

ASET	TAHUN 2021			TAHUN 2020	TAHUN 2019	TAHUN 2018	TAHUN 2017	TAHUN 2016	TAHUN 2015	ASSET
	TW III	TW II	TW I	(Audited)	(Audited) disajikan kembali	(Audited)	(Audited)	(Audited)	(Audited)	
INVESTASI										INVESTMENTS
Dana Jaminan	26.296	26.254	26.254	26.254	21.146	20.600	20.600	20.600	20.600	Compulsary Deposits
Deposito Berjangka	86.659	100.559	91.136	76.008	5.069	81.584	26.265	2.500	12.700	Time Deposits
Efek tersedia untuk dijual	-	-	-	-	-	-	-	-	-	Avaiable for Sale
Obligasi	51.086	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	84	Direct Investment
Investasi Lain	-	-	-	-	-	-	-	-	-	Other Investment
Jumlah Investasi	164.124	168.067	158.570	143.430	92.058	178.768	77.949	48.184	54.384	Total Investments
Kas dan Bank	227.908	301.759	299.923	43.932	14.840	56.331	67.488	74.268	115.036	Cash on Hand & In Bank
Piutang Premi, neto	145.091	187.762	228.977	157.175	125.543	119.080	232.444	253.198	164.967	Premium Receivables, net
Piutang Reas, neto	294.214	176.760	271.638	277.402	100.163	83.410	55.104	48.111	18.618	Reinsurance Receivables, net
Aset Reasuransi, neto	442.238	351.671	293.144	330.693	275.925	552.878	446.444	415.984	341.734	Reinsurance Assets, net
Piutang Hasil Investasi	618	28	1.062	435	357	366	214	189	472	Investment Income Receivables
Aset tetap, neto	2.002	2.033	2.015	2.454	4.619	6.866	6.563	3.770	5.225	Fixed Assets, net
Uang muka & biaya dibayar dimuka	20.430	1.396	2.810	4.982	13.451	15.633	17.473	5.296	3.296	Advances Payment and Prepaid Expenses
Aset Lain	36.425	39.697	36.316	26.253	10.852	6.569	12.629	14.713	13.715	Others Assets
Aset Pajak Tangguhan	19.861	22.847	30.748	29.006	21.988	25.372	11.218	2.072	8.899	Deffered Tax Asset
Jumlah Bukan Investasi	1.188.787	1.083.955	1.166.634	872.332	567.737	866.507	849.576	817.602	671.962	Total Non Investments
Jumlah Asset	1.352.911	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 III	TW II	TW I	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)		
Premi Bruto	481.507	342.457	192.796	884.284	331.658	686.002	1.078.058	879.176	601.352	Gross Written Premiums						
Premi Neto	190.973	150.083	109.365	357.222	150.278	128.955	223.410	223.033	89.498	Net Premiums						
Klaim Bruto	295.633	158.389	75.236	417.114	404.183	365.192	372.682	241.767	136.414	Gross Claims						
Klaim Neto	97.092	40.312	19.276	162.286	43.395	172.040	106.316	86.348	30.549	Net Claims						
Hasil Underwriting	130.328	112.132	54.893	194.936	106.883	(47.638)	113.941	135.939	58.157	Underwriting Result						
Laba Sebelum Pajak	4.862	16.122	6.357	8.426	(20.951)	(192.401)	1.405	39.506	20.045	Earnings Before Tax						
Laba Bersih	(5.132)	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	267.429	262.500	150.000	150.000	100.000	100.000	Paid-in Capital						
Cadangan Tehnis	740.076	683.595	641.114	664.978	384.648	734.571	560.320	520.789	462.175	Technical Reserves						
Total Investasi	164.124	168.067	158.570	143.430	92.058	178.767	77.949	48.184	54.384	Total Investment						
Total Ekuitas	118.852	133.232	134.185	123.983	111.105	21.894	198.489	147.349	122.164	Total Equity						
Total Aset	1.352.911	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	126%	129%	127%	122%	143%	159%	161%	144%	135%	Risk-Based Capital (RBC)						

