

LAPORAN BULANAN / MONTHLY REPORT

Periode 31 Mei 2022 dan 2023 / Period May 31, 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	31 Mei 2022 May 31, 2022	31 Mei 2023 May 31, 2023	DESCRIPTIONS	URAIAN	31 Mei 2022 May 31, 2022	31 Mei 2023 May 31, 2023	DESCRIPTIONS	URAIAN	31 Mei 2022 May 31, 2022	31 Mei 2023 May 31, 2023	DESCRIPTIONS
ASET			ASSETS	1 PENDAPATAN			INCOME				
I. INVESTASI			INVESTMENTS	2 Pendapatan Premi	958.793,94	909.247,53	Premium Income				
1 Deposito Berjangka	839.350,08	1.453.984,50	Time Deposits	3 Premi Reasuransi	(12.834,73)	(15.500,14)	Reinsurance Premiums				
2 Saham	2.021.792,96	2.208.449,14	Equity Securities	4 Kenaikan Premi Belum Merupakan Pendapatan	(22.793,43)	(50.431,93)	Increase in Unearned Premiums				
3 Obligasi Korporasi	516.329,16	2.043.874,02	Corporate Bonds	5 Jumlah Pendapatan Premi Neto	923.165,78	843.315,46	Net Premium Income				
4 MTN	-	100.000,00	MTN	6 Hasil Investasi	483.907,20	347.109,79	Investment Income				
5 Surat Berharga yang Diterbitkan oleh Negara RI	1.419.542,06	5.692.599,19	Government Bonds	7 Imbalan Jasa DPLK / Jasa Manajemen Lainnya	8.213,49	4.888,43	Pension Fee / Other Management Fee				
6 Surat Berharga yang Diterbitkan oleh Negara Selain Negara RI	580,79	-	Foreign Government Bonds	8 Pendapatan Lain	199.041,17	167.504,09	Other Income				
7 Reksa Dana	8.179.286,64	1.209.984,13	Mutual Funds	9 Jumlah Pendapatan	1.614.327,64	1.362.817,77	Total Income				
8 Penyeritaan Langsung	260,82	260,82	Direct Placements	10 BEBAN			EXPENSES				
9 Pinjaman yang Dijamin dengan Hak Tanggungan	6.028,67	4.183,70	Mortgage Loan	11 Klaim dan Manfaat			Claims and Benefits				
10 Pinjaman Polis	2.194,97	2.288,48	Policy Loan	a. Klaim dan Manfaat Dibayar	386.506,88	358.693,41	Claims and Benefits				
11 Jumlah Investasi (1 s/d 10)	12.985.366,15	12.715.623,98	Total Investments	b. Klaim Penebusan Unit	1.126.107,12	783.548,53	Redemption Claims				
II. BUKAN INVESTASI			NON INVESTMENTS	c. Klaim Reasuransi	(10.414,24)	(3.068,55)	Reinsurance Claims				
12 Kas dan Bank	1.159.581,10	908.056,82	Cash on hand and in banks	d. Penurunan Cadangan Premi	(177.898,27)	(72.732,13)	Decrease in Liability for Future Policy Benefits				
13 Tagihan Premi Penutupan Langsung	27.285,95	37.182,13	Premium receivables	e. Kenaikan (Penurunan) Cadangan Klaim	(45.272,47)	14.787,60	Increase (Decrease) in Estimated Claims Liability				
14 Aset Reasuransi	10.567,07	10.364,20	Reinsurance Assets	f. Kenaikan Cadangan atas Risiko Bencana (Catastrophic)	58,56	40,90	Increase in Catastrophic Reserve				
15 Tagihan Klaim Koasuransi	15.877,08	23.343,80	Coinsurance Receivables	12 Jumlah Beban Klaim dan Manfaat	1.279.087,58	1.081.269,76	Total Claims and Benefits				
16 Tagihan Klaim Reasuransi	13.846,42	8.255,28	Reinsurance Receivables	13 Biaya Akuisisi			Acquisition Expenses				
17 Tagihan Investasi	-	557,69	Investment Receivables	a. Beban Komisi - Tahun Pertama	25.431,08	72.954,31	Commission Expenses - New Bussiness				
18 Tagihan Hasil Investasi	53.459,45	107.818,80	Investment Income Receivables	b. Beban Komisi - Tahun Lanjutan	6.849,41	9.994,97	Commission Expenses - Renewal				
19 Bangunan dengan Hak Strata atau Tanah dengan Bangunan untuk Dipakai Sendiri	149.638,05	147.670,64	Owned Land and Building	c. Beban Komisi - Overriding	33.684,85	71.370,19	Commission Expenses - Overriding				
