

LAPORAN BULANAN / MONTHLY REPORT

Periode 30 April 2022 dan 2023 / Period April 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 April 2022 April 30, 2022	30 April 2023 April 30, 2023	DESCRIPTIONS	URAIAN		30 April 2022 April 30, 2022	30 April 2023 April 30, 2023	DESCRIPTIONS	URAIAN		30 April 2022 April 30, 2022	30 April 2023 April 30, 2023	DESCRIPTIONS
ASET				ASSETS	1 PENDAPATAN				INCOME	PEMEMUHAN TINGKAT SOLVABILITAS SOLVENCY MARGIN				
I. INVESTASI				INVESTMENTS	2 Pendapatan Premi		739.638,86	683.581,46	Premium Income	A. Tingkat Solvabilitas		7.555.676,86	9.605.076,91	Solvency Margin
1	Deposito Berjangka	834.255,41	1.559.275,50	Time Deposits	3 Premi Reasuransi		(12.138,11)	(13.161,11)	Reinsurance Premiums	a. Aset Yang Diperkenankan				Admitted Assets
2	Saham	2.112.490,56	2.293.177,51	Equity Securities	4 Kenaikan Premi Belum Merupakan Pendapatan		(26.823,65)	(56.525,71)	Increase in Unearned Premiums	b. Liabilitas (kecuali Pinjaman Subordinasi)		3.115.484,23	2.969.787,01	Liabilities (exclude Subordinated Loan)
3	Obligasi Korporasi	511.073,67	2.003.587,79	Corporate Bonds	5 Jumlah Pendapatan Premi Neto		700.677,10	613.894,64	Net Premium Income	c. Jumlah Tingkat Solvabilitas		4.440.192,63	6.635.289,90	Total Solvency Margin
4	MTN	-	100.000,00	MTN	6 Hasil Investasi		522.206,28	305.831,99	Investment Income	B. Modal Minimum Berbasis Risiko (MMBR)				Risk Based Capital
5	Surat Berharga yang Diterbitkan oleh Negara RI	1.274.435,11	5.369.579,10	Government Bonds	7 Imbalan Jasa DPLK / Jasa Manajemen Lainnya		7.852,15	3.574,41	Pension Fee / Other Management Fee	a. Risiko Kredit		35.919,47	55.782,37	Credit Risk
6	Surat Berharga yang Diterbitkan oleh Negara Selain Negara RI	574,94	-	Foreign Government Bonds	8 Pendapatan Lain		161.327,80	146.296,84	Other Income	b. Risiko Likuiditas		27.958,41	14.417,70	Liquidity Risk
7	Reksa Dana	8.561.598,20	1.105.693,89	Mutual Funds	9 Jumlah Pendapatan		1.392.063,33	1.069.597,88	Total Income	c. Risiko Pasar		48.066,30	86.641,94	Market Risk
8	Penyertaan Langsung	260,82	260,82	Direct Placements	10 BEBAN				EXPENSES	d. Risiko Asuransi		46.839,93	83.275,69	Insurance Risk
9	Pinjaman yang Dijamin dengan Hak Tanggungan	6.131,61	4.282,98	Mortgage Loan	11 Klaim dan Manfaat				Claims and Benefits	e. Risiko Operasional		88.067,37	48.298,61	Operational Risk
10	Pinjaman Polis	2.186,03	2.292,14	Policy Loan	a. Klaim dan Manfaat Dibayar		338.456,72	258.486,79	Claims and Benefits	f. Jumlah MMBR		246.851,48	288.416,31	Total Risk Based Capital
11	Jumlah Investasi (1 s/d 10)	13.303.006,35	12.438.149,73	Total Investments	b. Klaim Penebusan Unit		1.039.193,05	588.218,40	Redemption Claims	C. Kelebihan (Kekurangan) Tingkat Solvabilitas		4.193.341,15	6.346.873,59	Gain (Loss) Solvency Margin
					c. Klaim Reasuransi		(10.181,47)	(2.552,91)	Reinsurance Claims	D. Rasio Pencapaian (%) *)		1798,73%	2300,59%	*) Solvency Ratio (%)
