

ASET	TAHUN 2022		TAHUN 2021	TAHUN 2020	TAHUN 2019	TAHUN 2018	TAHUN 2017	TAHUN 2016	ASSET
	TW II	TW I	(Audited)	(Audited)	(Audited) disajikan kembali	(Audited)	(Audited)	(Audited)	
INVESTASI									INVESTMENTS
Dana Jaminan	26,291	26,291	26,291	26,254	21,146	20,600	20,600	20,600	Compulsary Deposits
Deposito Berjangka	83,610	82,574	89,707	76,008	5,069	81,584	26,265	2,500	Time Deposits
Efek tersedia untuk dijual	-	-	-	-	-	-	-	-	Available for Sale
Obligasi	46,094	46,143	46,115	41,085	65,759	76,500	31,000	25,000	Bonds
Reksadana	10,022	-	-	-	-	-	-	-	Mutual Funds
Penyertaan Langsung	84	84	84	84	84	84	84	84	Direct Investment
Investasi Lain	-	-	-	-	-	-	-	-	Other Investment
Jumlah Investasi	166,101	155,092	162,197	143,430	92,058	178,768	77,949	48,184	Total Investments
Kas dan Bank	270,673	298,344	307,376	43,932	14,840	56,331	67,488	74,268	Cash on Hand & In Bank
Piutang Premi, neto	149,692	165,726	134,152	157,175	125,543	119,080	232,444	253,198	Premium Receivables, net
Piutang Reas, neto	235,835	181,620	138,036	277,402	100,163	83,410	55,104	48,111	Reinsurance Receivables, net
Aset Reasuransi, neto	346,325	414,619	459,181	330,693	275,925	552,878	446,444	415,984	Reinsurance Assets, net
Piutang Hasil Investasi	549	933	488	435	357	366	214	189	Investment Income Receivables
Aset tetap, neto	2,681	2,822	1,663	2,454	4,619	6,866	6,563	3,770	Fixed Assets, net
Uang muka & biaya dibayar dimuka	12,396	30,458	25,351	4,982	13,451	15,633	17,473	5,296	Advances Payment and Prepaid Expenses
Aset Lain	13,522	38,027	42,123	26,253	10,852	6,569	12,629	14,713	Others Assets
Aset Pajak Tangguhan	36,311	42,170	35,599	29,006	21,988	25,372	11,218	2,072	Deferred Tax Asset
Jumlah Bukan Investasi	1,067,984	1,174,719	1,143,968	872,332	567,737	866,507	849,576	817,602	Total Non Investments
Jumlah Asset	1,234,085	1,329,812	1,306,165	1,015,763	659,794	1,045,274	927,525	865,785	Total Assets

Dalam Jutaan Rupiah

In Million Rupiah

URAIAN	2022		2021	2020	2019	2018	2017	2016	DESCRIPTIONS
	TW II	TW I	(Audited)	(Audited)	(Audited) disajikan kembali	(Audited)	(Audited)	(Audited)	
Premi Bruto	325,853	176,883	646,649	884,284	331,658	686,002	1,078,058	879,176	Gross Written Premiums
Premi Neto	143,781	75,305	384,119	357,222	150,278	128,955	223,410	223,033	Net Premiums
Klaim Bruto	202,061	94,896	514,543	417,114	404,183	365,192	372,682	241,767	Gross Claims
Klaim Neto	89,839	51,000	305,863	162,286	43,395	172,040	106,316	86,348	Net Claims
Hasil Underwriting	53,943	24,305	78,255	194,936	106,883	(47,638)	113,941	135,939	Underwriting Result
Laba Sebelum Pajak	(28,936)	(18,339)	(167,002)	8,426	(20,951)	(192,401)	1,405	39,506	Earnings Before Tax
Laba Bersih	(28,724)	(13,773)	(161,336)	12,878	(27,210)	(177,603)	1,139	25,185	Net Profit
Modal Disetor	267,429	267,429	267,429	267,429	262,500	150,000	150,000	100,000	Paid-in Capital
Cadangan Tehnis	698,771	764,661	784,716	664,978	384,648	734,571	560,320	520,789	Technical Reserves
Total Investasi	166,101	155,092	162,197	143,430	92,058	178,767	77,949	48,184	Total Investment
Total Ekuitas	183,923	(49,246)	(37,353)	123,983	111,105	21,894	198,489	147,349	Total Equity
Total Aset	1,234,085	1,329,812	1,306,165	1,015,763	659,794	1,045,274	927,525	865,785	Total Assets
Modal Berbasis Risiko	156%	-44%	-34%	122%	143%	159%	161%	144%	Risk-Based Capital (RBC)

