Julien Combaret

Former director of a listed Indonesian insurer. Independent advisor to CEOs and investors.



I read businesses.

Where the money really comes from, and whether the next deal will pay.

25
years in insurance and assistance, in France, then Indonesia

+50%
gross premium growth at OONA, Jan.–Sept. 2026 vs Jan.–Sept. 2025, his last year as a director

Month 13
break-even of the company he built from scratch in Jakarta

8
years on the executive board of a listed general insurer, approved by OJK as fit and proper

Julien Combaret started in 2001 handling claims for a European insurance group in France and spent thirteen years there, ending on the executive committee with a business line of his own. In 2014 he landed in Jakarta to build an assistance company from scratch, as a joint venture with ABDA Group. It broke even in month 13 and reached USD 3 million in annual revenue. He then spent eight years as a director of OONA Insurance, a listed general insurer, leading its partnerships with banks, finance companies and car groups. He now advises the people who run and fund companies on new markets and on putting AI to work.

Speaking topics

Indonesia's insurance shake-out. What the 2026–2028 capital rules mean for banks and finance companies, and what partners should settle before their insurer merges.

How deals get done in Indonesia. Who decides, who signs, and what he got wrong in his first year.

The outsider's advantage. What a newcomer sees in a market, what they get wrong, and how local teams and head offices can use both.

AI agents beside a decision-maker. What he hands over to them, and where they still fail.

Also open to

Podcasts, panels, talks and op-eds, in English or French. Non-executive board seats and advisory boards in insurance and financial services.

Credentials and languages

- BNSP Level 6, Supervision of Insurance Risk Management (2026)
- DECOF Level 2, Property and Casualty (France, 2011)
- French (native), English (fluent), Bahasa Indonesia (working)

hello@juliencombaret.com
juliencombaret.substack.com
linkedin.com/in/juliencombaret
High-resolution photos on request

Julien Combaret