

HASIL INVESTASI

KLAIM DAN MANFAAT

## PT ASURANSI JIWA SINARMAS MSIG Tbk.

Kantor Manajemen dan Layanan Nasabah Sinarmas MSIG Tower Lantai 6 Jl. Jend. Sudirman Kav. 21 Jakarta 12920

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PT Asuransi Jiwa Sinarmas MSIG Tbk. berizin dan diawasi oleh Otoritas Jasa Keuangan

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Investment Adequacy Ratio (%)

Investment Balancing Ratio with

to Net Premium Income (%)

Expense Ratio (Claims, Operating Expenses, dan Acquisition)

Net Income Premium (%)

Liquidity Ratio (%)

# **LAPORAN KEUANGAN / FINANCIAL STATEMENTS**

						Periode 31 Desember 20	22 dan 2021 / Perio		
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)				
	URAIAN	Triwulan IV Tahun 2022 4th Quarter 2022	Triwulan IV Tahun 2021 4th Quarter 2021	DESCRIPTIONS		URAIAN	Triwulan IV Tahun 2022 4th Quarter 2022	Triwulan IV Tahun 2021 4th Quarter 2021	DESCRIPTIONS
A	SET			ASSETS	1	PENDAPATAN			INCOME
I.	INVESTASI			INVESTMENTS		Pendapatan Premi	2.599.812,60	3.649.057,66	Premium Income Reinsurance Premiums
1	Deposito Berjangka	708.231,00	876.053,93	Time Deposits		Premi Reasuransi  Kenaikan Premi Belum Merupakan Pendapatan	(26.352,99) (790,02)	(56.132,20) 6.537,69	Increase in Uneamed Premiums
2	Saham	2.507.052,37	3.452.117,08	Equity Securities		Jumlah Pendapatan Premi Neto	2.572.669,59	3.599.463,15	Net Premium Income
	Obligasi Korporasi	2.218.826,32	482.262,33	Corporate Bonds		Hasil Investasi	814.752,15	338.651,90	Investment Income
	MTN	100.000,00	20.590,89	MTN	7	Imbalan Jasa DPLK / Jasa Manajemen Lainnya	15.162,32	20.722,39	Pension Fee / Other Management Fee
	Surat Berharga yang Diterbitkan oleh Negara RI	4.978.699,30	704.095,67	Government Bonds	8	Pendapatan Lain	458.762,23	407.962,72	Other Income
	Surat Berharga yang Diterbitkan oleh Negara Selain Negara RI Reksa Dana	1.926.440,05	569,00 7.792.640,11	Foreign Government Bonds  Mutual Funds	9	Jumlah Pendapatan	3.861.346,29	4.366.800,16	Total Income
	Penyertaan Langsung	260,82	260,82	Direct Placements	40				EXPENSES
	Pinjaman yang Dijamin dengan Hak Tanggungan	4.677,90	6.549,56	Mortgage Loan		BEBAN Klaim dan Manfaat			Claims and Benefits
	Pinjaman Polis	2.261,08	2.193,91	Policy Loan		a. Klaim dan Manfaat Dibayar	1.083.801,57	1.189.650,84	Claims and Benefits
	Jumlah Investasi (1 s/d 10)	12.446.448,84	13.337.333,30	Total Investments		b. Klaim Penebusan Unit	1.988.004,69	1.111.204,29	Redemption Claims
						c. Klaim Reasuransi	(16.629,10)	(38.348,64)	Reinsurance Claims
П.	BUKAN INVESTASI			NON INVESTMENTS		d. Penurunan Cadangan Premi	(403.212,57)	(205.001,45)	Decrease in Liability for Future Policy Benefits
12	Kas dan Bank	1.324.005,27	1.403.019,17	Cash on hand and in banks		e. Penurunan Cadangan Klaim	(15.458,12)	49.620,77	Decrease in Estimated Claims Liability
13	Tagihan Premi Penutupan Langsung	40.336,25	22.344,87	Premiun receivables		f. Kenaikan Cadangan atas Risiko Bencana (Catastrophic)	65,15	1,28	Increase in Catastrophic Reserve
