

LAPORAN BULANAN / MONTHLY REPORT

Periode 30 Juni 2022 dan 2023 / Period June 30, 2022 and 2023

LAPORAN POSISI KEUANGAN (dalam jutaan rupiah) STATEMENT OF FINANCIAL POSITION (in millions rupiah)				LAPORAN LABA (RUGI) KOMPREHENSIF (dalam jutaan rupiah) COMPREHENSIVE INCOME STATEMENT (in millions rupiah)				INDIKATOR KESEHATAN KEUANGAN (dalam jutaan rupiah) FINANCIAL INDICATORS (in millions rupiah)			
URAIAN	30 Juni 2022 June 30, 2022	30 Juni 2023 June 30, 2023	DESCRIPTIONS	URAIAN	30 Juni 2022 June 30, 2022	30 Juni 2023 June 30, 2023	DESCRIPTIONS	URAIAN	30 Juni 2022 June 30, 2022	30 Juni 2023 June 30, 2023	DESCRIPTIONS
ASET			ASSETS	1 PENDAPATAN			INCOME				
I. INVESTASI			INVESTMENTS	2 Pendapatan Premi	1.182.725,55	1.166.566,14	Premium Income				
1 Deposito Berjangka	826.222,62	1.465.563,76	Time Deposits	3 Premi Reasuransi	(13.279,97)	(17.940,78)	Reinsurance Premiums				
2 Saham	1.844.260,52	2.160.407,83	Equity Securities	4 Kenaikan Premi Belum Merupakan Pendapatan	(27.325,51)	(56.909,99)	Increase in Unearned Premiums				
3 Obligasi Korporasi	523.507,51	2.064.277,72	Corporate Bonds	5 Jumlah Pendapatan Premi Neto	1.142.120,07	1.091.715,37	Net Premium Income				
4 MTN	-	100.000	MTN	6 Hasil Investasi	362.664,68	433.408,05	Investment Income				
5 Surat Berharga yang Diterbitkan oleh Negara RI	1.525.648,25	6.005.300,93	Government Bonds	7 Imbalan Jasa DPLK / Jasa Manajemen Lainnya	8.776,26	6.117,73	Pension Fee / Other Management Fee				
6 Surat Berharga yang Diterbitkan oleh Negara Selain Negara RI	592,91	-	Foreign Government Bonds	8 Pendapatan Lain	235.091,96	193.580,56	Other Income				
7 Reksa Dana	8.176.154,53	1.063.677,28	Mutual Funds	9 Jumlah Pendapatan	1.748.652,97	1.724.821,71	Total Income				
8 Penyeritaan Langsung	260,82	260,82	Direct Placements								
9 Pinjaman yang Dijamin dengan Hak Tanggungan	5.264,38	4.082,95	Mortgage Loan	10 BEBAN			EXPENSES				
10 Pinjaman Polis	2.197,49	2.602,08	Policy Loan	11 Klaim dan Manfaat			Claims and Benefits				
11 Jumlah Investasi (1 s/d 10)	12.904.109,03	12.866.173,37	Total Investments	a. Klaim dan Manfaat Dibayar	463.485,16	429.151,06	Claims and Benefits				
				b. Klaim Penebusan Unit	1.222.890,23	946.660,34	Redemption Claims				
II. BUKAN INVESTASI			NON INVESTMENTS	c. Klaim Reasuransi	(13.485,57)	(3.760,99)	Reinsurance Claims				
12 Kas dan Bank	1.055.272,95	748.987,20	Cash on hand and in banks	d. Penurunan Cadangan Premi	(186.368,32)	(73.871,82)	Decrease in Liability for Future Policy Benefits				
13 Tagihan Premi Penutupan Langsung	20.510,36	59.603,23	Premium receivables	e. Kenaikan (Penurunan) Cadangan Klaim	(36.241,84)	31.173,40	Increase (Decrease) in Estimated Claims Liability				
14 Aset Reasuransi	8.689,53	16.017,74	Reinsurance Assets	f. Kenaikan Cadangan atas Risiko Bencana (Catastrophic)	59,22	40,58	Increase in Catastrophic Reserve				
15 Tagihan Klaim Koasuransi	18.306,57	23.384,88	Coinsurance Receivables	12 Jumlah Beban Klaim dan Manfaat	1.450.338,88	1.329.392,57	Total Claims and Benefits				
16 Tagihan Klaim Reasuransi	16.708,21	8.877,68	Reinsurance Receivables								
17 Tagihan Investasi	-	-	Investment Receivables	13 Biaya Akuisisi			Acquisition Expenses				
18 Tagihan Hasil Investasi	32.233,89	164.390,11	Investment Income Receivables	a. Beban Komisi - Tahun Pertama	33.561,80	85.961,38	Commission Expenses - New Bussiness				
19 Bangunan dengan Hak Strata atau Tanah dengan Bangunan untuk Dipakai Sendiri	148.558,21	147.158,46	Owned Land and Building	b. Beban Komisi - Tahun Lanjutan	7.383,30	13.477,84	Commission Expenses - Renewal				
20 Biaya Akuisisi yang Ditanggguhkan	104.127,18	67.361,68	Deferred Acquisition Cost	c. Beban Komisi - Overriding	40.936,94	88.048,44	Commission Expenses - Overriding				
21 Aset Tetap Lain	40.328,49	25.972,18	Other Fixed Assets	d. Beban Lainnya	126.170,51	101.380,99	Other Commission Expenses				
22 Aset Lain	533.599,62	566.413,36	Other Assets	14 Jumlah Biaya Akuisisi	208.052,55	288.868,65	Total Acquisition Expenses				
23 Jumlah Bukan Investasi (12 s/d 22)	1.978.335,01	1.828.166,52	Total Non Investments	15 Jumlah Beban Asuransi	1.658.391,43	1.618.261,22	Total Insurance Expenses				
24 Jumlah Aset (11 + 23)	14.882.444,04	14.694.339,89	Total Assets								
				16 Beban Usaha			Operating Expenses				
LIABILITAS DAN EKUITAS			LIABILITIES AND EQUITY	a. Beban Pemasaran	28.363,03	32.308,17	Marketing Expenses				
I. UTANG			LIABILITIES	b. Beban Umum & Administrasi			General and Administrative Expenses				
1 Utang Klaim	34.358,02	82.771,78	Claims Payable	- Beban Pegawai dan Pengurus	102.987,76	115.545,89	Salaries and Allowances Expenses				
2 Utang Koasuransi	21.014,14	16.609,76	Due to Coinsurer	- Beban Pendidikan dan Pelatihan	1.851,28	3.471,40	Education and Training Expenses				
3 Utang Reasuransi	12.784,37	32.187,44	Due to Reinsurers	- Beban Umum dan Administrasi Lainnya	52.097,39	63.378,81	Other General and Administrative Expenses				
4 Utang Komisi	70.250,33	53.452,50	Commissions Payable	c. Beban Manajemen	151.697,99	113.451,55	Management Expenses				
5 Utang Pajak	4.399,22	4.546,78	Taxes Payable	d. Beban Mortalitas	78.322,72	67.883,99	Mortality Expenses				
6 Biaya yang Masih Harus Dibayar	60.787,76	53.035,57	Accrued Expenses	e. Beban Usaha Lainnya	7.007,32	6.198,45	Other Expenses				
7 Utang Lain	348.242,21	685.466,78	Other Liabilities	17 Jumlah Beban Usaha	422.327,49	402.238,26	Total Operating Expenses				
8 Jumlah Utang (1 s/d 7)	551.836,05	928.070,61	Total Payables	18 Jumlah Beban	2.080.718,92	2.020.499,48	Total Expenses				
II. CADANGAN TEKNIS			TECHNICAL RESERVES	19 Penurunan Nilai Aset	(493.235,09)	(461.758,24)	Decrease Asset Value				
9 Cadangan Premi	6.615.386,58	5.871.519,91	Liabilities for Future Policy Benefits	20 Laba Sebelum Pajak	161.169,14	166.080,47	Income Before Tax				
10 Cadangan Atas Premi Yang Belum Merupakan Pendapatan	104.962,77	153.355,80	Unearned Premiums	21 Pajak Final	7.008,76	29.621,63	Final Tax				
11 Cadangan Klaim	112.860,90	165.056,75	Estimated Claims Liability	22 Laba Setelah Pajak	154.160,38	136.458,84	Income After Tax				
12 Cadangan atas Risiko Bencana (Catastrophic)	428,30	474,82	Catastrophic Reserve	23 (Rugi) Laba Komprehensif Lain	(186.464,65)	126.008,60	Other Comprehensive Income (Loss)				
13 Jumlah Cadangan Teknis (9 s/d 12)	6.833.638,55	6.190.407,28	Total Technical Reserves	24 Total (Rugi) Laba Komprehensif Periode Berjalan	(32.304,27)	262.467,44	Total Comprehensive (Loss) Income For The Period				
14 Jumlah Liabilitas (8 + 13)	7.385.474,60	7.118.477,89	Total Liabilities								
III. EKUITAS			EQUITY								
15 Modal Disetor	210.000,00	210.000,00	Share Capital								
16 Agio Saham	6.842.500,00	6.842.500,00	Additional Paid-in Capital								
17 Saldo Laba	164.760,21	237.684,20	Retained Earnings								
18 Komponen Ekuitas Lainnya	279.709,23	285.677,80	Other Components of Equity								
19 Jumlah Ekuitas (15 s/d 18)	7.496.969,44	7.575.862,00	Total Equity								
20 Jumlah Liabilitas dan Ekuitas (14 + 19)	14.882.444,04	14.694.339,89	Total Liabilities and Equity								

