

ASET	TAHUN 2021		TAHUN 2020	TAHUN 2019	TAHUN 2018	TAHUN 2017	TAHUN 2016	TAHUN 2015	ASSET
	TW II	TW I	(Audited)	(Audited) disajikan kembali	(Audited)	(Audited)	(Audited)	(Audited)	
INVESTASI									INVESTMENTS
Dana Jaminan	26.254	26.254	26.254	21.146	20.600	20.600	20.600	20.600	Compulsary Deposits
Deposito Berjangka	100.559	91.136	76.008	5.069	81.584	26.265	2.500	12.700	Time Deposits
Efek tersedia untuk dijual	-	-	-	-	-	-	-	-	Available for Sale
Obligasi	41.170	41.097	41.085	65.759	76.500	31.000	25.000	21.000	Bonds
Penyertaan Langsung	84	84	84	84	84	84	84	84	Direct Investment
Investasi Lain	-	-	-	-	-	-	-	-	Other Investment
Jumlah Investasi	168.067	158.570	143.430	92.058	178.768	77.949	48.184	54.384	Total Investments
Kas dan Bank	301.759	299.923	43.932	14.840	56.331	67.488	74.268	115.036	Cash on Hand & In Bank
Piutang Premi, neto	187.762	228.977	157.175	125.543	119.080	232.444	253.198	164.967	Premium Receivables, net
Piutang Reas, neto	176.760	271.638	277.402	100.163	83.410	55.104	48.111	18.618	Reinsurance Receivables, net
Aset Reasuransi, neto	351.671	293.144	330.693	275.925	552.878	446.444	415.984	341.734	Reinsurance Assets, net
Piutang Hasil Investasi	28	1.062	435	357	366	214	189	472	Investment Income Receivables
Aset tetap, neto	2.033	2.015	2.454	4.619	6.866	6.563	3.770	5.225	Fixed Assets, net
Uang muka & biaya dibayar dimuka	1.396	2.810	4.982	13.451	15.633	17.473	5.296	3.296	Advances Payment and Prepaid Expenses
Aset Lain	39.697	36.316	26.253	10.852	6.569	12.629	14.713	13.715	Others Assets
Aset Pajak Tangguhan	22.847	30.748	29.006	21.988	25.372	11.218	2.072	8.899	Deffered Tax Asset
Jumlah Bukan Investasi	1.083.955	1.166.634	872.332	567.737	866.507	849.576	817.602	671.962	Total Non Investments
Jumlah Asset	1.252.021	1.325.204	1.015.763	659.794	1.045.274	927.525	865.785	726.346	Total Assets

Dalam Jutaan Rupiah

In Million Rupiah

URAIAN	2021		2020	2019	2018	2017	2016	2015	DESCRIPTIONS
	TW II	TW I	(Audited)	(Audited) disajikan kembali	(Audited)	(Audited)	(Audited)	(Audited)	
Premi Bruto	342.457	192.796	884.284	331.658	686.002	1.078.058	879.176	601.352	Gross Written Premiums
Premi Neto	40.786	109.365	357.222	150.278	128.955	223.410	223.033	89.498	Net Premiums
Klaim Bruto	158.389	75.236	417.114	404.183	365.192	372.682	241.767	136.414	Gross Claims
Klaim Neto	40.312	19.276	162.286	43.395	172.040	106.316	86.348	30.549	Net Claims
Hasil Underwriting	112.132	54.893	194.936	106.883	(47.638)	113.941	135.939	58.157	Underwriting Result
Laba Sebelum Pajak	16.122	6.357	8.426	(20.951)	(192.401)	1.405	39.506	20.045	Earnings Before Tax
Laba Bersih	9.249	7.264	12.878	(27.210)	(177.603)	1.139	25.185	15.392	Net Profit
Modal Disetor	267.429	267.429	267.429	262.500	150.000	150.000	100.000	100.000	Paid-in Capital
Cadangan Tehnis	683.595	641.114	664.978	384.648	734.571	560.320	520.789	462.175	Technical Reserves
Total Investasi	168.067	158.570	143.430	92.058	178.767	77.949	48.184	54.384	Total Investment
Total Ekuitas	133.232	134.185	123.983	111.105	21.894	198.489	147.349	122.164	Total Equity
Total Aset	1.252.021	1.325.204	1.015.763	659.794	1.045.274	927.525	865.785	726.346	Total Assets
Modal Berbasis Risiko	129%	127%	122%	143%	159%	161%	144%	135%	Risk-Based Capital (RBC)