14	Aset Reasuransi	9.823,39	16.119,74	Reinsurance Assets	12	Jumlah Beban Klaim dan Manfaat	2.636.571,62	2.107.127,09	Total Claims and Benefits
15	Tagihan Klaim Koasuransi	32.808,48	10.726,77	Coinsurance Receivables	13	Biaya Akuisisi			Acquisition Expenses
	Tagihan Klaim Reasuransi	16.737,50	18.903,69	Reinsurance Receivables		a. Beban Komisi - Tahun Pertama	117.449,78	61.271,24	Commission Expenses - New Bussiness
	Tagihan Investasi	-	-	Investment Receivables		b. Beban Komisi - Tahun Lanjutan	14.976,85	13.910,24	Commission Expenses - Renewal
	Tagihan Hasil Investasi	168.178,18	103.201,19	Investment Income Receivables		c. Beban Komisi - Overriding	108.092,34	61.311,45	Commission Expenses - Overriding
	Bangunan dengan Hak Strata atau Tanah dengan Bangunan untuk Dipakai Sendiri Biaya Akuisisi yang Ditangguhkan	143.151,59 101.258,46	116.177,05 190.179,62	Owned Land and Building  Deferred Acquitition Cost		d. Beban Lainnya	226.087,13	184.160,63	Other Commission Expenses
	Aset Tetap Lain	32.423,84	62.629,62	Other Fixed Assets		Jumlah Biaya Akuisisi	466.606,10	320.653,56	Total Acquisition Expenses
	Aset Lain	536.287,90	553.926,40	Other Assets	15	Jumlah Beban Asuransi	3.103.177,72	2.427.780,65	Total Insurance Expenses
	Jumlah Bukan Investasi (12 s/d 22)	2.405.010,86	2.497.228,12	Total Non Investments	46	Beban Usaha			Operating Expenses
24	Jumlah Aset (11 + 23)	14.851.459,70	15.834.561,42	Total Assets	16	a. Beban Pemasaran	78.951,45	36.351,50	Marketing Expenses
						b. Beban Umum & Administrasi	75.05.1,10	301001,00	General and Administrative Expenses
LI	ABILITAS DAN EKUITAS			LIABILITIES AND EQUITY		- Beban Pegawai dan Pengurus	211.865,46	176.427,94	Salaries and Allowances Expenses
1.	UTANG			LIABILITIES		- Beban Pendidikan dan Pelatihan	4.465,36	4.852,60	Education and Training Expenses
1	Utang Klaim	73.731,99	34.815,96	Claims Payable		- Beban Umum dan Administrasi Lainnya	117.250,65	130.306,70	Other General and Administrative Expenses
2	Utang Koasuransi	29.043,21	12.920,01	Due to Coinsurer		c. Beban Manajemen	297.371,32	229.675,38	Management Expenses
3	Utang Reasuransi	16.748,11	44.490,72	Due to Reinsurers		d. Beban Mortalitas	156.088,42	148.323,31	Mortality Expenses
4	Utang Komisi	83.250,25	66.520,87	Commissions Payable	47	e. Beban Usaha Lainnya	23.157,43 <b>889.150,09</b>	23.489,83 <b>749.427,26</b>	Other Expenses  Total Operating Expenses
	Utang Pajak	5.972,30	4.139,39	Taxes Payable		Jumlah Beban Usaha Jumlah Beban	3.992.327,81	3.177.207,91	Total Expenses
	Biaya yang Masih Harus Dibayar	71.615,81	61.711,38	Accrued Expenses	10	Julian Besan	0.302.021,01	5.1171.207,51	
	Utang Lain	333.427,12	410.289,30	Other Liabilities	19	(Kenaikan) Penurunan Nilai Aset	(521.270,65)	1.013.542,23	(Increase) Decrease Asset Value
8	Jumlah Utang (1 s/d 7)	613.788,79	634.887,63	Total Payables	20	Laba Sebelum Pajak	390.289,13	176.050,02	Income Before Final Tax
	CADANGAN TEKNIS			TECHNICAL RESERVES	21	Pajak Final	24.440,40	19.742,43	Final Tax
	Cadangan Premi	6.421.642,68	7.303.334,63	Liabilities for Future Policy Benefits		Laba Setelah Pajak	365.848,73	156.307,59	Income After Final Tax