	2021			2020		2019		2018		2017		2016		2015		
	TW III	TW II	TW I	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)		
Pendapatan															Revenue	
Premi bruto	481.507	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	119.000	59.666	21.620	(250.806)	(72.283)	(115.922)	(101.097)	(80.114)	(133.416)							Charges in unearned premium reserver
Total pendapatan premi	600.507	402.123	214.417	633.478	259.375	570.080	976.961	799.063	467.936							Total premium income
Reasuransi dibayar	(265.437)	(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	2.038	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	(263.399)	(165.657)	(96.479)	(264.215)	(100.219)	(441.125)	(753.551)	(569.650)	(372.845)							Total reinsurance premiums
Premi neto	337.108	236.466	117.937	369.263	159.156	128.954	223.410	229.413	95.091							Net Premiums
Hasil investasi neto	4.337	3.012	1.624	7.372	9.084	5.850	4.870	5.750	10.963							Investment income, net
Penghasilan usaha lainnya, neto	646	388	192	4.849	1.936	7.027	3.342	277	3.291							Other operating income, net
Total pendapatan	342.091	239.866	119.753	381.484	170.175	141.832	231.622	235.440	109.344							Total revenue
Beban															Expenses	
Beban klaim dan imbalan	(295.633)	(158.389)	(75.236)	(417.114)	(404.183)	(365.192)	(372.682)	(241.767)	(136.414)							Claim and benefit expenses
Perubahan estimasi liabilitas klaim	(194.098)	(93.080)	(10.077)	(42.327)	247.680	(351.500)	21.985	21.974	(95.359)							Changes in estimate claim liabilities
Klaim Reasuransi	198.540	118.076	55.960	284.057	331.457	246.144	263.504	154.944	90.788							Reinsurance claim
Perubahan aset reasuransi atas liabilitas klaim	109.508	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	(25.097)	(20.569)	(8.573)	(12.041)	(8.878)	(4.553)	(3.153)	(6.380)	(5.593)							Acquisition expenses, net
Beban usaha	(130.116)	(101.372)	(57.044)	(197.103)	(136.407)	(156.433)	(119.913)	(102.459)	(52.366)							Operating expenses
Beban usaha lainnya	(334)	1.962	6.692	(1.628)	(2.447)	(1.207)	(835)	(746)	(792)							Other operating expenses
Total Beban	(337.230)	(223.743)	(113.396)	(373.058)	(191.127)	(334.233)	(230.217)	(195.934)	(89.300)							Total Expenses
Laba sebelum beban pajak penghasilan	4.862	16.122	6.357	8.426	(20.951)	(192.401)	1.405	39.506	20.045							Income before income tax expenses
Beban pajak final	(848)	(715)	-	(1.189)	(1.619)	-	-	-	-							Final tax expenses
Beban pajak penghasilan															Income tax expense	
- Kini															Current -	
- Tangguhan	(9.145)	(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	(9.993)	(6.873)	907	4.452	(6.259)	14.798	(265)	(14.321)	(4.652)							Total tax expenses
Laba tahun berjalan	(5.132)	9.249	7.264	12.878	(27.210)	(177.603)	1.139	25.185	15.392							Income for the year

	2021		2020		2019		2018		2017		2016		2015	
	TW III	TW II	TW I	(Audited)	(Audited) disajikan kembali	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)
LIABILITAS														
Utang Klaim	11.472	12.510	20.277	30.130	5.834	36.023	393	3.813	1.604					
Utang Bank				-	-	-	-	-	-					
Utang Reasuransi	109.420	9.348	80.391	36.321	33.763	20.583	117.011	141.806	96.999					
Utang Komisi	28.502	14.455	34.544	11.224	11.271	10.191	36.730	44.327	28.516					
Utang Koasuransi	-	-	-	-	-	-	-	-	-					
Utang Konsorsium	-	-	-	-	-	-	-	-	-					
Utang kepada pihak berelasi	-	-	-	-	-	-	-	-	-					
Utang lain-lain	204.318	258.892	308.691	15.918	1.818	2.576	8.307	149	396					
Utang Pajak	1.027	953	1.518	1.006	1.266	2.324	1.213	1.251	10.948					
Estimasi Klaim Retensi Sendiri	478.244	362.430	267.529	284.154	241.854	489.499	137.999	157.121	178.620					
Premi yang belum merupakan pendapatan	261.832	321.166	373.585	380.824	142.794	245.072	422.321	363.668	283.555					
Liabilitas imbalan pasca kerja	6.914	6.798	6.318	6.350	4.533	2.026	4.715	3.543	3.054					
Beban masih harus dibayar	44.829	44.737	10.666	38.352	18.056	15.085	347	2.758	488					
Pinjaman Subordinasi	87.500	87.500	87.500	87.500	87.500	200.000	-	-	-					
JUMLAH LIABILITAS	1.234.059	1.118.789	1.191.019	891.779	548.689	1.023.380	729.037	718.436	604.181					
EKUITAS														
Modal Disetor	192.429	192.429	192.429	192.429	187.500	150.000	150.000	100.000	100.000					
Agio Saham / Paid in Capital	75.000	75.000	75.000	75.000	75.000	-	-	-	-					
Saldo laba	(148.577)	(134.197)	(133.244)	(142.371)	(154.267)	(128.312)	49.773	46.800	23.947					
Pendapatan komprehensif lain	-	-	-	(1.074)	(2.057)	(802)	(1.285)	550	(1.782)					
Komponen Ekuitas Lainnya	-	-	-	-	4.929	1.009	-	-	-					
TOTAL EKUITAS	118.852	133.232	134.185	123.983	111.105	21.894	198.489	147.349	122.164					
JUMLAH LIABILITAS DAN EKUITAS	1.352.911	1.252.021	1.325.204	1.015.763	659.794	1.045.274	927.525	865.785	726.346					

