PT ASURANSI JIWA SINARMAS MSIG Tbk

Kantor Manajemen dan Layanan Nasabah

Sinarmas MSIG Tower Lantai 6, Jln. Jend. Sudirman Kav. 21 Jakarta 12920



LAPORAN KEUANGAN / FINANCIAL STATEMENTS Periode 31 Maret 2023 dan 2022 / Period Maret 31, 2023 and 2022

LAPORAN POSISI KEUANGAN (dalam jutaan rupiah) STATEMENT OF FINANCIAL POSITION (in millions rupiah)					Periode 31 Maret 2023 dan 2022 / Period Maret 31, 2023 and 2022 LAPORAN LABA (RUGI) KOMPREHENSIF (dalam jutaan rupiah) COMPREHENSIVE INCOME STATEMENT (in millions rupiah)				
URAIAN	Triwulan I Tahun 2023	Triwulan I Tahun 2022	DESCRIPTIONS		URAIAN	Triwulan I Tahun 2023		DESCRIPTIONS	
	1st Quarter 2023	1st Quarter 2022		1	PENDAPATAN	1 st Quarter 2023	1" Quarter 2022	INCOME	
ASET			ASSETS		Pendapatan Premi	554.023,99	481.251,76	Premium Income	
I. INVESTASI	1 401 202 11	892.673,49	INVESTMENTS	3	Premi Reasuransi	(11.113,64)	(11.693,10)	Reinsurance Premiums	
1 Deposito Berjangka	1.401.203,11		Time Deposits	4	Kenaikan Premi Belum Merupakan Pendapatan	(52.160,60)	(17.462,23)	Increase in Unearned Premiums	A. Tir
2 Saham	2.638.059,56	2.121.668,97	Equity Securities	5	Jumlah Pendapatan Premi Neto	490.749,75	452.096,43	Net Premium Income	a.
3 Obligasi Korporasi	2.014.663,85	506.086,03	Corporate Bonds	6	Hasil Investasi	182.275,21	368.648,96	Investment Income	b.
4 MTN	100.000,00	-	MTN	7	Imbalan Jasa DPLK / Jasa Manajemen Lainnya	2.731,16	5.771,19	Pension Fee / Other Management Fee	C.
5 Surat Berharga yang Diterbitkan oleh Negara RI	5.323.914,79	1.241.272,77	Government Bonds	8	Pendapatan Lain	112.031,03	119.150,91	Other Income	B. Mo
6 Surat Berharga yang Diterbitkan oleh Negara Selain Negara RI	-	572,20	Foreign Government Bonds	9	Jumlah Pendapatan	787.787,15	945.667,49	Total Income	a.
7 Reksa Dana	1.251.723,94	8.386.542,94	Mutual Funds						b.
8 Penyertaan Langsung	260,82	260,82	Direct Placements	10	BEBAN			EXPENSES	C.
9 Pinjaman yang Dijamin dengan Hak Tanggungan	4.382,56	6.238,70	Mortgage Loan	11	Klaim dan Manfaat			Claims and Benefits	d.
10 Pinjaman Polis	2.293,79	2.179,95	Policy Loan		a. Klaim dan Manfaat Dibayar	240.225,14	242.382,99	Claims and Benefits	e.
11 Jumlah Investasi (1 s/d 10)	12.736.502,42	13.157.495,87	Total Investments		b. Klaim Penebusan Unit	416.822,10	669.093,69	Redemption Claims	f.
					c. Klaim Reasuransi	(2.527,28)	(7.578,58)	Reinsurance Claims	C. Kel
II. BUKAN INVESTASI			NON INVESTMENTS		d. Penurunan Cadangan Premi	(75.921,00)	(114.910,78)	Decrease in Liability for Future Policy Benefits	D. Ra
12 Kas dan Bank	847.285,62	1.225.456,54	Cash on hand and in banks		e. Kenaikan (Penurunan) Cadangan Klaim	10.415,45	(49.080,63)	Increase (Decrease) in Estimated Claims Liability	
13 Tagihan Premi Penutupan Langsung	43.493,88	16.512,15	Premiun receivables		f. Kenaikan Cadangan atas Risiko Bencana (Catastrophic)	42,09	1,85	Increase in Catastrophic Reserve	
14 Aset Reasuransi	7.638,50	10.222,28	Reinsurance Assets	12	Jumlah Beban Klaim dan Manfaat	589.056,50	739.908,54	Total Claims and Benefits	
15 Tagihan Klaim Koasuransi	22.070,19	13.653,81	Coinsurance Receivables						a. Ras
16 Tagihan Klaim Reasuransi	7.750,42	26.491,87	Reinsurance Receivables	13	Biaya Akuisisi			Acquisition Expenses	b. Ras
17 Tagihan Investasi	2.327,45	20.431,07	Investment Receivables		a. Beban Komisi - Tahun Pertama	46.950,30	16.802,40	Commission Expenses - New Bussiness	c. Ras
		122.752.26			b. Beban Komisi - Tahun Lanjutan	5.048,44	2.216,33	Commission Expenses - Renewal	Per
18 Tagihan Hasil Investasi	224.378,57	132.752,36	Investment Income Receivables		c. Beban Komisi - Overriding	45.791,10	20.287,31	Commission Expenses - Overriding	d. Ras
19 Bangunan dengan Hak Strata atau Tanah dengan Bangunan untuk Dipakai Sendiri	141.683,00	112.824,84	Owned Land and Building		d. Beban Lainnya	33.456,97	64.699,74	Other Commission Expenses	Per
20 Biaya Akuisisi yang Ditangguhkan	89.774,39	165.683,12	Deferred Acquitition Cost	14	Jumlah Biaya Akuisisi	131.246,81	104.005,78	Total Acquisition Expenses	V-4
21 Aset Tetap Lain	32.172,58	64.043,85	Other Fixed Assets	15	Jumlah Beban Asuransi	720.303,31	843.914,32	Total Insurance Expenses	Keter 1). Mi
22 Aset Lain	556.992,42	540.318,53	Other Assets						ya
Jumlah Bukan Investasi (12 s/d 22)	1.975.567,02	2.307.959,35	Total Non Investments	16	Beban Usaha			Operating Expenses	mı
24 Jumlah Aset (11 + 23)	14.712.069,44	15.465.455,22	Total Assets		a. Beban Pemasaran	15.554,96	13.317,73	Marketing Expenses	2). Se Ke
					b. Beban Umum & Administrasi			General and Administrative Expenses	Pe 10
LIABILITAS DAN EKUITAS			LIABILITIES AND EQUITY		- Beban Pegawai dan Pengurus	57.168,92	50.036,66	Salaries and Allowances Expenses	10