	Cadangan Atas Premi Yang Belum Merupakan Pendapatan	79.561,85	85.065,23	Unearned Premiums		Rugi Komprehensif Lain	(297.998,91)	(67.964,77)	Other Comprehensive Loss
11	Cadangan Klaim	133.841,66	148.677,75	Estimated Claims Liability	24	Total Laba Komprehensif Periode Berjalan	67.849,82	88.342,82	Total Comprehensive Income For The Period
12	Cadangan atas Risiko Bencana (Catastrophic)	434,23	369,08	Catastrophic Reserve					
13	Jumlah Cadangan Teknis (9 s/d 12)	6.635.480,42	7.537.446,69	Total Technical Reserves	_	EWAN KOMISARIS residen Komisaris			BOARD OF COMMISSIONERS
14	Jumlah Liabilitas (8 + 13)	7.249.269,21	8.172.334,32	Total Liabilities		esiden Komisaris omisaris	Indra Widjaj Toshinari Tol		President Commissioner  Commissioners
						omisaris	Hideaki Nom		Commissioners
III.	EKUITAS			EQUITY	Ko	omisaris Independen	Ardhayadi Mitroa		Independent Commissioners
	Modal Disetor	210.000,00	210.000,00	Share Capital		omisaris Independen	Sidharta Akm		Independent Commissioners
	Agio Saham	6.842.500,00	6.842.500,00	Additional Paid-in Capital	_	omisaris Independen	Nazly Parlindungar	n Siregar	Independent Commissioners
	Saldo Laba	381.515,72	168.610,64	Retained Earnings		EWAN DIREKSI			BOARD OF DIRECTORS
18	Komponen Ekuitas Lainnya	168.174,77	441.116,46	Other Components of Equity		residen Direktur	Wianto	toni	President Director
40	hands Fluits (45 old 40)			Total Facility		akil Presiden Direktur rektur	Satoshi Shira Herman Sulis		Vice President Director Director
	Jumlah Ekuitas (15 s/d 18)  Jumlah Liabilitas dan Ekuitas (14 + 19)	7.602.190,49	7.662.227,10	Total Equity  Total Liabilities and Equity		rektur	Tomoyuki Mor		Director
		14.851.459,70	15.834.561,42	, ,		rektur	Andrew Bai		Director
	ooran keuangan tersebut termasuk aset, liabilitas, dan akun laba rugi dari proc ancial Statement included assets, liabilities and accounts of comprehensive i		-		Di	rektur	Ken Terada	1	Director
			riwulan IV Tahun 2022 Triwulan IV Tahun 2021			REASURADUR UTAMA DALAM NEGERI			REINSURANCE COMPANY
	ASET	4 <sup>th</sup> Quarter 2022	4th Quarter 2021	ASSETS	_	Γ Reasuransi Indonesia Utama	94,00%		PT Reasuransi Indonesia Utama
A	SET			ASSETS		Г Maskapai Reasuransi Indonesia	1,00%		PT Maskapai Reasuransi Indonesia
а	. Investasi	4.173.913,18	4.719.458,03	Investment		Г Tugu Reasuransi Indonesia Г Reasuransi Nusantara Makmur	3,00% 1,00%		PT Tugu Reasuransi Indonesia PT Reasuransi Nusantara Makmur
b	. Bukan Investasi	524.939,47	352.668,93	Non Investment		г. Reasuransi Nasional Indonesia	1,00%		PT Reasuransi Nasional Indonesia
J	umlah Aset	4.698.852,65	5.072.126,96	Total Assets		EMILIK PERUSAHAAN			BUSINESS OWNER
L	IABILITAS			LIABILITIES		itsui Sumitomo Insurance Co., Ltd.	80,00%		Mitsui Sumitomo Insurance Co., Ltd.
а	. Utang	494.170,25	364.120,37	Payables		Γ Sinar Mas Multiartha Tbk	12,50%		PT Sinar Mas Multiartha Tbk
	. Cadangan Teknis	4.204.682,40	4.708.006,59	Technical Reserves	Ma	asyarakat Umum < 5%	7,50%		Public < 5%
J	umlah Liabilitas	4.698.852,65	5.072.126,96	Total Liabilites					
	ENDAPATAN PREMI	1.750.855,59	2.727.890,38	PREMIUM INCOME					

