Kualitas Pelayanan *Services Quality*	*Recovery Time Objective* (RTO)	*Maximum Tolerable Period of Disruption* (MTPD)	*Recovery Point Objective* (RPO)	*Maximum Tolerable Data Loss* (MTDL)	Kebutuhan yang dipersiapkan Tim Business Continuity Management *Requirements prepared by the Business Continuity Management Team*	Prioritas *Priority*
1	Gangguan usaha terjadi saat semua Karyawan di Kantor dan tidak dapat melanjutkan kegiatan operasional di Kantor. *Business disruption occurs when all employees are in the office and cannot continue operational activities in the office.*	Seluruh kegiatan operasional lumpuh, sistem internal dan perangkat kerja tidak bisa diakses secara fisik. *All operational activities are paralysed, internal systems and work equipment cannot be accessed physically.*	Seluruh Divisi/ Departemen yang ada di Perseroan *All divisions/ departments in the Company*	1. Tidak bisa memproses transaksi 2. Gagal memenuhi layanan SLA 3. Gagal melakukan pelaporan ke Regulator yang *deadline* di hari tersebut 4. Secara tidak langsung dapat merusak reputasi Perseroan jika gangguan tidak dapat ditangani dengan tepat. *1. Unable to process transactions* *2. Failure to meet SLA services* *3. Failure to report to the regulator by the deadline on that day* *4. Indirectly damaging the Company's reputation if the disruption is not properly addressed.*	1 kali dalam 1 tahun *Once a year*	1. Pembayaran klaim gagal diproses 2. Potensi denda 3. Kehilangan kepercayaan publik yang dapat menurunkan pembelian Polis di Perseroan *1. Claim payments cannot be processed* *2. Potential fines* *3. Loss of public trust, which may reduce policy purchases at the Company*	Komplain nasabah karena gagal memenuhi layanan SLA *Customer complaints due to failure to meet SLA service levels*	3 Jam *3 hours*	5 Jam *5 hours*	1 Jam untuk Data Transaksi terakhir *1 hour for the latest transaction data*	2 Jam *2 hours*	1. **Divisi People Development:** Melakukan komunikasi dengan seluruh Pihak terkait sesuai Prosedur komunikasi dan mempersiapkan kebijakan Remote Working. 2. **Departemen General Services:** Proses relokasi karyawan ke rumah masing -masing untuk Remote Working. 3. **Divisi Information System & Technology:** Mempersiapkan Sistem Internal dapat beroperasi kembali, akses remote, dan laptop cadangan untuk tim utama. *1. **People Development Division**: Communicate with all relevant parties in accordance with communication procedures and prepare Remote Working policies.* *2. **General Services Department**: Process the relocation of employees to their respective homes for Remote Working.* *3. **Information System & Technology Division**: Prepare the internal system to resume operations, remote access, and backup laptops for the main team*	Tinggi *high*

