

A Member of MS&AD INSURANCE GROUP

PT ASURANSI JIWA SINARMAS MSIG Tbk

Kantor Manajemen dan Layanan Nasabah Telp: (021) 5060 9999 Sinarmas MSIG Tower Lantai 6 Jl. Jend. Sudirman Kav. 21

Layanan Bebas Pulsa: 0-800-1401217





Laporan Keuangan Bulan Mei 2023 / Financial Statements Period May 2023

Laporan Posisi Keuangan / Statement Of Financial Position

(dalam jutaan rupiah) / (in millions rupiah) Laporan Kinerja Keuangan / Comprehensive Income Statement

PT Maskapai Reasuransi Indonesia Tbk Divisi Syariah

PT Reasuransi Syariah Indonesia

Mitsui Sumitomo Insurance Co., Ltd. PT Sinar Mas Multiartha Tbk

Independent Commissioners

Independent Commissioners

President Director

Vice President Director

(dalam jutaan rupiah) /	(in millions rupia

Uraian		rusahaan y's Fund		na Tabarru' dan Ta parru' and Tanahu			stasi Peserta nvestment Fund	Penyesuaian Elimination	Gabungan Total	Descriptions	Uralan	Dana Perusahaan Company's Fund	Dana Tabarru' Tabarru' Fund	Dana Tanahud Tanahud Fund	Dana Invest Participant's In	tasi Peserta / nvestment Fund	Penyesuaian Elimination	Gabungan Total	Descriptions
	SAK	SAP	SAK DT	SAK DTH	SAP	SAK	SAP		SAK						Akad Wakalah Bil Ujrah	Akad Mudharabah			
ASET		303.105,40		JAK DIII		304.678,03		-	806.126,60	ASSETS	PENDAPATAN								INCOME
Investasi	281.179,37	281.179,37	176.487,22		176.487,22		30.301,65	-	739.162,14	Investments	Pendapatan Investasi Dan Ujroh Pengelolaan Investasi								Investment Income and Ujroh for Management's Investment
Deposito	65.600.00	65.600.00				16.750,00	-	-	82.350,00	Time Deposits	Hasil Investasi	5.073,62	4.734,33		(1 //70 08)	5// 61	_	8.873,48	Investment Income and Opini for Flandgement's investment Investment Income
Sertifikat Deposito	-	-				-	-	-	-	Time Deposit Cerficates	Hasil Investasi Yang Dibagikan ke Dana Perusahaan	1.503,96	3.724.53		(1.475,00)	544,01	_	0.075,40	Investment Income Distributed to Company Funds
Saham Syariah		-				123.035,16	-	-	123.035,16	Sharia's Equity Securities	Jumlah Hasil Investasi	6.577,58	1,000,00		(1.479.08)	E44.61		6.652,91	Total Investment Income
Sukuk atau Obligasi Syariah	-	-	55.443,63		. 55.443,63	-	-	-	55.443,63	Sukuk or Sharia's Bonds	Jumlah Ujroh Pengelolaan Investasi	6.174,53	1.003,00		(1.475,00)	544,01	_	6.174,53	Total Management Investment Income
MTN Syariah		-	-	-		-	-	-	-	Sharia's MTN	Jumlah Pendapatan Hasil Investasi dan Ujroh Pengelolaan Investasi	12.752,11	1 000 80		(1 //70 08)	5// 61	_	12.827,44	Total Investment Income and Ujroh for Management's Investment
Surat Berharga Syariah Negara	92.342,80	92.342,80	100.984,69	-	100.984,69	136.606,57	25.197,83	-	329.934,06	Government Sharia Bonds	PENDAPATAN UNDERWRITING	12.732,11	1.003,00		(1.475,00)	544,01		12.027,44	UNDERWRITING INCOME
Surat Berharga Syariah yang Diterbitkan oleh Bank Indonesia		-	-	-		-	-	-	-	Bank Indonesia Sharia Bonds	Kontribusi Tabarru'/Kontribusi Tanahud/Ujroh/Alokasi Investasi	13.681,50	27 227 25		38 21 0 80	17.8/	_	79.146,58	Tabarru Contributions/Tanahud Contributions/Ujroh/Investment Allocations
Surat Berharga Syariah yang Diterbitkan oleh Negara Selain Negara RI	-	-	-	-		-	-	-	-	Foreign Government Sharia Bonds	Kontribusi Reasuransi/Retrosesi	1.040,49	4161.0E		30.213,03	17,04		5.202,44	Reinsurance Contributions
Surat Berharga Syariah yang Diterbitkan oleh Lembaga Multinasional	-	-	-	-		-	-	-	-	Institute Sharia Bonds	Kontribusi Neto	12.641,01	23.065.40		38 21 0 80	17.84		73.944,14	Net Contributions