I. UTANG			LIABILITIES		- Beban Pendidikan dan Pelatihan	1.706,06	481,54	Education and Training Expenses	Catata
1 Utang Klaim	49.269,13	121.743,02	Claims Payable		- Beban Umum dan Administrasi Lainnya	32.056,31	25.480,48	Other General and Administrative Expenses	a. Pe
2 Utang Koasuransi	16.602,06	16.867,86	Due to Coinsurer		c. Beban Manajemen	61.516,92	71.083,19	Management Expenses	ke ke
3 Utang Reasuransi	25.986,29	55.512,81	Due to Reinsurers		d. Beban Mortalitas	36.253,27	43.513,39	Mortality Expenses	b. An Ko
4 Utang Komisi	60.343,39	67.632,42	Commissions Payable		e. Beban Usaha Lainnya	(5.467,81)	20.039,41	Other Expenses	c. Ca
5 Utang Pajak	5.478,69	2.975,14	Taxes Payable	17	Jumlah Beban Usaha	198.788,63	223.952,40	Total Operating Expenses	d. Ku
6 Biaya yang Masih Harus Dibayar	76.035,33	63.510,27	Accrued Expenses	18	Jumlah Beban	919.091,94	1.067.866,72	Total Expenses	Ku
7 Utang Lain	373.042,07	289.494,22	Other Liabilities						
	606.756,96	617.735,74	Total Payables	19	Penurunan Nilai Aset	(201.898,09)	(222.875,17)	Decrease Asset Value	
8 Jumlah Utang (1 s/d 7)	000.750,50	017.755,74	Total Payables	20	Laba Sebelum Pajak	70.593,30	100.675,94	Income Before Final Tax	
" CADANCAN TOWNE			TECHNICAL PEOPPLES	21	Beban Pajak Penghasilan	14.386,37	3.142,88	Income Tax Expenses	
II. CADANGAN TEKNIS			TECHNICAL RESERVES	22	Laba Setelah Pajak	56.206,93	97.533,06	Income After Final Tax	
9 Cadangan Premi	6.109.007,93	6.960.467,81	Liabilities for Future Policy Benefits	23	Laba (Rugi) Komprehensif Lain	37.332,17	(72.070,57)	Other Comprehensive Income (Loss)	
10 Cadangan Atas Premi Yang Belum Merupakan Pendapatan	140.228,84	96.630,98	Unearned Premiums	24	Total Laba Komprehensif Periode Berjalan	93.539,10	25.462,49	Total Comprehensive Income For The Period	
11 Cadangan Klaim	144.154,37	99.926,62	Estimated Claims Liability						
12 Cadangan atas Risiko Bencana (Catastrophic)	476,32	370,93	Catastrophic Reserve	DI	EWAN KOMISARIS			BOARD OF COMMISSIONERS	
13 Jumlah Cadangan Teknis (9 s/d 12)	6.393.867,46	7.157.396,34	Total Technical Reserves		residen Komisaris	Indra Widjaja		President Commissioner	
14 Jumlah Liabilitas (8 + 13)	7.000.624,42	7.775.132,08	Total Liabilities		omisaris	Toshinari Tok		Commissioners	
					omisaris	Hideaki Nomu		Commissioners	
III. EKUITAS			EQUITY	Ko	omisaris Independen	Ardhayadi Mitroat		Independent Commissioners	
15 Modal Disetor	210.000,00	210.000,00	Share Capital	Ko	omisaris Independen	Sidharta Akma		Independent Commissioners	
16 Agio Saham	6.842.500,00	6.842.500,00	Additional Paid-in Capital	Ko	omisaris Independen	Nazly Parlindungan	Siregar	Independent Commissioners	
17 Saldo Laba	453.438,09	268.777,27	Retained Earnings	D	EWAN DIREKSI			BOARD OF DIRECTORS	
18 Komponen Ekuitas Lainnya	205.506,93	369.045,87	Other Components of Equity		residen Direktur	Wianto		President Director	
			,		akil Presiden Direktur	Satoshi Shirati	ani	Vice President Director	
19 Jumlah Ekuitas (15 s/d 18)	7.711.445,02	7.690.323,14	Total Equity		irektur	Herman Sulist		Director	
20 Jumlah Liabilitas dan Ekuitas (14 + 19)	14.712.069,44	15.465.455,22	Total Liabilities and Equity		irektur	Tomoyuki Mono		Director	
Juliian Clavilitas dan Ekultas (14 · 13)	14./12.009,44	15.405.455,22	Total Elabilities and Equity	Di	irektur	Andrew Bair		Director	
Laporan keuangan tersebut termasuk aset, liabilitas, dan akun laba rugi dari pr Financial Statement included assets, liabilities and accounts of comprehensive		-	•	Di	rektur	Ken Terada		Director	
. maneral statement included assets, habilities and accounts of completiensive			, ono #3.	R	EASURADUR UTAMA DALAM NEGERI			REINSURANCE COMPANY	
ASET	Triwulan I Tahun 2023 1st Quarter 2023	Triwulan I Tahun 2022 1st Quarter 2022	ASSETS		T Reasuransi Indonesia Utama	93,00%		PT Reasuransi Indonesia Utama	
	7 Quarter 2025	. Quarter 2022			Γ Maskapai Reasuransi Indonesia	1,00%		PT Maskapai Reasuransi Indonesia	
ASET			ASSETS	PT	Tugu Reasuransi Indonesia	3,00%		PT Tugu Reasuransi Indonesia	
a. Investasi	4.004.670,66	4.491.896,74	Investment	PT	T Reasuransi Nusantara Makmur	3,00%		PT Reasuransi Nusantara Makmur	
b. Bukan Investasi	347.676,50	634.116,69	Non Investment	PT	T. Reasuransi Nasional Indonesia	0,00%		PT. Reasuransi Nasional Indonesia	
Jumlah Aset	4.352.347,16	5.126.013,43	Total Assets	Pf	EMILIK PERUSAHAAN			BUSINESS OWNER	
LIABILITAS			LIABILITIES		itsui Sumitomo Insurance Co., Ltd.	80,00%		Mitsui Sumitomo Insurance Co., Ltd.	
a. Utang	359.243,72	647.477,01	Payables		T Sinar Mas Multiartha Tbk	12,50%		PT Sinar Mas Multiartha Tbk	
b. Cadangan Teknis	3.993.103,44	4.478.536,42	Technical Reserves		asyarakat Umum < 5%	7,50%		Public < 5%	
Jumlah Liabilitas	4.352.347,16	5.126.013.43	Total Liabilites						