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2	*Gangguan usaha terjadi saat semua Karyawan tidak berada di Kantor dan tidak bisa pergi ke Kantor. **Business disruption occurs when all employees are not in the office and cannot go to the office.*	Gangguan untuk mengakses sistem internal untuk karyawan yang telah membawah laptop dan tidak dapat mengakses sistem internal untuk karyawan yang meninggalkan laptop di kantor. *Disruption in accessing the internal system for employees who have taken their laptops home and inability to access the internal system for employees who have left their laptops at the office.*	Seluruh Divisi/ Departemen yang ada di Perseroan *All divisions/ departments in the Company*	1. Kendala akses ke sistem internal. 2. Tidak bisa memproses transaksi. 3. Gagal memenuhi layanan SLA. 4. Gagal melakukan pelaporan ke Regulator yang *deadline* di hari tersebut. 5. Secara tidak langsung dapat merusak reputasi Perseroan jika gangguan tidak dapat ditangani dengan tepat. *1. Difficulties accessing internal systems.* *2. Inability to process transactions.* *3. Failure to meet SLA service levels.* *4. Failure to report to regulators by the deadline on that day.* *5. Indirect damage to the Company's reputation if the disruption cannot be handled appropriately.*	1 kali dalam 1 tahun *Once a year*	1. Pembayaran klaim gagal diproses 2. Potensi denda 3. Kehilangan kepercayaan publik yang dapat menurunkan pembelian Polis di Perseroan *1. Claim payments cannot be processed* *2. Potential fines* *3. Loss of public trust, which may reduce policy purchases at the Company*	Komplain nasabah karena gagal memenuhi layanan SLA *Customer complaints due to failure to meet SLA service levels*	5 jam *5 hours*	1 hari *1 days*	1 Jam untuk Data Transaksi terakhir *1 hour for the latest transaction data*	2 Jam *2 hours*	1. **Divisi People Development:** Melakukan komunikasi dengan seluruh Pihak terkait, membuat kebijakan Kerja dari rumah, dan mempersiapkan data alamat karyawan yang membutuhkan laptop. 2. **Departemen General Services:** Proses pengiriman laptop ke rumah karyawan yang laptopnya ada di kantor . 3. **Divisi Information System & Technology:** Mempersiapkan Sistem Internal dapat beroperasi kembali, akses remote, dan laptop cadangan untuk tim utama. *1. **People Development Division**: Communicate with all relevant parties, create a work-from-home policy, and prepare the address data of employees who need laptops.* *2. **General Services Department:** Process the delivery of laptops to the homes of employees whose laptops are at the office.* *3. **Information System & Technology Division**: Prepare the internal system to resume operations, remote access, and backup laptops for the main team.*	Tinggi *High*

Catatan: Business Impact Analysis ini disusun dengan berfokus pada risiko yang langsung berdampak pada keuangan dan kualitas pelayanan.
Notes: This Business Impact Analysis focuses on risks that directly impact finances and service quality.
*Khusus untuk Karyawan shift akan dilakukan proses penanganan seperti pada Skenario 1.
**For shift employees, the handling process will be carried out as in Scenario 1.*

RISIKO		
No	**Konsekuensi terhadap bisnis perusahaan** *Consequences for company business*	**Kemungkinan terjadi** *Possibilty of Occurance*
1	Tidak ada dampak pada kinerja organisasi *No impact on organisational performance*	1 Kali dalam 5 tahun *Once every 5 years*
2	Dampak mempengaruhi kinerja di satu bagian *Impact affects performance in one area*	1 Kali dalam 4 tahun *Once every 4 years*
3	Dampak mempengaruhi kinerja di beberapa bagian *Impact affects performance in several areas*	1 Kali dalam 3 tahun *Once every 3 years*
4	Dampak mempengaruhi kinerja di seluruh bagian organisasi *Impact affects performance across the entire organisation*	1 Kali dalam 2 tahun *once every 2 years*
5	Citra dan reputasi perusahaan buruk/ kehilangan order dari pelanggan *Poor company image and reputation/loss of orders from customers*	1 kali dalam 1 tahun *once in a year*

KEMUNGKINAN *Possibility*						
	5	**Low to Moderate**	**Moderate**	**High**	**High**	**High**
	4	**Low**	**Low to Moderate**	**Moderate**	**High**	**High**
	3	**Low**	**Low to Moderate**	**Moderate**	**Moderate**	**High**
	2	**Low**	**Low**	**Low to Moderate**	**Low to Moderate**	**Moderate**
	1	**Low**	**Low**	**Low**	**Low**	**Low to Moderate**
		1	**2**	**3**	**4**	**5**
		KONSEKUENSI *Consequence*				

KETERANGAN PENGENDALIAN TINGKAT RISIKO (R) *Risk Level Control Description*	
ACC (Acceptable)	Tidak perlu dilakukan tindakan *No action required*
Supp (Supplementary)	Perlu dilakukan tindakan tambahan jika tindakan yang digunakan tidak efektif *Additional action is required if the measures taken are ineffective*
Issue	Harus dilakukan segera tindakan untuk pengendalian resiko *Immediate action must be taken to control the risk*
Unacc (Unaccetable)	Kegiatan dihentikan, ditinjau dan hindari resiko atau segera dilakukan tindakan tambahan untuk mengendalikan risiko *Activities are suspended, reviewed and risks avoided, or additional measures are taken immediately to control the risk*