Reksa Dana Syariah	123.236,57	123.236,57	20.058,90	-	. 20.058,90	5.103,82	5.103,82	-	148.399,29	Sharia's Mutual Funds	Penurunan (Kenaikan) Penyisihan Kontribusi dan PAKYBMP (Net Setelah Aset Reasuransi)	12.041,01	23.003,40		30.213,03	17,04		73.344,14	Decrease (Increase) Contribution Reserves and PAKYBMP (Net after Reinsurance Assets)
Efek Beragun Aset Syariah	-	-	-	-		-	-	-	-	Sharia Asset-backed Securities			(10.195,05)					(10.195,05)	Decrease (Increase) contribution Reserves Decrease (Increase) in Contribution Reserves
Dana Investasi Real Estate Syariah		-	-	-		-	-	-	-	Real Estate Investment Fund	a. Penurunan (kenaikan) Penyisihan Kontribusi	-	(10.195,05)				•	(4.079,05)	
REPO		-	-	-		-	-	-	-	REPO	b. Penurunan (kenaikan) PAKYBMP	-	(4.079,05)	-	-	-	•	, , ,	Decrease (Increase) in PAKBYMP
Pembiayaan Melalui Kerjasama dengan Pihak Lain		-	-	-		-	-	-	-	Financing through cooperation with other parties	c. Penurunan (Kenaikan) Penyisihan atas Risiko Bencana	-	(6,11)	-	-		-	(6,11)	Decrease (Increase) in Catastrophic Reserves
Pembiayaan Syariah Dengan Hak Tanggungan	-	-	-	-		-	-	-	-	Shariah Financing with Mortgage Rights	Jumlah Pendapatan Kontribusi Neto	-	8.785,19	-	-	-	-	8.785,19	Total Net Contributions Income
Penyertaan Langsung		-	-	-		-	-	-		Direct Participants	PENDAPATAN UNDERWRITING	12.641,01	8.785,19		-		-	21.426,20	UNDERWRITING INCOME
Properti Investasi	-	-	-	-		-	-	-	-	Investment Properties	BEBAN								EXPENSE
Emas murni		-	-	-		-	-	-		Pure Gold	BEBAN UNDERWRITING								UNDERWRITING EXPENSE
Investasi lain	-	-	-	-		-	-	-	-	Other Investments	Beban Klaim								Claim Expenses
Bukan investasi	21.921,54	21.926,03	21.860,44	-	21.603,61	23.182,48	2.162,17	-	66.964,46	Non - Investments	a. Klaim Bruto	-	24.394,73	-	-	-	-	24.394,73	Claims Bruto
Kas dan Bank	20.322,65	20.322,65	11.120,60	-	11.120,60	16.577,15	1.979,98	-	48.020,40	Cash and Banks	b. Klaim recovery	-	2.554,69	-	-	-	-	2.554,69	Recovery Claims
Tagihan	1.603,38	1.603,38	6.454,61	-	6.197,78	6.604,07	182,19	-	14.662,06	Receivables	c. Kenaikan (Penurunan) Penyisihan Klaim	-	(1.628,10)	-	-	-	-	(1.628,10)	Increase (Decrease) in Claims Reserves
Aset Reasuransi		-	4.285,23	-	4.285,23	-	-	-	4.285,23	Reinsurance Assets	d. Penarikan Dana Investasi Peserta yang telah jatuh tempo	-	-	-	-	-	-	-	Withdrawal in Participant's Investment Fund has matured yet
Biaya akuisisi yang ditangguhkan	-	-	-	-		-	-	-	-	Deferred Acquitition Cost	e. Penarikan/Penebusan Dana Investasi Peserta (belum jt tempo)	-	-	-	34.968,83	1.895,71	-	36.864,54	Withdrawal in Participant's Investment Fund hasn't matured yet
Property Bukan Investasi		-	-	-		-	-	-	-	Non - Investment Properties	Jumlah Beban Klaim Netto	-	20.211,94	-	34.968,83	1.895,71	-	57.076,48	Total Net Claim Expenses
Aset Lain	(4,49)	-	-	-		1,26	-	-	(3,23)	Other Assets	Beban Adjuster	-	-	-	-	-	-	-	Adjuster Expenses
LIABILITAS DAN EKUITAS DANA	303.100,91	303.105,40	198.347,66	-	198.090,83	304.678,03	32.463,82	-	806.126,60	LIABILITIES AND EQUITY FUNDS	JUMLAH BEBAN UNDERWRITING	-	20.211,94	-	-	-	-	20.211,94	TOTAL UNDERWRITING EXPENSES
Liabilitas	71.919,55	70.220,93	191.763,06	-	. 192.834,07	38.182,48	10.308,70	-	301.865,09	Liabilities	JUMLAH SURPLUS (DEFISIT) UNDERWRITING	-	(11.426,75)	-	-	-	-	(11.426,75)	TOTAL UNDERWRITING SURPLUS (DEFICIT)