	2022		2021	2020	2019	2018	2017	2016	
	TW II	TW I	(Audited)	(Audited)	(Audited) disajikan kembali	(Audited)	(Audited)	(Audited)	
Pendapatan									Revenue
Premi bruto	325,853	176,883	646,649	884,284	331,658	686,002	1,078,058	879,176	Gross written premium
Perubahan premi yang belum merupakan pendapatan	(19,441)	31,000	103,395	(250,806)	(72,283)	(115,922)	(101,097)	(80,114)	Charges in unearned premium reserver
Total pendapatan premi	306,411	207,882	750,043	633,478	259,375	570,080	976,961	799,063	Total premium income
Reasuransi dibayar	(153,468)	(83,279)	(329,654)	(318,688)	(216,142)	(542,222)	(842,714)	(664,692)	Reinsurance ceded
Perubahan aset reasuransi atas premium yang belum merupakan pendapatan	11,789	(38,904)	9,368	54,473	115,922	101,097	89,162	95,042	Charges in reinsurance assets or unearned premium reserves
Total premi reasuransi	(141,680)	(122,182)	(320,286)	(264,215)	(100,219)	(441,125)	(753,551)	(569,650)	Total reinsurance premiums
Premi neto	164,731	85,700	429,758	369,263	159,156	128,954	223,410	229,413	Net Premiums
Hasil investasi neto	3,630	2,268	7,110	7,372	9,084	5,850	4,870	5,750	Investment income, net
Penghasilan usaha lainnya, neto	419	247	890	4,849	1,936	7,027	3,342	277	Other operating income, net
Total pendapatan	168,780	88,215	437,757	381,484	170,175	141,832	231,622	235,440	Total revenue
Beban									Expenses
Beban klaim dan imbalan	(202,061)	(94,896)	(514,543)	(417,114)	(404,183)	(365,192)	(372,682)	(241,767)	Claim and benefit expenses
Perubahan estimasi liabilitas klaim	105,386	(3,968)	(223,132)	(42,327)	247,680	(351,500)	21,985	21,974	Changes in estimate claim liabilities
Klaim Reasuransi	131,482	59,900	312,692	284,057	331,457	246,144	263,504	154,944	Reinsurance claim
Perubahan aset reasuransi atas liabilitas klaim	(124,645)	(12,037)	119,121	13,098	(218,349)	298,509	(19,122)	(21,500)	Changes in reinsurance asset of claim liabilities
Beban akuisisi neto	(20,950)	(10,394)	(45,639)	(12,041)	(8,878)	(4,553)	(3,153)	(6,380)	Acquisition expenses, net
Beban usaha	(84,880)	(43,369)	(207,297)	(197,103)	(136,407)	(156,433)	(119,913)	(102,459)	Operating expenses
Beban usaha lainnya	(2,047)	(1,789)	(45,960)	(1,628)	(2,447)	(1,207)	(835)	(746)	Other operating expenses
Total Beban	(197,715)	(106,553)	(604,759)	(373,058)	(191,127)	(334,233)	(230,217)	(195,934)	Total Expenses
Laba sebelum beban pajak penghasilan	(28,936)	(18,339)	(167,002)	8,426	(20,951)	(192,401)	1,405	39,506	Income before income tax expenses
Beban pajak final	(502)	(270)	(1,135)	(1,189)	(1,619)	-	-	-	Final tax expenses
Beban pajak penghasilan									Income tax expense
- Kini				-	-	-	(8,931)	(8,044)	Current -
- Tanggihan	713	4,836	6,639	6,715	(3,384)	14,316	9,026	(6,689)	Deffered -
Penghasilan (rugi) Komprehensif lain tahun berjalan setelah pajak	-	-	162	(1,074)	(1,256)	483	(360)	412	Other Comprehensive income (loss) for the year net of tax
Total beban pajak	211	4,566	5,665	4,452	(6,259)	14,798	(265)	(14,321)	Total tax expenses
Laba tahun berjalan	(28,724)	(13,773)	(161,336)	12,878	(27,210)	(177,603)	1,139	25,185	Income for the year