Dalam Jutaan Rupiah

In Million Rupiah

	2021		2020		2019		2018		2017		2016		2015		
	TW II	TW I	(Audited)	(Audited) disajikan kembali	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)	
Pendapatan															Revenue
Premi bruto	342.457	192.796	884.284	331.658	686.002	1.078.058	879.176	601.352							Gross written premium
Perubahan premi yang belum merupakan pendapatan	59.666	21.620	(250.806)	(72.283)	(115.922)	(101.097)	(80.114)	(133.416)							Charges in unearned premium reserver
Total pendapatan premi	402.123	214.417	633.478	259.375	570.080	976.961	799.063	467.936							Total premium income
Reasuransi dibayar	(171.805)	(98.846)	(318.688)	(216.142)	(542.222)	(842.714)	(664.692)	(464.901)							Reinsurance ceded
Perubahan aset reasuransi atas premium yang belum merupakan pendapatan	6.148	2.366	54.473	115.922	101.097	89.162	95.042	92.056							Charges in reinsurance assets or unearned premium reserves
Total premi reasuransi	(165.657)	(96.479)	(264.215)	(100.219)	(441.125)	(753.551)	(569.650)	(372.845)							Total reinsurance premiums
Premi neto	236.466	117.937	369.263	159.156	128.954	223.410	229.413	95.091							Net Premiums
Hasil investasi neto	3.012	1.624	7.372	9.084	5.850	4.870	5.750	10.963							Investment income, net
Penghasilan usaha lainnya, neto	388	192	4.849	1.936	7.027	3.342	277	3.291							Other operating income, net
Total pendapatan	239.866	119.753	381.484	170.175	141.832	231.622	235.440	109.344							Total revenue
Beban															Expenses
Beban klaim dan imbalan	(158.389)	(75.236)	(417.114)	(404.183)	(365.192)	(372.682)	(241.767)	(136.414)							Claim and benefit expenses
Perubahan estimasi liabilitas klaim	(93.080)	(10.077)	(42.327)	247.680	(351.500)	21.985	21.974	(95.359)							Changes in estimate claim liabilities
Klaim Reasuransi	118.076	55.960	284.057	331.457	246.144	263.504	154.944	90.788							Reinsurance claim
Perubahan aset reasuransi atas liabilitas klaim	29.627	(25.118)	13.098	(218.349)	298.509	(19.122)	(21.500)	110.436							Changes in reinsurance asset of claim liabilities
Beban akuisisi neto	(20.569)	(8.573)	(12.041)	(8.878)	(4.553)	(3.153)	(6.380)	(5.593)							Acquisition expenses, net
Beban usaha	(101.372)	(57.044)	(197.103)	(136.407)	(156.433)	(119.913)	(102.459)	(52.366)							Operating expenses
Beban usaha lainnya	1.962	6.692	(1.628)	(2.447)	(1.207)	(835)	(746)	(792)							Other operating expenses
Total Beban	(223.743)	(113.396)	(373.058)	(191.127)	(334.233)	(230.217)	(195.934)	(89.300)							Total Expenses
Laba sebelum beban pajak penghasilan	16.122	6.357	8.426	(20.951)	(192.401)	1.405	39.506	20.045							Income before income tax expenses
Beban pajak final	(715)	-	(1.189)	(1.619)	-	-	-	-							Final tax expenses
Beban pajak penghasilan															Income tax expense
- Kini															Current -
- Tangguhan	(6.158)	907	6.715	(3.384)	14.316	9.026	(6.689)	7.375							Deferred -
Penghasilan (rugi) Komprehensif lain tahun berjalan setelah pajak	-	-	(1.074)	(1.256)	483	(360)	412	(1.337)							Other Comprehensive income (loss) for the year net of tax
Total beban pajak	(6.873)	907	4.452	(6.259)	14.798	(265)	(14.321)	(4.652)							Total tax expenses
Laba tahun berjalan	9.249	7.264	12.878	(27.210)	(177.603)	1.139	25.185	15.392							Income for the year

Dalam Jutaan Rupiah

In Million Rupiah

	2021		2020		2019		2018		2017		2016		2015	
	TW II	TW I	(Audited)	(Audited) disajikan kembali	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)
Tingkat Solvabilitas														
Aset Yang Diperkenankan	1.156.896	1.229.004	931.239	504.531	907.356	817.722	803.873	666.466						
Liabilitas (kecuali pinjaman subordinasi)	1.031.289	1.097.444	804.279	461.189	823.380	729.037	718.436	604.181						
Jumlah Tingkat Solvabilitas	125.607	131.559	126.960	43.342	83.976	88.686	85.437	62.285						
Modal Minimum Berbasis Risiko (MMBR)														
Risiko Kredit														
a. Risiko Kredit a (Risiko Kegagalan	20.793	25.782	21.346	8.285	10.217	17.230	21.630	15.161						
b. Risiko Kredit b (Risiko Kegagalan Reasuradur)	10.191	8.614	9.263	10.437	15.481	12.500	11.648	9.569						
Jumlah Risiko Kredit	30.984	34.396	30.609	18.722	25.698	29.730	33.278	24.729						
Risiko Likuiditas	-	-	64	228	861	1.477	317	-						
Risiko Pasar														
a. Risiko pasar a (Risiko Perubahan Harga Pasar)	8	8	8	8	8	8	-	-						
b. Risiko pasar b (Risiko Perubahan Nilai Tukar Mata Uang)	1.815	120	762	78	280	5.433	3.825	99						
c. Risiko pasar c (Risiko Perubahan Tingkat Bunga)	-	-	-	-	-	-	-	-						
Jumlah Risiko Pasar	1.824	128	770	86	288	5.442	3.825	99						
Risiko Asuransi	63.982	68.461	71.601	10.414	24.630	17.642	21.210	21.196						
Risiko Operasional	881	864	839	942	1.191	945	783	278						
Jumlah MMBR	97.670	103.849	103.883	30.392	52.669	55.236	59.414	46.302						
Kelebihan (kekurangan) Batas Tingkat Solvabilitas	27.937	27.711	23.077	12.950	31.307	33.450	26.024	15.983						
Rasio Pencapaian Solvabilitas (RBC)	129%	127%	122%	143%	159%	161%	144%	135%						

Solvency Margin

Asset is Allowed

Liabilities (excluding subordinated

Total Limit the Level Solvency

Minimum Risk-Based Capital

Credit Risk

a. Credit Risk a (Debtor Failure Risk)

b. Credit Risk b (Risk of Reinsurance

Failure)

Total Credit Risk

Liquidity Risk

Market Risk

a. Market Risk a (Market Price Risk)

b. Market Risk b (Risk of Changing

Currency Exchange)

c. Market Risk c (Interest Rate Risk)

Total Market Risk

Reinsurance Risk

Operational Risk

Amount of BTSM

Exces (deficiency) Limit the Level

Solvency

Solvency Achievement Ratio