20 Biaya Akuisisi yang Ditanggguhkan	104.653,70	73.483,09	Deferred Acquisition Cost	d. Beban Lainnya	105.174,82	77.748,71	Other Commission Expenses				
21 Aset Tetap Lain	39.758,18	26.575,16	Other Fixed Assets	14 Jumlah Biaya Akuisisi	171.140,16	232.068,18	Total Acquisition Expenses				
22 Aset Lain	556.786,75	564.531,02	Other Assets	15 Jumlah Beban Asuransi	1.450.227,74	1.313.337,94	Total Insurance Expenses				
23 Jumlah Bukan Investasi (12 s/d 22)	2.131.453,75	1.907.838,63	Total Non Investments	16 Beban Usaha			Operating Expenses				
24 Jumlah Aset (11 + 23)	15.116.819,90	14.623.462,61	Total Assets	a. Beban Pemasaran	22.972,13	26.713,27	Marketing Expenses				
LIABILITAS DAN EKUITAS			LIABILITIES AND EQUITY	b. Beban Umum & Administrasi			General and Administrative Expenses				
I. UTANG			LIABILITIES	- Beban Pegawai dan Pengurus	85.178,42	96.166,51	Salaries and Allowances Expenses				
1 Utang Klaim	61.433,56	68.462,35	Claims Payable	- Beban Pendidikan dan Pelatihan	1.579,89	2.894,21	Education and Training Expenses				
2 Utang Koasuransi	21.011,45	16.609,76	Due to Coinsurer	- Beban Umum dan Administrasi Lainnya	42.997,80	53.040,12	Other General and Administrative Expenses				
3 Utang Reasuransi	37.485,01	29.995,23	Due to Reinsurers	c. Beban Manajemen	128.291,78	97.491,80	Management Expenses				
4 Utang Komisi	60.382,76	46.655,86	Commissions Payable	d. Beban Mortalitas	68.998,23	58.772,10	Mortality Expenses				
5 Utang Pajak	2.844,55	7.869,47	Taxes Payable	e. Beban Usaha Lainnya	7.476,56	5.822,27	Other Expenses				
6 Biaya yang Masih Harus Dibayar	68.949,29	52.274,88	Accrued Expenses	17 Jumlah Beban Usaha	357.494,81	340.900,28	Total Operating Expenses				
7 Utang Lain	291.770,83	410.623,67	Other Liabilities	18 Jumlah Beban	1.807.722,55	1.654.238,22	Total Expenses				
8 Jumlah Utang (1 s/d 7)	543.877,45	632.491,22	Total Payables	19 Penurunan Nilai Aset	(339.319,57)	(438.117,42)	Decrease Asset Value				
II. CADANGAN TEKNIS			TECHNICAL RESERVES	20 Laba Sebelum Pajak	145.924,66	146.696,97	Income Before Tax				
9 Cadangan Premi	6.777.830,25	5.896.300,41	Liabilities for Future Policy Benefits	21 Pajak Final	5.668,57	24.679,05	Final Tax				
10 Cadangan Atas Premi Yang Belum Merupakan Pendapatan	102.307,69	141.224,21	Unearned Premiums	22 Laba Setelah Pajak	140.256,09	122.017,92	Income After Tax				
11 Cadangan Klaim	103.773,58	148.670,90	Estimated Claims Liability	23 (Rugi) Laba Komprehensif Lain	(151.482,02)	108.511,01	Other Comprehensive Income (Loss)				
12 Cadangan atas Risiko Bencana (Catastrophic)	427,63	475,12	Catastrophic Reserve	24 Total (Rugi) Laba Komprehensif Periode Berjalan	(11.225,93)	230.528,93	Total Comprehensive (Loss) Income For The Period				
13 Jumlah Cadangan Teknis (9 s/d 12)	6.984.339,15	6.186.670,64	Total Technical Reserves								
14 Jumlah Liabilitas (8 + 13)	7.528.216,60	6.819.161,86	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	221.411,44	483.620,55	Retained Earnings								
18 Komponen Ekuitas Lainnya	314.691,86	268.180,20	Other Components of Equity								
19 Jumlah Ekuitas (15 s/d 18)	7.588.603,30	7.804.300,75	Total Equity								
20 Jumlah Liabilitas dan Ekuitas (14 + 19)	15.116.819,90	14.623.462,61	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 Parliindungsi 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,
16 Juni 2023 / June 16, 2023

PT Asuransi Jiwa Sinarmas MSIG Tbk.

Direksi / Director