Utang klaim dan manfaat dibayar			247,91	-	247,91	1.208,20	13,71	-	1.456,11	Claims and Benefits Payable	a. Surplus underwriting untuk dana Perusahaan		-	-	-	-	-	-	Underwriting surplus distributed to the Company
Biaya yang Masih Harus Dibayar	3.766,82	3.766,82	-	-		-	-	-	3.766,82	Accrued Expenses	b. Surplus underwriting untuk Peserta	-	-	-	-		-	-	Underwriting surplus distributed to the Participants
Utang lain	7.247,31	7.247,31	4.472,09	-	4.472,09	36.974,28	10.294,99	-	48.693,68	Other Liabilities	BEBAN USAHA:							-	OPERATING EXPENSE
Penyisihan Teknis	60.905,42	59.206,80	187.043,06	-	. 188.114,07	-	-	-	247.948,48	Reserves	a. Beban Pemasaran	564,34	-	-	-	-	-	564,34	Marketing Expenses
Penyisihan ujroh	60.905,42	59.206,80	-	-		-	-	-	60.905,42	Ujroh Reserves	b. Beban Akuisisi	9.980,67	-	-	-	-	-	9.980,67	Acquitition Expenses
Penyisihan PAYDI yang memberikan garansi pokok investasi	-	-	-	-		-	-	-	-	insurance products reserve providing principal investment guarentees	c. Beban Umum dan Administrasi:	140,92	-		-	-	-	140,92	General and Administration Expenses
Penyisihan kontribusi	-	-	164.475,75	-	165.546,76	-	-	-	164.475,75	Contribution Reserves	- Beban Pegawai dan Pengurus	-	-	-	-	-	-	-	* Employee and administrator Expenses
Penyisihan atas kontribusi yang belum merupakan pendapatan	-	-	3.978,17	-	3.978,17	-	-	-	3.978,17	Unearned Premiums	- Beban Pendidikan dan Pelatihan	-	-	-	-	-	-	-	* Education and Training Expenses
Penyisihan klaim	-	-	18.534,26	-	. 18.534,26	-	-	-	18.534,26	Estimated Claims Liability	- Beban Umum dan Administrasi Lainnya	140,92	-	-	-	-	-	140,92	* Other General and Administration Expenses
Penyisihan atas risiko bencana	-	-	54,88	-	54,88	-	-	-	54,88	Catastrophic Reserve	Kenaikan (penurunan) Penyisihan Ujroh	(170,14)	-	-	-	-	-	(170,14)	Increase (Decrease) in Ujroh's Reserves
Qardh	-	-	-	-		-	-	-	-	Qardh	Kenaikan (penurunan) Penyisihan PAYDI yang Memberikan Garansi Pokok Investasi	-	-	-	-	-	-	-	Increase (Decrease) insurance products reserve providing principal investment guarentees
Ekuitas Dana	231.181,36	232.884,47	6.584,60	-	5.256,76	266.495,55	22.155,12	-	504.261,51	Equity Funds	JUMLAH BEBAN USAHA	10.515,79	-	-	-	-	-	10.515,79	TOTAL OPERATING EXPENSES
Modal Disetor	100.000,00	100.000,00	-	-		-	-	-	100.000,00	Paid-up Capital	Laba (Rugi) usaha asuransi	14.877,33	(10.416,95)	-	1.771,98	(1.333,26)	-	4,899,10	INSURANCE INCOME (LOSS)
Agio/Disagio Saham		-	-			-	-	-	-	Agio/Disagio in Capital	Pendapatan Lain	3.424,75	19,28	-	-	-	-	3.444,03	Others Income
Akumulasi Dana	-	-	6.584,60	-	6.584,60	266.495,55	22.155,12	-	273.080,15	Accumulated Fund	Beban Lain	78,91	-	-	3.506,01	(2.223,15)	-	1.361,77	Others Expense
Profit Equilization Reserve		-	-	-	-	-	-	-	-	Profit Equilization Reserve	LABA (RUGI) SEBELUM PAJAK	18.223,17	(10.397,67)	-	(1.734,03)	889,89	-	6.981,36	INCOME (LOSS) BEFORE TAX
Saldo Laba	130.778,55	130.778,55	-	-			-	-	130.778,55	Retained Earnings	Pajak Penghasilan	-	-	-	-	-	-	-	Income Tax
Komponen Ekuitas Lainnya	402,81	402,81	-	-	-	-	-	-	402,81	Other Components of Equity	LABA SETELAH PAJAK	18.223,17	(10.397,67)	-	(1.734,03)	889,89	-	6.981,36	INCOME AFTER TAX
Selisih Saldo SAK dan Saldo SAP	-	1.703,11	-	-	. (1.327,84)	-	-	-	-	GAP between SAK and SAP	PENDAPATAN KOMPREHENSIF LAIN	22,52	2.116,56	-	-	172,98	-	2.312,06	OTHER COMPREHENSIVE INCOME
Aset Yang Tidak Diperkenankan	-	-	-	-		-		-	-	Unadmitted Assets	JUMLAH KINERJA SELURUH DANA	18.245,69	(8.281,11)	-	(1.734,03)	1.062,87	-	9.293,42	TOTAL COMPREHENSIVE INCOME FROM ALL FUNDS