INVESTMENT INCOME

208.622.81

(201.497,03)

1.111.204,29

FINANCIAL INDICATORS (IN MIIIIONS PUPIAN)									
URAIAN	Triwulan IV Tahun 2022 4th Quarter 2022	Triwulan IV Tahun 2021 4th Quarter 2021	DESCRIPTIONS						
PEMENUHAN TINGKAT SOLVABILITAS SOLVENCY MARGIN									
A. Tingkat Solvabilitas			Solvency Margin						
a. Aset Yang Diperkenankan	9.555.386,92	8.121.485,81	Admitted Assets						
b. Liabilitas (kecuali Pinjaman Subordinasi)	2.932.682,71	3.279.850,83	Liabilities (exclude Subordinated Loan)						
c. Jumlah Tingkat Solvabilitas	6.622.704,21	4.841.634,98	Total Solvency Margin						
B. Modal Minimum Berbasis Risiko (MMBR) 1)			<sup>1)</sup> Risk Based Capital						
a. Risiko Kredit	67.229,24	37.507,66	Credit Risk						
b. Risiko Likuiditas	14.104,71	27.539,03	Liquidity Risk						
c. Risiko Pasar	63.785,62	107.299,88	Market Risk						
d. Risiko Asuransi	54.730,54	53.816,32	Insurance Risk						
e. Risiko Operasional	58.125,05	105.863,30	Operational Risk						
f. Jumlah MMBR	257.975,16	332.026,19	Total Risk Based Capital						
C. Kelebihan (Kekurangan) Tingkat Solvabilitas	6.364.729,05	4.509.608,79	Gain (Loss) Solvency Margin						
D. Rasio Pencapaian (%) <sup>2)</sup>	2567,19%	1458,21%	<sup>2)</sup> Solvency Ratio (%)						

361,00%

575,56%

73,76%

INDIKATOR KESEHATAN KEUANGAN (dalam jutaan rupiah)

### Keterangan:

a. Rasio Kecukupan Investasi (%)

Pendapatan Premi Neto (%)

Pendapatan Premi Neto (%)

c. Rasio Perimbangan Hasil Investasi dengan

b. Rasio Likuiditas (%)

- MMBR = Modal Minimum Berbasis Risiko adalah suatu jumlah minimum tingkat solvabilitas yang ditetapkan, yaitu dana yang dibutuhkan untuk mengantisipasi risiko kerugian yang mungkin timbul sebagai akibat dari deviasi dalam pengelolaan aset dan liabilitas.
- Sesuai dengan ketentuan Pasal 3 ayat (1), ayat (2), dan ayat (3) Peraturan Otoritas Jasa Keuangan nomor 71/POJK.05/2016 tentang Kesehatan Keuangan Perusahaan Asuransi dan Perusahaan Reasuransi, rasio pencapaian tingkat solvabilitas sekurang-kurangnya adalah 100% dengan target internal paling rendah 120% dari MMBR.

- a. Penyajian Laporan Posisi Keuangan dan Laporan Laba Rugi Komprehensif disesuaikan dengan ketentuan Pernyataan Standar Akuntansi Keuangan yang berlaku umum.
   b. Angka (nilai) yang disajikan pada Laporan Posisi Keuangan dan Laporan Laba Rugi Komprehensif berdasarkan SAK (Unaudited)
- c. Cadangan Teknis dihitung oleh Aktuaris Ferventika Sundah, FSAI.
- d. Kurs pada tanggal 31 Desember 2022, 1 US \$ : Rp 15.731,00 Kurs pada tanggal 31 Desember 2021, 1 US \$ : Rp 14.269,00

266,02%

356,05%

61,97%

- Risk Based Capital is a regulatory amount with solvability level, which is a required fund to anticipate risk of loss that arise as deviation in management of assets and liabilities
- annupate risk or loss that arise as deviation in management of assets and liabilities

  2). In accordance with Regulation of Financial Authority Services No. 71/POJK.05/2016 regarding
  The Financial Soundness of The Insurance and Reinsurance Company requires insurers and
  reinsurers to calculate their actuarial technical reserves by considering future cash inflows and
  cash outflows under predetermined assumptions and estimates, plus a risk margin. Under this
  regulation, the Company is required to maintain a solvency margin of at least 120% to minimum
  solvency margin.

- Statement of Financial Position and Comprehensive Income Statement have been prepared and presented in accordance with Financial Accounting Standards (FAS).
- The amount (nominal) presented in Statement of Financial Position and Comprehensive Income Statement based on SAK (Unaudited).
- c. Technical Reserves calculated by Ferventika Sundah, FSAI as an Actuaries.
- d. Exchange rate on Desember 31, 2022, 1 US \$ : Rp. 15,731.00 Exchange rate on Desember 31, 2021, 1 US \$ : Rp. 14,269.00

Jakarta, 31 January 2023 / January 31, 2023

PT Asuransi Jiwa Sinarmas MSIG Tbk. Direksi / Director