	2022		2021	2020	2019	2018	2017	2016	
	TW II	TW I	(Audited)	(Audited)	(Audited) disajikan kembali	(Audited)	(Audited)	(Audited)	
LIABILITAS									LIABILITIES
Utang Klaim	44,954	48,102	36,694	30,130	5,834	36,023	393	3,813	Claim payables
Utang Bank	-	-	-	-	-	-	-	-	Bank loans
Utang Reasuransi	119,660	99,973	80,451	36,321	33,763	20,583	117,011	141,806	Reinsurance payables
Utang Komisi	26,045	25,741	23,301	11,224	11,271	10,191	36,730	44,327	Commission payables
Utang Koasuransi	-	-	-	-	-	-	-	-	Coinsurance payables
Utang Konsorsium	-	-	-	-	-	-	-	-	Consortium payables
Utang kepada pihak berelasi	-	-	-	-	-	-	-	-	Due to related party
Utang lain-lain	37,989	269,115	267,777	15,918	1,818	2,576	8,307	149	Other payables
Utang Pajak	1,303	1,098	1,103	1,006	1,266	2,324	1,213	1,251	Tax payable
Estimasi Klaim Retensi Sendiri	401,901	436,982	507,286	284,154	241,854	489,499	137,999	157,121	Estimated own retention claims
Premi yang belum merupakan pendapatan	296,871	327,679	277,429	380,824	142,794	245,072	422,321	363,668	Unearned premium reserve
Liabilitas imbalan pasca kerja	4,862	7,899	4,322	6,350	4,533	2,026	4,715	3,543	Post employment benefits liabilities
Beban masih harus dibayar	29,079	74,969	57,653	38,352	18,056	15,085	347	2,758	Accrued expenses
Pinjaman Subordinasi	87,500	87,500	87,500	87,500	87,500	200,000	-	-	Sub Loan
JUMLAH LIABILITAS	1,050,162	1,379,057	1,343,518	891,779	548,689	1,023,380	729,037	718,436	TOTAL LIABILITIES
EKUITAS									
Modal Disetor	192,429	192,429	192,429	192,429	187,500	150,000	150,000	100,000	Share capital
Agio Saham / Paid in Capital	325,000	75,000	75,000	75,000	75,000	-	-	-	Agio Stock
Saldo laba	(333,506)	(316,675)	(304,782)	(142,371)	(154,267)	(128,312)	49,773	46,800	Retained earning
Pendapatan komprehensif lain	-	-	-	(1,074)	(2,057)	(802)	(1,285)	550	Other comprehensive income
Komponen Ekuitas Lainnya	-	-	-	-	4,929	1,009	-	-	Other equity components
TOTAL EKUITAS	183,923	(49,246)	(37,353)	123,983	111,105	21,894	198,489	147,349	TOTAL EQUITY
JUMLAH LIABILITAS DAN EKUITAS	1,234,085	1,329,812	1,306,165	1,015,763	659,794	1,045,274	927,525	865,785	TOTAL LIABILITAS AND EQUITY

	2022		2021	2020	2019	2018	2017	2016	
	TW II	TW I	(Audited)	(Audited)	(Audited) disajikan kembali	(Audited)	(Audited)	(Audited)	
Tingkat Solvabilitas									Solvency Margin
Aset Yang Diperkenankan	1,161,813	1,240,675	1,216,434	931,239	504,531	907,356	817,722	803,873	Asset is Allowed
Liabilitas (kecuali pinjaman subordinasi)	962,662	1,291,557	1,256,018	804,279	461,189	823,380	729,037	718,436	Liabilities (excluding subordinated loan)
Jumlah Tingkat Solvabilitas	199,151 -	50,882 -	39,584	126,960	43,342	83,976	88,686	85,437	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)	20,068	21,902	17,304	21,346	8,285	10,217	17,230	21,630	a. Credit Risk a (Debtor Failure Risk)
b. Risiko Kredit b (Risiko Kegagalan Reasuradur)	9,697	11,609	12,857	9,263	10,437	15,481	12,500	11,648	b. Credit Risk b (Risk of Reinsurance Failure)
Jumlah Risiko Kredit	29,765	33,512	30,161	30,609	18,722	25,698	29,730	33,278	Total Credit Risk
Risiko Likuiditas	2,555	5,287	2,976	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)	33,377	20,260	20,622	762	78	280	5,433	3,825	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	33,385	20,268	20,630	770	86	288	5,442	3,825	Total Market Risk
Risiko Asuransi	60,942	55,529	61,354	71,601	10,414	24,630	17,642	21,210	Reinsurance Risk
Risiko Operasional	1,009	1,116	1,027	839	942	1,191	945	783	Operational Risk
Jumlah MMBR	127,657	115,711	116,148	103,883	30,392	52,669	55,236	59,414	Amount of BTSM
Kelebihan (kekurangan) Batas Tingkat Solvabilitas	71,494 -	166,593 -	155,731	23,077	12,950	31,307	33,450	26,024	Exces (deficiency) Limit the Level Solvency
Rasio Pencapaian Solvabilitas (RBC)	156%	-44%	-34%	122%	143%	159%	161%	144%	Solvency Achievement Ratio