Pencapaian Tingkat Solvabilitas / Solvency Margin

(dalam jutaan rupiah) / (in millions rupiah

A. Kekurangan (kelebihan) tingkat solvabilitas dari target internal 6.994,55 6.994,55 Direktur Tomoyuki Monden Directors Rasio Tingkat Solvabilitas Dana Tabarru' dan Dana Tanahud, dan Dan

Uraian	Dana Tabarru' & Tanahud Tabarru' Fund &	Dana Perusahaan	Descriptions	REASURADUR UTAMA DALAM NEGERI					
Vialali	Tanahud Fund	Company's Fund	Descriptions	PT Maskapai Reasuransi Indonesia Tbk Divisi Syariah	1,00%				
Tingkat Solvabilitas	5.256,75	232.884,47	Solvability Level	PT Reasuransi Syariah Indonesia	99,00%				
A. Aset yang diperkenankan (AYD)	198.090,82	303.105,39	A. Admitted Assets (AYD)	PEMILIK PERUSAHAAN					
B. Liabilitas selain Qardh dari Dana Perusahaan	192.834,07	70.220,92	B. Liability Besides Qardh from Company Funds	Mitsui Sumitomo Insurance Co., Ltd.	80,00%				
Dana Tabarru dan dana Tanahud Minimum Berbasis Risiko (DTMBR)	10.209,41	13.923.37	Tabarru and Tanahud Risk Based Capital	PT Sinar Mas Multiartha Tbk	12,50%				
A. Risiko Kredit	1.451,82	2.494,38	A. Credit Risk	Masyarakat Umum	7,50%				
B. Risiko Likuiditas	3.132,35	2.134,85	B. Liquidity Risk						
C. Risiko Pasar	1.207,68	7.397,03	C. Market Risk	DEWAN KOMISARIS					
D. Risiko Asuransi	4.241,07		D. Insurance Risk	Presiden Komisaris	Indra Widjaja				
E. Risiko Operasional	176,49	306,09	E. Operating Risk	Komisaris	Toshinari Tokoi				
F. MMBR atas PAYDI Digaransi	-	1.591,02	F. MMBR Guarantee PAYDI	Komisaris	Hideaki Nomura				
1. Risiko PAYDI Digaransi	-	1.325.84	1. Guarantee PAYDI Risk	Komisaris Independen	Ardhayadi Mitroatmodjo				
a. Risiko Kredit	-	3,64	a. Credit Risk	Komisaris Independen	Sidharta Akmam				
b. Risiko Likuiditas	-	1.015,97	b. Liquidity Risk	Komisaris Independen	Nazly Perlindungan Siregar				
c. Risiko Pasar	-	306,23	c. Market Risk	DEWAN PENGAWAS SYARIAH					
2. Aset PAYDI Digaransi	-	32.463,81	2. Guarantee PAYDI Assets	Ketua	Dr. Endy M Astiwara MA,AAAIJ,CPLHI,ACS,FIIS				
3. Liabilitas PAYDI Digaransi	-	32.463,81	3 Guarantee PAYDI Liabilities	Anggota	Ahmadi Sukarno Lc, MA				
Tingkat Solvabilitas sebelum memperhitungkan Aset yang Tersedia untuk Qardh (2 ÷ 1; dalam %)	51,49%	1672,62%	Solvability Level Before calculated Available Asset for Qardh (in %)	DEWAN DIREKSI					
Target Tingkat Solvabilitas Internal (tahunan) (persentase sesuai POJK 72)	120%	120%	Solvability Internal Level Target	Presiden Direktur	Wianto				
Tingkat Solvabilitas dengan DTMBR/MMBR yang Dipersyaratkan Peraturan (persentase sesuai POJK 72)	100%	100%	Solvability Level with DTMBR/MMBR Required	Wakil Presiden Direktur	Satoshi Shiratani				
Aset yang Tersedia Untuk Qardh yang Diperhitungkan sebagai Penambah AYD Dana Tabarru' dan Tanahud	6.994,55	6.994,55	Available Assets for Qardh that are calculated as Additions of AYD for Tabarru and Tanahud Fund	Direktur	Herman Sulistyo				

