YOHAN DHARMAWAN

FSA, FSAI, MSC

Director - Indonesia Life Insurance Client Services

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Current Responsibility

Yohan Dharmawan is a Director in Milliman's Indonesia Life Insurance Practice, based in Jakarta. He joined Milliman in 2026 and advises life insurers on a broad range of actuarial and strategic initiatives, including product development, financial reporting, mergers and acquisitions, capital management, and regulatory change. He works closely with insurers to support business growth, profitability management, and transformation initiatives across the Indonesian life insurance market.

Professional Work Experience

Yohan has over 13 years of experience in the life insurance industry, covering actuarial, product, pricing, finance, and business leadership roles. Prior to joining Milliman, he served as Head of Proposition at Zurich Topas Life, where he led the Product and Pricing functions and also served as Group Business Chief Underwriting Officer. He was responsible for developing and managing products across multiple business lines, including whole life, health, critical illness, endowment and savings products, group term life, and credit life insurance.

Previously, Yohan held the role of Chief Life Actuary at Zurich Topas Life, where he led actuarial valuation, financial reporting, and risk management activities. He played a key role in the insurer's IFRS 17 (PSAK 117) transition and implementation.

Throughout his career, Yohan has been involved in a wide range of assignments covering product development and pricing, profitability analysis, actuarial valuation, financial reporting, risk management, capital management, mergers and acquisitions, and strategic business planning. His experience combines deep actuarial expertise with practical commercial and operational perspectives gained from senior leadership roles within the insurance industry.

Professional Designations

- Fellow of the Society of Actuaries (FSA)
- Fellow of the Society of Actuaries of Indonesia (FSAI)

Education

- Master of Science, Institut Teknologi Bandung, Indonesia
- Bachelor of Science, Institut Teknologi Bandung, Indonesia

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