FINANCIAL INDICATORS (in millions rupiah)									
URAIAN	Triwulan I Tahun 2023 1 st Quarter 2023	Triwulan I Tahun 2022 1st Quarter 2022	DESCRIPTIONS						
PEMENUHAN TINGKAT SOLVABILITAS SOLVENCY MARGIN									
A. Tingkat Solvabilitas			Solvency Margin						
a. Aset Yang Diperkenankan	9.769.936,54	7.719.969,80	Admitted Assets						
b. Liabilitas (kecuali Pinjaman Subordinasi)	2.934.830,05	3.153.885,41	Liabilities (exclude Subordinated Loan)						
c. Jumlah Tingkat Solvabilitas	6.835.106,49	4.566.084,39	Total Solvency Margin						
B. Modal Minimum Berbasis Risiko (MMBR) 1)			1) Risk Based Capital						
a. Risiko Kredit	57.812,87	35.239,88	Credit Risk						
b. Risiko Likuiditas	14.792,81	27.937,77	Liquidity Risk						
c. Risiko Pasar	93.219,39	45.822,68	Market Risk						
d. Risiko Asuransi	79.494,38	44.661,09	Insurance Risk						
e. Risiko Operasional	52.246,29	90.403,74	Operational Risk						
f. Jumlah MMBR	297.565,74	244.065,16	Total Risk Based Capital						
C. Kelebihan (Kekurangan) Tingkat Solvabilitas	6.537.540,75	4.322.019,23	Gain (Loss) Solvency Margin						
D. Rasio Pencapaian (%) ²⁾	2297,01%	1870,85%	²⁾ Solvency Ratio (%)						