16 Juni 2023 / June 16, 2023

PT Asuransi Jiwa Sinarmas MSIG Tbk

		Indikator / Indicator							
Uraian	Dana Tabarru' & Tanahud Tabarru' Fund & Tanahud Fund	Dana Perusahaan Company's Fund	Dana Investasi Peserta Participant's Investment Fund	Gabungan Total	– Descriptions				
Rasio Likuiditas					Liquidity Ratio				
ı. Kekayaan lancar	54.813,41	256.048,21	279.480,20	590.341,83	a. Current Assets				
b. Kewajiban lancar	33.495,78	12.084,28	21.923,48	67.503,54	b. Current Liabilities				
:. Rasio (a:b)	163,64%	2118,85%	1274,80%	874,53%	c. Ratio (a:b)				
Rasio perimbangan investasi dengan liabilitas					Liquidity Ratio				
a. Investasi, kas dan bank	187.607,81	-	-	-	a. Investment, Cash and Bank				
b. Penyisihan teknis	183.828,84			-	b. Reserves				
c. Utang klaim retensi sendiri	247,91	•	-	-	c. Own Debt Retention Claims				
d. Rasio [a:(b+c)]	101,92%	•	-	-	D. Ratio [a:(b+c)]				
Rasio Pendapatan Investasi Neto					Net Investment Income Ratio				
a. Pendapatan investasi netto	1.009,79	6.577,58	(934,47)	6.652,91	a. Net Investment Income				
b. Rata-rata investasi	210.731,32	197.585,86	252.427,06	660.744,24	b. Investment Average				
c. Rasio (a:b)	0,48%	3,33%	-0,37%	1,01%	c. Ratio (a:b)				
Rasio beban klaim					Claim Expenses Ratio				
a. Beban klaim netto	20.211,94	-	-		a. Net Claim Expenses				
b. Kontribusi netto	8.785,20	-	-	-	b. Net Contribution				
. Rasio (a:b)	230,07%	-	-	-	c. Ratio (a:b)				
Rasio perubahan dana					Leverage Ratio				
a. Dana tahun/triwulan/bulan berjalan	6.584,59		266.495,55	273.080,14	a. Year/Quarter/Month to date funds				
b. Dana tahun/triwulan/bulan lalu	10.207,10		274.894,21	285.101,30	b. Year/Quarter/Month last month funds				
c. Perubahan dana (a-b)	(3.622,51)	-	(8.398,66)	(12.021,16)	c. Leverage (a-b)				
d. Rasio (c:b)	-35,49%		-3,06%	-4,22%	d. Ratio (c:b)				
Rasio Aset Unit Syariah					Sharia's Unit Assets Ratio				
a. Aset Dana Tabarru dan Dana Tanahud	-	-		198.347,66	a. Tabarru and Tanahud Assets				
b. Aset Dana Investasi Peserta	-	-		304.678,03	b. Investment Participant Assets				
c. Aset Dana Asuransi Perusahaan (Konvensional)	-	-		14.623.466,13	c. Insurance Company Fund Assets				
d. Rasio (a+b) : (a+b+c)	-	-	-	3,33%	d. Ratio (a+b) : (a+b+c)				
Penghitungan Qardh yang Diperlukan Dana Tabarru					Qardh Calculation Required by Tabarru Funds				
a. Jumlah Kewajiban selain Qardh	-	-			a. Total Liabilities Besides Qardh				
o. Jumlah Aset	-	-	-	-	b. Total Assets				
umlah Qardh yang Diperlukan (a-b)	-	-	-		Total Qardh Needed (a-b)				
Penghitungan Qardh yang Diperlukan Dana Tanahud					Qardh Calculation Required by Tanahud Funds				
. Jumlah Kewajiban selain Qardh		-		-	a. Total Liabilities Besides Qardh				
o. Jumlah Aset		-			b. Total Assets				