					d. Penurunan Cadangan Premi		(180.471,95)	(46.533,07)	Decrease in Liability for Future Policy Benefits					
					e. Kenaikan (Penurunan) Cadangan Klaim		(42.857,75)	11.803,00	Increase (Decrease) in Estimated Claims Liability					
					f. Kenaikan Cadangan atas Risiko Bencana (Catastrophic)		58,08	41,41	Increase in Catastrophic Reserve					
					12 Jumlah Beban Klaim dan Manfaat		1.144.196,68	809.463,62	Total Claims and Benefits					
					13 Biaya Akuisisi				Acquisition Expenses					
					a. Beban Komisi - Tahun Pertama		20.936,42	57.347,50	Commission Expenses - New Business					
					b. Beban Komisi - Tahun Lanjutan		3.945,42	7.065,44	Commission Expenses - Renewal					
					c. Beban Komisi - Overriding		27.055,21	56.494,56	Commission Expenses - Overriding					
					d. Beban Lainnya		90.862,57	56.983,22	Other Commission Expenses					
					14 Jumlah Biaya Akuisisi		142.799,62	177.890,72	Total Acquisition Expenses					
					15 Jumlah Beban Asuransi		1.286.996,30	987.354,34	Total Insurance Expenses					
					16 Beban Usaha				Operating Expenses					
					a. Beban Pemasaran		18.982,91	19.858,22	Marketing Expenses					
					b. Beban Umum & Administrasi				General and Administrative Expenses					
					- Beban Pegawai dan Pengurus		67.645,54	76.582,59	Salaries and Allowances Expenses					
					- Beban Pendidikan dan Pelatihan		1.195,21	2.200,41	Education and Training Expenses					
					- Beban Umum dan Administrasi Lainnya		34.734,37	42.008,69	Other General and Administrative Expenses					
					c. Beban Manajemen		103.687,86	75.968,96	Management Expenses					
					d. Beban Mortalitas		55.088,90	44.852,69	Mortality Expenses					
					e. Beban Usaha Lainnya		21.538,66	(8.108,66)	Other Expenses					
					17 Jumlah Beban Usaha		302.873,45	253.362,90	Total Operating Expenses					
					18 Jumlah Beban		1.589.869,75	1.240.717,24	Total Expenses					
					19 Penurunan Nilai Aset		(316.087,97)	(295.270,89)	Decrease Asset Value					
					20 Laba Sebelum Pajak		118.281,55	124.151,53	Income Before Tax					
					21 Pajak Final		4.371,79	19.286,01	Final Tax					
					22 Laba Setelah Pajak		113.909,76	104.865,52	Income After Tax					
					(Rugi) Laba Komprehensif Lain		(136.175,42)	56.436,41	Other Comprehensive Income (Loss)					
					23 Total (Rugi) Laba Komprehensif Periode Berjalan		(22.265,66)	161.301,93	Total Comprehensive (Loss) Income For The Period					
				REASURADUR UTAMA DALAM NEGERI	REINSURANCE COMPANY									
				PT Reasuransi Indonesia Utama	PT Reasuransi Indonesia Utama									
				PT Maskapai Reasuransi Indonesia	PT Maskapai Reasuransi Indonesia									
				PT Tugu Reasuransi Indonesia	PT Tugu Reasuransi Indonesia									
				PT Reasuransi Nusantara Makmur	PT Reasuransi Nusantara Makmur									
				PT. Reasuransi Nasional Indonesia	PT. Reasuransi Nasional Indonesia									

Jakarta,  
26 Mei 2023 / May 26, 2023

PT Asuransi Jiwa Sinarmas MSIG Tbk.

Direksi / Director