LIABILITIES
 Claim payables
 Bank loans
 Reinsurance payables
 Commission payables
 Coinsurance payables
 Consortium payables
 Due to related party
 Other payables
 Tax payable
 Estimated own retention claims
 Unearned premium reserve
 Post employment benefits liabilities
 Accrued expenses
 Sub Loan
TOTAL LIABILITIES

LIABILITIES
 Share capital
 Agio Stock
 Retained earning
 Other comprehensive income
 Other equity components
TOTAL EQUITY

TOTAL LIABILITAS AND EQUITY

	2021			2020	2019	2018	2017	2016	2015	
	TW III	TW II	TW I	(Audited)	(Audited) disajikan kembali	(Audited)	(Audited)	(Audited)	(Audited)	
Tingkat Solvabilitas										Solvency Margin
Aset Yang Diperkenankan	1.232.456	1.156.896	1.229.004	931.239	504.531	907.356	817.722	803.873	666.466	Asset is Allowed
Liabilitas (kecuali pinjaman subordinasi)	1.117.279	1.031.289	1.097.444	804.279	461.189	823.380	729.037	718.436	604.181	Liabilities (excluding subordinated loan)
Jumlah Tingkat Solvabilitas	115.177	125.607	131.559	126.960	43.342	83.976	88.686	85.437	62.285	Total Limit the Level Solvency
Modal Minimum Berbasis Risiko (MMBR)										Minimum Risk-Based Capital
Risiko Kredit										Credit Risk
a. Risiko Kredit a (Risiko Kegagalan Debitur)	21.027	20.793	25.782	21.346	8.285	10.217	17.230	21.630	15.161	a. Credit Risk a (Debtor Failure Risk)
b. Risiko Kredit b (Risiko Kegagalan Reasuradur)	12.383	10.191	8.614	9.263	10.437	15.481	12.500	11.648	9.569	b. Credit Risk b (Risk of Reinsurance Failure)
Jumlah Risiko Kredit	33.410	30.984	34.396	30.609	18.722	25.698	29.730	33.278	24.729	Total Credit Risk
Risiko Likuiditas	-	-	-	64	228	861	1.477	317	-	Liquidity Risk
Risiko Pasar										Market Risk
a. Risiko pasar a (Risiko Perubahan Harga Pasar)	8	8	8	8	8	8	8	-	-	a. Market Risk a (Market Price Risk)
b. Risiko pasar b (Risiko Perubahan Nilai Tukar Mata Uang)	3.555	1.815	120	762	78	280	5.433	3.825	99	b. Market Risk b (Risk of Changing Currency Exchange)
c. Risiko pasar c (Risiko Perubahan Tingkat Bunga)	-	-	-	-	-	-	-	-	-	c. Market Risk c (Interest Rate Risk)
Jumlah Risiko Pasar	3.563	1.824	128	770	86	288	5.442	3.825	99	Total Market Risk
Risiko Asuransi	53.860	63.982	68.461	71.601	10.414	24.630	17.642	21.210	21.196	Reinsurance Risk
Risiko Operasional	946	881	864	839	942	1.191	945	783	278	Operational Risk
Jumlah MMBR	91.778	97.670	103.849	103.883	30.392	52.669	55.236	59.414	46.302	Amount of BTSM
Kelebihan (kekurangan) Batas Tingkat Solvabilitas	23.399	27.937	27.711	23.077	12.950	31.307	33.450	26.024	15.983	Exces (deficiency) Limit the Level Solvency
Rasio Pencapaian Solvabilitas (RBC)	125%	129%	127%	122%	143%	159%	161%	144%	135%	Solvency Achievement Ratio