KOMISARIS DAN DIREKSI			COMMISSIONERS AND DIREC TORS		
DEWAN KOMISARIS			BOARD OF COMMISSIONERS		
Presiden Komisaris	Indra Widjaja		President Commissioner		
Komisaris	Toshinari Tokoi		Commissioners		
Komisaris	Hideaki Nomura		Commissioners		
Komisaris Independen	Ardhayadi Mitroatmodjo		Independent Commissioners		
Komisaris Independen	Sidharta Akmam		Independent Commissioners		
Komisaris Independen	Nazly Parliindungan Siregar		Independent Commissioners		
DIREKSI			DIRECTORS		
Presiden Direktur	Wianto		President Director		
Wakil Presiden Direktur	Satoshi Shiratani		Vice President Director		
Direktur	Herman Sulistyio		Director		
Direktur	Tomoyuki Monden		Director		
Direktur	Andrew Bain		Director		
Direktur	Ken Terada		Director		
PEMILIK PERUSAHAAN			BUSINESS OWNER		
Mitsui Sumitomo Insurance Co., Ltd.	80,00%		Mitsui Sumitomo Insurance Co., Ltd.		
PT Sinar Mas Multiartha Tbk	12,50%		PT Sinar Mas Multiartha Tbk		
Masyarakat Umum < 5%	7,50%		Public < 5%		

Jakarta,

14 Juli 2023 / July 14, 2023

PT Asuransi Jiwa Sinarmas MSIG Tbk.

Direksi / Director