INDIKATOR KESEHATAN KEUANGAN (dalam jutaan rupiah)

RASIO SELAIN TINGKAT SOLVABILITAS NON SOLVENCY RATIO								
a. Rasio Kecukupan Investasi (%)	371,25%	266,16%	Investment Adequacy Ratio (%)					
b. Rasio Likuiditas (%)	587,44%	361,51%	Liquidity Ratio (%)					
c. Rasio Perimbangan Hasil Investasi dengan			Investment Balancing Ratio with					
Pendapatan Premi Neto (%)	58,42%	63,81%	Net Income Premium (%)					
d. Rasio Beban (Klaim, Usaha, dan Komisi) terhadap			Expense Ratio (Claims, Operating Expenses, dan Acquisition)					
Pendapatan Premi Neto (%)	205.80%	297,07%	to Net Premium Income (%)					

- .). 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/P0JK.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.

- . Penyajian Laporan Posisi Keuangan dan Laporan Laba Rugi Komprehensif disesuaikan dengan ketentuan Pernyataan Standar Akuntansi Keuangan yang berlaku umum.
- . Angka (nilai) yang disajikan pada Laporan Posisi Keuangan dan Laporan Laba Rugi Komprehensif berdasarkan SAK (Unaudited)
- Cadangan Teknis dihitung oleh Aktuaris Ferventika Sundah, FSAI. Kurs pada tanggal 31 Maret 2023, 1 US \$: Rp 15.062,00 Kurs pada tanggal 31 Maret 2022, 1 US \$: Rp 14.349,00

- 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
- 2). In accordance with Regulation of Financial Authority Services No. 71/P0JK.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).
- b. 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.
- Exchange rate on March 31, 2023, 1 US \$: Rp. 15,062.00
 Exchange rate on March 31, 2022, 1 US \$: Rp. 14,349.00

Jakarta, 5 Mei 2023 */ May 5, 2023*

PT Asuransi Jiwa Sinarmas MSIG Tbk. Direksi / Director

258.506,00

46.598,28

416.822,10

PENDAPATAN PREMI

KLAIM DAN MANFAAT

HASIL INVESTASI







Total Liabilites

PREMIUM INCOME

INVESTMENT INCOME

CLAIMS AND BENEFITS







305.429,26

275.063,23

669.093,69